

## New Era Of Happiness, Peace Has Begun In J&K: HM Says Bomb Blasts, Unrest Replaced by Education, Infrastructure

Press Trust Of India

Jammu: Jammu and Kashmir did not witness a single incident of stone pelting in 2023 while there was a 66 per cent decline in terrorist incidents and an 81 per cent drop in civilian killings since the scrapping of Article 370, Union Home Minister Amit Shah said on Thursday.

Launching an e-bus service in Jammu through video conferencing from New Delhi, Shah also said the Modi government is cracking down on terror financing, sealing and freezing assets of terrorists and has also outlawed several terrorist organisations.

"There were 2,654 incidents

» 66% Decline In Terror Attack  
» 70% Decline In Total Terrorism-related Incidents  
» 81% Dip In Civilian Killings  
» 48% Fall In Security Forces Killing



of organised stone pelting in 2010, which has come down to zero in 2023. There were 132 incidents of organised strikes in 2010 but not a single incident took place in 2023," he said.

Shah said 112 civilians died in stone pelting in 2010 but not a single civilian died in 2023. In 2010, the number of civilians injured in stone pelting was 6,235 but no one was injured in such an incident last year.

He said due to the efforts of Prime Minister Narendra Modi, a new era of peace and security has started in Jammu and Kashmir.

"After the abrogation of Article 370, there has been a 70 per cent decline in total terrorism-related | More on P6

### LG Attends National Voters Day Event At Jammu

Lieutenant Governor Manoj Sinha attended the celebration of 14th National Voters' Day at General Zorawar Singh Auditorium, University of Jammu, today. The LG extended his greetings to all sections of the society and officers of the election department for easier and convenient enrolment. "This year's theme of National Voters' Day - 'Nothing Like Voting, I Vote For Sure' re-affirms the ideals of the founding fathers of the Constitution and power of the people in decision-making and shaping their own destiny." | More on P6

### 75th Republic Day LG Extends Greetings to People

Observer News Service

Jammu: Lieutenant Governor Manoj Sinha extended his heartiest greetings and felicitations to the people on the occasion of 75th Republic Day.

In a message, the LG said, "On the occasion of 75th Republic Day, I extend my heartiest greetings to all the citizens. On this day, I pay my tributes to the Bravehearts of Jammu Kashmir Police, Armed Forces, | More on P6

### Chillai Kalan's Grand Finale Kashmir Holds Its Breath For Winter's White Embrace

Syed Mohammad Burhan

Srinagar: Kashmiris are waiting in anticipation as they brace themselves for the arrival of snowfall as forecasted by the Meteorological Department. As the calendar inches towards the conclusion of the 40-day period of Chillai Kalan, locals are yearning for the beauty and challenges that the snow-covered landscape may soon bestow. An independent



weather forecaster has predicted light rain and snow showers over plains of Kashmir on 26th of

**J&K Bank**  
YOUR BANK SINCE 1938  
Serving To Empower

**VIKSIT BHARAT**

**J&K Bank**  
is honoured to support Nation's Aspirations to see Democratic India as VIKSIT BHARAT

Happy Republic Day

DIPK-NB-5406/23 Dated: 25/01/2024

**75<sup>th</sup> REPUBLIC DAY**

**GREETINGS TO THE PEOPLE OF JAMMU AND KASHMIR**

Let us take a pledge to empower common people and build a stronger Jammu and Kashmir

**GOVERNMENT OF JAMMU & KASHMIR**

सत्यमेव जयते

DIPK-15631/23 Dated: 25/01/2024



## From Mutton To Fruit, City's Pickle King' Offers Over 100 Pickle Varieties

**Observer News Service**

Srinagar: Known as 'pickle king of Kashmir', Ghulam Qadir Senoo of Nal sadak Habbal Kadai offers mouth-watering one-hundred varieties of pickles ranging from mutton and chicken to vegetables and fruits.

Amidst personal loss during the '90s, Senoo's unwavering passion and dedication paid off.

Having lost three family members and a transport business, his story reflects not just success, but a testament to resilience and determination.

"I started a small shop 30 years ago and expanded the variety at the shop. Now I offer over 100 pickle varieties. Our pickles find their way to international markets," Senoo said here.

For that, he is willing to offer his services in training aspiring entrepreneurs, seeing it as a contribution to both his family's heritage and local culture.

customers like Suhail.

"The strong smell coming out of these bottles is mouthwatering," he added while looking at the large bottles of pickles. "I want to taste them as soon as possible."

While explaining the health benefits of pickles, Senoo says his pickles can help to control many ailments. "The garlic pickle is most sought after by the customers. The garlic pickles provide relief to people suffering from heart ailments, high cholesterol and respiratory problems."

Senoo envisions the global promotion of Kashmiri pickles through online platforms, emphasizing the potential for unemployed youth to embark on similar ventures.

With offerings like kebabs and rista pickles, Senoo's shop has become a culinary hub, drawing admiration from first-time



Major structures in strategic locations across Srinagar have been lit up in tricolor ahead of the 75th Republic Day to be celebrated across India including Kashmir on Friday, KO Photo, Abid Bhat

### Srinagar Smart City

## Over 380 E-Bicycles Vandalized, 5 Stolen, Officials Claim

**Observer News Service**

Srinagar: Over 380 bicycles of the total 1000 bicycles that were dedicated to the people in a bid to promote an eco-friendly environment in Srinagar under the Smart City Project, have been vandalized by people and 5 stolen, officials said on Wednesday.

A senior official from the Srinagar Smart City Project claimed that out of the total 1000 bicycles that were operational in Srinagar under the Smart City Project, 380 have been vandalized and 5 have been stolen.

He said the current operational fleet stands at 600 bicycles, down from the initial 1000 cycles. He also said that due to the ongoing winter season, they have reduced the number of cycles.

He, however, said that plans are underway to increase the number of bicycles in the coming months. The official also highlighted the presence of dedicated maintenance teams working tirelessly to repair and restore the vandalized or damaged bicycles.

"These bicycles not only promote eco-friendly transport and clean environment but also contribute to maintaining good health among the people. Those responsible for vandalizing or stealing these bicycles will face repercussions as the matter has been taken up by the concerned agency," the official said.

The official added that the docking stations across the City vary in bicycle holding capacity, ranging from 5 to 20 cycles, adding that, "the eco-friendly transport will help in reducing the carbon emission emanating out of the fuel driven vehicles".

## Batamalloo To Have State-Of-Art Souq Market

**S**rinagar: Amid ongoing massive makeover in the city under the Srinagar Smart City project, a state-of-the-art Souq market is coming up at Batamalloo area of Srinagar, officials said on Thursday.

A percent of the project's construction, which is expected to cost about Rs 30 crore, has already been finished, they said.

A senior official from the Srinagar Smart City project informed that the Batamalloo project comprises three buildings labeled as A, B, and C. He said the infrastructure work is currently in progress.

"The Souq market is a key component of this development, and its construction is advancing rapidly. As of now, 80% of the overall project at Batamalloo is complete," he said.

The official said the construction encompasses around 52 shops within the complex and the buildings are set to house a Souq market, dedicated specifically to showcasing and promoting local crafts.

As per officials, the Souq market is expected to provide a vibrant space for local artisans and craftsmen to showcase their products. Among the ongoing projects under the Srinagar Smart City, the authorities have also undertaken the beautification of the Shalimar canal, spanning approximately 1 km, they said, adding, "This initiative aims to enhance the aesthetic appeal of the canal area, providing residents and visitors with an improved environment for leisure and recreation."

**•• The Souq market is a key component of this development, and its construction is advancing rapidly. As of now, 80% of the overall project at Batamalloo is complete**

that the success of the eco-friendly cycling project depends not only on the efforts of the government but also on the collective responsibility and awareness of the community.



## Comparing Returns Gold vs. Mutual Funds for Long-Term Wealth Growth

**Ishad Mushtaq**

**A**n initial investment of Rs 10 lakh in gold with an annual growth of 11.29% over a 30-year period would currently amount to around Rs 83.57 lakh. Conversely, saving Rs 10,000 per month for 30 years would lead to an accumulated amount of Rs 24 lakh, with an annual return of 11.20%, ultimately resulting in a maturity amount of around Rs 83 lakh.

This raises the question of why we should pursue higher returns of 15%, 18%, or 20% over a long term period when certain asset classes, such as mutual funds, complimented by proper diversification in equity and gold, can provide better returns.



Furthermore, making a one-time investment of Rs 10 lakh at 15% annually after 20 years would result in 1.83 Cr, indicating a 16 times return, whereas the same investment at 18% would yield Rs 2.73 Cr, equating 27 times, and 20% returns would equal Rs 3.80cr, indicating a 38 times return.

Similarly, parking in a SIP of Rs 10,000 per month at 15% annually over 20 years would result in 1.82 cr, or 18%, at 19cr, or 20% at 2.47 Cr in 20 years of monthly savings. The question now becomes whether the equity market is a risky and dangerous investment.

Nonetheless, it's crucial to acknowledge that the Indian economy is growing at a rapid pace, with more infrastructure, cement, iron, technology, and corporate culture on the horizon. Our expenses rise each day per month as home expenses are increasing day by day, so quality compounds will do more business. The population is expected to increase, leading to more consumption, and logically more income for professional companies. Therefore, with proper diversification in quality mutual funds, achieving 15-18% annual compounding is not far-fetched after consulting trusted and reputable services, and patience and discipline play a significant role.

— Author is NISM qualified, Mutual Fund advisor and distributor having experience of 18 years in financial market

## Key Areas Illuminated On R-Day In Srinagar

**Observer News Service**

Srinagar: The Srinagar Municipal Corporation (SMC) has illuminated several key areas in the city of Srinagar to celebrate upcoming Republic Day.

To mark this significant day in India's history, the SMC illuminated the Central Office in Karan Nagar Srinagar, as well as various prominent locations including the Rajbagh riverfront, Dal Lake, M.A.

Road and Jehangir Chowk to Rambagh Flyover, Polo View and Old Zero Bridge.

This initiative aims to infuse the city with a sense of pride and patriotism, celebrating the 75th anniversary of the Indian Republic Day. The stunning display of lights at these locations serves as a symbol of unity and the SMC's commitment to enhancing the beauty of Srinagar while commemorating this important day in the country's history.

**NORTHERN RAILWAY**  
Corrigendum of Tenders through E-Procurement system

Tender Notice No. 11-A, 12-A/2023-2024  
By: Chief Materials Manager, NRI, Store Depot Mech. Workshop, AMRITSAR for and on behalf of President of India, invited tenders through e-procurement system for the supply of the following items:

S. No.	Tender No.	Corrigendum for Warranty Period	Qty.	Due Date
1	102245007	Warranty period from 30 months to 48 months after putting into service (whichever is earlier)	3200	02.02.2024
2	102245010	Warranty period from 30 months to 36 months after putting into service (whichever is earlier)	400	08.02.2024

Note: Above tenders with detailed description are uploaded on IREPS site i.e. www.ireps.gov.in. The firm, who desires to participate against a tender, is advised to electronically register themselves on the above website for which they would require to have a class III digital certificate form certifying Agencies authorized under IT Act 2008 and Govt. of India. Manual offers against e-tenders will not be accepted.

22/01/24  
SERVING CUSTOMERS WITH A SMILE

## From the Principal District Judge, Srinagar

Present: Mr. Jawad Ahmad

Shameema Akhtar  
W/O Gulam Qadir Paray  
R/O Gund Haddi Bhat Nagar  
Applicants

1. Fayaz Hussain Paray  
S/O Gulam Qadir Paray  
2. Gazar Ali Paray  
S/O Gulam Qadir Paray  
3. Parvez Hussain Paray  
S/O Gulam Qadir Paray  
4. Rubana Qadir  
D/O Gulam Qadir Paray  
5. Shahida D/O Gulam Qadir Paray  
All residents of Gund Haddi Bhat Srinagar  
Public at Large

Respondents

In the matter of Application for issuance of Succession Certificate in favour of the petitioner(s)

Notice is hereby issued to all persons who have any objection for issuance of Succession Certificate in favour of the petitioner(s) in respect of Rs. 379984/- as debts and securities in the name of the deceased Namely: Late Gulam Qadir Paray S/O Gulam Qadir Paray R/O Gund Haddi Bhat Srinagar, who died on 18-12-2023. The petition is pending disposal before this court and the next date of hearing is fixed on 03-02-2024.

Public Notice is hereby issued, informing that and sundry through the date of this proclamation that if any anyone has any objection for issuance of succession certificate, he/she or they shall appear before this court either personally or through counsel or any other agent and file objections on or before 03-02-2024. Failing which the petition will be taken up and appropriate order will be passed in the date.

In case, the date fixed is declared as holiday the matter shall be taken up on the working day.

Given under my hand and seal of this court

Jawad Ahmad  
Principal District Judge,  
Srinagar

**Jammu & Kashmir Bank Limited**  
Technology & Development  
Ground Floor, Air India Building  
Residency Road, Srinagar 190001

**Request for Proposal (RFP)**  
for  
**Selection of Service Provider for providing e-Auction Services for Government Departments**

RFP Notice along with Complete RFP document outlining the minimum requirements can be downloaded from Bank's Official Website [www.jkbank.com](http://www.jkbank.com) From January 25, 2024 16:00 Hrs. Last date for submission of bids is February 18, 2024, 17:00 Hrs. The response to the tender should be submitted offline in two separate sealed envelopes details mentioned in Document.

RFP: J&K/2024/IT&T/Service-Provider/Auction/2024-042  
BID: 2024-02024

Additional office: Corporate Headquarters, A-Block, Srinagar 190001, Kashmir, India.  
Contact: 0194-2622222, 0194-2622223, 0194-2622224, 0194-2622225, 0194-2622226, 0194-2622227, 0194-2622228, 0194-2622229, 0194-2622230, 0194-2622231, 0194-2622232, 0194-2622233, 0194-2622234, 0194-2622235, 0194-2622236, 0194-2622237, 0194-2622238, 0194-2622239, 0194-2622240, 0194-2622241, 0194-2622242, 0194-2622243, 0194-2622244, 0194-2622245, 0194-2622246, 0194-2622247, 0194-2622248, 0194-2622249, 0194-2622250, 0194-2622251, 0194-2622252, 0194-2622253, 0194-2622254, 0194-2622255, 0194-2622256, 0194-2622257, 0194-2622258, 0194-2622259, 0194-2622260, 0194-2622261, 0194-2622262, 0194-2622263, 0194-2622264, 0194-2622265, 0194-2622266, 0194-2622267, 0194-2622268, 0194-2622269, 0194-2622270, 0194-2622271, 0194-2622272, 0194-2622273, 0194-2622274, 0194-2622275, 0194-2622276, 0194-2622277, 0194-2622278, 0194-2622279, 0194-2622280, 0194-2622281, 0194-2622282, 0194-2622283, 0194-2622284, 0194-2622285, 0194-2622286, 0194-2622287, 0194-2622288, 0194-2622289, 0194-2622290, 0194-2622291, 0194-2622292, 0194-2622293, 0194-2622294, 0194-2622295, 0194-2622296, 0194-2622297, 0194-2622298, 0194-2622299, 0194-2622300, 0194-2622301, 0194-2622302, 0194-2622303, 0194-2622304, 0194-2622305, 0194-2622306, 0194-2622307, 0194-2622308, 0194-2622309, 0194-2622310, 0194-2622311, 0194-2622312, 0194-2622313, 0194-2622314, 0194-2622315, 0194-2622316, 0194-2622317, 0194-2622318, 0194-2622319, 0194-2622320, 0194-2622321, 0194-2622322, 0194-2622323, 0194-2622324, 0194-2622325, 0194-2622326, 0194-2622327, 0194-2622328, 0194-2622329, 0194-2622330, 0194-2622331, 0194-2622332, 0194-2622333, 0194-2622334, 0194-2622335, 0194-2622336, 0194-2622337, 0194-2622338, 0194-2622339, 0194-2622340, 0194-2622341, 0194-2622342, 0194-2622343, 0194-2622344, 0194-2622345, 0194-2622346, 0194-2622347, 0194-2622348, 0194-2622349, 0194-2622350, 0194-2622351, 0194-2622352, 0194-2622353, 0194-2622354, 0194-2622355, 0194-2622356, 0194-2622357, 0194-2622358, 0194-2622359, 0194-2622360, 0194-2622361, 0194-2622362, 0194-2622363, 0194-2622364, 0194-2622365, 0194-2622366, 0194-2622367, 0194-2622368, 0194-2622369, 0194-2622370, 0194-2622371, 0194-2622372, 0194-2622373, 0194-2622374, 0194-2622375, 0194-2622376, 0194-2622377, 0194-2622378, 0194-2622379, 0194-2622380, 0194-2622381, 0194-2622382, 0194-2622383, 0194-2622384, 0194-2622385, 0194-2622386, 0194-2622387, 0194-2622388, 0194-2622389, 0194-2622390, 0194-2622391, 0194-2622392, 0194-2622393, 0194-2622394, 0194-2622395, 0194-2622396, 0194-2622397, 0194-2622398, 0194-2622399, 0194-2622400, 0194-2622401, 0194-2622402, 0194-2622403, 0194-2622404, 0194-2622405, 0194-2622406, 0194-2622407, 0194-2622408, 0194-2622409, 0194-2622410, 0194-2622411, 0194-2622412, 0194-2622413, 0194-2622414, 0194-2622415, 0194-2622416, 0194-2622417, 0194-2622418, 0194-2622419, 0194-2622420, 0194-2622421, 0194-2622422, 0194-2622423, 0194-2622424, 0194-2622425, 0194-2622426, 0194-2622427, 0194-2622428, 0194-2622429, 0194-2622430, 0194-2622431, 0194-2622432, 0194-2622433, 0194-2622434, 0194-2622435, 0194-2622436, 0194-2622437, 0194-2622438, 0194-2622439, 0194-2622440, 0194-2622441, 0194-2622442, 0194-2622443, 0194-2622444, 0194-2622445, 0194-2622446, 0194-2622447, 0194-2622448, 0194-2622449, 0194-2622450, 0194-2622451, 0194-2622452, 0194-2622453, 0194-2622454, 0194-2622455, 0194-2622456, 0194-2622457, 0194-2622458, 0194-2622459, 0194-2622460, 0194-2622461, 0194-2622462, 0194-2622463, 0194-2622464, 0194-2622465, 0194-2622466, 0194-2622467, 0194-2622468, 0194-2622469, 0194-2622470, 0194-2622471, 0194-2622472, 0194-2622473, 0194-2622474, 0194-2622475, 0194-2622476, 0194-2622477, 0194-2622478, 0194-2622479, 0194-2622480, 0194-2622481, 0194-2622482, 0194-2622483, 0194-2622484, 0194-2622485, 0194-2622486, 0194-2622487, 0194-2622488, 0194-2622489, 0194-2622490, 0194-2622491, 0194-2622492, 0194-2622493, 0194-2622494, 0194-2622495, 0194-2622496, 0194-2622497, 0194-2622498, 0194-2622499, 0194-2622500, 0194-2622501, 0194-2622502, 0194-2622503, 0194-2622504, 0194-2622505, 0194-2622506, 0194-2622507, 0194-2622508, 0194-2622509, 0194-2622510, 0194-2622511, 0194-2622512, 0194-2622513, 0194-2622514, 0194-2622515, 0194-2622516, 0194-2622517, 0194-2622518, 0194-2622519, 0194-2622520, 0194-2622521, 0194-2622522, 0194-2622523, 0194-2622524, 0194-2622525, 0194-2622526, 0194-2622527, 0194-2622528, 0194-2622529, 0194-2622530, 0194-2622531, 0194-2622532, 0194-2622533, 0194-2622534, 0194-2622535, 0194-2622536, 0194-2622537, 0194-2622538, 0194-2622539, 0194-2622540, 0194-2622541, 0194-2622542, 0194-2622543, 0194-2622544, 0194-2622545, 0194-2622546, 0194-2622547, 0194-2622548, 0194-2622549, 0194-2622550, 0194-2622551, 0194-2622552, 0194-2622553, 0194-2622554, 0194-2622555, 0194-2622556, 0194-2622557, 0194-2622558, 0194-2622559, 0194-2622560, 0194-2622561, 0194-2622562, 0194-2622563, 0194-2622564, 0194-2622565, 0194-2622566, 0194-2622567, 0194-2622568, 0194-2622569, 0194-2622570, 0194-2622571, 0194-2622572, 0194-2622573, 0194-2622574, 0194-2622575, 0194-2622576, 0194-2622577, 0194-2622578, 0194-2622579, 0194-2622580, 0194-2622581, 0194-2622582, 0194-2622583, 0194-2622584, 0194-2622585, 0194-2622586, 0194-2622587, 0194-2622588, 0194-2622589, 0194-2622590, 0194-2622591, 0194-2622592, 0194-2622593, 0194-2622594, 0194-2622595, 0194-2622596, 0194-2622597, 0194-2622598, 0194-2622599, 0194-2622600, 0194-2622601, 0194-2622602, 0194-2622603, 0194-2622604, 0194-2622605, 0194-2622606, 0194-2622607, 0194-2622608, 0194-2622609, 0194-2622610, 0194-2622611, 0194-2622612, 0194-2622613, 0194-2622614, 0194-2622615, 0194-2622616, 0194-2622617, 0194-2622618, 0194-2622619, 0194-2622620, 0194-2622621, 0194-2622622, 0194-2622623, 0194-2622624, 0194-2622625, 0194-2622626, 0194-2622627, 0194-2622628, 0194-2622629, 0194-2622630, 0194-2622631, 0194-2622632, 0194-2622633, 0194-2622634, 0194-2622635, 0194-2622636, 0194-2622637, 0194-2622638, 0194-2622639, 0194-2622640, 0194-2622641, 0194-2622642, 0194-2622643, 0194-2622644, 0194-2622645, 0194-2622646, 0194-2622647, 0194-2622648, 0194-2622649, 0194-2622650, 0194-2622651, 0194-2622652, 0194-2622653, 0194-2622654, 0194-2622655, 0194-2622656, 0194-2622657, 0194-2622658, 0194-2622659, 0194-2622660, 0194-2622661, 0194-2622662, 0194-2622663, 0194-2622664, 0194-2622665, 0194-2622666, 0194-2622667, 0194-2622668, 0194-2622669, 0194-2622670, 0194-2622671, 0194-2622672, 0194-2622673, 0194-2622674, 0194-2622675, 0194-2622676, 0194-2622677, 0194-2622678, 0194-2622679, 0194-2622680, 0194-2622681, 0194-2622682, 0194-2622683, 0194-2622684, 0194-2622685, 0194-2622686, 0194-2622687, 0194-2622688, 0194-2622689, 0194-2622690, 0194-2622691, 0194-2622692, 0194-2622693, 0194-2622694, 0194-2622695, 0194-2622696, 0194-2622697, 0194-2622698, 0194-2622699, 0194-2622700, 0194-2622701, 0194-2622702, 0194-2622703, 0194-2622704, 0194-2622705, 0194-2622706, 0194-2622707, 0194-2622708, 0194-2622709, 0194-2622710, 0194-2622711, 0194-2622712, 0194-2622713, 0194-2622714, 0194-2622715, 0194-2622716, 0194-2622717, 0194-2622718, 0194-2622719, 0194-2622720, 0194-2622721, 0194-2622722, 0194-2622723, 0194-2622724, 0194-2622725, 0194-2622726, 0194-2622727, 0194-2622728, 0194-2622729, 0194-2622730, 0194-2622731, 0194-2622732, 0194-2622733, 0194-2622734, 0194-2622735, 0194-2622736, 0194-2622737, 0194-2622738, 0194-2622739, 0194-2622740, 0194-2622741, 0194-2622742, 0194-2622743, 0194-2622744, 0194-2622745, 0194-2622746, 0194-2622747, 0194-2622748, 0194-2622749, 0194-2622750, 0194-2622751, 0194-2622752, 0194-2622753, 0194-2622754, 0194-2622755, 0194-2622756, 0194-2622757, 0194-2622758, 0194-2622759, 0194-2622760, 0194-2622761, 0194-2622762, 0194-2622763, 0194-2622764, 0194-2622765, 0194-2622766, 0194-2622767, 0194-2622768, 0194-2622769, 0194-2622770, 0194-2622771, 0194-2622772, 0194-2622773, 0194-2622774, 0194-2

KASHMIR OBSERVER

Friday | 26-01-2024

## Job woes In Election Year

Despite the global headwinds due to the war in Ukraine and the expanding conflict in the Middle East, the Indian economy is doing relatively well. India's economy is experiencing robust growth at approximately 7% per year, making it the fastest-growing among the world's major economies. But the benefits aren't sufficiently trickling down to people. Despite this economic expansion, job opportunities remain limited, and the competition is intense, with only graduates from well-known colleges securing desirable positions. In the 2022-23 period, the unemployment rate for college graduates stood at 13.4%, a figure significantly higher than the country's overall unemployment rate of 3.2%, as per official government data. According to reports, merely 8% of India's total workforce is employed in the organized sector, referring to businesses registered with the government. The majority of the population sustains their livelihoods in the extensive informal sector, emphasizing the prevalence of employment outside the formal, regulated economy.

The recent Kantar India Union Budget Survey 2024 has revealed the prevailing anxieties among urban Indians, with rising inflation and job security topping the list. The survey's findings reveal a significant shift in concerns compared to the previous year, with 57% of respondents expressing worry about rising inflation, marking a substantial increase from 27% in 2023. Job security is another area of growing apprehension, with one in three Indians expressing concerns about potential layoffs. These worries are not unique to India, as global issues like recession, economic slowdown, and multinational conflicts weigh on the minds of individuals worldwide.

Despite these concerns, a remarkable 57% of Indians maintain a positive outlook on India's economic growth in the coming year. This optimism is rooted in the belief that the government will play a crucial role in safeguarding the country from economic challenges. With 2024 being an election year, there is an expectation that the government will be responsive to public sentiment, acting as both a protector against inflation and a benefactor through middle-class-friendly budget measures, potentially offering relief in income taxes.

This year's pre-election budget is thus eagerly awaited and the union government will be expected to address a wide array of concerns of the middle class, and more pressingly those living below the poverty line. Expectations are moderate, but there is hope for policy changes, especially in income tax structures, to enhance disposable income. The BJP which goes to elections with all guns blazing would be cautious about the economy, more particularly, the urgent need for jobs for the burgeoning demographic of youth entering the workforce.

OTHER OPINION

## Dal, Roti, Cheeni

International food prices have eased considerably from their 2022 peaks. The benchmark FAO Food Price Index in December was 10.1 per cent below its level one year ago and 28 per cent down from its all-time high scaled in March 2022, after Russia's invasion of Ukraine. But this story of global deflation is contrary to the Indian situation, where the official consumer food price index inflation ruled at 9.5 per cent in December. The domestic inflationary pressures are coming from basic foods: Pulses, cereals and sugar. In other words, dal-roti-cheeni. It's not for nothing that the Centre is worried, especially with national elections due in hardly three months' time. Retail food inflation averaged just 0.2 per cent during the year leading to the last Lok Sabha polls in April-May 2019. The Narendra Modi government knows that food prices matter for voter sentiment.

The government's strategy to rein in food inflation has been a heterodox mix of export and trading curbs along with import liberalisation. Thus, exports of wheat, non-basmati white rice, sugar and onion have been banned, denying Indian farmers and agri-businesses the opportunity to benefit from high international prices, whether in 2022 (for the first) or now (for the other three). Stocking limits have been imposed in wheat and pulses for traders, processors as well as big chain retailers. Curbs have been placed on sugar mills with regard to diversion of cane juice and intermediate-stage molasses for manufacture of fuel ethanol, industrial-grade rectified spirit and potable alcohol. Simultaneously, imports of major pulses and crude edible oils have been allowed at zero or very low duties till March 31, 2025. Notwithstanding all these supply-side measures, rice is retailing at an all-India average (modal) price of Rs 40/kg (Rs 35 a year ago), milled arhar (pigeon pea) at Rs 150/kg (Rs 110), chana (chickpea) at Rs 80/kg (Rs 68), sugar at Rs 45/kg (Rs 40) and onion at Rs 30/kg (Rs 25).

The government approach reflects an excessive pro-consumer policy bias. Such bias, apart from being anti-producer, isn't in long-term consumer interest either. Both producers and consumers benefit from policy that is predictable and stable, not knee-jerk and reactive. Indian agriculture has been a victim of short-termism, which has deterred much-needed investments in processing, cold storage, marketing and research. Such investments will unleash the productive potential of the farm sector, providing a more sustainable solution to food inflation. Post election, that should also be the focus of the next government

The Indian Express

# The Battle Against Exam-Induced Fear

## PM's Pariksha Pe Charcha, Timely Call For Change

Shahid Shabir Hussain Makhdoomi

As the nation gears up for the 2024 examinations, Prime Minister Narendra Modi's visionary initiative, "Pariksha Pe Charcha," takes on new significance with a focused vision for pioneering education reforms. Beyond being an annual event, this initiative represents a strategic roadmap aligned with the Prime Minister's forward-looking vision for the upcoming examinations and the broader educational landscape.

In India where the pressure of academic performance weighs heavily on the shoulders of students, Prime Minister Narendra Modi's visionary initiative, "Pariksha Pe Charcha," emerges as a beacon of hope and a call for transformative change. This annual event, now a staple in the academic calendar, reflects the government's commitment to addressing the pervasive issue of examination-induced fear among students.

The concept of "Pariksha Pe Charcha" is a strategic intervention aimed at fostering a positive environment around examinations. The initiative involves the Prime Minister engaging directly with students, parents, and teachers, sharing insights, anecdotes, and valuable tips to alleviate the stress associated with exams.

Statistical data from various educational surveys highlights the alarming prevalence of exam-related stress. According to a recent survey conducted by [Education Insights Foundation], over 70% of students experience high levels of stress during examination periods, adversely affecting their mental well-being.

With the 2024 examinations in sight, the Prime Minister's call for a paradigm shift in examination methods gains significance. Analysing data from past examinations reveals patterns that indicate the limitations of traditional assessment formats. PM Modi's vision involves incorporating data-driven strategies for evaluation, ensuring a more accurate representation of a student's capabilities. Continuous evaluation, practical assessments, and skill-based testing are integral components of this transformative vision.

Recognizing the psychological toll of exams, PM Modi's vision for 2024 prioritizes the mental well-being of students. As per statistical insights from mental health foundations, the link between prolonged exam stress and mental health issues is evident. The



As the world moves towards a knowledge-based and technologically driven future, the Prime Minister's vision for the 2024 examinations includes robust technological integration. Statistical trends from global reports, such as those from the World Economic Forum, emphasize the increasing demand for digital skills

Prime Minister's intervention, through direct interactions during "Pariksha Pe Charcha," aims to address this concern head-on. The 2024 examinations are envisioned not just as an academic challenge but as an opportunity to promote a positive and supportive environment for students.

Exam stress is not just a statistical phenomenon; it has tangible psychological effects. According to [Mental Health Foundation], prolonged exposure to high-stress levels can lead to anxiety disorders and depression among students. PM Modi's direct interaction with students serves as a vital intervention, creating a platform for expressing concerns and seeking guidance, ultimately contributing to improved mental health outcomes.

For the 2024 examinations, PM Modi's vision extends beyond classrooms to the societal framework shaping students' lives. Acknowledging the statistical impact of parental expectations and societal pressures on student mental health, the Prime Minister advocates for increased parental involvement. This vision aims to create awareness and foster an environment where parents play a constructive role in supporting their children through the exam process.

As the world moves towards a knowledge-based and technologically driven future, the Prime Minister's vision for the 2024 examinations includes robust technological integration. Statistical trends from global reports, such as those from the World Economic Forum, emphasize the increasing demand for digital skills. PM Modi's advocacy for technology in education aligns with this global shift, ensuring that students are well-equipped for the challenges of a rapidly evolving digital landscape.

As the anticipation builds for the 2024 examinations, an extraordinary surge in student registra-

tions for Prime Minister Narendra Modi's "Pariksha Pe Charcha" event has become the talk of the town. This overwhelming response not only reflects the pressing need for change in the current education system but also amplifies the resonance of PM Modi's vision for a transformative approach to examinations.

Statistical data reveals a staggering increase in student registrations for this year's "Pariksha Pe Charcha." According to official figures released by the Ministry of Education, the number of registrations has witnessed a year-on-year growth of over 50%, pointing towards an undeniable eagerness among students to engage with the Prime Minister on issues related to exams and academic stress. The heavy rush in registrations is indicative of a collective yearning for change within the student community. It underscores the urgency felt by students to address the challenges associated with the traditional examination system. The unprecedented rush in student registrations for "Pariksha Pe Charcha" this year signifies a poignant moment in the educational landscape. It is not merely a statistical anomaly but a collective voice echoing the need for a reimagined approach to examinations. As the nation eagerly awaits the insights and guidance from Prime Minister Narendra Modi, it is clear that "Pariksha Pe Charcha" has become more than an event; it is a symbol of hope and transformation for students seeking a brighter and more fulfilling academic future in 2024 and beyond.

"Pariksha Pe Charcha" underlines a comprehensive vision for the 2024 examinations and beyond. Prime Minister Modi's commitment to holistic education, data-driven examination methods, mental well-being, parental support, and technological integration collectively signifies a transformative journey for the education system. As the nation prepares for the upcoming examinations, this vision becomes a beacon of change, ushering in an era of education that is not just about exams but about preparing students for a future full of possibilities.

Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer. The author is Srinagar based freelance writer and columnist



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-190001  
email: editpage.ko@gmail.com

## Graceful Gestures

In the hustle and bustle of our cutting-edge lives, where efficiency and speed often take priority, the significance of *mannerism* can occasionally be neglected. *Mannerism*, the diffused art of carrying out oneself with grace and politeness, is an undying distinctive feature that provides a touch of beauty to our interactions. Beyond being an insignificant social nicety, it plays a pivotal role in fostering tremendous relationships, developing harmonious environments, and contributing to personal and expert achievement.

*Mannerism* isn't restrained to a hard and fast of inflexible regulations; rather, it is an expression of consideration and appreciation for others. It features a spectrum of behaviors, from easy gestures like protecting doors open for others to greater complicated interpersonal competencies like powerful communication and active listen-

ing. At its center, *mannerism* displays a cognizance of the impact our movements can have on the ones around us and a dedication to contributing definitively to our shared areas.

One of the profound benefits of training *mannerism* is its ability to put the foundation for meaningful relationships. Politeness, kindness, and attention form the cornerstone of wholesome interactions. By adopting a *mannered* technique, we create an ecosystem of consideration and warmth, making it easier for others to connect to us on a deeper stage. Whether in non-public relationships or expert settings, the artwork of *mannerism* will become a bridge that fosters information and cooperation.

Imagine a world wherein anyone prioritizes kindness and attention. *Mannerism* has the energy to convert our environment into havens of tranquility and positivity. When people

embrace correct manners, conflicts are minimized, and the general environment turns into conducive to collaboration and creativity. A polite and respectful environment nurtures a feel of network and belonging, contributing to the overall well-being of its inhabitants.

In the expert realm, *mannerism* is a precious asset which can set people apart in their careers. Employers of ten cost personnel who no longer only excel of their abilities however additionally show off a high degree of professionalism and courtesy. Effective conversation, punctuality, and a deferential demeanor decorate one's professional recognition, establishing doors to possibilities and advancement.

*Mannerism* isn't always handiest a non-public exercise however it is also a catalyst for wonderful exchange in society. The ripple effect of courteous conduct can encourage others to un-

dertake comparable attitudes, growing a collective movement closer to a greater thoughtful and compassionate interaction. In this way, the effect of *mannerism* extends far beyond personal interactions, influencing groups and shaping the cultural fabric.

Envision a world that is continuously evolving, the underlying essence of *mannerism* stays a beacon of mildness, guiding us towards a greater graceful and harmonious lifestyle. It is a preference to embrace the artwork of consideration, politeness, and respect—and funding in the first-rate of our interactions and the proper-being of our groups. As we navigate the complexities of our lives, let us now not neglect the transformative power of *mannerism*, for in its subtlety lies the key to growing a greater stunning and interconnected world.

Dr Mudassar Ahmad Gori

Mindful Fridays

# Navigating Life's Battles

## Choosing What Truly Matters



**SIMILARLY, CONFRONTING SOMEONE OVER A MINOR MISTAKE OR ARGUING ABOUT PREFERENCES MAY SEEM** trivial when considering the broader landscape of life. The realization that these battles contribute little to personal growth or the betterment of one's circumstances prompts a shift in focus

Wasim Kakroo

In the intricate dance of life, individuals often find themselves entangled in a common pitfall – the relentless pursuit of perfection and control, leading to incessant battles over what can be aptly termed as "small stuff." This pursuit transforms life into a continuous series of conflicts, draining energy and overshadowing what truly matters. In this article, we will explore the toll of constant strife and presents a prescription for breaking free from the cycle. It delves into the significance of embracing life's imperfections, reassessing priorities, and recognizing the insignificance of daily disagreements. Ultimately, it advocates for choosing battles wisely as a pathway to living a stress-free and fulfilling life.

### THE PITFALL OF FIGHTING OVER "SMALL STUFF":

Falling into the pitfall of incessantly fighting over "small stuff" is a common trap that many individuals unknowingly stumble into. In their pursuit of perfection or control, they engage in constant arguments and confrontations over trivial matters. This perpetual state of conflict transforms life into a relentless series of battles, leaving individuals drained and frustrated. The focus on these insignificant issues overshadows what truly matters, diverting attention away from meaningful pursuits and genuine sources of contentment. The toll of constant strife can be mentally and emotionally exhausting, contributing to a sense of dissatisfaction with life. Recognizing and breaking free from this cycle is essential for reclaiming a sense of balance and perspective, allowing individuals to redirect their energy towards more meaningful endeavors and fostering a greater sense of contentment. By understanding the pitfalls of fighting over "small stuff," one can pave the way for a more harmonious and fulfilling life.

**PRESCRIPTION FOR UNHAPPINESS:**  
The pursuit of having every aspect of life align perfectly with

personal desires is a perilous journey that often leads to unhappiness and frustration. Life is inherently unpredictable and rarely conforms to our expectations. Others, too, may not behave in the ways we wish or anticipate. Insisting on an idealized version of reality sets the stage for continuous dissatisfaction, as the world does not adhere to our script. Constantly grappling against this fundamental truth becomes a source of perpetual battles, draining emotional reserves and clouding the path to contentment.

The relentless quest for control over every detail can be exhausting, creating a mindset where even minor deviations from the expected script become significant sources of stress. Accepting the inherent imperfections and unpredictabilities of life, on the other hand, is a key step toward cultivating resilience and peace of mind. Recognizing that some battles are better left unfought allows for a more adaptive and harmonious approach to navigating life's uncertainties. Embracing the ebb and flow of existence rather than resisting it becomes a prescription for a more balanced and fulfilling life.

**EMBRACING LIFE'S IMPERFECTIONS:**  
Choosing a more peaceful path in life hinges on the conscious decision to discern which battles are truly worth fighting and which are better left untouched. It is a mindful approach that recognizes the inherent imperfections of life and the diversity of people. By acknowledging these truths, one opens the door to a more tranquil existence. Instead of viewing differences and imperfections as sources of contention, they become integral aspects of a contented life.

Acceptance becomes a guiding principle, fostering a sense of inner peace. Embracing the diversity of individuals and the imperfect nature of existence allows for a more harmonious coexistence with the world. The energy once expended in needless battles over inconsequential matters is redirected toward appreciating the richness of life's

tapestry. This conscious decision to let go of unnecessary conflicts liberates one from the shackles of discontent.

In the tapestry of human interactions, recognizing that everyone is on their unique journey and that life is a mosaic of experiences leads to a deeper sense of understanding. By consciously choosing to navigate these differences with equanimity, individuals pave the way for a more serene and contented way of being.

### REASSESSING PRIORITIES:

In the intricate dance of life, it becomes imperative to question the worthiness of certain battles, evaluating whether the energy and stress invested align with their actual significance. Reflecting on the compulsive need to prove oneself right in a disagreement, confront someone over a minor mistake, or argue about preferences opens the gateway to a profound reassessment of priorities.

Often, the battles we engage in are fueled by the desire to assert dominance, validate our opinions, or seek a sense of control. However, a closer examination may reveal that the cost in terms of mental and emotional well-being outweighs the perceived benefits. The importance of being right in a disagreement may pale in comparison to the damage inflicted on relationships and personal peace.

Similarly, confronting someone over a minor mistake or arguing about preferences may seem trivial when considering the broader landscape of life. The realization that these battles contribute little to personal growth or the betterment of one's circumstances prompts a shift in focus. Reassessing priorities involves recognizing that not every battle is worth the investment of time and emotional currency, redirecting energy toward endeavors that genuinely matter and contribute positively to one's well-being and relationships.

### THE INSIGNIFICANCE OF DAILY DISAGREEMENTS:

The minutiae of daily life of-

ten entices people into battles over seemingly inconsequential matters, such as choosing a restaurant, discussing a scratch on a car, or debating a neighbor's parking habits. In the grand tapestry of life, however, these issues are often insignificant. Recognizing this truth and refraining from engaging in unnecessary conflicts over such trivial matters becomes a pathway to a more stress-free existence.

The choice of a restaurant or the presence of a small scratch on a car may momentarily annoy, but in the broader context of life's challenges, they are mere blips on the radar. Channeling energy away from these daily disagreements allows for a more mindful allocation of resources, fostering a sense of tranquility.

Choosing not to fight over these small matters is not a surrender but a strategic decision to preserve one's mental and emotional well-being. It is an acknowledgment that not every battle is worth the toll it takes on one's peace of mind. By adopting this perspective, individuals pave the way for a more harmonious and fulfilling life, prioritizing meaningful connections and pursuits over the transient and inconsequential disagreements that pepper the fabric of everyday existence.

### LIVING A STRESS-FREE LIFE:

In the pursuit of a fulfilling life, the shift from the unrealistic expectation of everything working out perfectly to prioritizing a relatively stress-free existence is paramount. Choosing battles wisely becomes a critical strategy in this endeavor. The primary goal transitions from an obsession with perfection to valuing tranquility and peace of mind.

Prioritizing tranquility involves a conscious decision to let go of the need to be right in every situation and relinquishing the illusion of control over life's unpredictable course. This shift in mindset acknowledges that perfection is an unattainable ideal, and the relentless pursuit

of it only leads to stress and dissatisfaction.

By choosing battles wisely, individuals conserve their energy for what truly matters, investing time and effort in pursuits that contribute to a harmonious and fulfilling life. Embracing the imperfections of life and relinquishing the need for absolute control allows for a more flexible and adaptive approach. In prioritizing tranquility over perfection, individuals find themselves better equipped to navigate the complexities of existence, fostering a sense of contentment and fulfillment that transcends the fleeting victories of being right or in control.

### HERE ARE 10 WAYS ON HOW NOT TO FIGHT OVER THE SMALL STUFF:

- 1. Prioritize Perspective:**  
Take a step back and assess the situation. Ask yourself whether the issue at hand will matter in a day, a week, or a year. Often, gaining perspective helps in realizing the insignificance of the "small stuff."
- 2. Practice Mindfulness:**  
Cultivate mindfulness to stay present in the moment. Mindfulness allows you to detach from immediate emotions and reactions, providing the space to choose a more measured response to minor irritations.
- 3. Choose Your Battles:**  
Before engaging in a disagreement, evaluate its significance. Is it worth the potential stress and strain on relationships? Opt to let go of battles that won't contribute positively to your well-being or the situation.
- 4. Communication is Key:**  
Foster open and honest communication. Instead of immediately reacting to a minor issue, express your feelings calmly and listen actively to the other person's perspective. Often, understanding each other's viewpoints can prevent unnecessary conflicts.
- 5. Develop a Sense of Humor:**  
Learn to laugh at life's imper-

fections. Humor can be a powerful tool in diffusing tension and putting minor issues into context. It shifts the focus from frustration to a more lighthearted perspective.

### 6. Practice Acceptance:

Embrace the idea that imperfections are a natural part of life. Accept that not everything will go as planned, and people will have different opinions and habits. Acceptance paves the way for a more peaceful coexistence.

### 7. Choose Solutions, Not Blame:

When faced with a challenge, focus on finding solutions rather than assigning blame. Shifting the mindset from blame to problem-solving redirects energy toward constructive outcomes, avoiding unnecessary conflicts over who is at fault.

### 8. Establish Clear Boundaries:

Clearly define your boundaries and communicate them to others. Establishing boundaries helps prevent recurring conflicts over the same issues. When everyone understands the limits, it becomes easier to avoid unnecessary battles.

### 9. Practice Gratitude:

Cultivate a habit of gratitude. Reflect on the positive aspects of your life and relationships. This can create a buffer against getting bogged down by minor inconveniences, fostering a more positive and appreciative outlook.

### 10. Choose Empathy:

Put yourself in the other person's shoes. Consider their perspective and motivations. Understanding where someone else is coming from can reduce the likelihood of conflict, especially when the matter at hand is relatively small.

*The author is a licensed clinical psychologist (alumni of Govt. Medical College Srinagar) and works as a Child, Adolescent and Family therapist at Centre for Mental Health Services (CMHS) at Bumbagh Srinagar. He can be reached at 8826067196*



# KIA Launches New Sonet at Rs 7.99 Lakh

Srinagar: Kia, India's leading premium carmaker, has introduced its most premium Compact SUV - the New Sonet, at a special introductory price starting from Rs 7.99 Lakhs (Ex-showroom) nationwide. Unveiled in December 2023, this latest iteration of Kia's second best-selling innovation boasts 25 safety features, including an outstanding ADAS with 10 autonomous features and a robust 15 Hi-Safety features, Kia, India said in a statement to Kashmir Observer.

The vehicle hosts over 70 Connected Car features including 'Find My Car with SVM', which gives a surround view of car's vicinity and Hinglish commands to make Sonet the most comfortable drive, it further said.

According to Kia, the New Sonet offers a diverse range of driving experiences with its availability in 19 different variants, including the 5 Diesel Manual variants starting from INR 9.79 lakhs. Segment-best ADAS Level 1, featuring 10 autonomous functions, is accessible in the top-of-the-line variants for both diesel and petrol engines. The GT Line and X-Line variants in Petrol costs INR 14.50 and 14.69 Lakhs and the Diesel costs 15.50 and 15.69 Lakhs, respectively.

The new muscular and sportier Sonet retains its distinctive road presence with an upright body style. Packed



with 10 autonomous features, like Front Collision-Avoidance Assist (FCA), Leading Vehicle Departure Alert (LVDA), and Lane Following Assist (LFA), among others, the latest iteration of the popular compact SUV deeply resonates with the personality of modern Indian customers.

Enabling a safer driving experience, it also boasts Robust 15 Hi-Safety features standard across the variants, consisting of 6 Airbags, Electronic Stability Control (ESC), and Vehicle Stability Management (VSM), to name a few. With this introduction in Sonet, Kia has made 6 Airbags standard across its product portfolio,

Announcing the launch/price of the new Sonet, Mr. Myung-sik Sohn, Chief Sales and Business Strategy Officer, Kia India, said, "We are once again premiumizing the Compact SUV segment by introducing the new Sonet."

The old Sonet disrupted the segment with its exceptional design and technological prowess, and with the new Sonet, we are taking that winning proposition much higher. We are adding a substantial value-for-money proposition at the back of low maintenance and a top-tier safety proposition with the most advanced ADAS technology. Additionally, it also proudly stands as the

most connected car in its segment, featuring enjoyable Hinglish commands and futuristic features like the Surround View Monitor, all designed to provide the best Compact SUV driving experience for both shorter and longer commutes."

Furthermore, the Sonet hosts 10 best-in-segment features, including Dual Screen Connected Panel Design, Rear Door Sunshade Curtain, and All Door Power Window one-touch Auto up/down with Safety, to name a few. Compared to the nearest rivals, the new Sonet has at least 11 advantages over them and is the most technologically advanced and feature-rich

Compact SUV. The new Sonet now includes an uplifted front facade with a new grille and new bumper design, Crown Jewel LED Headlamps, R16 Striat Cut Alloy Wheels, and Star Map LED Connected Tail Lamps.

Similar to the outgoing version of the vehicle, the new Sonet again creates a benchmark while offering a Connected Car experience.

The latest avatar of Sonet also redefines the in-cabin experience with luxe interiors comprising the tech-oriented dashboard, the LED Ambient Sound Lighting, Dual Screen Connected Panel Design Full Digital Cluster with 26.04cm (10.25") Colour LCD MID and 26.03cm (10.25") HD Touchscreen Navigation, New GT Line Logo on Steering wheel and 5 interior colour options with 1 new colour. The car is also available in New Power Olive Body colour along with 8 Monotone, 2 Dual Tone and 1 Matte Finish colour.

# Northern Railway Celebrates 14th National Voters Day



## Agencis

National Voters' Day is celebrated on January 25 every year, across the country to mark the foundation day of the Election Commission of India, i.e. 25th January 1950. The main purpose of the NVD celebration is to create electoral awareness amongst citizens and encourage them to participate in the electoral process. Dedicated to the voters of the country, the National Voters' Day is also used to facilitate enrolment of voters, especially the newly eligible young voters. New voters are felicitated and handed over their Elector Photo Identity

Card (EPIC) in the NVD functions held across the country.

To mark the National Voters' Day celebration, "Voter's Day" was organized at Headquarters Office, Baroda House, New Delhi today, Shri Shobhan Choudhury, General Manager, Northern Railway administered "Voter's Day" to railway employees and encouraged them to exercise their vote in elections fearlessly, without being influenced by religion, caste, community, language or any other inducement. Shri Ajay Kumar Singh, Additional General Manager NR, Heads of Departments and other senior officials and staff were present on the occasion.

## CONTD. FROM FRONT PAGE I

### New Era Of

Incidents, an 81 per cent reduction in civilian deaths, and a 48 per cent decline in the death of security forces. This shows that a new era of happiness and peace has begun in Jammu and Kashmir," he said.

He credited Modi's leadership for transforming Jammu and Kashmir, which was "known for terrorism", into a tourism hub.

Shah also virtually distributed more than 1,000 appointment letters to Jammu and Kashmir Administrative Service (JKAS) and police officers, and compassionate appointees.

The Centre revoked Article 370, which accorded a special status to the erstwhile state of Jammu and Kashmir, on August 5, 2019. The government also divided Jammu and Kashmir into two union territories - Jammu and Kashmir, and Ladakh.

Shah said terror financing has also been curbed in Jammu and Kashmir.

"Properties are being sealed and attached. A lot of terror organisations have been banned to curb their activities," he said.

Praising Modi, he said the prime minister has transformed Jammu and Kashmir, which was "known for terrorism", into a tourism hub.

When Article 370 was scrapped, several leaders who had been taking advantage of it and had made democracy a joke said it would not have any effect on Jammu and Kashmir. But there has been a huge change, the home minister said.

"The era of bomb blasts, firings, stone-pelting and shutdowns has been replaced by education, schools, colleges, medical colleges, management institutions, industries and infrastructure. This is a big change that Jammu and Kashmir is going

through," he said.

Jammu and Kashmir received investments worth Rs 297 crore in 2019-20 and this increased to Rs 2,153 crore in 2022-23, he said.

"Nearly Rs 6,000 crore of investments are in the pipeline. This shows progress," he said, adding that Jammu and Kashmir's Gross State Domestic Product (GSDP) has increased from Rs 1 lakh crore in 2014-15 to Rs 2,27,927 crore in 2022-23.

Shah further appealed to the youth of Jammu and Kashmir to enrol themselves as voters and become part of the democratic setup of the country.

"The youth of Jammu and Kashmir who carry computers in their hands instead of stones are connected and contributing to the progress of Jammu and Kashmir. Over 7 lakh youths have taken part in sports and this is a big thing," he said.

Jammu is getting 100 e-buses and these will ensure a reliable, comfortable, economical and durable public transport facility for the people of the district, the home minister said.

These buses will also ply from Jammu to Katra, Kathua, Udhampur and on internal routes of Jammu.

These buses will not only resolve commuting problems of the people in the coming days but will also be very useful from the environmental point of view," Shah said.

Referring to those who received their appointment letters, Shah said the new recruits include 96 JKAS officers, 53 Account Gazette Service officers and 50 Police Service officers.

These officers have got these jobs on the basis of merit, he said, adding that during Modi's tenure, jobs are provided on the basis of examination papers and not recommendation slips.

Earlier it was impossible to get a job without a political recommendation or corruption, he said.

### LG Attends National

the LG said.

I appeal to all the officers at the registration office to ensure that every eligible citizen is included in the electoral roll, he added. Sinha administered the National Voters' Day pledge to the officials and the people, and congratulated the newly enrolled electors.

He appreciated the efforts of the Election Department for registering 2.31 lakh new electors in J&K during the Special Summary Roll.

On the occasion, the LG laid the foundation stone for Regional EVM warehouse at Gole, Jammu with a storage capacity of 5000 EVM/VVPATS to be constructed at a cost of Rs 6.81 crore.

He also felicitated the Electoral Roll officers and handed over appointment letters to newly appointed Election assistants.

Rajiv Kumar, Chief Election Commissioner of India congratulated the people on the occasion, through a video message.

B. Sharma, Election Commissioner J&K; Atal Dulloo, Chief Secretary; Pandurang K. Pole, Chief Electoral Officer and senior officers attended the event. Bharat Bhushan, Chairman, District Development Council Jammu, prominent citizens and youth in large number were also present.

National Voters Day is celebrated on January 25 every year, all across the country to mark the foundation day of the Election Commission of India.

### Kashmir Holds

with few inches of snowfall possible over some plains. Jammu may witness light to moderate rain showers and snowfall over the higher reaches of the region, he was quoted as saying. The forecaster said a third disturbance may affect the region with a possibility of 60-70% from 30th January to 2nd February.

According to him, the third Western Disturbance will have a stronger intensity as compared to the first two. He said that no continuous precipitation or snowfall is expected anywhere and that the temperatures will significantly drop from 25th January.

Speaking to Kashmir Observer, a distinguished author and poet Zareef Ahmad Zareef said that snowfall is a lifeline to Kashmir which keeps the Kashmir valley alive in the sense that it provides water for all seasons.

"In the absence of snowfall, the looming threat of water scarcity casts a shadow over us. Once, the winter months brought freezing temperatures, securing water for the remaining seasons, now all that has changed" Zareef said.

"There were times when snowfall was absent for extended periods, yet the mountains teemed with glaciers, mitigating the snowfall deficit. Today, inhabitants of remote villages have to take to the streets to protest water scarcity," he added.

Zareef while pointing out the adverse effects of deforestation and climate change criticized the present generation for disrupting the environment despite possessing knowledge. "Kashmir valley flourished with nearly 42,000 majestic chinar trees, today, a mere 3,300 remain. The lush green cover has dwindled significantly, underscoring the profound changes we've witnessed," he said.

Climate activist, Dr. Raja Muzaffar Bhat, also voiced concern over the much delayed snowfall, and said, "It has been around 45 days since we had precipitation, leaving people high and dry. Kashmir is witnessing temperatures surpassing those of cities like Delhi, Lucknow and Jammu. Flowers are prematurely sprouting and tourism is hitting a low."

He added that the activity in tourist hotspots like Gulmarg has taken a severe hit, leaving sledgers, skiers, and others in the tourism sector jobless. "The anticipation for snowfall looms as uncertainty hangs in the air. Businesses, particularly those dealing in winter jackets and shoes, are witnessing a noticeable drop in sales, reflecting the impact of these unusual weather patterns on people's livelihoods," Raja said.

"I hope we have a heavy snowfall and all these woes come to an end"

President of the Kashmir Valley Fruit Growers Cum Dealers Union, Bashir Ahmad, expressed the collective sentiment, stating that the fruit growers are eagerly anticipating the snowfall.

"The deficit in rainfall and snowfall has cast a shadow over both the agriculture and horticulture sectors of the Kashmir valley. During Chillai Kallan, precipitation plays a crucial role in keeping the land irrigated and the soil moist. However, the shortfall in rainfall poses a significant threat to fruit production," Bashir said.

Bashir emphasized that the prolonged dry spell not only jeopardises the quantity but also compromises the quality of the fruit.

"Fruit growers are fervently praying for a substantial snowfall to break the dry spell and safeguard the interests of farmers in the long run,"

The anticipation of snowfall brings hope to businesses that rely on winter tourism, as the scenic beauty enhanced by snow not only captivates visitors but also provides livelihood opportunities for many.

From hotels in popular resorts like Gulmarg gearing up to welcome tourists seeking snow-related activities to local businesses, such as those selling winter jackets and shoes, anticipating a boost in sales—snowfall is seen as a transformative force for both the economy and the people's livelihoods in the Kashmir Valley.

Raja Khadim, who has a shoe shop at Lawaypora, in the outskirts of Srinagar said that he has witnessed very less business in the last few weeks.

"I have witnessed losses in the last few weeks, with the weather forecast for snowfall, I hope it boosts our sales in the near future" Khadim said.

Authorities are also making preparations to ensure the smooth functioning of essential services during the snowfall. Snow-clearing machinery is being mobilized to keep roads accessible, and residents are advised to take necessary precautions to navigate the wintry conditions safely.

### LG Extends Greetings

CAPFs and our freedom fighters who made supreme sacrifices for the unity and integrity of our great nation."

"On this auspicious Amrit Kaal of our Republic, we must resolve to convert the challenges of the next 25 years into opportunities and move together with self-confidence on the path to progress," he added.

## Aes Kaeshir

Kashmir Observer in collaboration with King's College London Radio brings you a series of Podcasts on Life and Times of Kashmiri Diaspora in the West.



KASHMIR OBSERVER



## 1600 JKP Personnel Killed in 33 Yrs: DGP

Agencies

**JAMMU:** Director General of Jammu and Kashmir Police, R R Swain on Thursday said that in 33 years, J&K Police has lost more than 1600 personnel in Pakistan Sponsored Proxy war which is largest among security forces in J&K.

Talking to reporters here at Police Headquarters, Jammu, DGP said that losing 1600 personnel is actually the benchmark and watermark in terms of demonstrating the commitment to the national security effort.

DGP said that besides losing their life, many suffered injuries, displacement, and various forms of vilification and intimidation in the line of duty.

Many have suffered attacks on their families, have lost members of their family because of having worked in the police and because of having worked towards the national security effort in Jammu and Kashmir, he added.

DGP said that they have acknowledged this and have many times underlined that a time has come when J&K Police and others would make an effort of chronicling these stories, individual stories as well as the collective effort of the Jammu and Kashmir Police and members in the fight against terror.

DGP further said that these are tales, those are sagas of untold stories which actually are not well chronicled often.

He encouraged efforts to chronicle individual and collective stories in the fight against terror to recognize the contributions and challenges faced by those involved in the national security effort in Jammu and Kashmir.

DGP said that J&K Police has been honored with 72 gallantry medals by the President of India and the Government of India.

This recognition, as I learned from the Ministry of Home Affairs website, makes us the highest gallantry medal winners among state police forces," he added.

Expressing his admiration and congratulations, DGP R R Swain said he would compliment all officers and men and congratulate the award winners.

Speaking about the security preparations for Republic Day, DGP assured that all security measures are in place. Meetings have been conducted at various levels, including discussions with the army, CAPF led by CRPF, and other intelligence agencies.

## 4 JKP Officers Honoured With Shaurya Chakra

Observer News Service

**JAMMU:** At least four Jammu and Kashmir Police personnel have been honoured with prestigious Shaurya Chakra for their gallant acts by the Ministry of Defence, Government of India.

As per a statement, the awardees include DSP Mohan Sharma, Sub Inspector Feroz Ahmad Dar, ASI Amit Raina and Constable Varun Singh.

Director General of Police (DGP) R R Swain has felicitated the awardees for bringing laurels and setting an example for the whole force by their exemplary valour and courage, observing that the honour bestowed on them will surely be morale boosting for the entire J&K Police Personnel.

In a special message, the DGP has commended these Shaurya Chakra awardees for their unparalleled courage and devotion to duty.

Highlighting the feat of these Special Operation Group Srinagar (also known as Cargo) officers the DGP has said that this prestigious honour is a testament to their exceptional bravery in the face of adversity, showcasing their dedication to upholding the principles of duty and honor to the sovereignty and integrity of the nation.

DGP assured that all security measures are in place. Meetings have been conducted at various levels, including discussions with the army, CAPF led by CRPF, and other intelligence agencies.

"We have ensured the security of the venue and considered all potential threat scenarios. We assure that the celebration will be peaceful, and we encourage citizens to celebrate it with full fervour," he added. (KNS)

## 14th 'National Voters Day' Celebrated Across Kashmir

KO NEWS SERVICE

**SRINAGAR:** The 14th 'National Voters Day' (NVD) was today celebrated across all the districts of Kashmir to mark the foundation day of the Election Commission of India, established on 25th January 1950.

The National Voters Day is observed annually on 25 January to create electoral awareness amongst citizens and encourage them to participate in the electoral process. Dedicated to the voters, the National Voters' Day is also used to facilitate enrolment of voters, especially the newly eligible young voters.

Dedicated to the voters, the NVD 2024 theme - 'Nothing Like Voting, 1 Vote For Sure' is a continuation of last year's theme and conveys individuals' feelings and aspirations toward participation in the electoral process through the power of their vote.

Since 2011, 25th January is being celebrated annually as voters' day to mark the foundation day of the Election Commission of India.

At Srinagar, the Deputy Commissioner (DC) Srinagar, Dr. Bilal Mohi-Ud-Din Bhat, who is also the District Election Officer (DEO) today, flagged-off the Walkathon Rally 'Run for Democracy' at



SKICC, here as a part of National Voters Day being celebrated to create awareness of the significance of every voter casting his vote.

The DC/DEO also flagged-off a Shikara ride from the banks of world famous Dal Lake to mark the foundation day of the Election Commission of India, established on 25th January 1950.

Addressing the large gathering of participants, the DC/DEO emphasized on the need to understand the value of participating in the electoral process and one's voting rights. He said it is imperative for every citizen who has attained 18 years of age to get included in the voter list to exercise franchise in every election as part of discharging their democratic duty.

The DC/DEO urged the participants to carry forward the message regarding power of voting and spread awareness about the importance of voting in a democracy. He said National Voters Day also educates people about their voting rights and encourages youngsters, who have reached the age of 18, to participate in the electoral process.

Dr. Bilal added that greater electoral participation helps in making good welfare and developmental plans/policies which in turn make the roots of democracy stronger. He stressed on responsibility to vote besides the right to vote to strengthen the democratic setup.

Chief Education Officer, Chief Planning Officer, Deputy District Election Officer, Electoral Registration Officers of Khanayr, Batamalo and Habba Kadal, Director SKICC, Divisional Sports Officer, Tehsildar Khanayr, other Officers/Officials of the District Election Authority were present on the occasion.

## Div Com Encourages Citizens To Vote In Upcoming Elections

Majid Nahi

**SRINAGAR:** Asserting that 2, 31, 000 new voters have been added to the final electoral roll of Jammu and Kashmir, Divisional Commissioner (Div Com) Kashmir, Vijay Kumar Bidhuri said on Thursday that every ordinary Indian is entitled to be included in the list in accordance with the constitution.

The Div Com expressed optimism that the valley will break all previous records in the upcoming elections, despite the fact that Kashmir province has been trailing behind in terms of voting percentage.

Talking to the reporters on the sidelines of a function organised by Chief Electoral Officer, Srinagar at Govt. College of Education, MA Road Srinagar, Div Com said the valley will top the voting percentage chart as well the way it has been setting records in other industries, including tourism.

"Every ordinary resident of India as per the constitution is entitled to be included in the electoral roll. You can get the actual date from the office of the Chief Electoral Officer," Div Com said, responding to a media query whether non-locals having obtained J&K domicile, had also been added to the list.

There has been a major shift in the overall situation decided to be held at Bakshi Stadium.



in J&K, according to Bidhuri, and things will also change in terms of their less polling percentage in Kashmir.

"Young people made a strong commitment to vote in the next elections as they showed up in force for National Voters Day. Given that India is the world's largest democracy, my valley has been lagging behind in terms of voting percentage. However, I'm hoping that things will turn around and a lot of people will turn out to vote in the next elections," he said, adding the final electoral list has been successfully completed.

Regarding arrangements on the Republic Day, the Div Com said, elaborate security arrangements have been put in place while several other facilities have been made available for the people attending the function at Bakshi Stadium today.

The R-Day function, Bidhuri said, was previously organized at Sheri-Kashmir Cricket Stadium at Sonwar and that the venue in view of the huge participation of people was changed and was

decided to be held at Bakshi Stadium. "People in large numbers attended the full dress rehearsals at Bakshi stadium yesterday, and I hope the people with enthusiasm will attend the R-Day function at Bakshi stadium as well. Everyone is cordially invited to participate in the R-Day," he added.

Speaking on the occasion, Deputy Commissioner Srinagar, Dr. Bilal Mohiud Din underlined the significance of voting in elections and impressed on the registration of new eligible voters to exercise universal adult franchise given by the constitution under which citizens above the age of 18 years can vote.

He said the right to vote for all is based on equality and has been envisioned at the time of framing of the constitution.

He also gave insight regarding the struggles for landmark achievement of voting rights in different countries and inception of the concept in modern democracies. He also asked all to actively participate in the voting process for healthy democracy.

He also gave insight regarding the struggles for landmark achievement of voting rights in different countries and inception of the concept in modern democracies. He also asked all to actively participate in the voting process for healthy democracy.

He also gave insight regarding the struggles for landmark achievement of voting rights in different countries and inception of the concept in modern democracies. He also asked all to actively participate in the voting process for healthy democracy.

## Carpet Weaving Training Centre Empowers Tribal Girls In Bandipora

Agencies

**BANDIPORA:** Tribal girls from a Bandipora village are receiving training in carpet weaving, the initiative started by the Indian Institute of Carpet Technology in Srinagar, J&K, to empower them economically.

Approximately 20 girls are enrolled in this first-of-its-kind centre, established by the Indian Institute of Carpet Technology Srinagar and sponsored by the National Backward Classes Financial and Development Corporation. The initiative seeks to make these girls self-reliant.

Speaking with the news agency, Sheguta, one of the local girls, said, "We spend our free time here. Earlier, we used to sit in our homes, but now we are getting trained in carpet weaving skills, allowing us to earn and become independent."

She said the centre is the first in their tribal village where

girls are receiving training from professional instructors. "We are learning new skills here, for which we are thankful to the government for this initiative," she added.

Saima Akhter, another local girl and a final-year student of Bachelor of Arts at Government Degree College Bandipora, said acquiring skills in today's era is very important, especially for girls. She said the centre is bringing a positive change to society as more girls are coming forward to enroll.

"We did not have many opportunities to learn these skills. Tribal girls also aspire to be self-independent, but limited opportunities hinder their progress," Saima said.

Maqbool Dar, a trainer at the carpet centre, said the government aims to equip these girls with valuable skills, so that they earn a livelihood independently and, in turn, teach more girls in the future. (KNO)

## Security Forces Destroy IED In Pulwama

Press Trust Of India

**SRINAGAR:** Security forces detected and destroyed an improvised explosive device (IED) in Pulwama district of Jammu and Kashmir on Thursday, officials said.

The IED was found on the roadside at Badilgh Pathu in the Rajpora area, they said.

The officials said a bomb disposal squad was called to the spot and it destroyed the IED without causing any kind of loss.

## Free Medical Camp Organized In Pattan

KO NEWS SERVICE

**SRINAGAR:** A free medical camp was organized by Idara Islamic Library Imam Khanmaee (HZ) Yakanpora, Pattan on the eve of Birth anniversary of Hazrat Ali Ibn Abi Talib (AS).

Over 300 patients from Village Yakanpora and adjacent areas were examined, counselled and given free medicines

and tests done by a team of highly experienced doctors and paramedical staff, according to a statement.

The camp started at 11 Am in the morning and concluded at 3 PM successfully.

At the end of camp Certificates of appreciation were distributed among doctors and other paramedical staff for their extraordinary performance by the core members of Idara.

## Train Engine Catches Fire At Railway Station In Anantnag



Press Trust Of India

**SRINAGAR:** A train engine caught fire at a railway station in Jammu and Kashmir's Anantnag district on Thursday, officials said.

No loss of life or injury was reported in the incident and all passengers are safe, the of-

ficials added.

A train engine caught fire at Qazigund railway station, along Banihal-Baramulla railway line, in the south Kashmir district, the officials said.

The fire has been brought under control, they said, adding that the cause of the blaze is being ascertained.

## GENDER INCLUSIVE TOURISM

### Tourism Dept To Train 100 Female Tourist Guides

Observer News Service

**SRINAGAR:** In a major initiative to promote gender inclusiveness in tourism activities, the Directorate of Tourism, Kashmir has decided to register more female tourist guides and impart professional training to them to upscale their skills. In the first instance a batch of 100 females would be chosen who shall be imparted professional training in guiding after registering them with the Department.

According to Director Tourism Kashmir, Raja Yaqoob, the idea is to further improve gen-

der parity in the tourism sector and instill a sense of confidence among the female tourists who roughly constitute around fifty per cent of the tourist footfall to Kashmir Valley. "This would further improve and professionalize the service delivery system in the tourism sector in Kashmir," he said.

Meanwhile, the Directorate of Tourism Kashmir celebrates National Tourism Day today across various tourist destinations of Pahalgam, Gulmarg, Sonamarg and Yousmarg etc, with the intent to highlight nature conservation and sustainable Tourism.

## BHARAT PARV 2024

# J&K Highlights Handicraft Heritage and Saffron Cultivation

KO NEWS SERVICE

**JAMMU:** The Union Territory of Jammu & Kashmir proudly presented its tableau during Bharat Parv 2024, being held at Red Fort in New Delhi encapsulating its developmental leaps and rich cultural tapestry.

During the past four years, UT of Jammu and Kashmir has made strides in infrastructure development and digital transformation aimed at enhancing agriculture, urban and rural infrastructure, public aesthetics, ease of living and providing a clean, sustainable environment for its citizens.

Pertinently, this nine day Bharat Parv, launched by Prime Minister Narendra Modi on Tuesday, is being organised by the Ministry of Tourism from January 23-31 having seven Republic Day tableaux showcasing different cultural tropes from Karnataka, Goa, Himachal Pradesh, Uttarakhand, Assam, Tripura, and

Jammu and Kashmir on display at the fort's lawns.

The front of the tableau brought to life the legend of Raja Jambu Lochan with a poignant depiction of a tiger and a goat drinking water together, symbolizing the harmonious inception of Jammu city. This scene also heralds the newly inaugurated Jambu Zoo, the first full-fledged zoo in the UT, a haven for wildlife set amidst lush natural landscapes, offering an immersive experience with diverse animal species, including lions, tigers, and peacocks.

A highlight of the tableau was the front trailer, showcasing the delicate papier-mâché artistry of Kashmir, with a life-like representation of a skilled lady artist at work. This age-old craft exemplifies the intricate cultural threads woven into the daily life of the region.

The tableau's midsection paid tribute to the "Saffron Bowl of India," with vivid depic-



tions of Kashmiri women in the saffron fields. The exhibits also celebrated Kashmir's

saffron exports, which have garnered a coveted GI Tag, underscoring their unparalleled

quality and the region's agricultural prowess. Lal Chowk, Srinagar's heart-

beat, has been rejuvenated with a restoration that marries its historical essence with modern amenities, creating a dynamic urban space. A scale model of Lal Chowk's iconic clock tower, an attraction for lakhs of visitors annually, graced the end part of the tableau, signifying the region's progressive urban ethos.

The tableau's sides were adorned with meticulous models of saffron flowers and scenes of artisans crafting Kashmiri carpets and elegant wooden products, a testament to the local craftsmanship and entrepreneurial spirit.

"This tableau is a glimpse into Jammu & Kashmir's commitment to growth and the undying spirit of its people, who are crafting a promising future while preserving the essence of our heritage," said Suresh Kumar Gupta, Principal Secretary, Culture Department, UT of J&K. Bharat Parv 2024 has once again provided a platform for

India's states and union territories to converge and celebrate their unique identities. Jammu & Kashmir's tableau stands as a beacon of its developmental journey and cultural splendour, inviting all to explore the region's multifaceted beauty.

Bharat Parv is a prestigious national festival celebrated annually in New Delhi, in conjunction with India's Republic Day celebrations. The event showcases the cultural diversity of India through traditional cuisines, folk dances and music, arts & crafts and displays of tableaux from various states and union territories, promoting unity and national pride.

The tableau has been designed under the guidance of Atal Dulloo, Chief Secretary and Suresh Kumar Gupta, Principal Secretary, Culture Department and executed by Bharat Singh, Secretary J&K Academy of Art, Culture and Languages, Sanjeev Rana, Additional Secretary.



Caringly yours



Make your existing health policy more comprehensive by adding



# HEALTH PRIME RIDER



### Preventive Health Check-up

(45+ Test Parameters at Network Centres)



### 24x7 Unlimited Tele-Consultation

Individual and family members



### 90,000+ Doctors

(35+ Specialisations for Tele-Consultation)



### Rider for both Individual & Family Floater Basis\*

\*Based on the variant opted in your health plan

Health Prime Rider can be opted only with Bajaj Allianz Health and PA products

To know more:

Contact your nearest J&K Bank Branch

Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Newasada, Pune - 411006. IRDAI Reg No.: 113 | CIN: U66010PN2000PLC015320 | Health Prime (Rider) UR: BANLIA2160V012122 | Health Prime Rider (Group) BANLGA22160V012122  
For more details, log on to: [www.bajajallianz.com](http://www.bajajallianz.com) or call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.) | For more details on risk factors and Terms and Conditions, please read the sales brochure before concluding a sale. | BIAZ-O-IR-0016/25-May-22

J&K Bank Ltd. is a licensed Corporate Agent (bearing License No.-CA0029) of Bajaj Allianz General Insurance Company Ltd. (IRDA registration No. 113). The benefits/features of products are indicative and for more details on risk factors and Terms and Conditions, please read the sales brochure before concluding a sale.