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TERROR FUNDING CASE ED Files Prosecution Complaint Against 3

Agencies

Srinagar: Directorate of Enforcement (ED) has filed a prosecution complaint against three persons in a terror funding case in Jammu and Kashmir.

According to a statement issued to the news agency-Kashmir News Observer (KNO), the complaint was filed under the provisions of Prevention of Money Laundering Act (PMLA), 2002 against Mudasir Ahmad Sheikh, Mushtaq Ahmad Kambay and Mohd. Iqbal Khan before the special court Srinagar.

The statement reads that the court has taken cognizance of the complaint and issued notices to the accused persons for further trial.

"ED initiated investigation on the basis of an FIR dated 11.07.2015 registered by Police Station Kulgam (J&K) against Mudasir Ahmad Sheikh, Mushtaq Ahmad. Kambay, Mohd. Iqbal Khan, Mohd. Abbas Sheikh (Later killed in encounter) and Tauseef Ahmad Sheikh (Later killed in encounter) for the offences under section 420 of Ranveer Penal Code (RPC) pari-materia to sections 420 of IPC, 1860 and Sections 17, 18 | More on P6

Back-to-back WDs To Give First Heavy Snowfall Of Season Press Trust Of India warming of surface waters in the



mid forecast for isolated to scattered precipitation in next 24 hours and fairly widespread moderate to light rain and snow for subsequent days, night temperature recorded a drop but hovered above normal in most parts of Jammu and Kashmir except in twin capitals of Srinagar and Jammu on Saturday. From January 28 to February 3, MeT had predicted widespread light to moderate rain and snow at many places. Light snowfall around Thursday night in the higher reaches of Kashmir brought to an end a nearly two-month-long dry spell in the valley and caused a rise in night temperatures. However, the mercury dipped again Friday night, with the north Kashmir ski resort of Gulmarg recording a low of minus | More on P6

Terror Module Busted. 5 Held Press Trust Of India

Cross-Border

Srinagar: Police have busted a terror module operating from Pakistan-occupied Kashmir by arresting five terrorist associates in Jammu and Kashmir's Kupwara district, officials said on Saturday.

"The Kupwara Police has busted a terror module by arresting five terror associates in Karnah area of the district and recovered a cache of arms and ammunition," a police official said.

Acting on credible information, police arrested a suspect who was involved in smuggling of arms and ammunition sent to this side by two Lashkar-e-Taiba (LeT) handlers based in PoK.

The PoK-based LeT terrorist handlers have been identified as Manzoor Ahmad Sheikh alias Shakoor and Qazi Mohammad Khushal, both residents of Karnah, their local conduit was identified as Zahoor Ahmad Bhat, a resident of Karnah.

One AK series rifle, two pistols and some ammunition were recovered from the arrested person. "The consignments dispatched to this side were thereafter delivered | More on P6

UPCOMING BUDGET SESSION KPs Urge Centre To Increase Relief, Jobs

Press Trust Of India

Jammu: The displaced Kashmiri Pandits on Friday urged the Centre to increase their monthly relief amount and allocate a new employment package featuring 5,000 jobs in the Kashmir Valley during the upcoming Budget session.

A Kashmiri Pandit family, lacking any government employee as its member, currently receives "meagre" Rs 13,000 per month for sustenance without any enhancement during the last

one decade. The families with government employees, however, do not receive such relief.

Srinagar:

The

(IMD) said on Saturday.

rainfall to northwest India.

Kashmir Nights

Colder A Day

After Snowfall

"I request the central government to keep a separate amount for the Kashmiri Pandit community in the forthcoming Budget. I will press for implementation of two things and will urge the Finance Ministry and Lieutenant Governor Manoj Sinha ji. There should be enhancement of relief amount to the community as early as possible in this Budget session,"



Work Underway On `One Nation, One Legislative Platform': PM

'In The last Ten years, 2,000 Outdated Laws Scrapped by the Govt'

Press Trust Of India

central Pacific Ocean.

Leh in Ladakh, said.

The precipitation deficit is

likely to impact fresh water

availability in the Himalayan

region, further affecting hor-

ticulture and agricultural pro-

duction, Sonam Lotus, the head

of the meteorological centre in

The IMD on Saturday said

a fresh western disturbance

is likely to affect the western

Himalayan region starting Sunday and another WD is likely to affect the region and

adjoining plains of northwest

Under the influence of

these systems, isolated heavy

rainfall/snowfall is likely over

Jammu and Kashmir, and

Ladakh between January 28

and January 31. | More on P6

India from January 31.

Prime Minister Mumbai: Narendra Modi on Saturday said he was happy that Parliament and state legislatures were working towards re-alisation of the goal of `one nation, one legislative platform'.

Addressing the 84th All India Presiding Officers' Conference (AIPOC) here virtually, he also rued that some political parties defend their members even if they violate the rules of the House, and warned that it did not augur well for Parliament and state legislatures



Notably, the `one nation, one egislative platform aims at making available the proceedings of all legislatures on a single digital platform. The image of a legislature depends on the conduct of its members, the prime | More on P6

s anticipation builds for the

Advocates Stimulus

AParliament by Finance Minister upcoming budget presentation in For Business Nirmala Sitharaman, the Kashmir Trade Alliance (KTA) has voiced its concerns and expectations for a



LG Attends JKAACL's Akhil Bhartiya Kavi Sammelan Says First-ever Dogri Poetry Summit To Be Held Soon in J&K

In A First, NHRC To Hear **Pleas On HR Abuses In J&K**

Agencies

Srinagar: In a significant move, the National Human Rights Commission (NHRC) will hear grievances about rights violations in Jammu & Kashmir.

The Commission has decided to hold a camp sitting and open public hearing on grievances about human rights violations in Jammu & Kashmir Union Territory from February 7 to 9. This is the first such hearing by the NHRC in Jammu & Kashmir after it was empowered to deal with human rights issues of J&K

following abolition of the State Human Rights Commission.

According to a public notice issued by the NHRC, a copy of which is in possession of the news agency KNO, the complaints about alleged rights violations can be submitted to the commission by speed post or email by January 29.

"Such complaints, as deemed fit for enquiry, shall be taken up at the open public hearing. The parties shall be informed in due course about the date and venue of open public hearing,' reads the notice. After abrogation | More on P6

OBSERVER NEWS SERVICE

Jammu: Lieutenant Governor Manoj Sinha attended the 'Akhil Bhartiya Kavi Sammelan' at Abhinav Theatre Jammu, today. Popular Poets of J&K and across the states and UTs of the country joined the event organised by J&K Academy of Art, Culture and Languages to celebrate 75th Republic Day. On the occasion, the LG

welcomed the veteran and acclaimed poets to J&K UT. He highlighted the important role of literary personalities and events like Kavi Sammelan in shaping new ideas. "A poet, thinker, writer is

also a mystic who shapes new

They also found that the high-

higher risks present even at 37-38

ideas and viewpoint, ignites young minds with dreams, vision and new resolve. Our country has a rich and proud tradition of Kavi Sammelans and they have made immense contribution in national integration," the LG said.

He said the first-ever Dogri Kavi Sammelan will be organised in J&K in the coming days as a part of Republic Day celebrations.

Such events not only bring together the literary talent but also celebrate our linguistic and cultural heritage, the LG further added.

Today's Kavi Sammelan witnessed the participation of Upendra | More on P6

Diverse Delegations Call On LG

rof. Minu Mahajan, Principal, Padma Shri Padma Sachdev Government PG College for Women Gandhi Nagar Jammu called on Lieutenant Governor Manoj Sinha at Raj Bhawan on Saturday. The LG congratulated the Administration, faculty and students of the college for achieving the prestigious A++ Grade in the National Assessment and Accreditation Council (NAAC) accreditation. Padma Shri Padma Sachdev Government | More on P6

"In 2021, during discussions with you, I spoke about `one nation, one legislative platform.' I am happy that our Parliament

and state legislatures are now

working towards this goal

You Are Architect Of developed India: PM To Youth

rime Minister Narendra Modi on Saturday described ouths as the architect of a developed India and highlighted a host of measures taken by his government to assert that it has empowered them and women. A developed India will fulfil all their dreams, he told the youngsters at the annual NCC-PM rally here. "You are the architect of a developed India," Modi added. Women were earlier confined | More on P6

THERE WAS A TIME WHEN, IF ANY **MEMBER IN THE HOUSE BROKE THE RULES AND ACTION** was taken against that member, senior members of the House would

talk to him so that in future he did not repeat the mistake and break the rules of the House.

Children Born Preterm Linked With Higher Risks Of Mental Disorders: Study

Press Trust Of India

New Delhi: Children born prematurely have been associated with higher risks of having adverse neurodevelopmental outcomes, which can affect their behaviour and learning abilities, according to a study of over a million children.

Researchers compared the long term neurodevelopmental effects of children born at different gestational ages, particularly 32-33 weeks (moderately preterm) and 34-36 weeks (late preterm), compared with 39-40 weeks (full term).

The team of researchers, including those at Karolinska Institutet, Sweden, found that the highest relative risk for moderately preterm-born children was for motor impairment (nearly five-fold increased



risk), followed by epileptic impairment pertains to a disimpairment (nearly two-fold order of the central nervous increased risk), compared to system. full term-born children. While est level of risks for neurodevelmotor impairment refers to a physical disability and could opmental impairments appeared result in muscle weakness, poor from 32 weeks and then gradually declined until 41 weeks, with stamina, reduced balance, or

poor co-ordination, epileptic

findings are published in The British Medical Journal (BMJ).

While previous studies have shown that children born early have higher risks of neurodevelopmental and behavioural disabilities throughout childhood and adolescence compared with children born at full term, few population-based studies have investigated the long term neurodevelopmental outcomes of these children, the researchers said.

As the children they studied comprise about 80 per cent of all preterm births, these neurodevelopmental risks should not be underestimated, they said.

For the study, the researchers used the Swedish national registry to include more than 12.5 lakh single-born children without birth defects born in Sweden at 32 | More on P6

Six Injured In **Rajouri Road** Accident

SHORT

t least six passengers were injured in a road accident in Rajouri district of the Jammu division on Saturday. An official said that one vehicle bearing registration No.JK11/5057 on its way from Raiouri to Donga Kakora met with an accident at Donga as it fell into the gorge. In the incident, he said 6/7

passengers got injured and were shifted to PHC Manjakote for treatment. Meanwhile police have taken cognizance and started investigation

1 Killed, 3 injured In **Doda Road Mishap**

TAKES

Tata mobile driver was killed on the spot as his vehicle and a scooty rolled down into a gorge after a collision in Bhadroon area in Doda district An official said that an information was received at Police Station Doda, wherein it was mentioned that one vehicle (JK06A 9732) driven by one Waseem Saiad son of Late Abdul Rehman of Roti Padarna in Doda accompanied by two other passengers namely Talib Hussain and Aqib Hussain, both sons of Javed Iqbal, residents of Nalwah while on way from Doda to Padarna hit a scooty driven by | More on P6

CBI Raids House Of Junior Engineer

BI on Saturday raided the house of a junior engineer regarding CVPPPL graft case in Kishtwar. Reliable sources told news agency Kashmir Scroll that CBI conducted raids at the house of Rishi Kumar son of Sukhdev Sharma resident of Wani Trigam at present Shakti Nagar Kishtwar- JE in Kerru Project. During the raid one mobile and one Laptop was seized by the CBI besides that he was questioned about his properties, they said . They said that the raid was conducted in connection with investigation | More on P6

weeks than at full term. Their



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Monday - Saturday (9am - 6pm) No 5- Dal Lake Boulevard Srinagar, 190001, Kashmir

KASHMIR OBSERVER **9** Srinagar | Sunday | 28-01-2024

How rapid technological changes could impact our future

ewilderingly rapid changes are happening in the technology and reach of computer systems. There are exciting advances in artificial intelligence, in the masses of tiny interconnected devices we call the Internet of Things and in wireless connectivity. Unfortunately, these improve-

ments bring potential dangers as well as benefits. To get a safe future we need to anticipate what might happen in computing and address it early. So, what do experts think will happen, and what might we do to prevent major problems?

To answer that question, Our research team from universities in Lancaster and Manchester turned to the science of looking into the future, which is called forecasting. No one can predict the future, but we can put together forecasts: descriptions of what may happen based on current trends.

Indeed, long-term forecasts of trends in technology can prove remarkably accurate. And an excellent way to get forecasts is to combine the ideas of many different experts to find where they agree.

We consulted 12 expert futurists for a new research paper. These are people whose roles involves long-term forecasting on the effects of

changes in computer technology by the year 2040.

Using a technique called a Delphi study, we combined the futurists' forecasts into a set of risks, along with their recommendations for addressing those risks.

Software concerns

The experts foresaw rapid progress in artificial intelligence (AI) and connected systems, leading to a much more computer-driven world than nowadays. Surprisingly, though, they expected little impact from two much hyped innovations: Blockchain, a way to record information that makes it impossible or difficult for the system to be manipulated, they suggested, is mostly irrelevant to today's problems; and Quantum computing is still at an early stage and may have little impact in the next 15 years.

The futurists highlighted three major risks associated with developments in computer software, as follows.

AI Competition leading to trouble

Our experts suggested that many countries' stance on AI as an area where they want to gain a competitive, technological edge will encourage software developers to take risks

nj

in their use of AI. This, combined with AI's complexity and potential to surpass human abilities, could lead to disasters.

For example, imagine that shortcuts in testing lead to an error in the control systems of cars built after 2025, which goes unnoticed amid all the complex programming of AI. It could even be linked to a specific date, causing large numbers of cars to start behaving erratically at the same time, killing many people worldwide.

Generative AI

Generative AI may make truth impossible to determine. For years, photos and videos have been very difficult to fake, and so we expect them to be genuine. Generative AI has already radically changed this situation. We expect its ability to produce convincing fake media to improve so it will be extremely difficult to tell whether some image or video is real.

Supposing someone in a position of trust a respected leader, or a celebrity uses social media to show genuine content, but occasionally incorporates convincing fakes. For those following them, there is no way to determine the difference it will be impossible to know the truth. **The Conversation**

GOVERNMENT OF JAMMU & KASHMIR OFFICE OF THE TEHSILDAR KREERI (Executive Magistrate 1st Class)

Subject: Issuance of Registration Orders in respect of delayed Birth/Death certificate

PUBLIC NOTICE

The Registrar Births and Deaths (Block Development Officer Wagoora)/ chokedar has submitted case file pertaining to Birth of MARYAM JAN D/O IMTIYAZ AHMAD DAR R/0 KOHLINA Tehsil Kreeri Distt. Baramulla having verified the date of Birth, as 17/11/2021 and event has been shown to be occured at S.D.H Kreeeri for issuance of delay order .In this connection.

if anyone have any objection to the issuance of delay order of birth certificate shall present his/her claim this office within 07 days, after that no objection shall be entertaine

Executive Magistrate 1st Class

Office of the Naib Tehsildar Pattan

Subject: Application of Abdul Majeed Ganie S/o Abdul Karim Ganie R/o Ganie Pora Buran for issuance of DOB Certificate of his Daughter namely Fozia Majeed born on 05-10-2010 Notice

General Public is hereby informed through this notice that the undersigned office has received the above mentioned application for issuance of DOB. If any person(s) has any objection(s) he/she can visit the undersigned's office within 07 days from the date of publication of this notice. After that no objection will be considered.

fko

Office of the Naib Tehsildar Pattan

Subject: Application of Abdul Ahad Tantray S/o Ghulam Ahmad Tantray R/o Shirpora for issuance of DOB Certificate of his Daughter namely Nelofar Ahad born on 03-05-1991 Notice

General Public is hereby informed through this notice that the undersigned office has received the above mentioned application for issuance of DOB. If any person(s) has any objection(s) he/she can visit the undersigned's office within 07 days from the date of publication of this notice. After that no objection will be considered. fko

GOVERNMENT OF JAMMU & KASHMIR OFFICE OF THE TEHSILDAR KREERI

(Executive Magistrate 1st Class)

Subject: Issuance of Registration Orders in respect of delayed Birth/ Death certificate. PUBLIC NOTICE

The Registrar Births and Deaths (Block Development Officer Wagoora)/ chokedar has submitted case file pertaining to Birth of SAKIB AZIZ PARRAY S/O ABDUL AZIZ PARRAY R/O KALANTARA PAYEEN Tehsil Kreeri Distt. Baramulla having verified the date of Birth, as 17/04/2016and event has been shown to be occured at S.D.H Kreeeri for issuance of delay order .In this connection .

if anyone have any objection to the issuance of delay order of birth certificate shall present his/her claim this office within 07 days, after that no objection shall be entertaine kri

Executive Magistrate 1st Class

Office of the Naib Tehsildar Pattan

Subject: Application of Tanveer Ahmad Bhat S/o Abdul Gani Bhat R/o Hanjwera Bala for issuance of DOB Certificate of his son namely Tanzeel Tanveer Bhat born on 18-06-2011

Notice

General Public is hereby informed through this notice that the undersigned office has received the above mentioned application for issuance of DOB. If any person(s) has any objection(s) he/she can visit the undersigned's office within 07 days from the date of publication of this notice. After that no objection will be considered.

fko

Public Notice

That my name in my account Number 0185040150000663. J&K Bank B.O Upper Sathoo, has been mentioned as Asifa Tehseen which needs to be corrected as Asifa Hamid as per my aadhar card. If anybody has any objection in this regard he/she may file the same in the above mentioned bank within a period of seven days from the date of publication of this notice. After that no objection shall be entertained.

Asifa Hamid W/o Tahseen Ahmad Bhat R/o Munawarabad, Srinagar. nj

ازعدالت المكزيكية ومجسطريك درجهاول تتخصيل سادته سرينكر

عنوان:درخواست منجانب شیله کماری دختر پی ٹی جائلی چوکوسا کنه کرن نگر سرینگر بمراد عطائى پيدائش سر ٹفکيٹ بتقرر 1941-28-28 اشتهار بمرادآ گاہی ہرخاص وعام معاملہ مندجہ عنوان الصدر میں سائل کا درخواست ہے کہ سائل پدائش سرٹفیکیٹ نکالنے میں تا خیر ہوئی ہے۔ سائل نے اس نسبت مونسپل رجسٹر رار سے رپورٹ اندراج حاصل کر کے سائل کا کاغذات پیش کی ہے رپورٹ مونسول رجسر ار SMC کے مطابق سائل کی پیدائش متعلقہ سکیشن میں اندراج نہیں ہوئی ہے اور سائل کی اسل پیدائش بتقرر 28-08-1941 ہے سائل کی پیدائش سرٹفیکیٹ دفتر ھذامیں زیر کاروائی ہے قبل ز مذید کاروائی ہرخاص ع عام کو بذریعہ اشتہار ھذامطلع کیا جاتا ہے کہ اگر کسی شخص کوکوئی عذر یااعتراض ہوتو وہ سات دن کےاندراندردفتر ہذامیں پیش کرے بعد گز رنے معیاد کوئی

Public Notice

I want to change the name on electricity bill bearing Consumer no 0201020004898 and installation no 76735_R1 PDD sub Divsion Dalgate from of Gulam Rasool Bhat S/O late Abdul Samad Bhat Munzgam Brein Sgr to Mushtaq Ahmad Bhat S/O late Gulam Rasool Bhat R/O Munzgam Brein Sgr

If anybody has any objection in this regard he/she may file the same in the office of PDD sub Divsion Dalgate within a period of seven days from the date of publication of this notice. After that no objection shall be entertained

Mushtaq Ahmad Bhat S/O late Gulam Rasool Bhat R/O Munzgam Brein Sgr

Office Of The Chief Executive Officer, Information Technology And Communication Division **Kashmir Power Distribution** Corporation Limited (KPDCL)

Pdd Complex Bemina, Srinagar E-mail:ceo.rapdrp.a@gmail.com Tel No:0194-2490821 Fax No:0194-2490829

EXTENSION NOTICE NO 2

In view of poor response to the e-NIT issued for "Replacement of defunct Addressable Fire Alarm System, Rodent Repellant System, High Sensitivity Smoke Detection System, CCTV System and Access Control System at Data Centre, Bemina, Srinagar" Vide this office, NIT NO: CEO/IT&C/ 21 of 2023 Dated: 18/12/2023 (Tender ID No.: 2023_PDD_240551_1) the last date for online submission of ebids is hereby further extended up to 31-01-2024,14:00Hrs. The details to submit e-Bid online up to the date and time are mentioned in the table below:

Subject: Application of Mohammad Altaf Hajam S/o Gh Hussain Hajam R/o Trikabal for issuance of DOB Certificate of his son namely Imran Ali Hajam born on 10-02-2010

Office of the Naib Tehsildar Pattan

Notice General Public is hereby informed through this notice that the undersigned office has received the above mentioned application for issuance of DOB. If any person(s) has any objection(s) he/she can visit the undersigned's office within 07 days from the date of publication of this notice. After that no objection will be considered. fko

UNIONTERRITORYOFJAMMU&KASHMIR

kri

Office Of The Executive Engineer PWD (R&B) Projects Division III, Srinagar.

NOTICE INVITING TENDER e-NIT No. 70 of 01/2024 Dated: 27-01-2024

For and on behalf of the Hon'ble Lt. Governor of Union Territory of Jammu & Kashmir, e-tenders (In Single Cover System) are invited on Percentage basis for the below mentioned works from approved and eligible Contractors Registered with UT of J&K Govt. CPWD, JKPWD, MES, Railways, and other State/Central Governments as per pre-gualification criteria in this bid document for each of the following works: -

S. No. N	lame of Work	0	Adv. Cost (Incl; GST & Carriage) (Rs. In lacs)	Cost of T/ Doc. (In Rupees)		Time of Comple- tion	Class of Contrac- tor	Major Head of Account
S	Irgent nature of civil works and other alli vorks at Old Secretariat and ACB Peerbag rinagar (Block-B ICDS Social Welfare Dep nent Block-A)	ed 1 gh	io.22	600/-	20440/-	25 Days	BEE/CEE/ DEE	
s	Irgent nature of civil works and other alliv vorks at Old Secretariat and ACB Peerbag rinagar (Fencing by means of Jaffri arour AT Office)	gh 🛛	2.48	200/-	4960/-	15 Days	DEE	M&R
3. U	Irgent nature of civil works and other allie vorks at Old Secretariat and ACB Peerbag rinagar (Accounts officer Social Welfare)	gh	2.30	200/-	4600/-	15 Days	DEE	
B p	nternal Repairs / renovation of I-Shaped lock bwo repairs of bathrooms / kitchens aths, panelling, face lifting and other alli vorks for set No. B-62 at Budshah flats	s, tile	2.50	200/-	5000/-	15 Days	DEE	
5. F	ace lifting, Polishing, Painting including a	all 1	12.26	600/-	24520/-	25 Days	BEE/CEE/	
6. U	ther civil repairs to MQ-1 to MQ-6 at Gupl Irgent nature of civil works at Pampore		9.76	600/-	19520/-	25 Days	DEE CEE/DEE	
7. R re	rinagar. iepair and Renovation of U-Block by way epairs of bathroom / kitchen / tile path / anelling, face lifting and other allied wor or set No. B-47 at Budshah flats.	'	1.45	200/-	2900/-	10 Days	DEE	-
Positio Positio	on of TS : Accor on of Funds : Availa	rded able	y Director, I partment, I		partment			
Table 2 1 2	from the departmental website www 2 Date of Issue of Tender Notice Period of downloading of bid- ding documents Bid submission Start Date	27.0 27.0	1.2024 1.2024 Fro	om 3.00	PM			
4	Bid Submission Start Date Bid Submission End Date Date and Time of Opening of Bids (Online)	01.0 01.0	1 <u>2.2024 u</u> j 12.2024 uj	o to 3:00 o to 3:05				
 DOCUMENTS COMPRISING THE BID: - Notice Inviting Tender (NIT) Bill of Quantities (BOQ) Any effort by the bidder to influence the procuring entity in bid evaluation, bid comparison or contract award decisions will vitiate the process and will result in the rejection of the bidder's bid. INSTRUCTIONS TO BIDDER (ITB) All bidders shall upload the following information and documents along with qualification criteria/ qualification information with their bids. Copies of original documents defining constitution/ legal status/ place of registration and principal place of Business. Those cards which stands renewed/generated through www.jkpwdoms.gov.in.are eligible for bidding 								
only. Valid GSTIN Registration No. & Pan No. along with the latest GST Return Form GST-3/GSTR-3B i.e, latest clearance certificate. The confirmation status of GST-3/GSTR-3B will be verified online If it is determined to be invalid, the defaulting contractor shall be barred from participating in the								
future tendering process. Only digitally issued and renewed contractor registration cards through www.jkpwdoms.gov.in shall be accepted for contractors registered with PW(R&B) department. However, contractors registered with other departments must have online registration on www.								
, ,	oms.gov.in. Earnest money/Bid Security & t No documents which have /hav rer, in case of any clarification the bidd Class of Contract is strictly as pe No other CARD and Certificate is All documents replaying to the bid	re not ders sh er Colu s acce	been uploa nall have to umn numbe pted.	ded shall produce o r 7 in tabl	be entertained original docum e 1.	d in the fo		
	All documents relating to the b 5698/23 : 27-01-2024	iia sha	uu de in the	English la		PW (R&B	Executive) Project I	-/Sd Engineer Division III Srinagar.

			-
Α	e-Bid submission (end) date &	31/01/2024	1400 Hrs
	time(Extended)		
В	Online Technical e-Bid Opening date and	02/02/2024	1400 Hrs
	Time		
С		02/02/2024	11:30 Hrs
D	Venue of opening of technical Bids	Office of the Chief Executive Of-	
		ficer. IT & C division. KPDCL	
Ε		Will be separately communicat-	
	Time	ed to the technically responsive	
		bidders	
	•		

No: CEO-IT&C/ 2305-06

DIPK-NB-5414/23 Dated:27-01-2024 **Chief Executive Officer** IT and Communication Division KPDCL

Tender Notice

Quotations arc invited from registered contractors of District for the Repairs/ Renovation/tile work of UPHC Baramulla in Laboratory. Quotations must reach this office within 5- days. No quotation will be accepted after the expiry of this date. The specification of the work is mentioned below

. The Board already framed by undersigned reserves the right to accept or reject any quotations without assigning any reason thereof.

S. No	o Name of work Area		
1	Construction of Counter for laboratory	2.5ft x 22ft (Actual Details are available at UPHC Bla)	
2	Repairing /replacement of water pipes	Actual Details are available at UPHC Bla	
3 Dental instruments Actual Details are available		Actual Details are available at UPHC Bla	
4	Partition of Dental Unit	Actual Details are available at UPHC Bla	

ی اعتراض قابل قبول *ہیں ہ*وگا۔ نائب تحصيلدار nj زعدالت ایکویکییومجسٹریٹ درجہاول نارہ بل ضلع بڈگام عنوان: درخواست منجانب شيم احمدوانی ولد عبدالرحيم وانی ساکنه وڈون مخصیل ناره بل صلع بدگام بمراد عطائی اجرائی یوم پیدایش سند تجق تمس الحق پسرخود اشتهار بمرادآ گاہی ہرخاص وعام معامله مندرجه عنوان الصدر ميں دفتر مذاكوا يک درخوست بابت حصول تاريخ پيدائش سرگفيكيٹ موصول ہوئی ہيں۔ سائل اسائلہ يوم پيدائش سند حاصل کرنے کی خوال ہے۔سائل/سائلہ دعویٰ کرتی/ کرتا ہے کہ میں الحق ولد شمیم احمد وانی سما کنہ ودون کی تاریخ پیدائش 15-02-2021 ہے اس نبیت ہرخاص وعام کو مطلع کیا جاتا ہے کہ اگر سی پخض یا شخاص کوکوئی عذریا اعتراض ہوتو وہ ایناعذریا اعتراض سات یوم کے ندر پیش کر س۔ میعاد گزرنے کے بعد کوئی عذر پااعتر اض قابل قبول نہیں ہوگاہ۔ نائب تخصيلدارناره بل bmg زعدالت ایکزیکیٹو مجسٹریٹ درجہاول نارہ بل ضلع بڈگام عنوان: درخواست منجانب نطيحه بيكم بيوه غلام محمد ملك ساكنه لوهبر چک مخصيل ناره بل صلع بدُّگام بمراد عطائی اجرائی یوم فو تگی سند تجق شوہر غلام محمد ملك اشتهار بمرادآ گاہی ہرخاص وعام معاملہ مندرجہ عنوان الصدر نمیں کے دفتر ہزا کوایک درخوست بابت حصول تاریخ فوتگی سرٹفیکیٹ موصول ہوئی ہیں۔ سائل /سائلہ یوم فوتگی سندحاصل کرنے کی خواں ہے۔سائل/سائلہ دعویٰ کرتی/ کرتا ہے کہ غلام محمد ملک ولد عبدالرحمان ملکساکنہ گوھنر چک کی تاریخ وفات 2003-04-21 ہے ۔ اس نسبت ہرخاص وعام کو طلع کیا جاتا۔ رسی شخص بااشخاص کوکوئی عذر بااعتر اض ہوتو وہ ایناعذر بااعتر اض سات یوم ندر پیش کریں۔میعاد گزرنے کے بعد کوئی عذریااعتراض قابل قبول نہیں ہوگا ہ۔ نائب تخصيلدارناره بل bmg

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KASHMIR OBSERVER[™] | **∩** Srinagar | Sunday | 28-01-2024 🔾

Traffic Police To Act Tough On Minor Motorists, Seizes 25 E-Rickshaws

Observer News Service

Srinagar: The clampdown by the authorities on minors caught operating erickshaws in Srinagar has been tightened. The Traffic Police Department in an effort to make sure the rules are adhered to in letter and spirit, has claimed to have seized 25 of these vehicles on Saturday.

The traffic police department in Srinagar initiated a special drive which is aimed at apprehending those driving erickshaws without licenses, especially juveniles who have been caught operating these vehicles. Deputy Superintendent

of Traffic Police, Mehboobul-Haq said that around 25 erickshaws were seized in different areas of the city today.

The drive will continue as several complaints have been received on the particular issue. Therefore, action as per the law will be initiated against the traffic norm violation," he said.

Haq said the owners of the e-rickshaws must obey the law and refrain from allowing minors to drive their vehicles. "Anyone found violating the law will face strict action," he said. Deputy Superintendent

of Traffic Police Srinagar appealed to the people to inform police in case of any violation in this direction.



After undergoing a significant makeover as part of the Srinagar Smart City Ltd, Lal Chowk Square in Srinagar is teeming with locals and visitors alike with dazzling evenings becoming a norm. KO Photo, Abid Bhat

Rejuvenation Impedes Traffic

Movement At Karan Nagar

Srinagar Smart City

DC Srinagar Chairs DLIC Meet On Implementation Of PM Vishwakarma

Observer News Service

Srinagar: Deputy Commissioner (DC) Srinagar, Dr Bilal Mohi-Ud-Din Bhat Saturday chaired a meeting of District Level Implementation Committee (DLIC) on implementation of PM Vishwakarma here at Conference Hall of the DC Office Complex to review the progress of registration of beneficiaries on the Portal.

At the outset, the Deputy Commissioner was apprised by the General Manager, District Industries Centre, Srinagar that 2nd-level verification of as many as 295 Artisans of the District has been completed at the District Level Committee

The DC was informed that 98 cases have been verified from rural areas by the Rural Development Department and 197 cases from urban areas of the District by Srinagar Municipal Corporation.

On the occasion, the DC accorded the approval for all 295 cases of the beneficiary Artisans of the District who will be imparted necessary training to unscale their profesin the district, providing them with essential tools, training, and financial support for their socioeconomic development.

The DC also laid stress on monitoring the impleprojects in the summer capital mentation of PM Vishwakarma cases on a daily have triggered concerns among basis including progress the citizens and shopkeepers in in Artisan registration on Portal, verification processes in rural and urban areas, stakeholder tiary care hospitals in the valley. capacity building. He emphasized the importance of creating awareness among masses to maximize the scheme's impact on the ground to ensure efficient and effective implementation of PM Vishwa-

karma for overall welfare and socio-economic development of the Artisans. Pertinent to mention that, the PM Vishwakarma scheme offers a range of benefits including toolkit incentive of Rs 15,000, training to artisans, Rs 500 per day during training, collateral-free credit

tributing factors to traffic jams. supports up to Rs 1 lakh "This road is crucial for (first tranche) and Rs 2 reaching the SMHS and other lakh (second tranche) at a hospitals, and ambulances someconcessional interest rate times lose valuable time navigatof 5%, incentives for digiing through these congestions," tal transactions and mar-

the area.

Observer News Service

Srinagar: The ongoing makeover

under the Srinagar Smart City

Karan Nagar area, citing adverse

impact on the traffic flow and am-

bulance movement to various ter-

Karan Nagar area complained that

the sluggish progress of the Smart

City works in the market area has

es shoppers but also poses chal-

lenges for ambulances trying to

reach the SMHS, Bone and Joint

and Lal Ded hospital," said a

business establishment owner in

taken by the Srinagar Smart City

in the market seems to be pro-

gressing at a snail's pace, saying

that the road's divider area was

dug up and that is one of the con-

He said that the works under-

led to the traffic congestion.

Several shop owners in the

This not only inconvenienc-



Works undertaken by the Srinagar Smart City in the market seems to be progressing at a snail's pace.

An official of Srinagar Smart City Ltd acknowledged the traffic slowdown, attributing that to sewerage and drainage works.

The work on the underground ducting for electrical cables is also underway and from next month the works will be expedited.

Wrong parking of the vehicles on the road sides is among the impediments they are facing and that they will take up the matter with the city traffic police authorities.

he said.

While acknowledging that the ongoing work aims for overall development, a shop owner emphasized that the consequences

are being borne by businesses in the area with a decline in the consumer footfall.

When roads are constantly clogged with traffic, consumers find it challenging to park their vehicles for shopping. The work's pace should be accelerated, and the road resurfacing should be prioritized," he added.

In response to these concerns, an official from the Srinagar Smart City project acknowledged the traffic slowdown, attributing that to sewerage and drainage works.

"We have completed approximately 80% of drainage and sewerage works. The work on the underground ducting for electrical cables is also underway and from next month the works will be expedited," assured the official.

The official added that the wrong and haphazard parking of the vehicles on the road sides is among the impediments they are facing in their works and that they will take up the matter with the city traffic police authorities.

Meanwhile, the shop owners and locals in the area urged the concerned authorities for early resurfacing of the roads around the entire Karan Nagar axis.



High Failure Rate Of Traders

Seek Guidance To Avoid Pitfalls

Irshad Mushtaq

ne 95% failure rate of traders in futures and options is a staggering statistic that is often overlooked. Many individuals enter the stock market with the hope of making quick profits, but they fail to realize the importance of gaining experience and education in the field. Emotional and irrational decision-making, along with lack of discipline and risk management, are common pitfalls that lead to potential losses in the volatile stock market.

Instead of seeking the guidance of a professional in the financial industry, many traders rely on hot tips and emotional trading, which only exacerbates the situation. Additionally, trying to save money on brokerage fees can further hinder their success. It is essential to understand that seeking the expertise of an experienced financial professional can provide traders with disciplined trading concepts and help them learn how to manage leverage positions



While there may be a service fee involved, the potential for increased earnings and invaluable experience make it a worthwhile investment. Continuous education and learning are emphasized over immediate earnings, and Warren Buffet's advice on the importance of understanding what one is doing reinforces the significance of professional knowledge in achieving financial success.

In conclusion, it is crucial for individuals to understand the reasons behind the high failure rate of traders in futures and options. By seeking the guidance of a profes sional in the financial industry, learning disciplined trading and risk management, and understanding the importance of continuous education, traders can increase their chances of success in the stock market.

sional skills, in addition, stipend and free of cost tool kits will also be provided to them during.

He emphasized the importance of concerted efforts and creating awareness among masses to maximize the scheme's impact on the socio-economic upliftment of the Artisans.

The DC said that the PM Vishwakarma scheme is poised to directly benefit thousands of artisans and craftsmen

mentioned particulars

Mother Name : Raziya Fayaz

Name: Khan Snober

Class: 12th

scheme initially covers 18 trades including Carpenters, Boat Makers. Armourers, Blacksmiths. Hammer and Tool Kit, Makers, Locksmiths, Goldsmiths, Potters. Sculptor, Stone breakers, Cobblers (Shoe smith's/ Footwear artisans), Masons, Basket/Mat/Broom Makers/Coir Weavers, Doll & Toy Makers, Barbers. Garland makers. Washer-men. Tailors and Fishing Net Maker.

The PM Vishwakarma

keting support.

Government of Jammu & Kashmir Office Of The Executive Engineer (R&B) Division Ganderbal

NOTICE INVITING TENDER NOTICE INVITING TENDER

EE/R&B/Divn/Gbl/e-NIT No. 209of2023-24 issued under Endorsement No: 16175-80 DATED: 25.01.2024

For and on behalf of the Lt. Governor, UT J&K, e-tenders (In single cover system) are invited on Percentage basis from Regd. Travel Operators/Regd.Local Taxi Stand Unions/ for hiring of One No. vehicle of following types/description for a period of one vear for the use of R&B Department Kashmir.

S.No		Earnest Money (In Rupees)	Period of Service	Class of Contractor
	Service Level Agreement/Hiring of the Vehicle of the Type Mahindra Scorpio/Mahindra Bolero Neo for a period of one year for the use of R&B Department Kashmir inclusive of all maintenance costs and POL of vehicle, for/Roadtaxes/ alongwith an expert licensed driver excluding cost of fuel	5000/=		Regd. Travel Opera- tors/Regd.Local Taxi Stand Unions

Position of Funds: Available/Committed/Budgeted.

The Bidding documents Consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen/downloaded from the departmental website www. jktenders.gov.in as per schedule of dates given below:-

1	Date of Issue of Tender Notice	25.01.2024
2	Period of downloading of bidding documents	25.01.2024 from 5:00 PM
3	Bid submission Start Date	25.01.2024 from 5:00 PM
4	Bid Submission End Date	31.01.2024upto 04.00 PM.
5	Date & time of opening of Bids (Online)	31.01.2024 at 4.05 PMin the office of Executive Engineer R&B
		DivisionGanderbal.

Bids must be accompanied with cost of Tender document in shape of Treasury Challan under M.H-0059in favour of Executive Engineer R&B DivisionGanderbal (tender inviting authority) (The Date of Treasury Challanshould be between the date of start of bid and Bid Submission End date)pledged to Executive Engineer R&B Division Ganderbal (Tender Receiving Authority).

At the time of tendering, all the bidders must upload Earnest Money Deposit (EMD)/Bid Security equal to Rs.5000/=(Five Thousand) in the shape of CDR/FDR pledged to the Tender Receiving Authority i.e. Executive Engineer R&B Division Ganderbal (The date of Earnest money should be between Date of Start of bid and bid submission End date).

The date and time of opening of Bids shall be notified on Web Site www.jktenders.gov.in and conveyed to the bidders automatically through an e-mail message on their e-mail address. The bids of Responsive bidders shall be opened online on same Web Site in the Office of the Executive Engineer R&B Division Ganderbal (Tender Receiving Authority).

The bids for the work shall remain valid for a period of 120 days from the date of opening of Technical bids.

- Instruction to bidders regarding e-tendering process.
- Bidders are advised to download bid submission manual from the "Downloads" option as well as from "Bidders Manual Kit" on website www.jktenders.gov.into acquaint bid submission process.
- To participate in bidding process, bidders have to get 'Digital Signature Certificate (DSC)' as per Information Technology 6.2. Act-2000. Bidders can get digital certificate from any approved Vendor.

The bidders have to submit their bids online in electronic format with digital Signature. No bid will be accepted in physical 6.3. form.

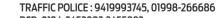
- Bids will be opened online as per time schedule mentioned in Para-1.
- Bidders must ensure to upload scanned copy of all necessary documents with the technical bid.

26.All other terms conditions are as per PWD Form 25 (Double Agreement Form) shall remains the same.

DIPK-15666/23 dated: 27-01-2024 No. 16175-80



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



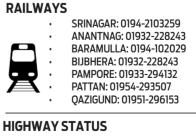
- PCR: 0194-2452092.2455883
- PDD: 0194-2450213
- FIRE AND EMERGENCY SERVICES :
- 2479488,2452222,2452155
- CAPD: 18001807011
- SMC HEALTH OFFICER: 9469409081
- Ambulance: Kashmer EMS Service: +919484100200

AIRPORTS





X



Sgr-Jammu highway - (Open)

Mughal Road - (Open) Srinagar-Leh-(Open)





Roll No: 3206242 Year 2019 Session Annual Previous Migration Cert.s No: 19AKTR/14044

Father's name: Late Fayaz Ahmad Khan

Now the candidate has applied for Duplicate Marks Card. Anybody (if) having any objection may file the some before undersigned with (07) Seven days from the date of publication of this notice. Besides, the original marks card is teated as cancelled. Sd/ Assistant Secretary Sub Office Sopore

The Jammu And Kashmir State

Board Of School Education

The candidates whose photograph is published in this notice

is claiming to have lost the Migration certificate under Below

BRANCH OFFICE SOPORE

bmg

Public Notice

It is informed to general public that I am appling for Registration of DEE Class Contractor Card at OFFICE OF THE SUPERIN-TENING ENGINEER PWD (R&B) circle Baramulla/Kupwara,if anybody is having any objection in this regard he/she may file his/her objection in the OFFICE OF THE SUPERINTENING ENGI-NEER PWD (R&B) BARAMULLA within the period of 7days from the date of publication of this notice. After that no objection shall be entertained.

MUDASIR AHMAD SHEIKH S/O GHULAM RASOOL SHEIKH **R/O HARNAW COWCHECK** TEHSIL TANGMARG **DISTT BARAMULLA**



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Women's Health Care in Kashmir A Story of Biases and Challenges

Dr.Ali Mohammad Rather

omen in Kashmir, as with most parts of the eastern world, have been living in a male dominated society, in patriarchal families where a joint family system pre-existed. Traditionally, there was already a weak health care system, which was administratively centralized in nature.

It is now more than established that women's health problems were not treated properly, punctually and entirely. This may be explained partly in terms of illiteracy, poverty, ignorance, non-availability of doctors, facilities and medicines and partly be cultural lag, cultural ethos and cultural practices. In that situation, if men fell ill, they received medical attention immediately. On the other hand, if a woman fell ill, she did not receive medical assistance with the same promptness. The latter's cases were often dismissed, delayed or ignored which deteriorated their condition. It was only when their health deteriorated exponentially that they were deemed deserving of seeing a doctor.

The justification for such gender bias was attributed to factors such as women's significant economic reliance on the eldest male family member, absolute male authority, unequal roles and statuses between males and females, cultural constraints, and finally, the least prioritized concern was gender health.

Reproductive Health and Cultural Practices

Reproductive Health was totally affected by the cultural phenomena such as cultural notions, concepts, orientation, values, norms and practices. Even superstitions played a role and were practically detrimental to the ideals of women's health. It was observed that conscious and organized negation of women's health facilities were justified and legitimized on the basis of cultural notions and views which were practiced through the application of related values and norms. Even value oriented words like 'mouj ', 'beni', 'kour', 'khandryn' and' noush' revealed differential treatment of healthcare to them.

In this context difference can be observed from this cultural practice:

i. When women fall ill, they usually go to their parent's home and get the treatment there on their expenses.ii. Women usually go to a parent's home voluntarily before the time of delivery and stay there till she gets



Gender-related health issues predominantly find resolution in centrally located places, leaving the majority without access to these benefits. Additionally, while health care centers have emerged in the private sector, only economically affluent families can afford to avail themselves of these services

perfectly well.

iii. When women feel tired or overburdened at her in-laws' home, they usually go to their parent's home for relaxing and entertaining.

This practice is still prevailing in a majority of the households in Kashmir.

Role of Folk Religion

Folk Religion played a role in addressing gender health care in Kashmir, either directly or indirectly, employing various methods and techniques. Gender health treatment in the region encompasses both conventional and non-conventional approaches. Non-conventional methods involve religious, psychological, and folk healing, while conventional methods encompass traditional and modern medical treatments. Within the cultural context of Kashmir, women have predominantly relied on non-conventional methods for treating various diseases and health issues. The result is that their health has suffered as these non-conventional methods were not fully effective and realistic.

The most common non-conventional method of gender health treatment was "Peer-Faqir Illaj" or spiritual healing which has strong cultural and religious currency in the region. It has been observed that this treatment is strongly approved in many cases. A considerable number of women patients go for these non-conventional ways of treatment, especially if modern medical facilities are not available fully.

Women's Health and Cultural/Religious Restrictions

Culture, with the support of folk religion, created an environment in the Kashmiri society which had clear negative implications for women's health. This reflects in the common cultural-religious attitude to avoid and to resist/oppose the exposure of their bodies in front of unknown and unrelated doctors. Consequently, they are not able to get proper and timely treatment of their diseases and other health problems in the absence of female doctors and other concerned professionals. This type of attitude in its extreme form hurts women at large, especially at the time of their delivery.

The intricate issue exacerbates the health condition of women in a scenario marked by a shortage of female doctors and para-medical staff, particularly nurses, specializing in gynecology and obstetrics across all healthcare centers and for all women.

Consequently, the culturally imposed restrictions on male-female interaction have created several structural and functional limitations for women in their medical treatment.

Conclusion

Addressing women's health has posed challenges in various societies, and the same holds true for Kashmiri society. In traditional social structures, girls were treated distinctively compared to boys. The health of these girls was significantly influenced by their parents' attention to their food and nutrition. Upon marriage and integration into new families, these women assumed subordinate positions and faced additional burdens of strenuous labor, leading to a further decline in their health. Gynecological issues added to the health challenges faced by females. The adherence to family norms in traditional societies often resulted in an environment that was historically unfriendly to women.

Modernization has ushered in numerous healthcare facilities, yet their accessibility remains geographically unfeasible in many parts of Kashmir. Gender-related health issues predominantly find resolution in centrally located places, leaving the majority without access to these benefits. Additionally, while health care centers have emerged in the private sector, only economically affluent families can afford to avail themselves of these services. In essence, the majority comprising the poor, those residing in remote areas, and those lacking immediate access are compelled to resort to nonconventional practices for gender-related issues, as well as common health problems, due to these limitations

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

The author is Ph.D Sociology and Hony Secy. Kashmir Asiatic Society (NGO)

What Next For India's Fintech Revolution?

With AI, cyber-risks will pose a significant threat. But the challenges can spur agile and proactive regulatory resposes to safeguard users while fostering innovation.

Bipin Preet Singh,

he BFSI sector has grown by leaps and bounds within the last two decades, transitioning India from a primarily cashdriven economy to one that is now highly digitised. Fintech, when it emerged as a nascent phenomenon in the early 2009, drew scepticism that it would not take-off in a market like India. Today, it has entered the mainstream and has begun its middle phase, focusing on increasing profitability and curtailing risk.

As India gallops towards becoming a \$5-trillion economy, fintech companies will play a defining role in the dynamics, with over \$400 billion worth of businesses to be created over the next seven years, a fourfold growth from current levels, in addition to tapping into a revenue pool of \$70 billion out of the total of \$620 billion by 2030.

The rise of fintech in India, like other digital phenomena such as e-commerce, is largely attributed to increased smartphone penetration and the fall in data prices. Fintech would not be where it is today if it was not backed by the foundation of increased internet penetration. The majority of Indians (759 million) now are active internet-users, and this figure is set to rise to 900 million by 2025, according to an IAMAI report.

In addition to this, the diversity in consumer demographics will also catalyse the adoption and proliferation of digital financial services in India. Data from Pew Research Centre shows that currently more than 40% of India's population consists of people under the age of 25. We will see a surge of Generation Z consumers entering the job market, who will boldly invest their earnings predominantly via digital platforms.

Through generative AI, there will not only be highly personalised solutions taking into account user context and history, we will also see conversational interfaces that support a range of regional languages. The evolution reflects a more interactive and accessible approach across the country, further bridging the digital and financial divide.

We could also expect voice-activated technology for KYC use cases that can prevent fraud. However, a concern arises: the advancements in generative AI to detect a user's voice with a high degree of accuracy can be counteracted with deepfakes. Therefore, fintech players and regulatory bodies will have to be agile to respond to rising negative use cases, focusing on encouraging the responsible use of AI.

In the back-end, generative AI will drive more accurate credit risk assessment as well as smoother onboarding of customers. For users, personalised algorithms that are moulded to the user's historical data and behaviour will provide applicable advice for saving and investing. These tools will act as digital financial assistants, which would not only enhance accessibility, but also ensure a smarter financial experience for all.

Sitting at the back-end, the country's agile regulatory framework will foster innovation as it quickly responds to evolutions in the industry. The RBI has promoted the growth of the fintech sector with proactive regulations like card tokenisation and digital lending guidelines, protecting consumer interests. These measures work to create a sustainable business ecosystem that enables fintech players to lessen the digital divide and foster quality financial inclusion.

G20 policy recommendations to promote Dig-

Statements from the RBI signal a move towards tailored SROs in the upcoming year, overseeing different verticals such as payments and digital lending.

This anticipated move acknowledges the diverse needs within the fintech sector, aiming to enhance compliance and navigate regulatory challenges effectively.

ital Public Infrastructure (DPI) underlines how safe, transparent and interoperable systems of payments have demonstrated their impact in empowering millions of small merchants. Fintech companies are harnessing this interoperability and are poised to create additional user-centric financial solutions in the upcoming year. Moreover, it is evident that other developing nations express interest in India's DPI, specifically the Unified Payments Interface (UPI). We anticipate that UPI will further drive the growth of digital payments in India and find its place across other global markets.

The fintech sector will continue its trajectory, with business models evolving and pivoting. The state of flux the industry finds itself in necessitates ongoing regulatory adaptation that can progress alongside technological advancements. As financial services increasingly transition online, there are concerns with user data becoming fragmented and murky. The recent proposal from the RBI to establish a centralised data storage platform marks a significant stride amid India's digital shift in financial services, driven by the massive user uptake of digital payments. A secure, centralised platform is imperative, ensuring stringent compliance to fortify data security and privacy.

Statements from the RBI signal a move towards tailored SROs in the upcoming year, overseeing different verticals such as payments and digital lending. This anticipated move acknowledges the diverse needs within the fintech sector, aiming to enhance compliance and navigate regulatory challenges effectively.

The fintech landscape in India, as with other digital new-age sectors, will continue to face challenges with cyber risk and data security, especially as we enter the AI-led future. However, these challenges will serve as catalysts for collaboration and innovation between fintechs and traditional banks. They will foster agile and proactive regulatory responses, driving innovation while safeguarding users. These initiatives set the stage for a dynamic, innovation-driven future within India's fintech, where sustained technological evolution aligns with user protection and empowerment.

Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer. The article was originally published by Financial Express

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Youth Pandemonium in Kashmir

Ikkz Ikbal

midst all the happenings in A the world, from the stand-point of chaotic situation among the youth in kashmir, a disconcerting narrative unfolds as they grapple with a whirlwind of challenges, leading to a state of pandemonium. The once serene valley- Kashmir, now echo with the unsettling realities of shortcuts, online businesses, scams, mindless use of social media and a surge in substance abuse, with a large segment of Kashmiri youth succumbing to the clutches of drug addiction, steering them towards perilous paths. The moral degradation and decline in ethical values and principles among the youth is also becoming a matter of serious concern.

At the heart of this chaos lies a disturbing trend - the youth's increasing involvement in seeking quick solutions to life's challenges. The digital era has ushered in newfound opportunities, but for many Kashmiri youth, it has also become a breeding ground for dubious ventures. The pursuit of shortcuts, fueled by economic uncertainties and a lack of guidance, has created a breeding ground for scams and questionable online activities. The fervor to amass wealth through shortcuts has become a symphony of chaos. Engaging in dubious online businesses and falling prey to scams have become prevalent, showcasing a distressing lack of guidance and awareness. The allure of fantasy games and online gaming has ensnared the minds of the youth, diverting their focus from constructive pursuits. Unfortunately, the youth in Kashmir seem to be navigating towards the darker side of the online realm. The alarm bells of serious addiction and financial insecurity



echo loudly. The consequences of this distraction are far-reaching, affecting not only individual lives but the fabric of Kashmiri society as a whole.

Another particularly alarming aspect of this pandemonium is the pervasive rise in substance abuse. The recent reports, revealing that a large segment of Kashmiri youth are engaged in drug addiction, points to a distressing truth. The roots of this epidemic lie in the uncertainty of future endeavors and the pervasive loneliness gnawing at the hearts of the young generation. It's a stark reminder that, amidst the mesmerizing landscapes, the battle for the future of Kashmir is being fought within the hearts and minds of its youth.

Social media, once hailed as a bridge connecting hearts, has now transformed into a doubleedged sword, inflicting deep wounds on the fabric of Kashmir's youth. The pervasive use of these platforms not only exacerbates the sense of isolation but also hibernates them about the real issues grappling outside the digital world.

One cannot ignore the role of social media in exacerbating this crisis. The incessant use of social media platforms for mindless engagement, such as watching reels and collecting snap streaks, has become a 21st-Century Drug. The genuine connection that social media promised has been overshadowed by a virtual realm that fosters unhealthy habits. and detaches the youth from their im-

mediate realities.

The youth, once heralded as the future, find themselves ensnared in the shackles of these seemingly harmless yet perilous obsessions.

Adding to this alarming scenario is the moral degradation and decline in ethical values and principles among today's youth. The erosion of traditional values impacts not only individuals but the community as a whole. As ethical boundaries blur, the sense of responsibility towards oneself and society diminishes, contributing further to the overall pandemonium.

While these external factors undoubtedly play a significant role, the roots of the pandemonium extend deeper into societal structures. An alarming increase in the unemployment rate serves as a breeding ground for discontent and desperation. When avenues for legitimate employment seem scarce, the youth often turn to unconventional and sometimes perilous means of survival. Educational institutions also share a portion of the accountability. The failure to align curriculum with the demands of the evolving job market leaves the youth ill-equipped for the challenges they face. The disconnection between education and employability further compounds the issue, steering the youth towards paths laden with uncertainties.

Addressing this pandemonium in Kashmir's youth requires a collective effort. Policymakers must focus on creating sustainable employment opportunities and revamping the education system to empower the youth with relevant skills. Communities and families play a crucial role in fostering an environment that supports open dialogue and provides guidance, steering the youth away from destructive paths.

Only through a comprehensive, collaborative effort can Kashmir pave the way for a resilient and empowered youth, breaking free from the shackles that threaten their potential and the future of Kashmir region.

P.S We live in a time where morality! -what's right and wrong!!, what's politically correct or incorrect, changes every passing year. Life's become so fast that in the middle of it we forget the concept of what's right and wrong.

When we talk about our younger generation today, we usually think about the problem segment of our society. We almost make the word "youth" synonymous with the word "problem". There's

a loud cry that:

The youth are crazy about online shortcuts for their financial issues.

The youth are doing drugs. The youth are into filth and mindless surfing on the internet. The youth are into popular

culture.

The youth are easily swayed today.

The youth are easily losing their faith.

The youth of our times are confused.

We think of the youth as the weakest link of our society!! No, they are our strength instead, as always and it's essential to view the challenges faced by today's youth not as a sign of weakness but as an opportunity for growth and guidance. Amidst the rapid pace of life, it becomes crucial to recognize that the struggles faced by the younger generation are a reflection of the complex cultural environment they find themselves in. Rather than labeling them as a problem segment, let's acknowledge the potential within the youth as a source of strength for society.

Understanding the pressures of financial issues, and the allure of popular culture, it is our collective responsibility to guide the youth toward positive paths. Rather than succumbing to stereotypes, let's empower them to believe in themselves, helping them navigate the challenges of modern culture with resilience. The key lies in fostering a supportive environment that encourages self-belief and provides the necessary tools for the young generation to not just survive but thrive in these demanding times. After all, the strength of a society ultimately rests on the empowerment and guidance we offer to the youth who shape its future.

> to beat on your own, especially when temptation is always within easy reach. It can be all too easy to slip back into old patterns of usage. Look for outside support, whether it's from family, friends, or a professional therapist.

> To help you identify your problem areas, keep a log of when and how much you use your smartphone for non-work or non-essential activities. There are specific apps that can help with this, enabling you to track the time you spend on your phone. Are there times of day that you use your phone more? Are there other things you could be doing instead? The more you understand your smartphone use, the easier it will be to curb your habits and regain control of your time. Human beings are social creatures. We're not meant to be isolated or to rely on technology for human interaction. Socially interacting with another person face-to-face-making eye contact, responding to body language-can make you feel calm, safe, and understood, and guickly put the brakes on stress. Interacting through text, email or messaging bypasses these nonverbal cues so won't have the same effect on your emotional well-being. Besides, online friends can't hug you when a crisis hits, visit you when you're sick, or celebrate a happy occasion with you. Perhaps tweeting, texting or blogging is your way of coping with stress or anger. Or maybe you have trouble relating to others and find it easier to communicate with people online. Building skills in these areas will help you weather the stresses and strains of daily life without relying on your smartphone. If you need more help to curb your smartphone or internet use, there are now specialist treatment centers that offer digital detox programs to help you disconnect from digital media. Individual and group therapy can also give you a tremendous boost in controlling your technology use. Any parent who's tried to drag a child or teen away from a smartphone or tablet knows how challenging it can be to separate kids from social media, messaging apps, or online games and videos. Youngsters lack the maturity to curb their smartphone use on their own, but simply confiscating the device can often backfire, creating anxiety and withdrawal symptoms in your child.

Mohammad Hanief

hile a smartphone, tablet, or computer can be a hugely productive tool, compulsive use of these devices can interfere with work, school, and relationships. When you spend more time on social media or playing games than you do interacting with real people, or you can't stop yourself from repeatedly checking

The Digital Addiction

wake up at strange hours in order to be online for the last remaining minutes of an auction. You may purchase things you don't need and can't afford just to experience the excitement of

texts, emails, or apps—even when it has negative consequences in your life—it may be time to reassess your technology use.

Smartphone addiction, sometimes colloquially known as "nomophobia" (fear of being without a mobile phone), is often fueled by an internet overuse problem or internet addiction disorder. After all, it's rarely the phone or tablet itself that creates the compulsion, but rather the games, apps, and online worlds it connects us to.

Addiction to social networking, dating apps, texting, and messaging can extend to the point where virtual, online friends become more important than real-life relationships. We've all seen the couples sitting together in a restaurant ignoring each other and engaging with their smartphones instead. While the internet can be a great place to meet new people, reconnect with old friends, or even start romantic relationships, online relationships are not a healthy substitute for real-life interactions. Online friendships can be appealing as they tend to exist in a bubble, not subject to the same demands or stresses as messy, realworld relationships. Compulsive use of dating apps can change your focus to short-term hookups instead of developing long-term relationships.

Compulsive web surfing, watching videos, playing games, or checking news feeds can lead to lower productivity at work or school and isolate you for hours at a time. Compulsive use of the internet and smartphone apps can cause you to neglect other aspects of your life, from real-world relationships to hobbies and social pursuits.

Online compulsions, such as gaming, gambling, stock trading, online shopping, or bidding on auction sites like eBay can often lead to financial and job-related problems. While gambling addiction has been a welldocumented problem for years, the availability of internet gambling has made gambling far more accessible. Compulsive stock trading or online shopping can be just as financially and socially damaging. eBay addicts may placing the winning bid.

While you can experience impulsecontrol problems with a laptop or desktop computer, the size and convenience of smartphones and tablets means that we can take them just about anywhere and gratify our compulsions at any time. In fact, most of us are rarely ever more than five feet from our smartphones. Like the use of drugs and alcohol, they can trigger the release of the brain chemical dopamine and alter your mood. You can also rapidly build up tolerance so that it takes more and more time in front of these screens to derive the same pleasurable reward.

Heavy smartphone use can often be symptomatic of other underlying problems, such as stress, anxiety, depression, or loneliness. At the same time, it can also exacerbate these problems. If you use your smartphone as a "security blanket" to relieve feelings of anxiety, loneliness, or awkwardness in social situations, for example, you'll succeed only in cutting yourself off further from people around you. Staring at your phone will deny you the face-to-face interactions that can help to meaningfully connect you to others, alleviate anxiety, and boost your mood. In other words, the remedy you're choosing for your anxiety (engaging with your smartphone), is actually making your anxiety worse.

Smartphone or internet addiction can also negatively impact your life by increasing loneliness and depression. While it may seem that losing yourself online will temporarily make feelings such as loneliness, depression, and boredom evaporate into thin air, it can actually make you feel even worse. A 2014 study found a correlation between high social media usage and depression and anxiety. Users, especially teens, tend to compare themselves unfavorably with their peers on social media, promoting feelings of loneliness and depression.

One researcher found that the mere presence of a phone in a work place tends to make people more anxious and perform poorly on



given tasks. The heavier a person's phone use, the greater the anxiety they experienced.

Using a smartphone for work often means work bleeds into your home and personal life. You feel the pressure to always be on, never out of touch from work. This need to continually check and respond to email can contribute to higher stress levels and even burnout.

The constant stream of messages and information from a smartphone can overwhelm the brain and make it impossible to focus attention on any one thing for more than a few minutes without feeling compelled to move on to something else. The persistent buzz, ping or beep of your smartphone can distract you from important tasks, slow your work, and interrupt those quiet moments that are so crucial to creativity and problem solving. Instead of ever being alone with our thoughts, we're now always online and connected.

Excessive smartphone use can disrupt your sleep, which can have a serious impact on your overall mental health. It can impact your memory, affect your ability to think clearly, and reduce your cognitive and learn-

ing skills.

A UK study found that people who spend a lot of time on social media are more likely to display negative personality traits such as narcissism. Snapping endless selfies, posting all your thoughts or details about your life can create an unhealthy selfcenteredness, distancing you from real-life relationships and making it harder to cope with stress.

There are a number of steps you can take to get your smartphone and internet use under control. While you can initiate many of these measures yourself, an addiction is hard

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News

All Eyes On Nitish Kumar As Political Storm Brews In Bihar

Press Trust of India

Patna: All eyes were trained on Bihar Chief Minister Nitish Kumar on Saturday, with the JD(U) president appearing to be inching towards his second political volte face in less than 18 months.

For Kumar, who has maintained a deafening silence over the turmoil in the 'Mahagathbandhan', ignoring pleas from allies RJD, Congress and the Left to clear the confusion, it was business as usual.

The longest-serving CM began the day by flagging off a number of new fire brigade engines at the city's veterinary college ground, which saw him address a mammoth party rally earlier this week.

He followed it up with a visit to Buxar, for inauguration of a beautification project of a renowned temple, a project of the tourism department that is held by his deputy Tejashwi Yadav, who remained conspicuous by his absence.

The attendees included senior BJP leader and Union minister Ashwini Kumar Choubey, who is the local MP. Choubey declined to comment on the ongoing upheaval.

tend a meeting, also kept cards close to the chest, but blamed the Congress for the imminent "break up" of Nitish Kumar with the opposition INDIA bloc, of which he was seen as the veritable architect.

Meanwhile, Janata Dal (United)'s political adviser and spokesperson K C Tyagi

BJP state in-charge Vinod Tawde, who is in Patna to at-



told reporters in Delhi that the grand alliance government in

Bihar is on the verge of collapse,

and accused a section of the Congress leadership of repeat-

edly "insulting" Kumar. "The INDIA bloc is on the verge of collapse. The alliance of INDIA bloc parties is almost over in Punjab, West Bengal and Bihar," he said.

Upon Kumar's return to Patna, top leaders of the JD(U) began pouring in at the official residence of the party president, who is expected to put in his papers as chief minister and stake claim for the formation of a new government, armed with the BJP's support.

Leaders of the RJD also gathered at the residence of national vice-president and former chief minister Rabri Devi, who shares her government bungalow with Tejashwi Yadav, her son, and husband Lalu Prasad, who is the

party president.

All party leaders were made to deposit their mobile phones outside the gates of 10, Circular Road, the house situated at a stone's throw from the chief minister's residence.

Sources claiming to be in the know of things said the deliberations were about the course of action to be followed in the event of Kumar calling off the alliance.

While some RJD leaders are said to be in favour of staking claim to form the new government, hoping to cobble-up support of eight MLAs the 'Mahagathbandhan' requires to go past the majority mark, others, including Tejashwi Yadav, appear to be not impressed with the idea since the JD(U) and the BJP together have more than 122 members in the 243-strong assembly.

rights commission as a follow-up

to legal changes effected by the

Union Government through J&K

On March 18, 2020, the Government

of India empowered the National

Human Rights Commission (NHRC) to

deal with all human rights concerns

in the union territory of Jammu and

Children Born Preterm

to 41 weeks between 1998 and

Over an average follow-up period

of 13 years, the team found that more

than 75,000 infants had at least one

diagnosis of any neurodevelopmental

impairment, with those born moder-

ately or late preterm showing higher

Nearly 5,900 infants had motor

impairment, more than 27,000 had

cognitive impairment, 11,870 had epi-

leptic impairment, 19,700 had visual

impairment and about 20,400 had

Being an observational study, the

researchers said they could not es-

tablish a causal relationship and also

acknowledged that possible under-

reporting or misclassification of the

diagnoses might result in underesti-

However, this was a large, popu-

lation based study using high qual-

ity comprehensive national registries,

making it possible to investigate clini-

cally relevant risks across the spec-

preterm have higher risks of adverse

neurodevelopmental outcomes. The

risks should not be underestimated

as these children comprise the largest

proportion of children born preterm,"

"Children born moderately or late

trum of gestational age, they said.

mating the associations found.

hearing impairment, they found.

risks for any impairment.

Reorganisation Act.

Kashmir.

2012.

CONTD. FROM FRONT PAGE 1

ED Files Prosecution

of Unlawful Activities Prevention Act (UAPA), 1967 for raising funds for the purpose of committing terrorist activities," it reads.

It added that ED investigation revealed that the accused persons were raising funds for terrorist activities in the Kashmir Valley on the directions of a terrorist outfit namely Hizbul Mujahideen and thus, generated huge proceeds of crime.

"Part of proceeds of crime so generated from them were also found in possession in the form of 33 gold coins and 17.50 Lakh, which was to be used in terrorist activities. Further investigation is under progress," it reads-(KNO)

Back-to-back WDs

"Light/moderate isolated to scattered rainfall/snowfall is very likely over Uttarakhand and light rainfall over Punjab, Chandigarh, Haryana, west Uttar Pradesh from January 31 to February 2," the Met office said in a statement.

Kashmir Nights

6.4 degrees Celsius. Srinagar city recorded a minimum temperature of minus 2.3 degrees Celsius on Friday night, down almost two degrees from the previous night's minus 0.5 degrees Celsius, the officials said.

Pahalgam in south Kashmir's Anantnag district, which serves as one of the base camps for the annual Amarnath Yatra, recorded a minimum temperature of minus 5.1 degrees Celsius, dropping from minus 0.5 degrees Celsius.

They said Qazigund town in south Kashmir recorded a low of 2.2 degrees Celsius, while Kokernag recorded minus 0.8 degrees Celsius. a low of

He said the arrested terror associates were identified as Khursheed Ahmad Rather, Mudassir Shafiq, Ghulam Sarwar Rather and Qazi Fazal Illahi, all residents of Karnah. Five AK series rifles, five magazines

and 16 rounds were recovered from their possession the official said adding the case is being investigated expeditiously to unearth the conspiracy behind the arms smuggling

KPs Urge

Head of Kashmiri Pandit Volunteers (KPV) Vikram Kaul told PTI.

Expressing optimism, he hoped that the BJP government, despite a perceived lack of significant initiatives for the community, would address their demands.

"We had high expectations from the BJP. We view Modi ji as our guide. However, tangible progress has yet to materialise. We remain hopeful for a substantial enhancement of relief, surpassing previous allocations," Kaul said

The Kashmiri Pandits also pressed for a renewed employment package tailored for the community in the valley under the prime minister's package in 2010.

"The second demand is to provide a minimum of 5,000 youth jobs in Kashmir under a special package following the model of KP (Kashmiri Pandits employees working in the valley. Unemployment within our community is a significant concern here," he added.

Work Underway

minister stressed. "There was a time when, if any member in the House broke the rules and action was taken against that member, senior members of the House would talk to him so that in future he did not repeat the mistake and break the rules of the House. "But these days, some political parties stand in support of such members and defend their mistakes. The situation is not good for Parliament or state legislature," Modi said. Reflecting on the changing norms in public life, he said in the past, allegations of corruption against a member of the House would lead to his or her ostracisation from public life. "But now we witness public glorification of convicted corrupt individuals. This is an insult to the executive, the judiciary and the constitution," Modi said. Referring to the Nari Shakti Vandan Adhiniyam (legislation on women's quota in legislatures), Modi said discussions on suggestions aimed at enhancing women's participation and representation should be encouraged in legislatures.

Underling the pivotal role of state governments and legislative assemblies in shaping India's progress, Modi said the country's progress hinges on advancement of the states. The progress of the states, in turn, depends on the determination of their legislative and executive bodies to define their development goals collectively, he added.

On the significance of legislative committees, Modi said, "The empowerment of committees is crucial for the economic progress of your state. The more actively these committees work towards achieving set goals, the more the state will advance.

In the last ten years, 2,000 redundant laws have been scrapped by his government, the prime minister noted. He also called upon presiding officers of legislatures to pay attention to unnecessary laws and their impact on the people's lives, stressing that their removal would have a significant positive impact.

You Are Architect

to cultural programmes but his government has opened up various sectors for them, including all the three services, where their entry was earlier restricted, and they are making a mark everywhere, he said.

The Republic Day parade this year was dedicated to them, he said.

The number of women in central security forces has doubled in the last 10 years, Prime Minister Modi said and added that states are also being encouraged to follow a similar path.

The front lines of all the three defence forces have been opened for women who are now getting a permanent commission in the forces, besides command and combat roles, he said.

"When the country gives equal opportunity to the talent of sons and daughters its talent pool becomes enormous," Modi said. A digital revolution has been taking place and it benefits the creativity of the youth the most, he said. People were struggling for 2G and 3G infrastructure a decade ago while 5G and optical fibre network is now reaching every village, Modi said. In a swipe at previous dispensations, he said they deliberately neglected the development of border villages and called them the last villages of the country. Modi said his government has taken up their development in a big way and they will emerge as big tourist centres, noting that these villages are now seen as "first villages" of the country. He noted that more than 400 village heads from border areas, which are being developed by the government under the 'Vibrant Villages' scheme, and more than 100 women from self-help

groups are present at the event. The prime minister said India now has the third largest start-up ecosystem, having over 1.25 lakh start-ups

Lakhs of youngsters are getting quality jobs in these firms, he said, asserting that the digital economy will become the new strength and identity

ties clear, he said.

ernment's efforts to make India a developed country in 25 years will be in schools and colleges, he asserted.

Modi said his government has also ensured mobile data is available at a very affordable rate.

"In the past 10 years, India's digital economy has become a new source of strength for our youth," he said. Noting that he himself was a NCC cadet, he told the members of the

voluntary uniformed youth organisation that they highlight the idea of "Ek Bharat, Shreshtha Bharat". He said the rally is a boost to the

spirit of "One World, One Family, One Future", noting that there were cadets from 10 countries in 2014 and their number has gone up to 24 this year.

LG Attends JKAACL's

Pandey, Dinesh Raghuvanshi, Akhilesh Mishra, Sudeep Bhola, Dr Vishnu Saxena, Rajesh Aggarwal, Dr Shailendra Madhur, Ajay Atpattu, Ms Kalpana Shukla, Dr Satish Vimal, Prof Raj Kumar, Prof Nirmal Vinod and other acclaimed noets and young talent who enthralled the audience with their rhythmic poetry recitation. Suresh Kumar Gupta, Principal Culture Department; Secretary, Anand Jain, ADGP Jammu; Ramesh Kumar, Divisional Commissioner Bharat Singh Manhas, lammu: Secretary JKAACL; renowned artists and people, especially the youth in large numbers were present.

Non-Performing Assets (NPAs) affecting the business community. In response, KTA urged the government to implement a comprehensive policy to address and mitigate the impact of NPAs on businesses.

Addressing specific issues, Shahdhar emphasized the need for amnesty for commercial power consumers and the amnesty for traders on Goods and Services Tax (GST) demands which were raised post implementation of GST in J&K. These, he believes, are crucial steps to alleviate financial burdens on the business sector.

Furthermore, the Kashmir Trade Alliance called for a budget focus on enhancing all-weather connectivity, advocating for the introduction of rail links and improvements in road connectivity. Shahdhar stressed, "Connectivity is paramount for sustained business growth."

In addition to infrastructure concerns, KTA urged the government to expedite Smart City projects. Shahdhar emphasized the importance of streamlining these initiatives to prevent potential obstacles for businesses. "Expedition of Smart City projects is essential to ensure businesses operate seamlessly," he remarked.

As the Jammu and Kashmir budget looms, the business community looks to the Finance Minister to address these pressing issues and provide a comprehensive stimulus package to rejuvenate the economic landscape in the region.

Diverse Delegations

PG College for Women Gandhi Nagar with CGPA 3.64 on a 4 point scale in its third cycle of accreditation now ranks 5th in the country.

Film-Maker Ashok Saxena also called on Lieutenant Governor Manoj Sinha at Raj Bhawan on Saturday. Earlier, Garima Abrol, a student of 11th

"The findings may help professions and families to better assess risk follow-up, and healthcare systems planning for children born moderately or late preterm," they wrote

and more than 100 unicorns.

of India's young power. A worthy government takes decision in the present keeping in mind future possibilities and has its priori-

The biggest beneficiary of his govnot Modi but the youth studying now

India has now become the second biggest mobile-phone manufacturer and importer, which has made it cheaper for the country's youth, he said.

Mercury settled at minus 2.4 degrees Celsius in Kupwara.

A dry and largely snowless winter in Kashmir had resulted in freezing nights and warmer-than-usual days in the valley. On some days, Srinagar was warmer than Delhi, Chandigarh, and Lucknow.

There has been no snowfall in most plain areas of Kashmir, while the upper reaches of the valley have received lesser than usual amount of snow.

The weatherman has forecast the possibility of light snowfall at most places in the valley up to January 31.

Cross-Border

to other terror associates who were in contact with Zahoor Ahmad Bhat and the PoK-based handlers as well. Based on further leads, four more terror associates were arrested," the official said.

KTA Advocates

robust business stimulus package. Aijaz Shahdhar, the President of KTA, emphasized the challenging situation faced by the business community, citing a current economic slump. Shahdhar expressed high hopes for the forthcoming budget, stating, "We have high expectations from the budget to be tabled in Parliament."

One major concern highlighted by Shahdhar is the issue of

Class presented a 3D portrait painting of the LG to him. The LG appreciated the young painter for her work of art.

Mahant Rohit Shastri, President Shri Kailakh Jyotish and Vedic Sansthan Trust called on Lieutenant Governor.

A delegation of Yuva Jatt Sabha Jammu led by its President Amandeep Singh Boparai apprised the LG on various welfare issues of the Jatt community and installation of statue of Maharaja Ranjit Singh at Chatha Iammu.

A delegation of former PRI members from Suchetgarh led by Rashpal Singh also called on the Manoj Sinha

Raghu Meanwhile, Lt Gen Srinivasan, Director General Border Roads Organisation (BRO) called on Lieutenant Governor

In A First, NHRC

of Article 370, the J&K government abolished state human

CBI Raids House Of

the team wrote in their study.

related to Chenab Valley Power Projects Pvt Ltd (CVPPPL), graft case. Further investigation in this regard is going on

1 Killed, 3 injured

one Punjab Singh son of Gandhi Singh of Kashod Jodhpur, resulting in all the persons rolling down into a deep gorge alongside occupants.

"All the injured persons were taken to GMC Doda for immediate medical aid, where the Waseem Ahmad son of Abdul Rehman was declared dead on arrival", the officials said. A police official told news agency Kashmir Scroll that they have taken cognisance of the matter for further investigations.



STATE

TRAIN TO KUPWARA

Northern Railways Set **For Drone Survey**

'District Admin grants conditional permission for survey, Rail line to come up on 33.7 kms between Sopore to Kupwara'



Agencies

KUPWARA: In a major feat for the northern district of Kupwara, the border district will get connected with the rail line as the Northern Railways is set for a drone survey after a go ahead by the district administration.

Officials told news agency, that the permission for con-ducting Drone Survey for FSL work of New Rail Line between Sopore to Kupwara has been granted which aims to facilitate the connection of the border district Kupwara through the railway network.

The railway alignment from Sopore to Kupwara spans 33.7 kms and the survey is anticipated to yield crucial insights and data for a project of great importance, contributing to the enhancement of transportation infrastructure in the region, the officials said.

However, the permission is subject to specific conditions designed to ensure the safety and security of the area.

According to an official communique accessed by KNO, Northern Railways is required to cooperate with local police, PMF and sister agencies, assuming personal responsibility in case of any eventuality.

The further conditions for the NRs include that they will cooperate with the local police/ PMF and other sister agencies and in case of any eventuality they will be personally responsible. "That they will report at the concerned police station police posts before their travel, journey in the said areas. That they will not cause obstruction in free flow traffic," the permission read, adding that "there shall not be annoyance to the general public/educational institutes/religious places and important establishother ments. That they will not use drones near LoC and sensitive areas.'

The permission issued by the DC Kupwara also stated that the organisers of the survey should follow the guidelines issued by the Supreme Court or any other court of competence. "That the photographer should use drone during day time i.e.

from 9 am to 4 pm," the permission order read-(KNO)

Handicrafts Department Honors Padma Shri Awardee **Ghulam Nabi Dar**



KO NEWS SERVICE SRINAGAR: A commendation ceremony was organized by the Department of Handicrafts and Handloom Kashmir at Ghulam Nabi Dar's residence at Dana Mazar Safakadal on saturday to honor his recent accolade, the Padma Shri, in recognition of his outstanding contributions to the art of wood carving, particularly on walnut. Renowned for his craftsmanship, Ghulam Nabi has amassed acclaim over the years, receiving accolades like State Award in the year 1984 and a National Award in 1995. His artistic prowess has transcended borders, garnering appreciation in countries like Iraq, Germany, and Thailand, establishing his global reputation. After Srinagar joined the UNESCO creative cities network, the Department of Handicrafts & Handloom Kashmir launched the first craft safari from the Safakadal area, showcasing Ghulam Nabi Dar among seven other artisans. These craft safaris were instrumental in raising the profile of Government Aims for Rooftop Solar on All Buildings

Chief Secretary Reviews Solarization and PM Vishwakarma Scheme Progress

the Industries Department.

UT some 1,71,093 applications

had been received putting J&K

at the 13th spot in the country.

It was also given out that out of the 18 registered trades Tai-

loring has received the major-

ity of 95,093 applications fol-

lowed by Carpentry (27,608),

Masonry (25,5632) and Barber

that the trained artisans would

upto Rs 15000 each and can

ensure that the necessary ap-

given within a week or so.

(5,295) applications.

KO NEWS SERVICE

JAMMU:In two separate meetings Chief Secretary, Atal Dulloo on saturday reviewed the progress in implementation of two flagship Centrally Sponsored Schemes currently under im-plementation here in the UT. In the meeting held to re-

view the progress in implementation of the PM Vishwakarma scheme, Commissioner Secretary, I&C; Secretary, RDD; Secretary, SDD; Deputy Com-missioners; Director, SDD participated either physically or through Video Conferencing.

Regarding the smooth implementation of this scheme launched by the PM for the handholding of the artisan class, the Chief Secretary impressed upon the concerned DCs to saturate the scheme in their areas. He directed for on boarding all the Panchayats and Urban Local Bodies (ULBs) for registration of artists residing there.

He stressed on holding camps in villages and towns for making the registration process easy for the artists. He even asked them to give more focus to clearance of cases at both first and 2nd tiers so that these are sent for approval to the Ministry of MSME. He even called for accelerating the process of transferring the benefits to the artisans by providing them toolkits and credit linkages as per the scheme guidelines.

He advised the Skill Development Department to plan meticulously about the training program of the selected artisans. He sensitized them about the need of identifying both the trainers and the venues for imparting the necessary training to the artisans. He asked them to have close coordination with the district administration for making such planning and subsequent arrangements.



Chief Secretary asked the concerned to ensure implementation of the scheme as per its guidelines. He asked for appointing Nodal Officers at both UT and district level for its smooth implementation here.

fy all the buildings fit for installation of the solar rooftops. He also advised them to increase the expenditure besides taking other measures for evacuation of this energy to the grid.

It was given out in the meeting that it is envisaged that 100% government buildings in the UTs are to be covered under the rooftop Solar Programme. It was further informed that MNRE has nominated NHPC as a technical Moreover it was given out partner for assessment of pobe provided the toolkit costing tential and feasibility of Rooftop Solar under Government Sector also avail a loan of Rs 3 lakhs in the UT of J&K.

The meeting was also apprised that the sites which are in two installments. It was said that the departments would easily accessible are proposed to provals at tier first and 2nd are be taken up in the first year and others in the next calendar year.

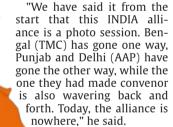
Earlier in a meeting attended To meet this objective MNRE by Principal Secretary, PDD; Prinhas designated REC Limited as overall Program Implementing cipal Secretary, Finance; Commissioner Secretary, S&T; Deputy Agency (PIA) for Coordination Secretary, MNRE; MDs KPDCL/ with all stakeholders to imple-JPDCL; Representatives of NHPC ment RTS programmes across and other concerned, the Chief the country.

BJP Hits Campaign Trail In J&K, Eyes All Five LS Seats

SRINAGAR: The BJP has hit the for Anantnag and Rajouri seats campaign trail in Jammu and Kashmir with the aim of win- four seats -- on January 30. We ning all five Lok Sabha seats in the Union Territory, senior party leader Ashok Kaul said

"We have started the work for the forthcoming elections

-- and one each for the other will work with the aim of winning all



apart.

J&K and Ladakh.

Kaul said that a Gupkar

alliance was formed in

Jammu and Kashmir

but that is also falling

The People's Alliance for

Gupkar Declaration (PAGD)

was formed in 2019 after the

Centre abrogated Jammu and

Kashmir's special status under

Article 370 and bifurcated the

state into Union territories --

In A First Kulgam Village **Gets Potable Water**

Agencies

KULGAM: In a first, a remote village in south Kashmir's Kulgam district has received portable water, thanks to Jal Jeevan Mission that has connected the village to a water source, ending their long wait.

An official of the Jal Shakti Department told the news agency,that the residents of Peer Mohalla in Khur Batpora have received piped water for the first under JJM scheme.

He said that amid sub-zero temperatures, the employees of the department worked relentlessly to get the village connected to a nearest water source through a pipeline. The villagers also expressed their gratitude to the department concerned, stating they have been relieved of the concerns about quality of drinking water.

Abdul Rehman, a local, said that they had to face a lot of hardships particularly during winters in the absence of portable water. "Now we will heave a sigh of relief as our long wait for piped water is over and our dream has become a reality," he said.

Assistant Engineer Jal Shakti department, Damhal-Hanjipora Shoaib Mubarak told KNO that the department has fulfilled a long-awaited demand of the villagers that will benefit around two dozen families-(KNO)

DLSA Ganderbal Launches Campaign to Identify Juveniles in Prisons



KO NEWS SERVICE

GANDERBAL: The District Legal Services Authority (DLSA), Ganderbal under the aegis of National Legal Services Authority and J&K Legal Services Authority, started a Pan-India campaign for identifying juve-niles in prisons and rendering legal assistance to them.

The campaign was launched by Justice Sanjiv Khanna, Judge, Supreme Court of India & Executive Chairman, NALSA on the eve of the 75th Republic Day, throughout India, aimed at identifying persons currently in prison who were potentially minors at the time of commission of offence.

DLSA, Ganderbal under the Chairmanship of Ritesh Kumar Dubey, Chairman DLSA, Gan-

derbal and under the guidance of Nusrat Ali Hakak, Secretary DLSA, Ganderbal started the campaign and conducted orientation programme on the cam-paign on 26th of January, 2024. In order to educate prisoners about Juvenile Justice Law, Secretary, DLSA Ganderbal organized an awareness programme at Subsidiary Jail Dignibal Ganderbal today.

In her address she highlighted the importance of the said campaign and made prisoners aware about the Juvenile Justice Act.

She interacted with the prisoners during her visit and took feedback about their grievances. The prisoners were also assured that the issues raised by them would be taken up with the concerned authorities.

DC Bandipora Chairs PMVY DLIC, **Recommends 293 Cases for Tier-III Approval**

KO NEWS SERVICE

BANDIPORA: The Deputy ters, Sculptor, Stone breakers, DC) Bandipora Commissioner Shakeel ul Rehman Rather Saturday chaired District Level Implementation Commissioner (DLIC) meeting of PM Vishwakarma Scheme at New VC Room Bandipora. During the meeting 293 cases came up for discussion and consideration and committee after threadbare discussions recommended all 293 cases for Tier-III approval at UT Level. Notably, vishwakarma scheme covers 18 trades including Carpenters, Boat Makers, Armourers, Blacksmiths,

Hammer and Tool Kit, Makers, Locksmiths, Goldsmiths, Pot-Cobblers (Shoesmiths/ Footwear artisans), Masons (Rajmistri), Basket/Mat/Broom Makers/Coir Weavers, Doll & Toy Makers, Barbers, Garland makers, Washermen, Tailors and Fishing Net Maker. The meeting was attended by ADC Umar Shafi, ACR Bandipora Shabir Ahmad Wani, ACP, who is also holding additional charge of AD handicrafts/Handlooms, EOs of Municipalities Bandipora/Sumbal and Hajin, representatives from ALC Bandipora, Lead Bank and other concerned officers.

on Saturday.

Secretary took note of the Roof-In their presentations the Commissioner Secretary, Intop Solar Power Plants here. dustries & Commerce Vikramjit During this meeting the Singh and the Secretary SDD, Kumar Rajeev Ranjan highlighted their roles in the given

scheme. It was given out that the training has to be imparted by the SDD while the extension part like enrolment and regis-Dulloo asked them to identitration has to be culminated by It was revealed that in the

understanding of their craft, and enabling direct purchases from the artisans.

artisans, fostering direct con-

nections between buyers and

craftsmen providing a deeper

At the felicitation event, the Director of Handicrafts and Handloom Kashmir underscored the significance of the award, emphasizing that it not only brings recognition to artisans like Ghulam Nabi Dar but also reflects positively on the community and the state.

Encouraging Ghulam Nabi Dar to persist in his pursuit of excellence, the Director highlighted that such awards open doors for business opportunities and inspiration to others. He expressed optimism about positive transformations in the handicrafts sector and urged collaborative efforts between the de-

partment and awardees to elevate the realm of handicrafts to new heights.

The Department of Handicrafts and Handloom, dedicated to propelling the handicraft industry forward, is exerting continuous efforts to integrate artisans into the craft safari initiative.

The party has appointed Dr Nirmal Singh as the sector incharge for the five Lok Sabha seats in Jammu and Kashmir,' Kaul told reporters at Anant-

nag after a party meeting. He said the Bharatiya Janata Party (BJP) will open six election offices in the five constituencies which will start functioning from January 30.

"The president of Jammu and Kashmir BJP will inaugurate all the six offices -- two offices



five seats from Jammu and Kashmir for the BJP, " he added.

Commenting on the INDIA bloc, Kaul said that his party has maintained from the beginning that it was just a photo opportunity.

BJP Appoints Tarun Chugh As Election Incharge

Agencies

SRINAGAR: In a significant move, the Bharatiya Janta Party has appointed Tarun Chugh as election in-charge for upcoming Lok Sabha polls for Jammu & Kashmir and Ladakh Union Territories. According to details available with news agency-Kashmir News Observer (KNO), BJP national general secretary Tarun Chugh, who is the party's in-charge for political af-

fairs in Jammu and Kashmir and Ladakh, has been named the election in-charge for both Union Territories. Ahsish Sood has been appointed as co-incharge for Jammu & Kashmir. In the last Lok Sabha polls, BJP had

won three out of six seats in erstwhile state Jammu & Kashmir when Ladakh was its part.

Post reorganization of the erstwhile state of J&K, J&K UT has five LS seats and Ladakh one–(KNO)

OFFICE OF THE CHIEF ENGINEER (PHE KASHMIR) JAL SHAKTI DEPARTMENT KASHMIR. SRINAGAR PHONE No: 0194-2311832 | Fax: 2311835 E-Mail:kmrphed@qmail.com

Subject: Tentative Seniority list of Ministerial staff viz; Section Officers, Head Assistants, Senior Assistants and Junior Assistants of Jal Shakti PHE Department Kashmir as it stood on 01.01.2024.

The tentative seniority list of Ministerial staff viz; Section Officers, Head Assistants, Senior Assistants and Junior Assistants working in the Department as it stood on 01.01.2024 forming Annexure, "A", "B" & "C" respectively to this letter is hereby circulated for information of all the concerned.

Any official aggrieved with the position assigned to him/her in the tentative seniority list, may submit representation/objection, if any, to this office through proper channel within a period of (21) twenty one days from the date of issuance of this letter alongwith documentary proof.

The seniority list shall be without prejudice to the final outcome of writ petition (s), if any pending with before any competent court of law.

The date of birth shown in the tentative seniority list shall not be taken as authentic but shall be subject to verification from Service Book /Matriculation Certificate.

No: JSD/EStt/36333-69	Er. Sanjeev Malhotra
Dated: 27.01.2024	Chief Engineer
DIPK-15693-23	Jal Shakti PHE Department
DT: 27-01-2024	Kashmir

Dy. DEO Inspects Special Camps At Heerpora Shopian

KO NEWS SERVICE

SHOPIAN: On the directions of Deputy Commissioner, Shopian, who is also District Panchayat Election Officer, a team of Officials lead by Deputy District Election Officer, Jahangir Ahmed today visited the Special Camps in Heerpora and its adjoining Panchayats.

The special camps were held across the district to register new voters as well as to fill the gap between the mother roll and Panchavat electoral roll.

The revision for the Panchayat Electoral Roll has

started from 15th January and shall continue till 5th February 2024, during which all the new voters as well as those who are left out can get enrolled by applying through Form PER-2A . The eligible voters can approach their Panchayat Electoral Booth Officers who are either a local village worker or

Gram Sevak. During the inspection of polling stations, PEBO's were urged to purify the electoral roll by making it complete and accurate. They were also urged to carry out door to door visits and maintain the population register of their respective areas.

OFFICE OF THE EXECUTIVE ENGINEER SUB TRANSMISSION DIVISION-IIND, RAJBAGH, SRINAGAR Fax No. 0194-2310042 Email id:- std2rajbagh@yahoo.in

EXTENSION NOTICE 1						
SNO	E.NIT No.	Name of the work	Tender ID	Cost tender docu-	EMD Cost (In	
3110	L.MIT NO.	Name of the work	Tender ID	ment (In Rs)	Rs)	
1	STD-II/53 of 2023-24 Dated 04-01-2024	Construction of 33kV Line from Sukhnag upto Receiving Sta- tion Arizal as a Tie Line between Grid Station Budgam and Grid Station Ahmad- pora (Part B)	2024_ PDD_242165_1	Rs 4700.00	Rs 187031.00	
	Last Date of Bid Subm	ission extended upto	03-02-2024; 2.30pm			
	Bid Open	ing Date	05-02-2024; 2.30pm			
Due to poor response, the date of submission of bid in respect of below mentioned e-NIT's is hereby extended with the details enumerated below:-						
No.:STD-II/4045-47/Ts Sd/-						
Dated: - 27-01-2024 Executive Engineer,						
DIPK-NB-5419-23 Sub Transmission Division-II,						
DT: 27/01/2024 Rajbagh, Srinagar.						

SPORTS



Bopanna Wins Maiden Men's Doubles Grand Slam Title At AO

"A couple of years ago I said

in a video message, I am going

to call it a day because I was

not winning matches. I went

five months without winning

a match. I thought that was

the end of my journey but my

perseverance, and (something)

inside me kept me going," Bopanna said after his triumph.

things, I got a wonderful part-

ner to get me to all the laurels,"

rankings will be updated. At 43,

he will be the oldest player to

be perched on top of the rank-

ing pile. Bopanna acknowl-

edged the contribution of his

Australian partner Ebden and

his American coach Scott Dav-

"It was not possible, if I

had not this fantastic Aussie

partner by my side, so thanks to Matty. We had a fantastic

season last year and for me to

win my first men's Grand Slam

men's doubles Grand Slam here

"Tennis is such a great teach-

er and Scott has been a great

teacher who has been with

me for over a decade. It was a

tough, tough journey, this vic-

tory is as much yours as much

it is mine," Bopanna said.

at the Asia-Pacific is special.

idoff in his success story.

Bopanna is already assured of becoming the new number one on Monday when the ATP

he added.

"It really changed so many

Press Trust of India

MELBOURNE: Rohan Bopanna became only the third Indian to win a men's doubles Grand Slam title, taking the Australian Open crown with partner Matthew Ebden following a commanding win over Simone Bolelli and Andrea Vavassori, here on Saturday.

In a high-quality game of tennis, second seeded Bopanna and Ebden won 7-6(0) 7-5 against the Italian team in the final that lasted one hour and 39 minutes.

Only the iconic Leander Paes and Mahesh Bhupathi have won Major titles for India in men's tennis while trailblazer Sania Mirza did it in women's tennis.

For Bopanna it is his second Grand Slam title, having won the French Open mixed doubles trophy with Canada's Gabriela Dabrowski in 2017.

At 43, Bopanna also became the oldest Grand Slam champion in men's tennis. He bettered the record of Jean-Julien Rojer who, at age of 40, had lifted the French Open men's doubles trophy in 2022 with Marcelo Arevola.

Bopanna was playing his third men's doubles final at Grand Slam events, having ended runner-up at US Open twice (2013, 2023).

+91 1943501600

India Sense Victory Despite Big Pope Hundred



Agencies HYDERABAD: England vicecaptain Ollie Pope produced an unbeaten 148 but India remained on course for victory in the opening test at the end of day three at Rajiv Gandhi International Stadium on Saturday. The tourists had risked a defeat inside three days after India, having built a lead of 190, reduced England to 163-5 in their second innings in the second session

of the day. But Pope dug his heels in, hitting 17 fours in a 274-minute masterclass to produce arguably his finest knock even though India are confident of going 1-0 up in the fivematch series. Rehan Ahmed was keeping Pope company on 16 with England finishing the third day on 316-6, putting them 126 ahead with

four wickets in hand. India, who have not lost a test series on home soil since 2012, amassed 436 in their reply to England's first innings 246. That left England with a mountain to climb and the touring batters did not retreat into any defensive shell.

Openers Zak Crawley (31) and Ben Duckett (47) scored freely, frequently employing the sweep shot -- both traditional and reverse -- to negate India's spinners. Crawley motored along at a run-a-ball rate but could not convert the start and edged a Ravichandran Ashwin ball to lone slip Rohit Sharma.

Duckett, then on 39, was lucky when Jasprit Bumrah's lbw appeal was turned down and India did not review that decision. Replays confirmed the ball would have hit the leg stump. Not that it mattered in his next over, Bumrah uprooted Duckett's off-stump and let out a roar.

The ball had started revers-

ing and Bumrah was looking particularly threatening. A length ball from him rapped Root on his front pad and the batter challenged the lbw decision against him but could not get it overturned. Root, who excelled as a parttime spinner claiming 4-79, walked away for two.

Ravindra Jadeja foxed Johnny Bairstow (10) by first spinning one past the bat and then following it with a delivery that pitched on the same spot but went straight. Bairstow, expecting it to turn, did not offer any shot and looked in horror as the ball went on to disturb his stumps.

Ashwin dismissed Ben Stokes for the 12th time in tests, for six, with a flighted delivery that beat the pad and hit the off-stump. Pope, dropped on 110 by Axar Patel, combined with Ben Foakes in a century stand for the sixth wicket.



Man United Won't Sign Striker Due To FFP: Ten Hag

Agencies

Manchester United have no scope to sign a striker in the January transfer window due to financial fair play (FFP) restrictions, manager Erik ten Hag said on Friday. United, who visit Newport County in the FA Cup fourth round on Sunday, lost forward Anthony Martial until April due to injury, leaving them with limited options in attack. Forward Rasmus Hojlund, who

was signed for 72 million pounds (\$91.47 million) in the close season, has only scored two goals in the Premier League so far, while Marcus Rashford has four.

"I looked but there is no space. There is no space for FFP to do something about this lack of quantity in the striker position," Ten Hag told reporters. "Of course, Rashford can play as a striker. We have some other alternatives but it's clear that Anthony is out for a couple of months and it's a gap in our squad."

The club signed midfielder Mason Mount and goalkeeper Andre Onana for big money in the close season and have spent more than 400 million pounds in the last two seasons. United are eighth in the Premier League, 16 points behind leaders Liverpool and Ten Hag admitted the FA Cup was their last chance of silverware this season. "FA Cup probably is a last op-

portunity on the trophy and we go for it," Ten Hag said.

United have been plagued by injury woes this season with defender Harry Maguire and Mount still sidelined. Midfielder Casemiro and defenders Luke Shaw and Lisandro Martinez are available for Sunday, however, and goalkeeper Altay Bayindir will make his debut in the absence of Onana, who is away at Africa Cup of Nations.

Hardik Pandya Begins Bowling Full Tilt

Press Trust of India

VADODARA: Star all-rounder Hardik Pandya has begun bowling full tilt after rehabilitation from his ankle injury, clearly indicating that he is on course for the upcoming edition of the Indian Premier League where he will captain Mumbai Indians. Pandya, who sustained an ankle injury during World Cup last year, was seen bowling here in a video footage shared on his Instagram. "I feel good to be back. My journey started 17 years back at this same ground," said Pandya, who was seen sending down a few deliveries while also doing some running drills and exercises. "I am giving it all I got, every single day."



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