

# KASHMIR OBSERVER

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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

Srinagar: The western Himalayan region is likely to experience the first spell of heavy snowfall this season under the influence of two back-to-back western disturbances starting Sunday, the India Meteorological Department (IMD) said on Saturday.

Mountain peaks in the western Himalayan region have so far remained noticeably bare this winter season, with the IMD attributing it to the lack of active western disturbances (WDs) -- weather systems that originate in the Mediterranean region and bring unseasonal rainfall to northwest India.

The lack of active WDs can also be attributed to the prevailing El-Nino conditions, abnormal



warming of surface waters in the central Pacific Ocean.

The precipitation deficit is likely to impact fresh water availability in the Himalayan region, further affecting horticulture and agricultural production, Sonam Lotus, the head of the meteorological centre in Leh in Ladakh, said.

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 India from January 31.

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

## Kashmir Nights Colder A Day After Snowfall

Amid 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 in 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

## Cross-Border Terror Module Busted, 5 Held

Press Trust Of India

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

## 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

Mumbai: Prime Minister Narendra Modi on Saturday said he was happy that Parliament and state legislatures were working towards realisation 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.

“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



through E-Vidhan and Digital Sansad platforms,” the prime minister said.

Notably, the 'one nation, one legislative platform' project 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

## You Are Architect Of developed India: PM To Youth

Prime Minister Narendra Modi on Saturday described youths 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.

## SHORT TAKES

## 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.

“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.”

## KTA Advocates For Business Stimulus

As anticipation builds for the upcoming budget presentation in Parliament by Finance Minister 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

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

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

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 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

## 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 (nearly two-fold increased risk), compared to full term-born children. While motor impairment refers to a physical disability and could result in muscle weakness, poor stamina, reduced balance, or poor co-ordination, epileptic

impairment pertains to a disorder of the central nervous system.

They also found that the highest level of risks for neurodevelopmental impairments appeared from 32 weeks and then gradually declined until 41 weeks, with higher risks present even at 37-38

weeks than at full term. Their 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

At 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 Rajouri 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

A Tata mobile driver was killed on the spot as his vehicle and a scooter 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 Sajad 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 scooter driven by | More on P6

## CBI Raids House Of Junior Engineer

CBI on Saturday raided the house of a junior engineer regarding CVPPL 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



How rapid technological changes could impact our future

Bewilderingly 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.

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.

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.

Public Notice
I want to change the name on electricity bill bearing Consumer No 0201020004898 and installation no 76735\_R1 PDD sub Division 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

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

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/O KOHLINA Tehsil Kreeri Distt. Baramulla having verified the date of Birth, as 17/11/2021 and event has been shown to be occurred at S.D.H Kreeri 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 entertained

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 PARRY S/O ABDUL AZIZ PARRY R/O KALANTARA PAYEEN Tehsil Kreeri Distt. Baramulla having verified the date of Birth, as 17/04/2016 and event has been shown to be occurred at S.D.H Kreeri 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 entertained

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.

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.

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.

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.

Office Of The Chief Executive Officer, Information Technology And Communication Division
Kashmir Power Distribution Corporation Limited (KPDC)
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 Repellent 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 bids 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:

UNION TERRITORY OF JAMMU & KASHMIR
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-qualification criteria in this bid document for each of the following works:-

Office Of The Block Medical Officer Sheeri
Tender Notice
Quotations are 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.

SCHEDULE OF TENDER:-
1. The Bidding documents consisting of pre-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 the scheduled date given below in Table 2.
2. 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.jkpwdoms.gov.in.
Earnest money/Bid Security & tender document Fee indicating name of the work/NIT No. therein. No documents which have /have not been uploaded shall be entertained in the form of hard copy. However, in case of any clarification the bidders shall have to produce original documents.
Class of Contract is strictly as per Column number 7 in table 1.
No other CARD and Certificate is accepted.
All documents relating to the bid shall be in the English language.

از عدالت ایگزیکٹیو مجسٹریٹ درجہ اول تحصیل ساڈھ سرتگر
عنوان: درخواست منجانب شیلکار دتتر نی نی جاگی چوک ساڈھ کرن سرگر براد عطانی پیدائش سرٹیفکیٹ تتر 28-08-1941
اشتہار براد آگاہی ہر خاص و عام
معاملہ مندرجہ عنوان الصدر میں ساڈھ درخواست ہے کہ ساڈھ پیدائش سرٹیفکیٹ نکالنے میں تاخیر ہوئی ہے۔ ساڈھ نے اس نسبت منجانب راجسٹر سے رپورٹ اندراج حاصل کر کے ساڈھ کا نکاح پیش کی ہے رپورٹ منجانب راجسٹر SMC کے مطابق ساڈھ کی پیدائش متعلقہ سکین میں اندراج نہیں ہوئی ہے اور ساڈھ کی اصل پیدائش تتر 28-08-1941 سے ساڈھ کی پیدائش سرٹیفکیٹ دفتر میں زیر کاروانی ہے قبل از ندر کاروانی ہر خاص و عام کو ذریعہ اشتہار مطلع کیا جاتا ہے کہ اگر کسی کو کوئی عذر یا اعتراض ہو تو وہ سات دن کے اندر اندر دفتر میں پیش کرے بعد گزرنے معیا کوئی بھی اعتراض قابل قبول نہیں ہوگا۔
نائب تحصیلدار nj

از عدالت ایگزیکٹیو مجسٹریٹ درجہ اول نارہ بل ضلع بڈگام
عنوان: درخواست منجانب شیم احمد دانی ولد عبدالرحیم دانی ساڈھ وڈون تحصیل نارہ بل ضلع بڈگام براد عطانی اجرائی یوم پیدائش سند بحق مس الحق پر خرد
اشتہار براد آگاہی ہر خاص و عام
معاملہ مندرجہ عنوان الصدر میں دفتر بڈگام ایک درخواست بابت حصول تاریخ پیدائش سرٹیفکیٹ موصول ہوئی ہیں۔ ساڈھ اس لئے یوم پیدائش سند حاصل کرنے کی خواہ ہے۔ ساڈھ اس لئے دعوی کرتی کرتا ہے کہ شمس الحق ولد شیم احمد دانی ساڈھ وڈون کی تاریخ پیدائش 15-02-2021 سے اس نسبت ہر خاص و عام مطلع کیا جاتا ہے کہ اگر کسی شخص یا اشخاص کو کوئی عذر یا اعتراض ہو تو وہ اپنا عذر یا اعتراض سات یوم کے اندر پیش کریں۔ معیا گزرنے کے بعد کوئی عذر یا اعتراض قابل قبول نہیں ہوگا۔
نائب تحصیلدار نارہ بل bmg

از عدالت ایگزیکٹیو مجسٹریٹ درجہ اول نارہ بل ضلع بڈگام
عنوان: درخواست منجانب خطیہ بیگم بیوہ غلام محمد ملک ساڈھ لوہر چک تحصیل نارہ بل ضلع بڈگام براد عطانی اجرائی یوم فوتگی سند بحق شوہر غلام محمد ملک
اشتہار براد آگاہی ہر خاص و عام
معاملہ مندرجہ عنوان الصدر میں دفتر بڈگام ایک درخواست بابت حصول تاریخ فوتگی سرٹیفکیٹ موصول ہوئی ہیں۔ ساڈھ اس لئے یوم فوتگی سند حاصل کرنے کی خواہ ہے۔ ساڈھ اس لئے دعوی کرتی کرتا ہے کہ غلام محمد ملک ولد عبدالرحمان ملک ساڈھ لوہر چک کی تاریخ وفات 21-04-2003 سے اس نسبت ہر خاص و عام مطلع کیا جاتا ہے کہ اگر کسی شخص یا اشخاص کو کوئی عذر یا اعتراض ہو تو وہ اپنا عذر یا اعتراض سات یوم کے اندر پیش کریں۔ معیا گزرنے کے بعد کوئی عذر یا اعتراض قابل قبول نہیں ہوگا۔
نائب تحصیلدار نارہ بل bmg



# Women's Health Care in Kashmir

## A Story of Biases and Challenges

Dr. Ali Mohammad Rather

**W**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:

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

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



**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**

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*

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# 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 responses to safeguard users while fostering innovation.

Bipin Preet Singh,

**T**he BFSI sector has grown by leaps and bounds within the last two decades, transitioning India from a primarily cash-driven 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*

# Youth Pandemonium in Kashmir

Iklz Ikbal

Amidst all the happenings in the world, from the standpoint 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 double-edged 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 re-vamping 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.

Mohammad Hanief

While 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 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, real-world 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 well-documented 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

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 placing the winning bid.

While you can experience impulse-control 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

## The Digital Addiction



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 self-centeredness, 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

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 quickly 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.

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

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).

"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.

"It really changed so many things, I got a wonderful partner to get me to all the laurels," he added.

Bopanna is already assured of becoming the new number one on Monday when the ATP rankings will be updated. At 43, he will be the oldest player to be perched on top of the ranking pile. Bopanna acknowledged the contribution of his Australian partner Ebden and his American coach Scott Davidoff in his success story.

"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 at the Asia-Pacific is special.

"Tennis is such a great teacher and Scott has been a great teacher who has been with me for over a decade. It was a tough, tough journey, this victory is as much yours as much it is mine," Bopanna said.

## India Sense Victory Despite Big Pope Hundred



Agencies

HYDERABAD: England vice-captain 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 five-match 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 part-time 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 An-

thony 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 opportunity 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."

# MAZBOOTI SE BANI HAR

— DEEWAR SE JHALAKTE HAI —

# DIL KE EHSAAAS

0.495 cm

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