

## IAF Soldier Killed, 4 Injured In Poonch Terror Attack

2nd Attack In Last 2 Weeks In Pir Panjal Region



Press Trust Of India

Jammu: Three weeks ahead of polling in Anantnag-Rajouri Lok Sabha constituency, terrorists ambushed two security vehicles, including one belonging to Indian Air Force (IAF), in Jammu and Kashmir's Poonch district, leaving one soldier dead and 4 others injured.

The attack on the convoy took place near Shahsitar in the Surankote area around 6.15 pm when the troops were returning to their base at Sanai Top, the officials said.

They said five soldiers were injured in the firing by the terrorists and were subsequently evacuated to hospital, where one of the two critically injured personnel succumbed to injuries.

IAF in a post on X said, "In the ensuing gunfight with terrorists, the Air Warriors fought back by

returning fire. In the process, five IAF personnel received bullet injuries, and were evacuated to the nearest military hospital for immediate medical attention. One Air Warrior succumbed to his injuries later."

Earlier IAF posted, "An Indian Air Force vehicle convoy was attacked by militants in the Poonch district of J-K, near Shahsitar. Cordon and search operations are underway presently in the area by local military units. The convoy has been secured, and further investigation is under progress."

The vehicles were moving towards nearby Sanai Top in the district's Surankote area, they said, suspecting the involvement of the same group of terrorists who carried out an ambush on the troops in adjoining Buzliaz on December 21 last year, that left four soldiers | More on P6

## Alarming Rise In Kashmir Road Accidents

Over 1200 Accidents, 185 Deaths In Just 3 Months

Agencies

Srinagar: In the ongoing year up to March, Kashmir witnessed over twelve hundred accidents, resulting in 185 fatalities and 1530 injuries, with Srinagar recording 96 accidents, the highest among all the districts of Kashmir province.

According to the data released by the J&K Traffic Police, of 1214 accidents up to March, 144 have been documented as fatal and 1070 as non-fatal.

The data reveals that district Srinagar has witnessed the highest number of accidents, with March alone



accounting for 39 accidents in the district. This constitutes 6 fatalities and 42 injuries.

Following closely behind

Srinagar, Anantnag district, as per the data, reported 53 accidents during the same period, resulting in 6 deaths

and 73 injuries. However, the highest number of fatalities up to March was observed in Baramulla district, with 13 reported deaths and 56 injuries.

In response to these statistics, people have called for urgent and concerted efforts to tackle the root causes of road accidents through public awareness about safe driving practices, improving infrastructure and implementing stricter traffic laws.

Expressing concern over the rising toll of lives and injuries on Kashmir's roads, Mukhtar Ahmad, a cab driver, said immediate action is needed to curb the rising | More on P6

## J&K Bank's Annual Net Soars 48%

Records Highest Ever Profit Of Rs 1767 Cr

Observer News Service

Srinagar: In yet another record-breaking performance, J&K Bank has posted a net profit of Rs1767 Cr for the fiscal 2023-24 – a remarkable improvement of 48% over the previous high of Rs. 1197 Crore achieved last year.

The Bank declared its annual and Q4 results today after its Board of Directors approved the numbers in a meeting held here at the Bank's Corporate Headquarters. On the occasion, the Board of Directors of the Bank also recommended a handsome final dividend of Rs. 2.15 per share of Face Value Re 1.00 for its shareholders.

The Bank's net | More on P6

## No Force Can Stop Free Ration Delivery To Poor: PM

Press Trust Of India

Jharkhand: Prime Minister Narendra Modi on Saturday said that no force on earth can stop free ration delivery to the poor, "this is Modi's guarantee."

The prime minister said that the NDA government has "unmasked" corrupt forces, and all those who indulged in corruption would face action under law in the next five years.

Hitting out at jailed former Jharkhand chief minister Hemant Soren without taking his name, Modi said leaders of the Congress and the opposition INDIA bloc take out rallies



in support of the corrupt.

"The former Jharkhand CM is behind bars for corruption; Modi is committed to wipe out the menace. In the next five years, all those who indulged in corruption will face legal action," he said at a poll

rally in Gumla's Sisai to campaign for BJP candidate Samir Oraon from the Lohardaga Lok Sabha seat.

"The INDIA bloc leaders, neck-deep in corruption, hold rallies, including in Delhi and Ranchi, voicing support for corrupt people, which reveals their true character," the PM said.

Modi also blamed Congress for the "backwardness" of tribal districts, alleging that food grains used to rot in godowns during the UPA regime from 2004 to 2014, while tribal children died due to starvation.

Modi said the NDA government ensured | More on P6

## KP Migrants Face Humanitarian Crisis: Dr Farooq

Press Trust Of India

Jammu: ational Conference (NC) president Farooq Abdullah has said the issues related to Kashmiri Pandit migrants are not merely a matter of statistics but a humanitarian crisis that demands urgent attention and meaningful solutions.

The former chief minister accused the Bharatiya Janata Party (BJP) of exploiting the Kashmiri migrants' sufferings for political gains, without genuinely



addressing their grievances or ensuring their rightful return and resettlement in their homeland. | More on P6

## 'Politics Of Hate Needs To Stop'

Abdullah accused Prime Minister Narendra Modi of trying to create a fear psychosis among Hindus to stay in power and said he no longer talks about the issues of | More on P6



THE JAMMU & KASHMIR BANK LIMITED  
CIN : L65110JK1938SGC000048

## Goals Met Promises Kept

### FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>ST</sup> MARCH, 2024

Net Profit Growth **48.0%** | Provision Coverage Ratio **91.58%** | Gross NPA Ratio **4.08%** | Return on Assets **1.22%** | Yield on Advances **9.54%** | Net NPA Ratio **0.79%** (₹ in Lacs)

S. No.	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED		QUARTER ENDED			YEAR ENDED	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
1	Total income from operations (net)	313474	306330	267840	1203785	1011192	313904	306697	268068	1205087	1012047
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	82888	55996	62481	238457	178436	83041	56086	62537	238807	178604
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	82888	55996	62481	238457	178436	83041	56086	62537	238807	178604
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	63867	42108	47633	176727	119738	63344	42277	47262	177122	118052
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2					Refer Note No. 2				
6	Paid up Equity Share Capital	11013	11013	10316	11013	10316	11013	11013	10316	11013	10316
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				1085664	855881				1081368	851190
8	Securities Premium Account	291945	291945	218242	291945	218242	291945	291945	218242	291945	218242
9	Net Worth	1096677	1055628	832367	1096677	832367	1092381	1051855	827675	1092381	827675
10	Paid up Debt Capital/Outstanding Debt	288100	288100	288100	288100	288100					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio	0.26	0.27	0.35	0.26	0.35					
13	Total Debts to total assets	0.02	0.02	0.02	0.02	0.02					
14	Operating Margin (%)	21.18%	17.97%	16.79%	18.91%	18.38%					
15	Net Profit Margin (%)	20.37%	13.75%	17.78%	14.68%	11.84%					
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* not annualized)	5.80	4.03*	4.91*	16.80	12.43	5.75	4.05*	4.87*	16.84	12.25
	Diluted : (* not annualized)	5.80	4.03*	4.91*	16.80	12.43	5.75	4.05*	4.87*	16.84	12.25
17	Capital Redemption Reserve	-	-	-	-	-					
18	Debt Redemption Reserve	-	-	-	-	-					

NOTE :  
1. The above is an extract of the detailed format of quarter/year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter/year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website www.jkbank.com  
2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.



First Half Of Night's Sleep 'Weakens' Connections In Brain Cells Built When Awake: Study

Press Trust Of India

While we sleep, the brain weakens new connections between cells, or neurons, built when awake - but only during the first half of a night's sleep, a new research conducted on zebrafish has found.

Scientists explained that while awake, the connections between neurons get stronger and more complex, but if the activity continued without breaks, it would be 'energetically unsustainable.'

'Too many active connections between brain cells could prevent new connections from being made the following day,' said Jason Rihel from the University College London, UK, and the lead author of the study published in the journal 'Nature'.

'While the function of sleep remains mysterious, it may be serving as an 'off-line' period when those connections can be weakened across the brain, in preparation for us to learn new



things the following day," said Rihel.

Also Read: We looked at genetic clues to depression in more than 14,000 people. What we found may surprise you

For the study, the researchers monitored optically translucent zebrafish over several sleep-wake cycles. These animals possessed

genes enabling the connections between neurons, or synapses, to be easily imaged.

The team found that the connections between brain cells were gained during waking hours and then lost during sleep. They also found that this depended on the sleep pressure, or the 'need for sleep', that the animal built before

being allowed to rest.

The researchers observed that when the fish were deprived of sleep for a few more hours, the connections between neurons continued to increase until the fish slept.

'If the patterns we observed hold true in humans, our findings suggest that this remodelling of synapses

might be less effective during a mid-day nap, when sleep pressure is still low, rather than at night, when we really need the sleep," said Rihel.

The rearrangement of connections happening in the first half of the animal's night sleep mirrors the pattern of slow-wave activity - part of sleep cycle strongest at the beginning of the night, the researchers said.

They also said that while the findings provide insights into the role of sleep, they leave an open question on its function during the latter half of the night's sleep.

The findings, however, support the theory that sleep acts as a 'reset' for the brain, or the Synaptic Homeostasis Hypothesis.

'There are other theories around sleep being a time for clearance of waste in the brain, or repair for damaged cells - perhaps other functions kick in for the second half of the night,' said first author Anya Suppermpool from University College London.

Scholarships This Week

Kashmir Observer in association with Buddy4Study.com presents scholarships available for the meritorious students of Jammu and Kashmir.

Scholarship Name TOEFL India Championship

Short Url: www.b4s.in/observer/VSL8

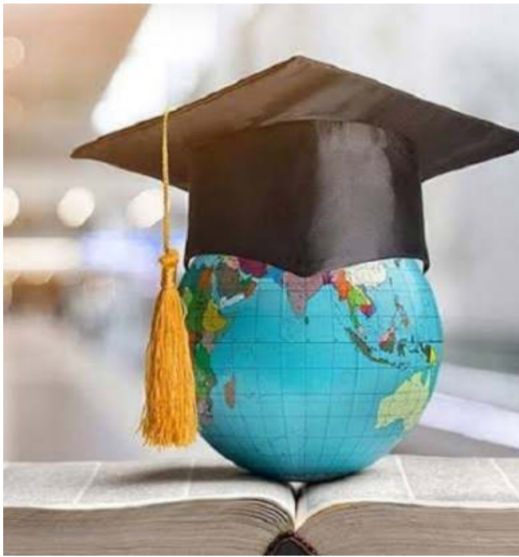
Description: An initiative of ETS India Private Limited to help undergraduate students and working professionals pursue their dream of studying abroad.

Scholarship Name Swami Vivekanand Scholarship for Academic Excellence Scheme 2024

Description: Swami Vivekanand

Eligibility: Participants must currently be enrolled in the 3rd or 4th year of undergraduate studies at an accredited Indian higher education institution (college or university). Additionally, applicants who have completed their undergraduate or graduate studies in India and are seeking higher education abroad, or those with up to two years of verifiable professional work experience, are also eligible to apply.

- Prizes & Rewards: Total prize money of 15 lacs
Last Date to Apply: 15-05-2024
Application mode: Online applications only
Short Url: www.b4s.in/observer/TOIC1



Scholarship Name Voluntary Internship Scheme for Law Students 2023

Description: Voluntary Internship Scheme for Law Students 2023 is an initiative by the Institute of Legislative Drafting and Research (ILDR) with the purpose to motivate students to create interest in legislative drafting as a profession.

Eligibility: Open for candidates pursuing 4th and 5th year integrated bachelor's degree in law (5 years) or pursuing the final year of 3 years bachelor's degree in law from recognised law colleges in the country.

Scholarship for Academic Excellence Scheme 2024 (formerly Rajiv Gandhi Scholarship) is an initiative of the Government of Rajasthan, for students planning to pursue undergraduate, postgraduate, Ph.D., and post-doctoral research programs abroad.

Eligibility: Applicants must be Indian citizens residing in Rajasthan, pursuing a UG, PG, Ph.D. or postdoctoral program, and be under 35 years old on July 1st of the financial year. Applicants must meet the specified income criteria to be eligible for the scholarship.

- Prizes & Rewards: A certificate by ILDR
Last Date to Apply: Round The Year
Application mode: Via email or post to - Branch Officer, ILDR, 416 'D' Wing, Legislative Department, Ministry of Law and Justice, Shastri Bhawan, New Delhi-110 001

- Prizes & Rewards: A monthly living expenses of up to 1,00,000 and other benefits
Last Date to Apply: 15-01-2025
Application mode: Online Applications Only
Short Url: www.b4s.in/observer/RGAE1

Office of the Naib-Tehsildar Pattan Executive Magistrate 1st Class

Subject: Issuance of Registration orders in respect of delayed Birth Public Notice

The registrar Births and deaths (EO Municipal Council Pattan/Block Development Officer Pattan) has submitted a case file pertaining to Birth of Uzair S/O Mohammad Altaf Ganaie R/O Ganaie Pora Burn Pattan Tehsil Pattan District Baramulla with verified date of event (birth) as 04/05/2020 occurred at SDH PATTAN

In this connection, if anybody having any objection to the issuance of said registration may contact this office within seven (07) days, after which no objections shall be entertained.

Executive Magistrate 1st Class Naib Tehsildar Pattan fko

Government of Jammu and Kashmir, Office of the Deputy Director Law Enforcement, Kashmir. Message for Farmers. All the farming community in the valley are advised not to purchase or use the below mentioned batch No of Fertilizer product in their fields, which has been declared as Non standard by the Fertilizer Control Laboratory Pune.

Jammu & Kashmir Bank Limited Zonal Office Srinagar. Extension of time. With reference to the tender notice No. jkb/zosqr/Est/24-05 Dt:-04-04-2024, issued by this office, regarding advertisement for premises for outright purchase/ on lease basis for housing ATM at KaniKadal-Habbakadal, Srinagar, the last date for receipt of the tenders is extended up to 14th May 2024.

Jammu & Kashmir Bank Limited Zonal Office Srinagar. Extension of time. With reference to the tender notice No. jkb/zosqr/Est/24-02 Dt:-02-04-2024, issued by this office, regarding advertisement for premises for outright purchase/ on lease basis for housing ATM at Zafran Colony, Sempora, Panthachowk, Srinagar, the last date for receipt of the tenders is extended up to 14th May 2024.

Jammu & Kashmir Bank Limited Zonal Office Srinagar. Extension of time. With reference to the tender notice No. jkb/zosqr/Est/24-02 Dt:-02-04-2024, issued by this office, regarding advertisement for premises for outright purchase/ on lease basis for housing ATM at Zafran Colony, Sempora, Panthachowk, Srinagar, the last date for receipt of the tenders is extended up to 14th May 2024.

Jammu & Kashmir Bank Limited Zonal Office Srinagar. Extension of time. With reference to the tender notice No. jkb/zosqr/Est/24-02 Dt:-02-04-2024, issued by this office, regarding advertisement for premises for outright purchase/ on lease basis for housing ATM at Zafran Colony, Sempora, Panthachowk, Srinagar, the last date for receipt of the tenders is extended up to 14th May 2024.

PUBLIC NOTICE. I want to change my name from Arhan Manzoor S/O Manzoor Ahmad Mir R/O Tilgam Payeen To Mohammad Azmatullah Mir S/O Manzoor Ahmad Mir, If Anybody Have Any Objection He/She May Contact BMO Kreeri Within 7 Days After Which No Objection Shall Be Entertained.

PUBLIC NOTICE. I have applied for the issuance of 9th Discharge Certificate. If anybody has any objection in this regard he/she may file his/her objection in the office of the Govt High School Achahama within a period of seven days from the date of publication of this notice.

PUBLIC NOTICE. My father's name has been wrongly written in my school records as Javed Ahmad Bhat while the correct name is Javid Ahmad Bhat which needs to be corrected.

PUBLIC NOTICE. I have lost my Passport bearing no Y1079216 while traveling from Vehil Shopian to Kachdoora Shopian on 22-04-2024. Now I am applying for the duplicate of the same if anybody has any objection in this regard he/she may file his/her objection in the office of the Regional Passport Office Srinagar within a period of seven days from the date of publication of this notice.

انٹرنیٹ سٹور. درخواست نمائندگی. اشتہار برآمد گاہی بر خاص و عام. معاملہ مندرجہ عنوان صدر میں درخواست سائل دفتر پڑائیں زیر کاروائی ہے اس نسبت پڑاری حلقہ سے رپورٹ طلب کئے گئے جس سے عیاں ہوتا ہے کہ سائل سیمرنگم ڈیپارٹمنٹ بر خاص و عام مویشی پورہ کی سکونت دار ہے۔ سائل کا شوہر تاج محمد سونو مورسہ 08-04-2024 کو فوت ہو چکا ہے۔

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Table with 9 columns: Number, Name, Relationship, Status. 1. شوکت علی ڈار, پسر, حیات. 2. شمیم حسین ڈار, پسر, حیات. 3. حدیثہ جان, دختر, حیات. 4. حسینہ بانو, دختر, حیات. 5. طاہرہ وزیر, دختر, حیات. 6. عرفان عباس, پوتا, حیات. 7. عشرت مظفر, پوتی, حیات. 8. دریشان زہرا, پوتی, حیات. 9. غلام حسین, پوتا, حیات.



CITY

## Election Fever Grips Old City As Political Leaders Rally For Votes

Observer News Service

Srinagar: Breaking the long lull of political activity in the otherwise restive pockets of downtown Srinagar, pro-election slogans echoed through the jam-packed alleys, marking a notable departure from the silence that followed the abrogation of Article 370 on August 5, 2019.

National Conference patriarch Dr. Farooq Abdullah spearheaded this resurgence, addressing an electrified crowd at an election rally in the Khanar area, earlier known for stone-pelting incidents. Dr. Farooq urged the people to fight for the safeguard of Kashmir's identity, and emphasized the importance of their votes in shaping the region's future.

"Until you do not see the light and sound from the EVM, do not leave the polling booth," Dr Farooq cautioned, highlighting concerns about electoral integrity.

He warned against the influence of rival party agents who might attempt to sway voters with monetary incentives, reminding

ing them of their accountability to Allah on the day of judgment.

Other NC leaders also took part in the function including Party's LS candidate Ruhullah Mehdi and Shameema Firdous.

Meanwhile, Apni Party Chairman Altaf Bukhari made his presence felt in the downtown areas, offering a message of hope and change to the residents. Addressing reporters, Bukhari while addressing people in Fateh Kadal area emphasized the transformation taking place in areas once branded as "anti-national", assuring the populace that their votes would indeed make a difference.

"I assure them that change is near, and their vote will be pivotal," Bukhari declared, echoing the sentiments of optimism and political participation.

Bukhari also welcomed the statement issued by Mirwaiz Umar Farooq, leader of the Hurriyat Conference, affirming that votes should not be misconstrued as a referendum and that boycott calls hold little relevance on the ground—(KNO)

## SMG, DHSK Organize Medical Camp In Srinagar

Observer News Service

Srinagar: The State Motor Garages in collaboration with the Directorate of Health Services Kashmir organized a medical camp at State Motor Garages, Bemina, Srinagar.

The purpose of the camp was to ensure the health and fitness of SMG Department's crew and technical staff for smooth functioning of the department. Leading doctors and paramedics provided their services in the camp ensuring

complete health check up of all the employees.

Secretary, Transport, Niraj Kumar, Secretary Health and Medical Education, Dr. Syed Abid Rashed Shah, Director, State Motor Garages, Malik Tahir Gani and others attended the camp.

Director, State Motor Garages Department, expressed gratitude to the Directorate of Health Services Kashmir for its invaluable cooperation towards the success of this camp.

## 'Wetlands For Life'

## KU's MERC To Host Workshop On May 7, 8

Observer News Service

Srinagar: As part of its ongoing commitment to environmental education and journalism excellence, Media Education Research Centre (MERC)-University of Kashmir in collaboration with the Centre for Media Studies New Delhi is organizing a media engagement program on "Wetlands for LIFE" for media students and scholars on May 7 and 8 at the main university campus in Srinagar.

The two-day workshop, according to a statement, aims to equip media academicians with comprehensive knowledge and practical skills in wetlands conservation and environmental journalism. Through a series of engaging sessions, expert presentations, and field visits, participants will explore the ecological significance of wetlands, the role of media in advocating for their conservation, and effective storytelling techniques for environmental reporting.

The inaugural session will be addressed by T. Rabi Kumar, IFS, APCCF, J&K Forest Dept. and Chief Executive Director, WUCMA and Prof. Nilofer Khan, Vice Chancellor, University of Kashmir, Kiritman Awasthi, GIZ, Senior Advisor and Team Leader, Wetlands Management for Biodiversity and Climate Protection Project, GIZ India. Annu Anand, Director Program Centre For Media Studies (CMS).

"The objective of the workshop is to provide as-

piring journalists and media students with comprehensive insights into the significance of wetlands, their ecological importance, and the role of media in advocating for their conservation. With wetlands facing increasing threats from urbanization, pollution, and climate change, it is imperative for the media to play a proactive role in raising awareness and driving positive change," said Annu Anand, Director, CMS Programs.

The workshop includes a diverse range of sessions, interactive discussions, and hands-on activities, led by esteemed experts and practitioners in the field of environmental conservation and journalism.

"We at MERC are pleased to host yet another creative workshop for the betterment of research scholars and of our centre. The two day activity will provide audiences with a unique opportunity to learn about wetlands conservation and environmental journalism which is a need of the hour," said Prof Sabeha Mufti, HoD, Media Education Research Centre (MERC), University of Kashmir.

The workshop is being coordinated by Dr. Afsana Rashid, Assistant Professor MERC and co-ordinated by Dr. Irfan Hashim, Lecturer MERC. During the workshop through expert presentations, interactive sessions, and field visits will be conducted "we aim to inspire and empower the next generation of journalists to become champions for environmental protection and sustainability" said Dr. Afsana.



## CS Tours Srinagar To Assess Progress Of Smart City Works

Observer News Service

Srinagar: Chief Secretary, Atal Dulloo, today conducted a whirlwind tour of Srinagar city to take on spot appraisal of progress on execution of several smart city works being executed there.

Divisional Commissioner Kashmir, Chief Executive Officer Srinagar Smart City Limited (SSCL), Deputy Commissioner Srinagar, SSP Srinagar, SP City Traffic, VC LCMA, MD KPDCCL, besides other concerned officers from civil and police administration accompanied the Chief Secretary.

Dulloo visited several locations in the civil lines area of the city including Boulevard Road and Mughal Garden precincts currently being upgraded by SSCL. He reviewed the proportion of works completed, so far, besides taking stock of remaining works to be completed within the set timeframe. He maintained that these works, being done in the busiest parts of the city, need to

be completed in the least possible time frame.

He emphasized close monitoring of these works by the senior functionaries of SSCL to ensure quality and timely completion of these vital projects. He asked about the utility of each of these ongoing works and their impact on the tourism and social aspects of the city.

The prominent projects which were visited by the Chief Secretary included development of Pedestrian Walkway and Cycle Track along Nishat Sathu, Dal Lakefront development along Northern Foreshore Road, improvement and upgradation of Shalimar Canal, improvement and upgradation of Nishat Bagh Precinct, upgradation of Jahangir Chowk Junction and construction of Balidan Stambh at Pratap Park.

At Nishat Sathu, CEO SSCL, Owais Ahmad, informed the Chief Secretary that it is a 2 km long pedestrian walkway and cycling corridor having gazebos and seating steps towards

the lake waters besides a cycle docking station and utility rationalization in the area with improvement in drainage system.

While visiting Lakefront along Northern Foreshore Road, Dulloo was apprised that the project features 5.10 km long dedicated two-way cycle track having wide pedestrian walkway, tactile flooring for specially-abled, kerb ramps for universal access, seating spaces and bollards, high-quality illumination besides other unique amenities for the visitors likely to be completed in the month of May, 2024.

At Shalimar Canal, the CS was informed that nearly 70 percent work has been completed and the project is slated to be handed over in the month of June. It was added that the project work constitutes improvement of Shalimar Bagh frontage, visitor amenities, improvement of canal edges, seating and planters along the canal, wooden arch bridges for pedestrians, cafeterias and restaurants near Foreshore Road, new

visitor zone with viewing tower at Dal Lake besides other facilities.

The Chief Secretary also visited Nishat Bagh precinct which was said to be 70 percent complete and likely to be handed over for public use by June this year.

At Jahangir Chowk Junction improvement site, it was informed that 60 percent work has been completed on the project till now and is set to be completed within the deadline of June itself.

The Chief Secretary, during his visit to Balidan Stambh being constructed inside Pratap Park, Lal Chowk, was apprised that 60 percent work has been completed on the project with most of the underground electrification works already taken up by the executing agency. He was informed that the project included creation of candle sculptures as symbol of peace and remembrance, monumental scale flanked stambh and plaque flanked with the LED screens on both sides to display names of the martyrs.

ذہنی صحت کی حفاظت کے لئے مفت مشاورت ہمارے کلینک پہ روزانہ میسر ہے اور ساتھ ساتھ ہم آن لائن موڈ میں بھی مشاورت کے لئے دستیاب ہیں

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**HAPPY AND HEALTHY MINDS**  
خوشحال اور صحت مند ذہن

ہمارے پاس پیشہ ور اور تربیت یافتہ ماہرین کی ٹیم تجربہ کار ماہر نفسیات کی سربراہی میں مختلف اقسام کے نفسیاتی اور منشیاتی امراض سے چھٹکارہ پانے کے لیے سماج کے متاثرہ افراد کی مدد کے لیے دستیاب ہیں۔

درج ذیل ذہنی صحت سے وابستہ مسائل پہ قابو پانے کے لیے رجوع فرمائیے:

- عصبانیت اور زہنی تناؤ کا درمان
- بھیانک حادثات اور واقعات کے بعد آنے والا ذہنی عارضات، مثلاً بد خوابی، شدید تشویش اور واقعات کے بارے میں قابو میں نہ ہونے والے خیالات - (PTSD)
- انفرادی ترقی اور مثبت تبدیلی کی خاطر اپنے فیصلوں پر عملدرآمد کرنے کا عمل اداسی کی کیفیت۔
- ذہنی پریشانی کے آثار
- منشیاتی کی لت پر قابو پانے کے لیے مشاورت
- خودکشی کے انتہائی اقدام سے روکنے کی مشاورت

مفت ذہنی مشاورت کے لیے پیر سے ہفتہ، صبح 10 بجے سے شام 5 بجے تک رابطہ کریں۔

9070806160

HPVT فارمیسی بلڈنگ، دوسری منزل - دریش کدل چوک، سری نگر، جموں و کشمیر

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

**AIRPORTS**  
SHIEK UL ALAM AIRPORT: 01942303311 ✈️

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

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

**HIJRI CALENDAR**  
26 Shawal  
1445

**PRAYERS**

FAJR	4:06
ZUHR	12:28
ASR	5:19
Magrib	7:20
ISHA	8:51

## This Day In History

- 1260 - Kublai Khan, grandson of Genghis Khan, becomes ruler of the Mongol Empire
- 1494 - On 2nd voyage to New World Christopher Columbus sights Jamaica, landing at Discovery Bay
- 1640 - English Short Parliament rises
- 1646 - King Charles I surrenders in Scotland
- 1762 - Russia & Prussia sign Treaty of Saint Petersburg ending the Seven Years War
- 1789 - French Estates-General meets for the first time since 1614 at Versailles, summoned King Louis XVI
- 1862 - French army intervenes in Puebla, Mexico: Cinco de Mayo
- 1864 - Battle between Confederate & Union ships at mouth of Roanoke
- 1864 - Battle of Wilderness, Virginia (Germanna Ford, Wilderness Tavern)
- 1877 - Indian Wars: Sitting Bull leads his band of Lakota into Canada to avoid harassment by the United States Army under Colonel Nelson Miles
- 1920 - German-Latvian peace treaty signed
- 1920 - Polish troops occupy Kiev
- 1921 - Miniature newspaper published (Brighton Gazette 10 x 13 cm)
- 1932 - Japan & China sign a peace treaty
- 1936 - Italian troops occupy Addis Ababa
- 1942 - British assault on Diego Suarez, Madagascar
- 1942 - US begins rationing sugar during WW II
- 1943 - Postmaster General Frank C Walker invents Postal Zone System
- 1944 - Mahatma Gandhi freed from prison
- 1944 - Soviet offensive against Sebastopol, Crimea
- 1945 - Netherlands & Denmark liberated from Nazi control
- 1945 - Uprising against occupying SS troops in Prague
- 1945 - World War II: Admiral Karl Dönitz, leader of Germany after Hitler's death, orders all U-boats to cease offensive operations and return to their bases
- 1948 - 1st squadron of jet aircraft aboard a carrier
- 1955 - Indian parliament accepts Hindu divorce
- 1955 - US performs nuclear test at Nevada test Site
- 1955 - West Germany is granted full sovereignty by its three occupying powers
- 1956 - World championships of judo are 1st held in Tokyo

## From KO Archives

## KU Controller Exams Dies After Fall

Observer News Service

Srinagar- Controller of Examinations in Kashmir University Dr. Abrar Hussain Khan today reportedly fell to his death from third floor of a building during an inspection on the campus at Hazratbal here, official sources said.

Khan was inspecting the third floor of a building, under construction and to be used as a store for examination material when he walked over a fragile fibre glass which broke down, the sources said.

They said Khan hit the cupboards before hitting the concrete floor and died on the spot. Police has taken cognizance of the incident and investigation has been initiated in this regard, a senior-police official said.

Kashmir University will remain closed for the day on Thursday to mourn the death of Dr Abrar.

Dr Abrar Hussain who was professor of law had acted earlier in the capacity of Dean Faculty of Law. He had also served the university in various other capacities including as its Registrar and Chairman Distance Education.

(Kashmir Observer, 05 May, 2005)



**While in winters, users are blamed for the overuse of heating appliances and power theft, one wonders who is going to be made the culprit this time around? Despite assurances from time to time and even after the installation of smart meters, the power woes of common people are far from over**

# Kashmir Battles With Power Outages

Will Kashmir's Electricity Woes Ever End?

Ikkz Ikkal



This is an AI generated image. For representational purposes only

The power crisis in Kashmir has reached alarming levels in recent times with the valley facing the worst ever electricity shortage this spring. The hopes of the residents are dimmed by the shadow of power crises plaguing the region. The Kashmir Power Distribution Corporation Limited (KPDCL) finds itself embroiled in a storm of discontent as consumers cry on broken promises and the perpetual darkness.

Kashmir's winters had always been in the news — notorious for power outages. However, it is probably the first time when the issue has stretched through spring as well. While in winters, users are blamed for the overuse of heating appliances and power theft, one wonders who is going to be made the culprit this time around?

Despite assurances from time to time and even after the installation of smart meters, the power woes of common people are far from over.

Electricity woes are as old as ever in Kashmir. It is disheartening that the clock is ticking backwards instead of forwards. One would have hoped that by now, authorities would have found

a way around Kashmir's power crisis. However, we seem to be doing worse.

If a place like Kashmir, quite accustomed to power outages, is crying foul over the lack of stable electricity, it shouldn't be a surprise that the situation is indeed grim.

The reports coming from households paint a grim picture as they are subjected to prolonged outages ranging from 12 to 15 hours per day.

Despite the installation of smart meters and insulated power cables that were considered as symbols of

progress, the reality remains bleak for many.

The angry consumers lament that they pay exorbitant monthly tariffs, yet they are left in the cold with the continuous power cuts.

The promises of 24-hour electricity

supply have faded like autumn leaves as the sentiments of consumers echo across the valley. The residents bemoan this unusual spectacle of scheduled curtailments and unscheduled blackouts, leaving them searching in the dark for answers.

In the middle of this power crisis, the Chief Engineer of KPDCL, Sandeep Seth, assured consumers that relief is on the horizon.

But as the days pass, the darkness persists. With each passing day, the cries of the residents facing power shortage grows louder, echoing through the corridors of power. As KP-DCL advocates for judicious use of electricity, the irony is not lost on people who have long been denied the luxury of illumination.

And in this saga of shattered dreams and faded hopes, the fate of Kashmir's power lies in the balance. Will the authorities in the power department rise to the occasion, fulfilling their commitment and restoring the light to the valley? Or will the darkness prevail, casting a dark shadow on the aspirations of the people? Only time will tell, as the battle for power rages on in the heart of Kashmir.

As the custodians of power distributors in Kashmir, KPDCL holds the responsibility to ensure that every household receives the amount of electricity promised.

From the standpoint of uncertainty in power supply in Kashmir Valley, KPDCL holds the responsibility for their promise of a consistent power supply. Let's together remind the authorities that in the fabric of progress, each thread must be stitched with dedication and determination. Only then can we see a brighter tomorrow illuminated with lights of hope, in the valley of Kashmir.

The power crisis in Kashmir is a serious challenge for the authorities to combat. But the onus also falls on the consumers from their end of bargain. Timely payment of electricity bills is crucial for maintaining the supply chain and ensuring uninterrupted access to power. By fulfilling their financial obligations, consumers not only contribute to grid stability, but also to the region's long-term development. In a landscape already burdened with uncertainties, responsible electricity usage and timely bill payments emerge as critical steps toward a brighter, more sustainable future for Kashmir.

Let's all understand and take our responsibility and ensure that we are fit in our part. By joining hands together, only can we ensure a better tomorrow. A tomorrow with uninterrupted power supply without unusual power cuts.

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

The author works at Maryam Memorial Institute Pandithpora Qaziabad. He tweets @IkkzIkkal

## Decentralisation: India's Struggle With Persistent Challenges

R Kavita Rao

**Local bodies, both rural and urban, are expected to play a significant role in effective service delivery, especially for basic services such as drinking water supply, sewerage, sanitation, and solid waste management.**

The latest census, conducted in 2011, suggests that 68.8 per cent of India's population lives in rural areas, while the rest reside in urban settlements. The increase in per capita income, along with a changing composition of economic activity in the country, indicates that the share of the urban population is expected to rise to about 50 per cent by 2045. Commitments to sustainable development goals, alongside a steadily growing population, imply the need for creating adequate fiscal space to address these requirements.

Local bodies, both rural and urban, are expected to play a significant role in effective service delivery, especially for basic services such as drinking water supply, sewerage, sanitation, and solid waste management.

However, delivering on these commitments is dependent on local bodies having access to adequate resources. The first challenge in improving the fiscal capacities of local bodies lies in the fact that as a nation, we know very little about the receipts and expenditures of local bodies in India. Creating an accessible database of comparable data on local body finances has been flagged as a priority by many central and state finance commissions (FCs). The Eleventh FC earmarked grants for this purpose. Subsequent finance commission reports flag concerns regarding the poor quality of available data. For taking the decentralisation project forward, creating a framework of local account-



ability is the first step, an integral part of which would be the creation and dissemination of information on the activities and finances of local bodies.

The second challenge in improving the functioning of local bodies relates to limited own-revenue collections by these agencies. While reliable information on the revenues collected by urban and rural local bodies is not available owing to the absence of a database, it is accepted that own revenues constitute a very small fraction of the total revenues available to local bodies. Recommendations to augment their revenues — both tax and non-tax — have been a consistent part of the discourse on strengthening the service delivery capacities of local bodies. A look at the last five FC reports throws

up a number of recommendations to expand the taxing powers of local bodies, improve collection of property taxes, and raise revenues from user charges.

The third challenge for effective decentralisation is adequate devolution of funds from the Centre and states, either in the form of shared taxes or grants. State FCs are mandated to be constituted to recommend the distribution of the net proceeds of the state between the state and local bodies, the inter-se allocation between different panchayats and urban bodies, and the assignment of certain taxes and grants-in-aid. Studies on SFCs suggest that states have not been consistent in timely constituting the SFCs and even in effectively implementing the recommendations pro-

vided by them. Grants provided by the Union finance commissions too have often been subject to conditionalities resulting in incomplete utilisation of available resources.

The final challenge in this space is perceptions regarding the capacity of local bodies to absorb resources being made available, and deliver on the associated commitment. The institutionalisation of parastatals for more effective execution of some of the programmes for which the Union government provides resources throws light on such perceptions.

Effective decentralisation depends on local bodies having access to adequate resources as well as the autonomy for prioritisation in expenditure decisions. Many of the efforts towards decentralisation in the country focus on visualising the local bodies as executing agencies for a predefined set of functions, with limited scope for re-orientation of priorities to suit local needs. The challenges to decentralisation outlined above also stem from a perceived urgency to execute rather than to empower local decision-making. Improving performance in generating own revenues — either through taxes or through non-tax revenues — could help in empowering these tiers of government.

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 Business Standard

# The Cuckoo and the Paddy Seedbed

Mushtaq Hurra

Restoration of greenery ceases dormancy and hibernation, resuscitates life back to normal after a prolonged winter lull, in Kashmir. Frozen waterfalls begin to rumble with copiously crystal-clear aqua, sweltered and scalded meadows turn velvety green, naked flora grows a rich canopy to bless us with soothing shades, Kaleidoscopic flowers spread invigorating aroma to make surroundings fragrant, nesting of bulbuls and doves on tiny branches of fruit trees adds optimistic vibes to dejected souls, pleasant sunshine warms the congealed and frost-bitten creatures, and euphonious cuckoos produce enticing sounds to remind and persuade farmers and agriculturists to resume their agro activities which were suspended during the aligid winter months.

Common cuckoo in our Kashmiri parlance is called Bael Cuck (Cuckoo of Seeds). The bird is believed to be the harbinger of agro and farming activities in Kashmir valley. Frequency of its warbling is thought to determine the fortunes of the agro industry. I vividly remember how my late grandmother used to prompt my father at the typical calls of the bird to start the preparations for paddy seedbeds.

Though the belief associated with the caroling of the cuckoo seems to be mythical, yet it is motivating and inspiring. The distinct sounds of the bird still reverberate in the environs of the valley, and scratch nostalgic vibes of our elders, but the old notion and spirit attributed to it, is gone. Our young people hardly know anything about the beautiful tradition. Bael Cuck is considered propitious for the farming sector, and its appearance convinces female folk to commence their farming operations.

Since our rural economy is chiefly sustained by agriculture and its allied sectors, the preparation of different seed-beds begins in the late March, but some of our progressive farmers and growers brave all odds of the harsh winter to incept the great work in the poly houses, during



This is an AI generated illustration

January and February. Industrious women folk of rural areas work diligently in their kitchen gardens and orchards to prepare different seed-beds to grow various vegetable species. It not only helps our rural belt in its self-sufficiency and self-reliance, but helps the people to adopt healthy lifestyles, which ultimately saves them from many lifestyle ailments.

Paddy seed beds are brides of kharif season. Preparations for a

**Our young people hardly know anything about the beautiful tradition. Bael Cuck is considered propitious for the farming sector, and its appearance convinces female folk to commence their farming operations**

paddy seedbed are no lesser than a festivity in the valley. Selec-

tion of the seeds is done during threshing season. The best seeds

are chosen and stored safely in granaries. Finest jute sacks or big earthen pails are used to keep the seeds under safe custody. Paddy seeds require submersion to break the dormancy, and the same is done in the second fortnight of April. Seedbeds are repeatedly tilled, dug and rolled for best results. Prior to sowing of the seeds, a special Tehri (A ubiquitous fried rice dish prepared with tempering of onions) is distributed among children

and elders of the locality. I won't delve into the religious justification of the tradition, but it helps people to strengthen their social bonds. Many so-called religious fanatics discourage the custom of Tehri, but beautiful social rituals don't need a doctrinal advocacy to continue.

Another indigenously exclusive exercise etched to paddy seedbeds is Bael Tumul or Cherim. Leftover germinated paddy seeds are converted into a special rice called Bael Tumul or Cherim. The surplus germinated paddy seeds are sun-dried, and then pestled in a mortar. The rice obtained thus is winnowed. It is not usually cooked, but eaten raw with sugar and walnut kernels. Cherim rice mixed with sugar is distributed among friends, relatives and neighbors as a token of love and gratitude. But, the job is quite laborious and lengthy, so the practice has almost withered out. The culinary delicacy is being kept alive by a handful of households only.

The beautiful traditions of our glorious past have begun to dwindle. Mechanical onslaught has eroded some cherished legacies from the canvas of our proud past. We have miserably failed to transmit our heritage and practices to our own progeny. They have become digital slaves and sloths who can't engage themselves in exhilarating customs of the past. We have encouraged our children to abandon the centuries old ancestral tradition of paddy farming, by converting it into orchards. Thousands of acres of paddy land has fallen prey to our unwarranted and hollow pride. A splash of mud from irrigated paddy farmland is thought to be blot on our credibility. Oh! We have surpassed the height of stupidity and ignorance. Some exquisitely delicate mores and praxis have vanished into the thin air. Our young people are neither acquainted with the cuckoo nor its canticles. The Bael Cuck is still calling us to keep the torch ignited.

The author is a Teacher and a Columnist. He can be reached at mushtaqhurra143@gmail.com

## The Hidden Risk of Letting AI Decide

Joe Árvai

As artificial intelligence creeps further into people's daily lives, so do worries about it. At the most alarmist are concerns about AI going rogue and terminating its human masters.

But behind the calls for a pause on the development of AI is a suite of more tangible social ills. Among them are the risks AI poses to people's privacy and dignity and the inevitable fact that, because the algorithms under AI's hood are programmed by humans, it is just as biased and discriminatory as many of us. Throw in the lack of transparency about how AI is designed, and by whom, and it's easy to understand why so much time these days is devoted to debating its risks as much as its potential.

But my own research as a psychologist who studies how people make decisions leads me to believe that all these risks are overshadowed by an even more corrupting, though largely invisible, threat. That is, AI is mere keystrokes away from making people even less disciplined and skilled when it comes to thoughtful decisions.

### Making thoughtful decisions

The process of making thoughtful decisions involves three common sense steps that begin with taking time to understand the task or problem you're confronted with. Ask yourself, what is it that you need to know, and what do you need to do in order to make a decision that you'll be able to credibly and confidently defend later?

The answers to these questions hinge on actively seeking out information that both fills gaps in your knowledge and challenges your prior beliefs and assumptions. In fact, it's

this counterfactual information – alternative possibilities that emerge when people unburden themselves of certain assumptions – that ultimately equips you to defend your deci-

rate at least a few plausible options, and in a manner that is honest about the trade-offs you are willing to make across their pros and cons, is a hallmark of a thoughtful and de-

time to do your homework. If you don't believe me, just think about all those times you let your feelings guide you, only to experience regret because you didn't take the time to think a

hidden harm that AI exposes people to comes in: AI does most of its "thinking" behind the scenes and presents users with answers that are stripped of context and deliberation.

comes to expending mental energy. This frugality leads people to like it when seemingly good or trustworthy decisions are made for them. And we are social animals who

of the wisdom of critical reasoning. But because people like having decisions made for them, they tend to accept these bad decisions and move on to the next one. In the end, neither we nor AI end up the wiser.

### Being thoughtful in the age of AI

It would be wrongheaded to argue that AI won't offer any benefits to society. It most likely will, especially in fields like cybersecurity, health care and finance, where complex models and massive amounts of data need to be analyzed routinely and quickly. However, most of our day-to-day decisions don't require this kind of analytic horsepower.

But whether we asked for it or not, many of us have already received advice from – and work performed by – AI in settings ranging from entertainment and travel to schoolwork, health care and finance. And designers are hard at work on next-generation AI that will be able to automate even more of our daily decisions. And this, in my view, is dangerous.

In a world where what and how people think is already under siege thanks to the algorithms of social media, we risk putting ourselves in an even more perilous position if we allow AI to reach a level of sophistication where it can make all kinds of decisions on our behalf. Indeed, we owe it to ourselves to resist the siren's call of AI and take back ownership of the true privilege – and responsibility – of being human: being able to think and choose for ourselves. We'll feel better and, importantly, be better if we do.

By arrangements with The Conversation



sions when they are criticized.

The second step is seeking out and considering more than one option at a time. Want to improve your quality of life? Whether it's who you vote for, the jobs you accept or the things you buy, there's always more than one road that will get you there. Expending the effort to actively consider and

defensible choice.

The third step is being willing to delay closure on a decision until after you've done all the necessary heavy mental lifting. It's no secret: Closure feels good because it means you've put a difficult or important decision behind you. But the cost of moving on prematurely can be much higher than taking the

little harder.

### Dangers of outsourcing decisions to AI

None of these three steps are terribly difficult to take. But, for most, they're not intuitive either. Making thoughtful and defensible decisions requires practice and self-discipline. And this is where the

Worse, AI robs people of the opportunity to practice the process of making thoughtful and defensible decisions on their own.

Consider how people approach many important decisions today. Humans are well known for being prone to a wide range of biases because we tend to be frugal when it

tend to value the security and acceptance of their communities more than they might value their own autonomy.

Add AI to the mix and the result is a dangerous feedback loop: The data that AI is mining to fuel its algorithms is made up of people's biased decisions that also reflect the pressure of conformity instead

## Sci Fest 2024 Held At GCW, M.A Road Srinagar

Observer News Service

Srinagar: Government College for Women, M.A. Road, Srinagar hosted a Science Education Promotion Programme under 'Sci Fest 2024' on Saturday.

The event was organized by the Department of Biotechnology and Department of Industrial Chemistry of the host college in collaboration with the Thapar Institute of Engineering and Technology (TIET) Patiala. The event was sponsored by TIET under the DST-PURSE Grant.

Students from different colleges—SP College Srinagar, Amar Singh College, GCW Nawakadal, and AAA Memorial College, Bemina—participated in the event.

Principal of the college, Dr. Ruhi Jan Kanth and Dr. Debabrata Deb, Associate Professor in Theoretical Physics,



TIET, spoke about the relevance of such programmes.

A career counselling session was conducted by the invited speaker, Dr. Prince Ahmad Ganai, Professor, NIT Srinagar on "Career Awareness in Basic Science." Dr. Ganai apprised the students about different career options available after 10+2, emphasizing on the importance

of acquiring new skills. He also referred to various competitive exams like JAM, GATE and NET and shared the tips to gain admission in renowned institutions such as IITs and IISERs.

Guest speaker Dr. Ovais Shafiq Qadri, Assistant Professor in Biotechnology, TIET, briefed the students about the courses offered, rankings, and study

opportunities at TIET.

An Intercollege Quiz Competition was also held, featuring five teams from different colleges in which SP College Srinagar emerged as the winner. Team from GCW MA road secured the second while AAAM Degree college, Bemina, the third position. Dr. Muneesa Bashir, Assistant Professor, Biotechnology, served as the moderator for the programme.

Dr. Altaf Ahmad Najjar, Assistant Professor, Industrial Chemistry, conducted the quiz session with Dr. Shabir Ahmad, Assistant Professor, Food Science and Technology, serving as the scorer. Prize distribution ceremony was held and winners were felicitated with medals and Trophies. Dr. Raihana Maqbool, Assistant Professor, Biotechnology acted as rapporteur for this event.

## Women's Cycling Literacy Campaign Reaches Srinagar

KO WEB DESK

Srinagar: She cycling - a nationwide Bicycle Literacy campaign for women by BYSC India in association with J&K Tourism, Directorate of Tourism, Kashmir, was initiated in Srinagar today on May 4th at Jhelum River Front (LalMandi) by Deputy Director Recreation, Malik Wasim, and Deputy Director Kashmir, Dr. Mantasha Binti Rashid.

The training is led by Zeenath M.A, She Cycling Senior National Project Coordinator, and Prakash P. Gopinath, former Bicycle Mayor, Trivandrum.

Mantasha Binti Rashid, Deputy Director Tourism, Kashmir spoke on the occasion about the empowerment of women through



cycling. Shahla Ali Sheikh, chief guest on the occasion, an entrepreneur, sporting enthusiast who is also an active cyclist, horse rider, and a polo player, emphasized on making cycling a lifestyle not just an event.

Women from diverse professions and all age groups joined the cycling practice and hailed this training program as an important step in saving the environment, living healthy life, and

enhancing mobility of women. 18 girls and women showed up and practiced cycling under the guidance of Prakash and Zeenath on the riverfront. Zeenath has taught more than 800 women to cycle in Kerala only.

The training shall continue for 5 days in the morning and evening hours. "Women are urged to join the same and learn cycling which is a green and environmentally friendly medium of transport," said Deputy Director Tourism Kashmir. Mr Prakash emphasized that he has been to several countries and states across India on cycle and being in Kashmir is a wonderful experience, especially the pleasant weather and people make it all the more beautiful.

## CONTD. FROM FRONT PAGE

### IAF Soldier Killed

dead and three others injured. The Army truck bore the major brunt of the firing by the terrorists who were armed with AK assault rifles and are believed to have fled into the nearby forests, the officials said.

Reinforcements from the Army and police have been rushed to the area and a massive search and cordon operation was launched to track down and neutralise the terrorists, they said.

Police assisted by paramilitary forces carried out searches in Poonch town since Friday following inputs about movement of suspected persons. However, no one was arrested during the operation, the officials said.

Poonch is part of Anantnag-Rajouri parliamentary constituency which is going to polls in the sixth phase on May 25.

The border district of Poonch along with adjoining Rajouri have witnessed some of the major terrorist attacks over the past two years, signalling return of terror activities to the region, which was once cleared of terrorism and remained peaceful between 2003 and 2021.

The latest incident in the Pir Panjal region followed the killing of a government employee Mohd Razaq, brother of an Army personnel, by terrorists at village Kunda Top in Rajouri's Shahdra area on April 22 and a village defence guard Mohd Sharief in Basantgarh area of Udhampur on April 28.

Police have released pictures of two Lashkar-e-Taiba (LeT) terrorists, including suspected Pakistani national Abu Hamza, involved in the murder of Razaq and announced a cash reward of Rs 10 lakh on his head.

The Buzliuz ambush in December last year came weeks after a major gunfight in the Dharmasal belt of Bajimaal forest in Rajouri that left five Army personnel, including two captains, dead a month earlier.

Two terrorists, including a top commander of LeT identified as Quari, were also killed in the two-day long gunfight. Quari was said to be the mastermind behind several attacks, including the killing of 10 civilians and five Army personnel in the district.

The stretch between Dhera Ki Gali and Buzliuz on the boundary of Rajouri and Poonch is densely forested and leads to Chamrer forest and then Bhata Dhurian forest, where five soldiers were killed in an ambush on an Army vehicle on April 20 last year.

In May last year, five more Army personnel were killed and a major-rank officer was injured in Chamrer forest during an anti-terrorist operation. A foreign terrorist was also killed in the operation.

In 2022, five Army personnel were killed when terrorists carried out a suicide attack on their camp at Pargal in Darhal area of Rajouri district. Both the terrorists involved in the attack were eliminated.

In 2021, nine soldiers were killed in two separate attacks by terrorists in the forested region. While five Army personnel, including a junior commissioned officer (JCO), were killed on October 11 in Chamrer, a JCO and three soldiers were killed on October 14 in a nearby forest.

### Alarming Rise

trend of road accidents. He urged authorities to prioritise road safety measures and enforce stringent regulations to mitigate the loss of lives and injuries to ensure safer travel for all residents and visitors alike. (KNO)

### J&K Bank's Annual

profit for the Q4FY23-24 also rose by 34% to Rs 638.67 Cr when compared to Rs 476.33 Cr recorded last financial year. This also is a historic high for quarterly profits.

Performance Highlights  
Beating its previous highest-ever profit of Rs. 1197 Crore achieved only last year, the Bank's net profit surged by 48% to record a new high of Rs 1767 Cr. In line with its promise of meeting annual guidance, the Bank's notable metrics include 3.92% net interest margin (NIM), over 15% capital adequacy ratio (CAR), around 4% gross NPA and below 1% net NPA – a reflection of strong operating results reinforcing further financial soundness and resilience to the balance-sheet.

The Bank's total revenue grew by 19% to cross the Rs 12000 Cr mark while as the net interest margin (NIM) stood at 3.92%. Bank's Yield on Advances rose annually to 9.54% from 8.91%, while as the Return on Assets (RoA) reached quite healthy levels at 1.22% - crossing the 1% barrier after a decade - as against 0.89% recorded last fiscal.

Expressing his satisfaction on the occasion about the good set of numbers posted by the Bank for FY 2024, the Bank's MD & CEO Baldev Prakash said, "We are thrilled to report such stellar annual numbers, which reflect our unwavering commitment to excellence and prudent financial management. Our record-breaking annual profit and impressive financial metrics reflects the changing culture of the Bank where delivering streak of new records period after period is becoming a habit! also underscores the Bank's resilience and strategic prowess in navigating dynamic market conditions. More so, it reflects the dedication of our staff, the unwavering trust of our customers, and the continued support of our major shareholders i.e. UT Government."

"Recommendation of a handsome dividend of Rs. 2.15 per share of face value Re. 1.00 for FY 2024 by the Board of Directors, is an acknowledgement of the trust and support of our shareholders and we are keen to share the rewards with our valuable shareholders. The success is the outcome of establishing synergies between the core elements of personnel, processes and technology; wherein capabilities have been fortified through planned transformation and change management", he said adding further, "Now with laid-out platform, enhanced capabilities and strengthened core, we are ready to scale newer heights while embracing the dynamically evolving industry practices."

He further stated, "Such stupendous success has been achieved while following principles of ethical business practices and maintaining highest standards of corporate governance."

Business Growth  
J&K Bank's total deposits rose 10.44 % YoY to Rs 134774.89 Cr as of March 31, 2024, from

Rs 122037.74 Cr recorded a year ago, while as the Net Advances of the Bank stood at Rs 93762.51 Cr in Q4FY24 rising up 14 % YoY from Rs 82285.45 Cr in Q4FY23.

On a sequential basis (QoQ), deposits grew by 5% and advances increased by 4.5%. Meanwhile, the Bank's CASA Ratio at 50.51% as of March 31, 2024, despite industry-wide pressures on liability side, is among the best in the industry.

"Moreover, the Bank's deposit growth, in line with the industry average of 11%, and advances increasing by approximately 14%, highlight its robust growth trajectory and market leadership in its core operational geography", he said.

Asset Quality  
Strengthening its asset quality further, the Bank has brought down the Gross NPA (GNPA) to 4.08 %, while the net NPA are below 1 percent at 0.79%.

MD further stated, "Our strong asset quality metrics underscore our methodical approach to risk management and our unwavering focus on maintaining a healthy balance sheet. While exceeding our annual guidance, these results validate our efforts to build a resilient and sustainable banking franchise. With a Provision Coverage Ratio (PCR) at 91.58%, J&K Bank continues to demonstrate its commitment to prudential provisioning and risk mitigation."

Capital Adequacy  
Ensuring adequate availability of capital to support its business growth while maintaining the regulatory buffer comfortably, the Bank is well cushioned with its Capital Adequacy Ratio at 15.33 % as on Mar, 2024.

Transformative Projects  
J&K Bank's transformative projects are progressing smoothly, with a focus on enhancing digital initiatives and ensuring zero-disruption of services, even during high-demand festive occasions. The bank has improved its overall customer services and launched innovative digital customer journeys to enhance the banking experience.

"Internally, our ESG efforts have led to the implementation of e-office across the organization, drastically reducing paper usage. However, remaining cognizant of environmental concerns, we continue to engage in sensible lending practices contributing to sustainability and enhanced operational efficiency."

On upgrading the Bank's Human Resource, he asserted, "We continue to invest in our workforce through HR initiatives focused on re-skilling and up-skilling, creating change champions prepared to meet future challenges. An online learning system titled e-Path-shala has been established, integrating knowledge acquisition into the career progression journeys of employees, thereby incentivizing personal and professional growth – an overall strengthening of employee value proposition the Bank offers to its existing and prospective staff members."

Corporate Social Responsibility  
Commenting briefly upon the Bank's CSR Program, MD said, "The Bank also contributes to the overall social good through its Corporate Social Responsibility (CSR) programs. With an annual spend of around Rs 19 Cr under our

CSR programs during FY 2023-24, we have supported initiatives aimed at empowering marginalized communities, promoting eco-friendly measures, and providing assistance to persons with disabilities besides supporting programs focussed on skill development of youth. And on the back of improved profitability, such initiatives are bound to witness a further boost owing to the enhanced budgetary allocations."

Fostering Entrepreneurship  
Furthermore, J&K Bank remains steadfast in its commitment to extend employment benefits to thousands of youth, with a special focus on fostering entrepreneurship and driving socio-economic development in the region. "We are proud to be at the forefront of employment-generating initiatives," said Baldev Prakash.

"As we celebrate this remarkable milestone, I would like to extend my heartfelt gratitude to our stakeholders and the communities we serve. Together, we will continue to grow, innovate and create sustainable value for all our stakeholders", he concluded.

### KP Migrants Face

the common people that propelled him to the top post in 2014.

The former Jammu and Kashmir chief minister asked people to stay away from "this divide-and-rule politics".

Addressing a rally in the Khandar area of the city here in support of the NC's Lok Sabha poll candidate Aga Syed Ruhullah Mehdi, Abdullah said, "Modi is trying to create fear among Hindus and to create that fear, he is telling them that your mangalsutras will be taken away and sold to give money to Muslims. Are we such bad people that we will snatch mangalsutras from our mothers and sisters?"

The member of Parliament from Srinagar said the prime minister is telling Hindus that if the INDIA opposition bloc comes to power after the ongoing polls, their savings will be taxed and if they have two houses, one would be taken away and given to Muslims.

"He is creating hatred among Hindus towards Muslims and then he says Muslims produce more children. God gives children. Many (people) do not have (children). What does he know about children when he does not have any? He did not even value his wife, how could he have valued his children," Abdullah asked the gathering.

He accused the prime minister of trying to "create hatred" in the country and said "we are against it".

"We pray to god to bring him (Modi) down. He is lying," Abdullah said.

The veteran leader, who is not contesting the Lok Sabha polls due to his health conditions, said Modi no longer talks about the issues of the common people that propelled him to the prime minister's post in 2014.

"When he came to power in 2014, he used to raise the issue of the price of LPG cylinders. The price of a domestic gas cylinder was Rs 400 at that time. He used to raise the issue of price rise, and unemployment.

"Ten years have gone by and what is the price of a gas cylinder now? It is Rs 1,100. Diesel prices have risen, cooking oil prices have gone

up, the prices of vegetables, mutton etc. have increased. He (Modi) installed smart metres that run even when there is no electricity," Abdullah said.

He asked people to remain cautious and stay away from "this divide-and-rule" politics.

Later, talking to reporters, Abdullah said the prime minister should answer whether he is the PM of only a few people or the entire country.

"I consider him my prime minister. But his politics of hate needs to be stopped so that India can be saved," he said.

The NC president said it is "unfortunate" that the country's prime minister and home minister were giving statements that are "creating tension among different communities".

"We will not need enemies from outside, we will have enemies inside. And when there is tension within the country, how will you fight with China," he asked.

Abdullah further said that terrorism will not stop unless India and Pakistan become friends.

On the BJP's assertion that the situation has changed in Kashmir and political parties were conducting elections rallies freely after the abrogation of Article 370, the NC president said he used to roam the Valley in 1996 as well when terrorism was at its peak.

"When my house was targeted with bombs, I did not stop... When they raised Indian flag at Lal Chowk, they came with a battalion, but I was never afraid," he added.

On Modi's remark that he did the biggest service by implementing the Constitution of India in Kashmir, the former J-K chief minister asked, "Were we not Indians enough before the abrogation of Article 370?"

He said the NC and INDIA alliance will not allow the BJP to change the Constitution. "Our major fight is against that," Abdullah added.

Referring to the situation in Jammu and Kashmir, the former chief minister said all top officials in the Union territory are outsiders.

"Be it SSPs (senior superintendents of police), DCs (deputy commissioners) or any other bureaucrats -- all of them are from outside. We have to fight this. We have to show them (the BJP-led Centre) that we do not accept the decisions of August 5, 2019," he said.

On August 5, 2019, the Centre abrogated the provisions of Article 370 of the Constitution that had conferred special rights on Jammu and Kashmir and bifurcated the erstwhile state into Union territories.

Abdullah also asked the voters to check the electronic voting machines (EVMs) while exercising their franchise.

"When you vote, make sure you check the EVMs. See if the light turns on, so that your votes are not wasted. Check the VVPATs as well. Government agents will try to bribe you, but you have to remain cautious and honest," he said.

### No Force Can

that the poor get access to the internet, "which was meant only for rich people during the Congress rule".

The PM also slammed the Congress for not taking any action against Maoists "to preserve the party's vote bank".

27<sup>th</sup> year OF PUBLICATION

# KASHMIR OBSERVER

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OR SCAN

## Around 7000 Pilgrims To Perform Hajj This Year

Agencies

**SRINAGAR:** Ahead of the coming annual Hajj pilgrimage, 7000 people are readying from Kashmir to perform the holy pilgrimage to Makkah.

As per the details available with the news agency, officials from the Hajj House said that meticulous planning and arrangements are being made to ensure a smooth and comfortable experience for the pilgrims.

"We have already begun the distribution of necessary documents in Srinagar and across various districts," said the official from the Hajj House.

Highlighting improvements from the previous year, he said they have improved accommodation by upgrading the tent quality.

"This year, we have booked C class tents, a step up from the D class tents used last year," he added.



Also, the cover size of the tents has been increased from four persons to five persons, ensuring greater comfort and convenience for the pilgrims.

Muslims in the region," added officials. Dr Shujaat Ahmad Qureshi, executive officer, Jammu and Kashmir Hajj committee told KNO they are committed to facilitating a memorable and spiritually enriching experience for the pilgrims.

He said there are two flights scheduled till May 15 and after that one flight is scheduled for each day. "We are fully prepared and have already begun the distribution of necessary documents in Srinagar and across various districts," he added—(KNO)

## Ramban Land Subsidence: CS Reviews Relief, Rehab Measures Taken For Victims

Agencies

**SRINAGAR:** Ahead of the review to be taken by the Union Home Secretary regarding the land subsidence in village Pernote of Ramban district, Chief Secretary, Atal Dulloo, today took stock of measures taken up, so far, by the administration towards relief and rehabilitation of the affected population.

The meeting was attended by ACS, Jal Shakti/FC Revenue, ACS, Forests, Principal Secretary, Home, Divisional Commissioner, Jammu, ADGP, L&O; Secretary, Revenue, Secretary, DMRR&R, DC, Ramban, representatives from Geological Survey of India (GSI) besides other concerned officers.

Dulloo had a detailed assessment about the relief measures being initiated by the divisional administration to provide succor to the affected families. He asked about the health status of the victims besides taking appraisal of the aid being extended to the affected by the local administration. He enquired about the total damage caused to livelihoods of



the affected people and asked for working out long-term rehabilitation measures.

The Chief Secretary also interacted with the Scientists of GSI, who provided insights into the scientific reasons behind this natural calamity. He also asked about their recommendations for taking preventive measures to avoid such incident in future. He asked them to conduct a detailed analysis of this area in view of historical incidents occurred, previously, in the area. He called for having a broad analysis of all the critical

infrastructure present in this area like transmission towers, railways, water distribution network and roadways so that the requisite plans are formulated accordingly.

Dulloo also reviewed the status of alternative link connecting Gool Sub-division to Ramban and asked for restoration of affected services and utilities on war footing.

Divisional Commissioner, Jammu, Ramesh Kumar, provided detailed information about the relief measures being carried out by the administration saying that the affected fami-

lies are being given relief as per the standard SDRF norms. He revealed that the district administration provided relief under the categories of ex-gratia for damaged structures, loss of utensils/clothings, assistance for land loss, fodder/feed for animals besides providing tentages and making arrangements for food. He also suggested certain measures regarding permanent rehabilitation of the affected families. He presented status of restoration of utilities in the area and the progress on restoration of 400kv transmission line.

## Soldier Dies, 9 Injured As Army Vehicle Skids Off Road In Anantnag

Agencies

**ANANTNAG:** At least one soldier lost his life while nine others suffered minor injuries after the vehicle they travelled in skidded off the road in south Kashmir's Anantnag district on Saturday.

An official told the news agency that a vehicle carrying soldiers, which was on its way from Batagund Verinag towards Watanard Kokernag, skidded off from the road at Batagund, resulting in the injuries to ten soldiers from 19 Rashtriya Rifles unit.

The injured soldiers were rushed to hospital for treatment; however, one of them succumbed at the hospital, the official said, adding that the injured ones are being treated and are stable.

"It is an unfortunate accident,

not any terror attack as claimed by some social media posts," the official clarified.

Police in a statement issued to KNO said some social media platforms have circulated news that terrorists have attacked an army vehicle at Batagund top, Dooru which is "totally baseless".

"We would like to clarify that it was not a terrorist attack but an unfortunate accident. The vehicle carrying army personnel lost control and skidded off the road, resulting in injuries to them including the unfortunate death of one army personnel," the police spokesperson said.

He urged the general public not to pay any heed to such rumours. "Rumour mongers will be dealt with strictly, according to law," the spokesperson warned—(KNO)

## Alleged Apple Subsidy Scam

### Govt Orders Probe Against Pvt Company

Auqib Javeed

**SRINAGAR:** The Jammu and Kashmir government has launched an investigation into M/s H. N. Agriserve Pvt Ltd., one of the private companies responsible for managing the High-Density Apple Plantation Scheme in the Kashmir Valley. This action follows numerous complaints from apple growers alleging that the company duped them.

A number of orchardists across Kashmir reported the company for allegedly withholding promised subsidy payments after they converted their land to high-density apple orchards. Notably, Kashmir Observer's weekly "Inkisha" program previously exposed how the company deprived orchardists of their rightful subsidies.

An official order issued by the Directorate of Horticulture, Kashmir, a copy of which lies with Kashmir Observer, has directed the Chief Horticulture officers of Budgam and Baramulla districts to depute Horticulture Development Officers and relevant personnel with relevant records of the complainants to the directorate on May 4th.

The order states, "During a meeting with Divisional Commis-

sioner Kashmir, the undersigned was asked to enquire about the complaints received by Divisional Commissioner's office against M/s H. N. Agriserve Pvt Ltd. (PE)."

However, the affected farmers expressed concern that they were not included in the meeting.

"We should have been present, but unfortunately, we weren't

been tactically delaying the payment from the last few years.

High Density Apple Plantation Scheme is a 100% state funded scheme formulated to achieve the objectives of enhanced production and productivity and raising the income of the farmers.

The scheme is being implemented through different private companies. The scheme, amounting to Rs 2.5 lakh per kanal of land, will be subsidized by the government, covering half of the total cost. Eligibility for the scheme is limited to those opting for more than three kanals of land for high-density plantation.

Jahangir Ahmad Mir, another aggrieved grower from Nasrullahpora area of district Budgam told Kashmir Observer that they paid more than 15 lakh to the company for planting high density apples to over 10 kanals of land.

"We were told that we will get back around 7 lakh rupees as subsidy. However it has been more than six months, we didn't get any update on the money," Mir said.

He further said the company offers hollow assurances and manipulates fruit growers with deceptive promises.

Director Horticulture Kashmir, Zahoor Ahmad Bhat couldn't be reached for comments.



called," said Bilal Ahmad, a resident of Khansahib, Budgam.

The orchardists told Kashmir Observer that they have been denied subsidies or paid partially by the company after promising full benefits.

"I converted my eight kanals of traditional apple orchard land into high density. The company took 11 lakh from us and informed us that I will get 5.50 lakh in subsidy, however I received 3.85 lakh only," Bilal added.

He said that the company has

## Legal Awareness Program On NALSA Held In Budgam

Agencies



**BUDGAM:** The District Legal Services Authority (DLSA), Budgam & Tehsil Legal Services Committee (TLSC), Chare-I-Sharief, in association with Government Boys Higher Secondary School, Chare-I-Sharief, and HR & ACF (NGO), joined hands to organize an awareness program aimed at empowering communities with legal knowledge about the (Child friendly Legal Services to Children and their Protection) Scheme 2015.

The event, held at Government Boys Higher Secondary School, Chare-I-Sharief, witnessed the participation of distinguished guests and prominent figures.

The event was also graced by penal lawyers, members of civil society, staff members, and

Para Legal Volunteers (PLVs) of TLSC and students.

In his presidential remarks, Khalil Ahmad Choudhary, Chairman of DLSA, Budgam, emphasized the importance of legal awareness in ensuring justice for all. He highlighted the role of legal aid clinics in providing free legal aid to the underprivileged.

Jahangir Ahmad Bakshi, Secretary of DLSA, Budgam, stressed the need for community engagement in legal matters and applauded the efforts of TLSC, Chare-I-Sharief, for their proactive approach in legal awareness.

Fakur-un-Nisa Chairperson TLSC, Chare-I-Sharief highlighted the significance of legal awareness about the beneficial provisions of legal aid for children in need of care and protection and children-in-conflict with law.

## Building, Car Of Alleged Drug Peddler Attached In Rajouri

**JAMMU:** A multi-storey business establishment and a vehicle, both together worth more than Rs 1.80 crore, owned by an alleged drug peddler, were attached in Rajouri district on Saturday, police said.

Vikal Chogga, who was booked under the Narcotic Drugs and Psychotropic Substances (NDPS) Act last year, had illegally acquired the property by selling drugs to

the youth in Rajouri town, a police spokesperson said.

He said the attached properties were a four-storied business establishment worth Rs 1.74 crore in the heart of Rajouri city and a car valued at Rs 7 lakh.

Rajouri Senior Superintendent of Police Amritpal Singh said police is committed to eradicate the menace of drugs from the district.

## Massive Search Operation In Upper Reaches Of Bhandarwah

Agencies

**JAMMU:** Since a group of terrorists are believed to have fled from Basantgarh area of Udhampur district after killing a Village Defence Guard (VDG) member recently, the Army and police have launched a massive search operation in upper reaches of Bhandarwah and Marmat areas of Doda district following report of few suspects in the area.

Security forces are on high alert in these areas.

According to the news agency, a group of terrorists fled after killing a VDG member in Panara village of Basantgarh on April 28. A massive manhunt was launched by security forces in Basantgarh but there was no trace of terrorists.

Now, the search operation is going on in the upper reaches of Bhandarwah and Marmat in Doda district.



Replying to a query about the search operation, Senior Superintendent of Police (SSP) Doda Javed Iqbal said, "Yes, the search operation is going on."

Meanwhile, sources told KNO that there were reports of the presence of terrorists in the forest areas after which the search operation was launched.

"A group of two to three suspects were seen in the Malthola area in the upper reaches of Bhandarwah on May 2 after which the search operation was

launched but so far nothing has been found. Security forces are still on high alert and are not letting any chance for terrorists to enter the district," a source said.

Upper areas of Marmat and Bhandarwah are accessible from Basantgarh and terrorists in the past have used this route to commute between Marmat and upper reaches of Udhampur district. There are natural hideouts due to the dense forest and due to absence of any road connectivity, commuting becomes difficult—(KNO)

BARAMULLA LS SEAT

## 15 Nomination Papers Rejected

Observer News Service

**BARAMULLA:** Following scrutiny of nomination papers for Lok Sabha Elections in Baramulla Parliamentary Constituency (PC), Returning Officer, Minga Sherpa, has accepted 23

nominations as valid.

During the scrutiny of all 38 nomination papers, 23 nominations were found valid, including two female candidates and were accepted to contest the Lok Sabha Elections from the Baramulla PC. The candidature of 15 candi-

dates was rejected as their nomination papers were found invalid during the scrutiny process in accordance with the EC norms.

The candidates can withdraw their nomination till May 06 (Monday) before 03:00 pm in the office of Returning Officer.

## KCC&I Signs MoU With Gujarat Chamber In Srinagar

Agencies

**SRINAGAR:** The Kashmir Chamber of Commerce & Industry (KCCI) and The Southern Gujarat Chamber of Commerce & Industry (SGCCI) signed a Memorandum of Understanding (MoU) at the KCCI office, Srinagar.

The MoU was signed at the Special Executive Meeting of the KCCI and SGCCI office bearers, in presence of the Commissioner Industries and Commerce, Vikramjit Singh, the Chief Guest. The Director Handicrafts, Kashmir, Mehmood Ahmad Shah was also present on this occasion, a statement issued to the news agency—Kashmir News Observer (KNO) reads.

The MoU was signed by the President KCCI Javid Ahmad Tenga and SGCCI President Ramesh Vagharia on behalf of their respective Chambers.

The MoU provides for mutual cooperation in respect of encouraging trade activities, exchange of trade delegations/participation of trade fairs/ exhibitions. Both chambers shall establish effective consultation, cooperation and the exchange of Information on trade.

Both the Chambers shall jointly organize and hold conferences, meetings, seminars, workshops, presentations for their members to strengthen commerce and explore new trade opportunities.

Both Chambers will mutually cooperate in the best possible manner so that the trade can grow and flourish with required

interventions and coordination, likewise, both parties shall carry out their respective responsibilities with due diligence and in a professional manner;

Both the Chambers shall exchange information on the economy, trade, publication, trade regulations, industrialization, economic legislation and business practices being enforced in their Chambers. Wherever applicable, both parties may extend the best cooperation and support to achieve the aims.

Both chambers shall provide mutual support in order to encourage their members to participate in different business events/International Business Exhibitions. Both chambers will help with visits of commercial and economic delegations between both Chambers enabling the counterparts for the best realization of business contacts and shall inform each other about national and international fairs/ exhibitions etc.

Both Chambers agree to operationalize the Chamber-to-Chamber activities/meaningful liaison to foster trade.

The SGCCI President highlighted the significance of the signing of MoU between two chambers, insofar. Under GLOBAL CONNECT MISSION 84 it will open doorway for KCCI to connect with 84 Chamber of Commerce of India and 84 chamber of commerce abroad, 84000 entrepreneurs in India and 84000 entrepreneurs abroad; 84 embassies in India and 84 embassies of foreign nations in India.

## Ram-Rajya Dedicated To Inclusive Development: LG



Observer News Service

**UTTAR PRADESH:** Lieutenant Governor Manoj Sinha attended the Medhavi Chhatra Samman Samaroh at Dr BR Ambedkar Inter-College, Sadat, Ghazipur. He also addressed a symposium on the idea of an ideal society and educational research.

In his keynote address, the LG highlighted the works done by thinkers and educationists on inclusive development and overall progressive policy framework that has been cited in various educational research papers and played a critical role in promoting the idea of citizen-centric governance.

"The prime objective of quality education is to prepare students to contribute con-

structively to nation building and strengthen the progressive policies of future governance to meet the aspirations of society," the LG said.

"In our ancient culture, ideas and values of an ideal society, also termed as Ram-Rajya is dedicated to inclusive, progressive and equitable development. It focuses on opportunity for all citizens and empowerment of marginalised sections of society," Sinha added.

The LG said that an aspirational society makes its citizens socially, economically and culturally prosperous and it encourages robust development in all sectors. The LG also felicitated the meritorious students and encouraged them for academic and intellectual pursuits in the future.

# Pandya's Struggles Raise Concerns For India Ahead Of T20 World Cup

Press Trust of India

**MUMBAI:** India vice-captain Hardik Pandya looks drained, flattened, under pressure and Mumbai Indians looks like a confused unit under him, reckons former cricketers Aaron Finch and Greame Smith as five-time champions continue to struggle in the IPL.

Pandya once again walked out to loud boos around the Wankhede Stadium here on Friday during Mumbai Indians' yet another disappointing outing, which they lost by 24 runs to Kolkata Knight Riders.

Mumbai Indians had begun the contest on a positive note by snaffling five quick wickets to leave KKR reeling at 57 for five, but the visitors fought back to post 169 on the board. In reply, Mumbai crashed out for 145 in 18.5 overs despite Suryakumar Yadav's 56. Pandya lasted only two deliveries as Mumbai's



batters once again cut a sorry figure on a two-paced track to succumb to their eighth defeat in 11 matches this season.

"He just looks really flattened at the moment, he looks really drained and someone

who is feeling the pressure. I feel for him; I have been in that situation myself where everything that you're trying personally doesn't seem to be working," Finch was quoted as saying by Star Sports.

"When the team isn't performing as well, that is a very difficult place to be. It one thing where you're not performing and the team is winning – that is something you'd take as a captain. You bear all responsi-

bility as captain for the team's performance and that is an incredibly hard place to be, particularly in this competition where it's so brutal," Finch added.

South Africa's legendary captain Graeme Smith said MI have been a 'confused team' under Pandya with plenty of changes being made with the personnel. "Hardik has really struggled, he's looked like a man under pressure. That has created a little turmoil in the air, who knows how that has affected the people. But even the batting lineup, they look like they're confused," he said.

"Tilak Varma and Naman Dhir were fighting in the middle order, Dhir was batting at No 3, and Hardik moving all over the place. They should have had Tilak at (No) 3, Sky at (No) 4, and Hardik batting at (No) 5 throughout the season, with David at (No) 6. Then, figure out your bowling units," he said.

## Amir Seeks End To Spot-Fixing Mentions Despite Previous Punishment



Press Trust of India

**KARACHI:** Having served five years of suspension and another four years of international hiatus, Mohammed Amir is sick and tired of former Pakistani stars time and again bringing up his involvement in the infamous spot-fixing scandal that rocked the cricket world in 2010.

"I have done penance for that big mistake and if you look at my career I was banned from 2010 to 2015 and took retirement from 2020 to 2024 so I have lost nine years but I accept it all as God's will and I have moved on," Amir told mediapersons.

Amir, who was only 19 back in 2010, had deliberately over-stepped along with fellow pacer Mohammed Asif at the behest of former skipper Salman Butt and they were all caught in a 'News of the World' expose. All three were briefly jailed in UK, where fixing is a crime but were later released. The ICC banned them for five years between 2010 to 2015. Only Amir made a successful return to international cricket and was hero of Pakistan's Champions Trophy triumph over India in 2017 in the UK. However in 2020, he retired from

all forms of international cricket after his differences with erstwhile PCB chief Ramiz Raja came out in the open.

Ramiz and some of the other Pakistani players have been vocal about Pakistan cricket establishment giving him a second chance after his direct involvement in corruption. He has also faced lot of criticism for being brought out of retirement and directly given entry into Pakistan team without playing domestic cricket.

"There has been a lot of criticism by some people on me and Imad being selected without playing domestic cricket," he added.

Amir countered the critics by making it clear that PSL is a domestic tournament where he and another comeback man Imad Wasim have regularly played.

"I ask them what is Pakistan's premier domestic T20 event? The PSL. And both of us (Imad) have played and performed in the PSL besides appearing regularly in other leagues. So what is wrong with selecting us for the T20 format? Amir said if the selectors had picked them for Tests or ODIs it would have been very wrong.

## Srinagar Lad Hammad Among Indian National Football Team Probables

Observer News Service

**SRINAGAR:** Real Kashmir FC captain and central defender Muhammad Hammad was named in the Indian senior team's 26-man probables squad announced by coach Igor Stimac on Saturday.

Hammad captained the Snow Leopards in the 2023-24 I-League season, keeping the meanest defense in the second-tier of Indian professional football. The 26-year-old from Srinagar is among four I-League player selected by coach Stimac for the camp, which will decide the Indian team for the FIFA World Cup 2026 Preliminary Joint Qualification round two matches against Kuwait and Qatar. The training camp will be held in Bhubaneswar from May 10.



Hammad is all set to move to FC Goa next season after agreeing a deal to sign with the Indian Super League club earlier in April. He suited up in 24 games for Real Kashmir and kept 12 clean sheets while allowing only 19 goals. His performances led to him

being named Best Defender of the 2023-24 I-League season. He is now one step away from making his dreams come true after getting a call up to the national team.

The Blue Tigers play Kuwait on June 6 in before taking on Qatar in Doha on June 11.

## Women's Cycling Literacy Campaign Makes Camp In Srinagar

Observer News Service

**SRINAGAR:** A nationwide bicycle literacy campaign for women, "She cycling", by BYSC India in association with J&K Tourism, Directorate of Tourism, Kashmir, was initiated in Srinagar on Saturday at Jhelum River Front in Lal Mandi.

The training is led by Zeenath M.A. She Cycling senior national project coor-



dinator, and Prakash P. Gopinath, former bicycle mayor, Trivandrum.

Mantasha Binti Rashid, Deputy Director Tourism Kashmir, spoke on the occasion about the empowerment of women through cycling. So did Shahla Ali Sheikh, an entrepreneur and sporting enthusiast, who is also an active cyclist, horse rider and a polo player. She emphasized on making cycling a life style

not just an event.

Women from diverse professions and all age groups joined the cycling practice, as 18 girls and women showed up and practiced cycling under the guidance of Prakash and Zeenath on the riverfront. Zeenath has taught more than 800 women to cycle in Kerala only. The training will be held for five days in the morning and evening hours.

## Short TAKES

### Inter School Sports Competitions Held In Anantnag



**Z**onal Physical Education Office Anantnag organised a two-day Inter School Zonal Level U-17 and U-14 Girls competitions in Chess, Carrom, Table Tennis and Badminton on Saturday at Govt. Degree College Women's Anantnag.

On the first day, competitions in Chess, Carrom Table Tennis and Badminton were conducted among the U-17Girls of different schools of Zone Anantnag. Almost 280 girls participated in the event. In Table Tennis, GHSS Ranibagh emerged as winner will Eff Emm was runner up.

### Grappling Committee J&K Appoints Saniyaa Kadree As Chairperson

**I**n a significant development for the grappling sports community in the state of Jammu & Kashmir, Saniyaa Kadree has been appointed as the Chairperson of The Grappling Committee of India for the region, following the recommendation of Chairman (North India) GCI.

As the newly appointed Chairperson, Kadree's responsibilities will include overseeing and advising the operations of grappling sports in Jammu & Kashmir. Kadree is expected to bring a fresh perspective and strategic guidance to the development of grappling sports in the region.

### LSG Cautions Against KKR's All-Round Might in IPL Playoff Pursuit

**L**ucknow Super Giants will have to bring their 'A' game forward to prevail against a dominant Kolkata Knight Riders when the two teams, marching towards IPL playoffs, clash here on Sunday. With an all-round win over Mumbai Indians propelling the second-placed KKR to 14 points, the pressure will be on KL Rahul's LSG.

LSG are placed just one rung below KKR at number three with 12 points from 10 matches with six wins and four defeats.

### CSK Seek Redemption In Back-To-Back Showdown With PBKS

**D**efending champions CSK will look to set their house in order and get back to winning ways when they face an upbeat yet unpredictable PBKS for the second time in a row in the IPL here Sunday.

Just three days back, PBKS outclassed CSK by seven wickets at Chepauk, considered their fortress. The two losses in the last three games at home have put Chennai in a spot. They are placed fifth on the table with 10 points.

### Mayank Yadav Ruled Out of IPL 2023: Coach Justin Langer

**P**ace sensation Mayank Yadav has been ruled out of the remainder of the Indian Premier League after sustaining a lower abdominal tear, Lucknow Super Giants head coach Justin Langer confirmed on Saturday.

That the 21-year-old Delhi man would be out of this IPL with a grade 1 tear (side strain) was first reported by PTI on May 1 along with the news of his induction into BCCI's pace bowling contract list.

## Arsenal Bolsters Title Hopes With 3-0 Win Over Bournemouth

Agencies

**LONDON:** Arsenal maintained its pursuit of the Premier League title with a 3-0 win over Bournemouth that lifted Mikel Arteta's team four points clear of second-place Manchester City on Saturday.

City can reduce the gap back to a point by beating Wolverhampton Wanderers later and still has another game in hand.

Bukayo Saka converted a penalty in the 45th minute after a trip on Kai Havertz before Leandro Trossard and Declan Rice added second-half goals at Emirates Stadium to secure Arsenal's fourth straight victory in the league.

Arsenal, seeking its first league title since 2004, has two matches still to play – at Manchester United and home against Everton.

Havertz won the penalty in the 42nd minute after running onto a through-



ball and rounding Mark Travers, only for the goalkeeper to clip the Germany international's trailing leg.

Saka made it six from six from the penalty spot this season with what was Arsenal's 16th shot of the match at that point.

Bournemouth came

into the game more in the second half but lost hope when Rice teed up Trossard, who curled in a low shot from inside the area in the 70th.

Rice ran onto Gabriel Jesus' pass and scored in the seventh minute of stoppage time to wrap up

the win.

At 2-0, Ryan Christie had a goal for Bournemouth disallowed for a push on Arsenal goalkeeper David Raya by Dominic Solanke in the buildup, with a VAR check not changing the decision of the on-field referee.

## Ipswich Back In The Premier League For First Time Since 2002

Agencies

**I**pswich will play in the Premier League for the first time since 2002 after securing the second automatic promotion spot from the second-tier Championship on Saturday.

However, there was disappointment for NFL great Tom Brady at the end of his first season as a co-owner of Birmingham, which was relegated to the third tier – a level the team hasn't played since 1995.

On a typically frantic final day of the Championship's regular season, Ipswich beat Huddersfield 2-0 to finish as the runner-up behind champion Leicester and spark a pitch invasion at Portman Road, which saw players hoisted onto the shoulders of jubilant fans.

It is the second straight promotion for the team nicknamed the "Tractor Boys," who have been revitalized since Kieran McK-



enna became manager in December 2021 – when Ipswich was 12th in the third tier. Ipswich has American owners in the investment group Gamechanger 20.

Leeds, whose American ownership group includes major-winning golfers Jordan Spieth and Justin Thomas, was the only team

that could have prevented Ipswich from finishing second but needed to make up a three-point deficit on its rival.

Leeds lost 2-1 at home to Southampton.

Since relegation from the top flight in the 2001-02 season, Ipswich has struggled with financial

issues and, in 2019, fell to the third tier for the first since 1957.

The recovery has been led by McKenna, a former Northern Ireland youth-team player who retired early because of injuries and preaches expansive, attacking football as a coach.