

# KASHMIR OBSERVER

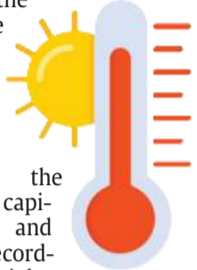
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## Sever Heatwave In J&K For Next 4 Days

Observer News Service

Srinagar: With the record breaking temperatures at multiple places across Kashmir, there is a forecast of severe heat wave in some parts of the valley while some previous records may also get surpassed for the next four days



Srinagar, the summer capital of Jammu and Kashmir, has recorded the second highest maximum temperature in the month of July in the last one decade as the mercury continues to record an upward trend across the Union Territory.

For the third time in the ongoing month, Srinagar has recorded a maximum temperature of 35.6 degree Celsius, which was 5.7 degree Celsius above the normal temperature.

Interestingly, the maximum

temperature in Srinagar and Jammu city was similar as both the places recorded a day temperature of 35.6 degree Celsius.

Qazigund, a gateway of Kashmir, has recorded the third all-time highest temperature on Wednesday at 34.2 degree Celsius while the all-time highest temperature was recorded on July 11, 1988 at 34.5 degree Celsius.

However, the second all-time highest was recorded this year on July 03 at 34.4 degree Celsius.

As per the details, the other parts of Kashmir also recorded a rise in the mercury with Pahalgam, a famous tourist destination recording a maximum temperature of 29.3 degree Celsius.

Kupwara in north Kashmir has recorded a maximum temperature of 35.0 degree Celsius.

In Jammu's Katra, | More on P6



Water levels in Jhelum River plummet by 30% as Kashmir battles severe heatwave. KO Pix Abid Bhat.

## 1 Cr Tourists Visited J&K This Year

Observer News Service

Srinagar: The Centre on Wednesday said that over one crore tourists have visited Jammu and Kashmir till June this year while several measures have been taken that led to significant improvement in the tourism sector.

Replying to a question of MP Dinesh Sharma, Minister of State for Home Affairs Nityanand Rai said that the tourism sector in J&K has witnessed unprecedented growth post abrogation of Article 370.

He said that 34,70,834 tourists visited J&K in 2020, 1,13,14,884 in 2021 followed by 1,88,64,332 in 2022, 2,11,24,874 in 2023 and 1,08,41,009 till June this year so far.

Due to improved law and order, Jammu and Kashmir recorded a footfall of 2.11 crore tourists in 2023. Foreign tourist arrival has increased by 2.5 times. This harmonious law and order situation has helped the government to initiate and implement socio-economic | More on P6

## World's Hottest Day Record Broken In 24 hours

The Earth experienced its hottest day in at least 84 years on July 22, with the global average temperature reaching a record high of 17.15 degrees Celsius, according to the European Union's | More on P6

6 THERE IS NO NEED TO PANIC as relief is expected after July 28 as there will be a drastic decline in the day temperature from July 28 onwards."

## Soldier, Terrorist Killed In Kupwara Encounter

Press Trust Of India

Srinagar: An unidentified terrorist and a soldier were killed in an overnight encounter in Jammu and Kashmir's Kupwara district, officials said on Wednesday.

The Army and police had launched an anti-terrorist operation in the Lolab area of Kupwara a few days ago

following information about possible terrorist movements, the officials said.

The security forces established contact with the hiding terrorists on Tuesday, leading to an encounter, they added.

"Based on specific input regarding presence of terrorists in general area Kowat, Kupwara, a | More on P6

## Situation Will Be Back To Normal Within Few Months: LG

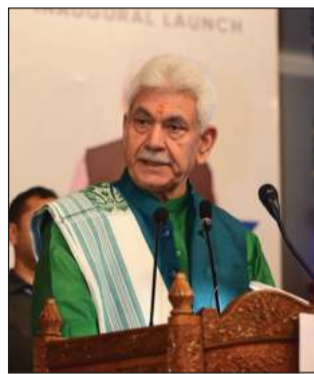
Says Those Opposing Peace In J&K Should Prepare For Their End

Majid Nabi

Srinagar: Referring to the recent spate of terrorist attacks in Jammu region of the union territory, Lieutenant Governor Manoj Sinha on Wednesday said it will take a few months for the situation in J&K to return to normal, and those opposing the peace should prepare for their end.

"Those who cannot digest (the peaceful atmosphere here), they should be (ready) for their end. People here have given a befitting response to them before also. The situation demands so. I think the situation will be back to normal again in a few months," Sinha said.

The LG was apparently referring to the recent spate



of terrorist strikes in Jammu province that resulted in the deaths of as many security forces personnel and civilians as well.

The LG also welcomed the Union Budget, describing it as historic and all-inclusive that

gives priority to the four vital communities of the society including the poor, women, youth, and the framers.

The LG extended his sincere thanks to the Prime Minister and the union Finance Minister for presenting an all-embracing budget in the parliament, which he claimed, will help lay a strong underpinning to the developed India and the developed J&K.

Raising farmer incomes and providing employment opportunities for youth, according to the J&K LG, were the union budget's key priorities.

"The budget focuses on how people are attracted to organic farming so the environment is protected and the labor costs are | More on P6

## 'Every Drop Of Blood Will Be Avenged'

Pakistan is trying to disturb peace in Jammu to hinder its progress but every drop of people's blood shed by terrorists will be avenged, Lieutenant Governor (LG) Manoj Sinha said here on Wednesday. The LG's remarks came in the backdrop of a series of terrorist attacks in the Jammu region over the last 45 days. At a function at Raj Bhavan here, Sinha said, "Today, once again, the terrorist country of Pakistan is making efforts to disturb peace in the Jammu | More on P6

## Budget Allocation For Higher Edu Up By Over 6%

Highest-ever For School Edu: MoE

Press Trust Of India

New Delhi: The budget allocation for the higher education department in 2024-25 has increased by more than six per cent from last year to over Rs 47,600 crore, the Union ministry of education said on Wednesday.

The clarification from the ministry came following reports that the budget allocation for higher education has decreased this year.

"The budget for Department of Higher Education for the Financial Year 2024-25 is Rs 47,619 crore, an increase of Rs 2,875



crore (6.43 pc) over RE 2023-24," it said.

The ministry noted that the Statement of Budget Estimates (SBE) issued by the Union ministry | More on P6

## Oppn Claims Budget Aimed At Pleasing Allies

BJP Says Focus Is On Achieving 'Viksit Bharat' Dream

The Opposition on Wednesday claimed the Union Budget was "discriminatory" against non-NDA-ruled states and accused the prime minister of running a "shaky and vulnerable" coalition government. The ruling BJP rejected the charge and described the budgetary | More on P6

## JKAS MAINS EXAM CAT Seeks Result Of 38 Candidates In 'Sealed Cover'

M Ahmad

Srinagar: The Central Administrative Tribunal on Wednesday directed Jammu and Kashmir Public Service Commission to produce in 'sealed cover' the result of 38 candidates who participated in J&K Combined Competitive (Mains) Examination, 2023 but their result is yet to be declared in view of the directions by the Tribunal.

The directions were passed by a bench of M. S. Latif (Member (J)) and Prasant Kumar (Member (A)) on an application filed by the candidates through their counsel Arif Sikander Mir. The counsel submitted that the JKPSA on July 9 this year declared the results of the J&K Combined Competitive (Mains) Examination, 2023. However, he said, the result of the 38 candidates | More on P6

## Minister Spells Out Centre's Stance On Terrorists



Says 900 Terrorists Killed In J&K Since Art 370 Abrogation

Agencies

New Delhi: Terrorists active in Jammu and Kashmir will either land in jail or be sent to 'jahannum' (hell), Minister of State for Home Affairs Nityanand

Rai said in the Rajya Sabha on Wednesday while asserting that the Modi government has zero tolerance for terrorism.

Nityanand Rai was replying to a supplementary question from Congress MP Pramod Tiwari.

Terrorist activities witnessed recently will soon end, the minister said. "They (terrorists) will | More on P6

## Rs 3694 Cr Allocated For Railway Projects In J&K: Minister

Says USBRL Nearing Completion, Will Be Inaugurated By PM Soon

Observer News Service

Srinagar: Union Railway Minister Ashwini Vaishnaw on Wednesday said this year, Rs 3,694 crore has been allocated for the ongoing railway projects in Jammu and Kashmir, while the "dream project" Udhampur-Srinagar-Baramulla Rail Link (USBRL) is nearing completion and will be inaugurated soon.

Addressing the media in Delhi, the minister said that new projects are also being taken up and detailed project reports (DPRs) are being prepared.

He said work on Baramulla-Uri railway line, two other lines, developing four terminals from Budgam to Baramulla section, and four new stations,



including Budgam, Jammu Tawi, Mata Vaishno Devi Katra and Udhampur station is underway.

Regarding USBRL, he said the project is almost complete with only a 17 km section

(Tunnel T1) between Katra and Reasi under construction. The minister said that Chenab bridge and railway line up to Sangaldan section has already been made operational.

"Sangaldan to | More on P6

## J&K Govt Absorbs Electricity Tariff Hike

Observer News Service

Srinagar: In a major relief to power consumers, the J&K Power Development Department (PDD) Wednesday announced that the Jammu & Kashmir government has taken a significant decision to absorb any increase in electricity tariff in the current financial year (2024-25) by continuing its support in the form of subsidy on electricity bills.

The decision of the government will effectively offset any rise in tariff requirements as projected by the Distribution Companies (discoms) i.e. JPDCL for Jammu region and KPDCCL for Kashmir region, for covering the rising power purchase cost, inflation and other factors and also to bridge the revenue gap.

Providing details on the decision, the spokesperson of J&K Power Development Department (PDD) informed that a major portion of discoms | More on P6

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### Master Plan-2035

## V.C SDA Chairs Review Meeting, Scrutiny Of Suggestions & Objections

Observer News Service

Srinagar: The Vice Chairman (V.C) Srinagar Development Authority (SDA), Dr. Owais Ahmed today chaired a review meeting focused on analyzing objections and suggestions received from the general public regarding the Master Plan-2035, at the SMC Headquarters, Karan Nagar.

The meeting was attended by the senior officers from SDA, Srinagar Municipal Corporation (SMC), Town Planning Organization



(K), and Lakes Conservation & Management Authority (LCMA), highlighting a collaborative and inclusive approach to shaping the future of Greater Srinagar.

Discussions revolved around ensuring that the Master Plan aligns with the evolving needs and aspirations of the residents of District Srinagar.

The Vice Chairman stressed the significance of incorporating diverse perspectives and public feed-

back into the development process, emphasizing a commitment to transparency and participatory governance. The meticulous scrutiny of objections and suggestions demonstrated SDA's dedication for crafting a plan that mirrors the collective vision for Srinagar's future.

Acknowledging the active participation of the general public, the Vice Chairman expressed gratitude for their valuable contributions in shaping the Master Plan-2035. The SDA reiterated its pledge to adhere to the highest standards of urban planning and development, with the goal of establishing the Master Plan-2035 as a sturdy framework for sustainable growth and progress.

Furthermore, the chair directed the organization to conduct stakeholder consultations and detailed field visits to validate the feasibility of public representations received in alignment with the Master Plan-2035. This proactive approach underscores SDA's commitment to robust urban development practices and ensures the plan resonates with the ground reality of Greater Srinagar.

The chair directed all line officials to finalize the draft recommendations at an earliest so that the same would be forwarded to the Government without any further delay.

## Advisor Bhatnagar Chairs 29th BoDs Meet Of JKWDC

Observer News Service

Srinagar: Advisor to Lieutenant Governor, Rajeev Rai Bhatnagar Wednesday emphasized the management of Jammu and Kashmir Women's Development Corporation (JKWDC) to enhance their reach and business as well as formulate a plan for increasing and actualizing the objectives of the corporation more efficiently.

The Advisor made these comments while chairing the 29th Board of Directors (BoDs) meeting of JKWDC at Civil Secretariat Srinagar.

The meeting, among others, was attended by Commissioner Secretary, Social Welfare Department, Sheetal Nanda; Director General, Development Expenditure Division-I, Finance Department, Sajad Husain Ganai; Managing Director, JKWDC, Ulfat Jabeen; Additional Secretary PD&MD, representatives of National Minorities Development and Finance Corporation (NMDFC), National Backward Classes Finance and Development Corporation (NBCFDC), National Divyangjan and Finance Development Corporation (NDFDC).



As the scorching heat wave continues to grip Kashmir, the river Jhelum in Srinagar has witnessed sharp decrease in water level. KO photo, Abid Bhat

## Gulab Arq Sales Witnesses Surge In Muharram

Agencies

Srinagar: In the month of Muharram, the markets across Kashmir are witnessing a significant surge in the sale for Gulab Arq or Arq-e-Gulab, a traditional perfume deeply rooted in the region's cultural heritage.

This fragrant essence, known for its captivating rose aroma, holds a special place in the hearts of Kashmiris, especially during this sacred month.

As per the details available with the news agency—KNO, Gulab Arq, derived from the Persian word for rose water, is not just a perfume but a symbol of tradition and spirituality in Kashmir.

Its significance heightens during Muharram, the first month of the Islamic calendar, marked by solemn

**Its significance heightens during Muharram, the first month of the Islamic calendar, marked by solemn mourning and remembrance of the martyrdom of Imam Hussain and his companions at the Battle of Karbala.**

mourning and remembrance of the martyrdom of Imam Hussain and his companions at the Battle of Karbala. Local sellers, who have been preserv-

ing the art of making Gulab Arq or the Arq-e-Gulab for generations, report a significant increase in demand as Muharram progresses. "We see a notable rise in sales during Muharram," said a perfume seller in Srinagar's downtown market.

He added that people use Gulab Arq to anoint themselves, spray in masjids, and even spray it during processions and gatherings. It adds a sense of purity and sanctity to the environment.

One of the local residents, Aazan, shared that it is a tradition to spray Gulab Arq in mosques and on mourners during Muharram processions. "The fragrance brings a sense of peace and reflection. It's a reminder of our cultural and religious roots," he added. Another local, Zahid, said, "Whenever I smell Gulab Arq, it brings back memories of my childhood."

## Chairperson NCRC Organizes ATAL EXPO AT KU

Observer News Service

Srinagar: Saba Bhat, Chairperson of the National Consumer Rights Commission for North India, successfully organized the ATAL EXPO | The Pink Revolution, in collaboration with Centre for Women Studies and Research,

K.U, from July 22 to 24. The Event was inaugurated by Vice Chancellor, University of Kashmir, Nilofer Khan & Registrar, University of Kashmir, Naseer Iqbal. This free exhibition provided a platform for more than 80 women entrepreneurs. Saba Bhat stated, "This exhibition

is just the beginning. I am committed to continuing these initiatives, providing more opportunities for women entrepreneurs to thrive."

The event featured free stalls, networking opportunities, and workshops, setting a new standard for supporting women entrepreneurs in Kashmir.

- TRAFFIC POLICE : 9419993745, 01998-266686
- PCR: 0194-2452092,2455883
- PDD: 0194-2450213
- FIRE AND EMERGENCY SERVICES : 2479488,245222,2452155
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- BIJHERA: 01932-228243
- PAMPORE: 01933-294132
- PATTAN: 01954-293507
- QAZIGUND: 01951-296153

**HIGHWAY STATUS**

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



**HIJRI CALENDAR**  
18 Muharram  
1446

PRAYERS	
FAJR	3: 58
ZUHR	12:37
ASR	5: 33
Magrib	7:41
ISHA	9:16

### This Day In History

- 1261 - Constantinople recaptured by Nicean forces under Alexios Strategopoulos for Emperor Michael VIII, re-establishing Byzantine Empire
- 1570 - Battle of Arnay-le-Duc, Burgundy: Huguenot victory forces Charles IX of France to agree to a peace treaty that ends the Third War of Religion
- 1652 - Nikita Minin becomes patriarch of Russian Orthodox Church
- 1670 - Austrian Emperor Leopold I expels 4,000 Jews from Vienna
- 1758 - Seven Years' War: the island battery at Fortress Louisbourg in Nova Scotia is silenced and all French warships are destroyed or taken
- 1759 - British capture Fort Niagara from French (7 Years' War)
- 1799 - French-Egyptian forces under Napoleon I beat Turks at Battle of Abukir
- 1835 - Ibrahim Pasha's army attacks Jewish settlers of Hebron Palestine
- 1837 - The first commercial use of an electric telegraph successfully demonstrated by William Cooke and Charles Wheatstone between Euston and Camden Town in London
- 1848 - 1st battle at Custoza: Austrians under Radetzky beat Italian
- 1850 - Gold discovered in Oregon (Rogue River)
- 1854 - Walter Hunt is awarded the first U.S. patent for a paper shirt collar
- 1898 - 1st US troops land & occupy Puerto Rico, at Guanica Bay
- 1907 - Korea becomes a protectorate of Japan
- 1943 - Benito Mussolini dismissed as Italian Premier and arrested on the authority of King Victor Emmanuel III
- 1944 - World War II: Operation Spring - one of Canada's bloodiest days, 18,444 casualties and 5,021 killed.
- 1956 - Jordan attacks UN Palestine force
- 1957 - Monarchy in Tunisia abolished in favor of a republic
- 1981 - Voyager 2 encounters Saturn
- 1987 - USSR launches Kosmos 1870, 15-ton Earth-study satellite
- 1987 - R. Venkataraman becomes the eighth President of India
- 1990 - US Ambassador tells Iraq, US won't take sides in Iraq-Kuwait dispute
- 1994 - Jordan and Israeli end 46 year state of war (Washington, D.C.)
- 1997 - Scientists announce the first human stem cells to be cultured in a laboratory using tissue taken from aborted human embryos
- 2000 - Air France Flight 4590, a Concorde supersonic passenger jet, F-BTSC, crashes just after takeoff from Paris killing all 109 aboard and 4 on the ground.
- 2001 - Faced with declining oil prices, OPEC ministers agree to cut crude oil production quotas by about 4%, or 1 million barrels per day
- 2007- Pratibha Patil is sworn in as India's 1st female President
- 2012- Italy's credit rating is downgraded to CCC+ by Egan-Jones
- 2012- Ivica Dačić is sworn in as Prime Minister of Serbia
- 2012- The 2012 Summer Olympics begin (Opening ceremony 27th)
- 2012- The double dip recession in the UK economy continues with a fall of 0.7% in GDP in the second quarter of 2012
- 2012 The UK economy returns to recession with a fall of 0.2% in GDP in the first quarter of 2012 following a fall of 0.3% in the last quarter of 2011
- 2014- Both Israel and Hamas review US Secretary of State John Kerry's proposal for an immediate ceasefire and meetings in Cairo
- 2016 England fast bowler Jimmy Anderson becomes first quick to take 50 wickets against all other 7 major Test cricket-playing nations during 2nd Test against Pakistan in Manchester
- 2016- Verizon announces \$4.83 billion purchase of Yahoo

### The Jammu and Kashmir State Board of School Education

New Campus Bemina Srinagar  
Notice for General Public

The applicant/ candidate whose photograph is published in this notice and claiming to have lost her qualification certificate/s issued under as per below mentioned details:-

Roll No: 807502 Class 10th  
Year & Session 1995 Sept Registration: 802795-IES-IX-93  
Name: Saadat Farooq Purra  
Father's Name: Farooq Ahmad Purra  
Mother's Name: Firdous Qurashi Date of Birth:- 13-03-1979  
Residence:- Bilal Coloney Soura Hear Masjid Salfia Srinagar

According to the candidate concerned has approach to this office for issuance of Duplicate Qualification /Marks Certificate/s, so before the same is processed and provided to the candidate, under rules, anybody having any objection in this regard, shall bring into the notice of Assistant Secretary of Certificate as well as Assistant Secretary Examination Unit I & III KD within the period of 10 & 7 days respectively, from the date of publication of this notice.  
(Besides the above referred "Qualification / Marks Certificate/s" bearing No: 2094 be treated as "CANCELLED")

No: F(Ceris-I-DQC)/BKD/24  
Dated \_\_\_\_\_  
Assistant Secretary Certificates, KD.



## Jammu & Kashmir Bank Ltd.

Technology & Development,  
Ground Floor, Air India Building  
Residency Road, Srinagar 190001

### Online Request for Quotation (e-RFQ) For Supply, Installation and Maintenance of Electronic Bank Guarantee (e-BG) Solution

RFQ Notice along with Complete RFQ document outlining the minimum requirements can be downloaded from and BIDs can be submitted on the Banks' e-Tendering Portal <https://jkbank.abcprocure.com> w.e.f. July 25, 2024, 16.00 Hrs. Tender Document can also be downloaded from Bank's Official Website [www.jkbank.com](http://www.jkbank.com). Last date for submission of Bids is August 08, 2024, 17.00 Hrs.

e- RFP Ref No. JKB/CHQ/ITA/e-BG-Solution/2024-1140  
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DIPK-NB-1040/24 dated: 24-07-2024

Government of Jammu and Kashmir

## Directorate of Agriculture and Farmers Welfare Department Kashmir

### AUCTION NOTICE.

Sealed Auction Notice is hereby called for auction of Walnut Fruit at Lavender Farm Sirhama as per the details mentioned below. Interested parties are informed to quote the rates in respect of material to be auctioned on following terms and conditions. The rates should reach the office of Manager Lavender Farm Sirhama on 29.07.2024 (Monday) till 1.00 PM in sealed envelop in prescribed format.

**TERMS AND CONDITIONS.**

- That the offered rates must be accompanied with a CDR of 2% of the minimum reserve price pledged to Accounts Officer Directorate of Agriculture Kashmir or cash deposit as mentioned below at the time of auction before the Auction Committee.
- That no tenderer is allowed to submit the tender below the minimum reserved rates, otherwise his cash deposit / CDR will be forfeited.
- That the interested party can inspect the material at Lavender Farm Sirhama on any working day during the Office hours upto 27.07.2024.
- That the offered rates shall be opened on 29th July 2024 at 1.30 PM in the office chambers of Manager Lavender Farm Sirhama in presence of bidders who wish to be present.
- That the Auction Committee shall be at liberty to accept or reject the bids without assigning any reasons thereof.
- That the Successful bidder shall have to deposit 100% bid amount immediately after he/she is declared successful bidder.
- In case the successful bidder fails to make the payment in full within stipulated time his/her earnest money shall be forfeited and award of bid shall be given to second highest bidder on the rates offered by 1st highest bidder.
- That the successful bidder should not damage any other crop or Govt. property while taking the delivery of the auctioned material.
- That in case any dispute arise between the parties, the matter will be referred to Director Agriculture, Kashmir and his decision shall be binding on both the parties.
- The CDR's in respect of unsuccessful bidders will be released after three days duly applied by the bidder to Member Secretary Auction Committee (Accounts Officer)

The detail of the material to be auctioned is given here as under:

S.No	Particular	No. of walnut fruit bearing Trees	Initial Bid	2% of CDR	Cash deposit
01	Walnut Fruit	50 (Fifty)	Rs 0.81 Lacs	Rs 1000/-	Rs 2000/-

Sd/-  
Accounts Officer,  
(Member Secretary (A.C.),  
Directorate of Agriculture,  
Kashmir.

DIPK-3460/24  
dated: 24-07-2024

KASHMIR OBSERVER®

Thursday | 25-07-2024

## Renewed Militancy

Lieutenant Governor Manoj Sinha's statement on Wednesday that things will return to normal in Jammu and Kashmir within a few months is encouraging but to be interpreted with some caution. His remarks follow a renewed upsurge in militancy, especially in the Jammu region, which has threatened the relative peace that had been achieved in the past five years.

The recent attacks have shifted the focus from the Kashmir Valley, which has witnessed a decline in militant activities relative to Jammu. It shows a strategic move by militants to exploit perceived vulnerabilities in the region. The last five years have seen sporadic but major incidents of violence in Rajouri and Poonch, indicating a pattern of sudden spikes followed by periods of relative calm. This cyclical nature of violence poses a challenge to security forces.

Unlike the declining militant presence in the Kashmir Valley, Jammu has become the new hotspot for militancy. The dense forests have become a haven for militants, making it challenging for security forces to track them down. The reduced presence of security forces in Jammu, resulting from the ceasefire with Pakistan and redeployment to Ladakh, has created a void that militants seem to be exploiting.

While violence escalates in Jammu, the overall situation in Kashmir Valley remains relatively stable. The Valley has witnessed a drastic decline in the number of militants and the militant recruitment in recent years, primarily due to over 500 militant casualties, most of them local youth. However, despite this drop, militants continue to target off and on to make their presence felt.

The surge in violence in Jammu has sparked concerns that it could disrupt peace in the union territory, in the process potentially reviving a union territory that has mostly been pacified. While tourism in J&K is flourishing, the persistence of violence in Jammu could deter tourists and impact the overall tranquility in the UT.

The future remains uncertain as we ponder whether the violence in Jammu will escalate further or subside. The past five years have shown a pattern of sudden spikes followed by lulls in militancy activities. While some militants vanished into Pakistan after short-lived escalations in 2021, the situation in Jammu may be more complex, requiring a more comprehensive approach.

Recurrent search operations have been launched to track down militants in the region, but progress has been slow. If the violence continues, it suggests that the militants are determined to extend their separatist campaign to Jammu.

However, it is essential to prioritize efforts to build trust between the security forces and the local population. Engaging with the people in the region and addressing their concerns can help foster a more secure and stable environment.



## New Tax Changes, Mutual Funds and Equity Shares

Did You Know?

Irshad Mushtaq

The new tax changes in the India Budget 2024-25 have impacted mutual funds and equity shares. The long-term capital gains tax rate has increased to 12.5%, while the short-term capital gains tax is now at 20%.

In the union budget 2024-25, capital gains and STCG tax changes were announced. In the previous structure, the long-term capital gain tax rate was 10%, with a one lakh rupee profit exemption. Now, the profit exemption has increased to 1.25 lakhs.

Additionally, the tax rate has been raised to 12.5% from the previous 10%. (Long-term refers to selling equity shares and mutual funds after 1 year). The short-term capital gain tax on equity was previously 15% if shares were sold before 1 year of purchase, now it is 20%. For example, if shares were bought at 10 lakhs and sold after 1 year for 12 lakhs, the profit would be 2 lakhs. Previously, the tax on a 2 lakh profit at 10% would be around 10,000 rupees, after deduction of 1 lakh profit exemption.

Now, at the new rate of 12.5%, after deducting the 1.25 lakh profit exemption, 2 lac -1.25 lac the tax on the remaining 75,000 profit would be calculated at 12.5%. This is due to the updated exemption limit of 1.25 lakh from the previous 1 lakh.

In the case of short-term capital gains, with a buying value of 10,00,000 and a selling value of 12 lakhs, the profit would be 2 lakhs, attracting a tax rate of 20% instead of the previous 15%, resulting in a 40k tax charge. The long-term capital gains tax is now at 12.50%, and the short-term capital gains tax is now at 20%.

Securities Transaction Tax (STT) on Futures and Options (F&O) has also been increased, from 0.0625% to 0.10% on options trading and from 0.0125% to 0.02% on futures trading. In addition, the Standard deduction was proposed to be increased to Rs 75,000 from Rs 50,000. The normal tax slab structure has been revised under the new Tax Regime as follows: Rs 0-3 Lakh: Nil, Rs 3-7 Lakh: 5%, Rs 7-10 Lakh: 10%, Rs 10-12 Lakh: 15%, Rs 12-15 Lakh: 20%, Above 15 Lakh: 30%.

Learn from the insights of writer, investor, entrepreneur, founder of MI Securities and Business Partner at Sharekhan Srinagar J&K. Reach out at [misecurities@bp.sharekhan.com](mailto:misecurities@bp.sharekhan.com) for valuable financial advice

# A Tale of Two Systems

## British and Indian Schooling

Aleaza Ahmed

Take a seat in a sixth-grade classroom with 25 students, arranged in groups of four, brainstorming methods to reduce energy consumption in homes. One student suggests 'glow-in-the-dark walls' that work similarly to glow-in-the-dark stars, to be used in the patio to eliminate the need for outdoor lighting. Another suggests installing a kitchen water filter that filters the 70 liters of weekly kitchen wastewater to irrigate plants in the garden. Students build on each other's ideas, problem-solve, and encourage one another to think outside the box. Their teachers mentor them and encourage them to keep a broad vision by thinking like architects or urban planners.

Now, consider a sixth-grade Indian classroom, where more than 50 students sit in orderly rows, facing the teacher. There are 15 questions to be completed in 30 minutes. The focus on 'energy' in Physics involves memorizing five new formulas with textbook examples. Here, the emphasis is on absorbing theoretical information and rote learning. Overloaded with syllabus content, the stressed teacher tells the students to focus on the conservation of energy formula as it often appears in exams: "It's also necessary for all JEE aspirants," emphasizes the teacher, creating somewhat of a tunnel vision for the students.

As a student of both classrooms, this stark contrast highlights the divergent approaches to education and raises important questions about the future of learning and schooling.

Both educational systems have their success stories, with teachers striving to promise bright futures for their students. In India, success in competitive college and civil service entrance exams often relies on memorization skills. While these exams are rigorous, they only partially prepare students for real-world challenges. Many candidates who pass the written exams struggle with interviews that test their practical knowledge and critical thinking. Students who don't succeed in the tight competition then have to pursue college degrees that often continue the rote learning approach, making it difficult to thrive in a world increasingly driven by innovation and entrepreneurship. Skills are rarely emphasized, highlighting the need for an educational shift to better equip students for the future.

The current state of the Indian education system often attributes its shortcomings to a lack of resources. While this excuse may be valid for rural areas, it is inadequate for the rapidly developing parts of the world's most populous country. In rural areas, the education system is arguably a social welfare project, with incentives like the 'midday meal' scheme, raising questions about the employability and quality of learning. Concerns have been raised about whether the education and support provided are suitable for first-generation literates. Though it can be argued that category reservations are a measure to address this, there is concern about whether the system allows schooling to be an agent of change for many people's futures. This raises the question of whether education is merely about memorization-heavy tests, implying that those with stronger memory skills are afforded greater educational opportunities.

In metropolitan cities and developing towns, the system's strategy of rote learning and its exam-centered approach, regardless of whether it includes smart boards or not, comes across as outdated and inadequate. Viewing the educational landscape as dynamic is something numerous British institutions have done. Though on a different scale, the need for education to be customized is recognized; children are divided into different sets (sections) based on baseline assessments and then grouped by academic performance. This aims to provide extra support and targeted attention to students who may not have a strong foundation while allowing others to progress without being held back. This system, however, has received criticism for impacting students' self-esteem and future prospects.

The lack of a holistic educational environment in the Indian system has been acknowledged by the implementation of the National Education Policy (NEP), which is aimed at addressing these shortcomings but has faltered in execution. One of the changes is the shift of exams to regular and formative assessments, but without changes in the syllabus and teaching strategies, these efforts are futile. Additionally, the curriculum remains content-heavy and overly technical, not designed to match students' age, understanding, literacy background, access to resources, and exposure, leading to an overwhelming experience for learners. Many teachers, being products of the same flawed system, are not adequately trained to implement the necessary changes. The NEP hasn't provided teachers with intensive expert training, resulting in somewhat of a clash between the culture of the current teaching in schools and the culture the NEP aspires to set.

The impact of the systems goes beyond the books and has social implications. The British system fosters an environment where students don't view their peers as competition, but as teammates. Students compete with themselves and their individual progress rather than against each other, as the concept of ranking is not brought to the forefront. Furthermore,



Students are often seated in rows or alone, creating an instant power dynamic. In fact, students seated at the back are often referred to as 'backbenchers' and are both literally and academically behind. Teachers are often unapproachable and do not entertain discourse. This contrasts with the mentor-like role of teachers in the British system, who build student confidence

because of teamwork, numerous opportunities and the availability of outputs for creativity and expression, assessments are not the only measure of a student's success and worth. Debates, for example, which showcase oratory skills, are not held annually but quite often, and the classroom's floor is always open, encouraging opinions, thoughts, and suggestions. The Indian system is known to hold large bi-annual and annual events. As great an environment as these events create, having these activities in class is more impactful as it involves all the students collectively instead of just a handful who always come forward during events.

Teacher qualifications between the two systems differ. Instead of sitting for and passing the Indian system's required Bachelor of Education (often done through distance education) or teacher eligibility exams, the British system requires training through different routes such as the PGCE (Postgraduate Certificate in Education) or QTS (Qualified Teacher Status). These are hands-on and practical, focusing on the practical application of implementing evidence-based techniques. The qualifications center around professional development and performance reviews. Fatima Rahman, currently pursuing the QTS route, states how her training dives deeply into different disciplines such as 'lesson planning, behavior, assessment, adaptive teaching, and differentiation in class,' equipping her to take on a classroom and empower students.

The flipped classroom methodology is one of the methods that the British system has endorsed. In a traditional classroom, the instructor prepares material to be delivered in class, students listen to lectures, and take notes in a passive manner. In the flipped classroom, the instructor shares lectures and content to be covered outside the class. Class time is then devoted to applied learning and higher-order thinking tasks. Students engage in problem-solving and applying key concepts while receiving support from teachers and peers.

As advanced and complex as this approach may seem, it takes the 'remembering' and 'understanding' steps outside the classroom, which are traditionally done inside Indian classrooms. The main differentiator is the many levels of Bloom's taxonomy that are unlocked due to the new classroom time created, including 'applying,' 'analyzing,' 'evaluating,' and 'creating'. The final step, 'creating,' allows students to become active members of the community and individuals ready to innovate and enter the workforce.

The concept of collaboration or critical thinking is almost non-existent in the Indian classroom. The teaching process is very linear and mostly single-directed, with the students' only feedback being their marks and percentages. Pressured by a heavy curriculum, teachers prioritize content delivery over student engagement. Students are often seated in rows or alone, creating an instant power dynamic. In fact, students seated at the back are often referred to as 'backbenchers' and are both literally and academically behind. Teachers are often unapproachable and do not entertain discourse. This contrasts with the mentor-like role of teachers in the British system, who build student confidence through approachable interactions, prioritize students' well-being, and focus on individual progress.

The art of assessment varies. The British system's assessments have marking schemes with Assessment Objectives (areas that are graded) that carry equal weightage. For example, A-level literature's Assessment Objectives comprise: Knowledge and Understanding, Analysis, Personal Response, Communication, and Evaluation of Opinion. Having 'Knowledge and Understanding' as a single AO highlights the greater focus of the system; an equivalent

level Indian assessment paper would mainly be based on knowledge with some emphasis on understanding. Furthermore, having a 'personal response' AO that requires the student to express their 'independent opinion' with the same weightage indicates that developing individual perspectives and ideas is a key component of the system. In subjects like business studies and biology, 'knowledge and understanding' is one AO. 'Application,' 'evaluation,' 'analysis,' and 'synthesis' are also AOs that bear around 60% weightage. However, students may face difficulty in writing theoretical answers due to the flipped classroom's emphasis on understanding concepts rather than rote learning.

Marking schemes provide objective marking, and when preparing for exams, give students guidance on how much and how to prepare. As British system student Ubaid Mir states: 'There is only so much you can study.' There isn't a study-just-for-the-exam atmosphere like in the Indian classroom, which centers around what is going to be asked in the exam. These exams don't have a particular marking scheme; some subjects do have an answer key, which is often relatively rigid. 'Students unfortunately keep both quantity and quality in mind when answering exam questions. Our teacher says quantity reflects quality,' quotes an 11th-grade Indian school student. 'There is no room for personal opinion or reflection, as it is seen as a way of showing insufficiency and inadequacy in exam preparation,' they further added.

This comparison, however, stands hollow without acknowledging India's colonial past with the British. Dr. Anirban Ganguly, Director of the Dr. Syama Prasad Mookerjee Research Foundation, states that the disconnection between teachers, society, and students can be attributed to when 'education, initially conducted in the English language, began neglecting Indian languages and cultural education and thus prepared individuals to serve them.' These sentiments were reiterated by Prime Minister Narendra Modi, who stated that the education system developed by the British was not a part of the Indian ethos and created a "service class."

Both systems should use their colonial history as a guide and navigate their objectives in a way that leverages their strengths. India's educational goals focus on nation-building, national history, and citizenship. On the other hand, the UK's education system, influenced by its colonial past, has historically aimed to instill a sense of British identity and produce a workforce that supports the interests of the colonial administration. It is now evolving to become a more culturally inclusive representation of today's Britain. This inclusivity must be implemented responsibly, as concerns have been raised about the 'compulsory' LGBTQ education for primary students, which parents and educators argue imposes ideas on impressionable minds. Similarly, the most recent revision of the Indian Grade 12 Political Science textbook does not mention the Babri Masjid by name, referring to it instead as a "three-domed structure." This mosque, which was demolished and replaced by a temple, is an important historic symbol. Such changes can result in students learning only part of their history, potentially shaping a biased narrative. Both systems must prioritize the genuine empowerment of students and ensure that education remains a tool for enlightenment and progress, rather than a means of perpetuating historical biases or agendas.

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

The author is a student

# Case for Coaching Centres

While concerns regarding the commercialization of education are valid, it is important to recognize the invaluable role coaching centers play in the educational system

Aubaid Ahmad Akhoun

I recently had the opportunity to read an insightful article titled "Education as a Business: The Dark Side of Coaching Centers." While I appreciate the concerns raised by the author regarding the commercialization of education, I believe it is crucial to acknowledge the positive contributions that coaching centers make to the academic landscape. As such, I would like to present a well-rounded perspective that highlights the benefits of coaching centers in nurturing students' educational growth.

## Specialized Guidance and Expertise

Coaching centers employ highly skilled and experienced teachers who possess in-depth knowledge of the subjects they teach. These educators, including professionals like myself who hold a Master's degree in Urdu and Education, bring a wealth of knowledge and expertise to the classroom. With my strong foundation in Urdu and education, combined with a good understanding of computer technology, I have been working in the coaching industry for the past eight years, helping students excel in their academic pursuits. By providing personalized guidance, we assist students in navigating complex concepts and expanding their understanding of various subjects.

## Supplementing Traditional Education

Coaching centers serve as valuable supplements to traditional educational institutions. They offer additional resources, study materials, and practice sessions that may not be readily available in regular schools or colleges. Drawing on my own experience, I have witnessed the positive impact of these supplementary resources on students' learning outcomes. By incorporating my knowledge of Urdu, education, and computer technology, I have contributed to the development of comprehensive study materials and digital resources that cater to students' diverse needs and enhance their educational experience.



## Skill Development and Exam Preparation

Coaching centers contribute significantly to the development of essential skills such as discipline, effective study habits, and time management. Through structured study plans, mock tests, and practice sessions, students acquire valuable examination strategies and enhance their problem-solving abilities. Having worked in the coaching industry for several years, I have witnessed firsthand how students benefit from this comprehensive approach. By leveraging my expertise in Urdu, education, and computer technology, I have helped students develop the necessary skills to excel in their examinations and achieve their academic goals.

## Collaborative Learning and Motivation

Coaching centers provide opportunities for students to interact with like-minded peers who share similar educational goals. These interactions foster a sense of healthy competition, collaborative learning, and personal growth. With my background in

Urdu, education, and computer technology, I have facilitated

These centers offer specialized guidance, supplementary resources, and a supportive learning environment that significantly contribute to students' academic success. Moreover, coaching centers provide employment opportunities for highly educated individuals to utilize their knowledge and expertise in serving students' educational needs

Urdu, education, and computer technology, I have facilitated

collaborative learning environments where students engage with motivated peers and benefit from group discussions and interactive activities. Through such experiences, students are encouraged to push their boundaries, strive for excellence, and continuously improve their academic performance.

## Quality Education and Supportive Environment

Reputable coaching centers prioritize their students' success by investing in well-trained teachers and comprehensive study materials. They create a supportive learning environment that nurtures students' intellectual growth and instills a passion for knowledge. As someone who has dedicated several years to the coaching industry, I have consistently strived to provide quality education and create a supportive atmosphere for students. Drawing on my expertise in Urdu, education, and computer technology, I have developed innovative teaching methods, mentored students, and offered individualized at-

tention to maximize their learning potential.

## Job Opportunities for Educated Youth

It is worth mentioning that coaching centers also provide employment opportunities for highly educated individuals. Drawing from my own experience of working in coaching centers for the past eight years, I have witnessed how these institutes effectively utilize the knowledge and skills of professionals, including individuals with expertise like myself, to benefit students and contribute to their educational growth. By offering job opportunities to highly educated youth, coaching centers not only empower individuals but also tap into their expertise to enhance the overall quality of education provided. With my specialization in Urdu, education, and computer technology, I have been able to actively contribute to the development of comprehensive study materials, implement innovative teaching methods, and integrate technology into the learning process. This multifaceted approach

has played a vital role in enriching the educational experience for students.

In essence, while concerns regarding the commercialization of education are valid, it is important to recognize the invaluable role coaching centers play in the educational system. These centers offer specialized guidance, supplementary resources, and a supportive learning environment that significantly contribute to students' academic success. Moreover, coaching centers provide employment opportunities for highly educated individuals to utilize their knowledge and expertise in serving students' educational needs. By acknowledging the positive aspects of coaching centers and addressing the concerns raised, we can work towards a balanced and effective education system that benefits all students.

The author is a Motivational Speaker and an Associate Editor of the weekly publication 'Education Quill'. Follow the author on Instagram at @UBI9305

# Is Mental Flexibility the Key to Mental Health?

Devon Frye

Many of us have an inner monologue that talks to us throughout our day, commenting on what's going on around us, how we are doing and feeling, and what tasks we need to accomplish. Controlled by a set of brain areas called the default mode network (DMN), this inner monologue can feel either very easy to dismiss, such as when something exciting is happening that captures our attention, or downright impossible, such as when we are feeling down and the thoughts won't stop.

When we focus our attention on something, whether it is a work project or a beautiful sunset, it shuts down the DMN and employs the central executive network (CEN). A third network, the salience network, helps us switch back and forth between these two modes of attention.

When we get stuck thinking the same thoughts over and over again, and have the same response patterns over and over again, we can slide into mental health states like depression and anxiety. Brain imaging studies show that individuals with depression and/or anxiety exhibit increased structural and functional connectivity both within the DMN and between the DMN and the salience network. The inner monologue becomes a powerhouse that can feel impossible to shut down.

The ease with which we can move our attention away from our inner monologue is being researched as a critical component of mental health treatment viability and success. For example, hypnotizability represents how easily a person can enter a hypnotic state, and how strongly they respond to hypnotic cues. Like other characteristics in the human population, it follows a normal distribution, with 10 to 20 percent being highly hypnotizable, 10 to 20 percent being not very hypnotizable at all, and everyone else falling somewhere in between.

Those who are easily hypnotizable, and therefore more likely to experience benefits from hypnosis, exhibit more functional connectivity between the CEN and the salience network, meaning their DMN is less dominant in their brains.

Another treatment option that is growing in popularity is psychedelics. Leading psychedelic researcher Robin Carhart-Harris, who coined the concept of rigidity, showed that psychedelics reduce activity in the DMN. In studies, the more the DMN shut down during the trip, the more participants experienced "ego dissolution," or the loss of a sense of separateness. Instead, they reported a kind of "oneness" with all that is.

When psychedelics disrupt the DMN and take it offline, it can have profound effects on in-



dividuals' mental health symptoms and general well-being. In a small feasibility study, 12 people received psilocybin treatment for their persistent depression. These individuals had tried two or more depression treatments with no success.

The results were startling. Everyone showed improvements in their symptoms. Two-thirds of participants were depression-free after a week, and 7 out of 12 still showed improvement in their symptoms after three months.

Carhart-Harris theorizes that psychedelics disrupt those well-worn DMN pathways by creating a "hyper-plastic" state in the brain where rapid, profound changes can occur, creating new pathways and ways of being. Psychedelics may be a promising technique to dissolve the iron-clad grip that the DMN has on so many of our lives.

While psychedelics represent a sledgehammer approach to brain change, you can strengthen your CEN and weaken your DMN in small, everyday ways. Here are three suggestions:

1. When you find yourself caught up in your thoughts, switch your attention away. Stare out at the sky, focus on your breath, or talk with a friend. Every time you disrupt your inner monologue, you weaken it.
2. Prioritize activities you find naturally interesting. What

activities easily capture your attention? The more you stay in an attentive, focused, CEN state, the stronger those networks become.

3. If you have a consistent, negative thought or belief, pressure-test it. Look for examples that prove the belief wrong. You may need to do this exercise with a trusted friend or therapist, who may see things more objectively than you can. For example, if you beat yourself up for having a messy house, a friend may come in and say, "Yes, but look at all the things you are doing. You are doing great at work, taking care of the kids, checking on your parents, etc. The one thing to fall by the wayside is the cleanliness of your home. That is good prioritization—not an inherent fault in you." Whereas the DMN makes every last thing the end-all-and-be-all, this exercise can contextualize the thought and loosen its strength.

To protect your mental health, exercise your mental flexibility. As you make your thoughts and attention more flexible, it can protect you from depression, anxiety, and believing things that just aren't true.

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