**UCAN OF PUBLICATION** 

## **KASHMIR OBSFRVFR** Tuesday 06 August 2024 | Srinagar | Vol: 27 | Issue: 184 | Pages: 12 | Price: ₹3

www.kashmirobserver.net • twitter.com / kashmirobserver • facebook.com/kashmirobserver • Postal Regn: L/159/KO/SK/2014-2016

KASHMIR COMPLETES **5 YEARS** WITHOUT ART 370

## Wanted This To Happen With People's Concurrence: PM

Says Abrogation A Watershed Moment In India's History

### **Press Trust Of India**

New Delhi: On the fifth anniversary of the abrogation of Article 370 and Article 35(A), Prime Minister Narendra Modi on Monday described the step as a watershed moment in the nation's history, starting a new era of progress and prosperity in Jammu and Kashmir, and Ladakh.

He said in a post on X, "I assure the people of Jammu and Kashmir, and Ladakh that our government will keep working for them and fulfil their aspirations in the coming times.'

He said the move to scrap these provisions meant that the Constitution of India was implemented in these places in letter and spirit, in line with the vision of the great men and women who made the Constitution, he said.

"With abrogation came security, dignity and opportunity for the women, youth, backward, tribal and

marginalised communities who were deprived of the fruits of development. At the same time, it has ensured that corruption, which plagued Jammu and Kashmir for decades, has been kept at bay," the prime minister said.

The Modi government had on this day in 2019 annulled these articles that gave special rights to the then Jammu and Kashmir state, which was also divided into two Union territories.



the public in Jammu and

proposals to the tune of Rs 1.19 lakh crore ever since

Article 370 was abrogated five years ago, and 4.61 lakh

potential jobs are expected to be created through these

initiatives, official sources said. Giving details of the over-

all progress in Jammu and Kashmir every since August 5,

2019, when Article 370 was scrapped and | More on P10



Democracy

**Strengthened In** 

nion Home Minister Amit

the region's | More on P10

Shah said on Monday that the

abrogation of Article 370, which

Kashmir into confidence was absolutely essential for the execution of the decision," Prime Minister gave special status to Jammu and Narendra Modi says about Kashmir, has ushered in a new era his government's decision of empowerment for the marginto abrogate Article 370 in alised sections and strengthened Jammu and Kashmir. grassroots democracy in the region. The prime minister's re-On completion of five years of the marks come in the foreword abrogation of Article 370, Shah said

of a new book titled "370: Undoing the Unjust, A New Future for J&K". | More on P10 ammu and Kashmir has received 6,851 investment

Congress, PDP Protest; BJP Celebrates

### **5 Years of Peace** & Progress: LG



### **Observer News Service**

ammu and Kashmir's Lieutenant Governor Manoj Sinha said that the enduring peace is gradually returning to Jammu and Kashmir and this achievement belongs to all citizens. "In the past 5 years, democracy has taken deep roots in the Union Territory of J&K. Enthusiastic participation and record voter turnout in the recently held Lok Sabha election is a testimony to people's faith in the constitution and internalisation of the spirit of democracy." The LG stated | More on P10

he fifth anniversary of the abrogation of Article 370, which provided special status to Jammu and Kashmir, was marked by contrasting reactions across the region with mainstream regional party leaders kept "locked" inside their homes. The day underscored the ongoing political divide in Jammu and Kashmir, with regional parties calling for the reinstatement of rights they argue were stripped | More on P10

### JAMMU ATTACKS **Cloud Of Uncertainty Over J&K Assembly Polls**

**Observer News Service** 

Srinagar: Ahead of the visit of the Election Commission (EC) to Jammu and Kashmir from August 8 to 10 to re-view Assembly poll preparations, a cloud of uncertainty hangs over the exercise.

Despite the EC's commitment to adhere to the Supreme Court's September 30 deadline, the escalating violence in Jammu and Kashmir is reportedly forcing a reevaluation of the situation. This is despite the fact that J&K has witnessed all elections since 1989 under the shadow of gun, with much worse violence.

The spate of attacks, particularly in Jammu division, has intensified concerns. According to the Union Home Ministry, there have been 26 militancy related incidents reported in Jammu and Kashmir in 2024, with 10 occurring in the Jammu division alone. These attacks have resulted in the deaths of eleven security personnel and injuries to 20, while 28 militants have been killed.

As the region grapples with the heightened threat. the Union government and security agencies are working to ensure a secure environment. However, the looming | More on P10

Jammu & Kashmir Bank Ltd Human Resources, J&K Bank **Corporate Headquarters** M.A. Road, Srinagar Phone No's-0194-2713121-24 Apply for - Chief Security Officer (On Contract) Applications are invited for the position of Chief Security Officer (On-Contract) at J&K Bank. Name of Position No. of Place of Posting Vacancy **Chief Security** Corporate Headquarters, 1 Officer M.A. Road, Srinagar. Interested candidates are requested to apply online from 05.08.2024 to 19.08.2024, through the link made available on Banks website (**www.jkbank.com**) under careers tab. The candidate will have to pay the requisite fee of Rs. 500/- per application form. The detailed notification for the position of Chief Security Officer (On-Contract) is available on Bank's website. Sd/-No. JKB/HR/Rectt/2024-452 General Manager Dated:- 03-08-2024 HR Registered office : Corporate Headquarters, M.A.Road, Srinagar 190001, Kashmir, India CIN: L65110JK1938SGC000048 ; T : +91 (0)194 2481 930-35 ; F : +91 (0)194 248 1928; E : info@jkbmail.com ; W : www.jkbank.com

Are you a Manufacturer, Importer, Distributor, **Seller or Consumer of these products** 

'1.19 Lakh Crore Investment **Received Post** Art 370'

## Do you know?

As per Govt of India Regulations, more than 600 products fall under Quality Control Orders, Issued by Govt. of India. These products can't be manufactured, sold, imported without a valid BIS Standard Mark (ISI Mark).

Some of these products are:



## To place an advertisement CALL +91-194 2502327

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

## KASHMIR OBSERVER® Srinagar | Tuesday | 06-08-2024 🝊

Subject:- Grant Of Registration of the Proposed Travel unit under the name & Style "M/SMoutains Gardens Tours and Travels Situated at Kunzar

**CLASSIFIED** 

### PUBLIC NOTICE

Whereas I, Mr. Ishfaq Ahmad Parray S/o Ali Mohd Parray R/o Hardushoora Kunzar KASHMIR intend to apply in the Department of Tourism for registration of my proposed travel unit under the name & style of M/S Moutains Gardens Tours and Travels situated at Kunzar Baramulla KASHMIR under tourist trade act 1978/82/2011-12.

Whereas I will submit state subject / Domicile certificate Qualification Certificate, pan cardr \ Experience Certificate( Minimum 5years). Police character certificate, Bank statement (minimum balance 10000), site plan, Affidavit, Rent deed duly attested by sub Registrar, printing material (Latter head / Visiting card ) Photograph of the unit (indoor and outdoor) and Two passport size photographs to the department of Tourism as per prescribed checklist I Prior to Registration of my unit as an Excursion Agency.

Now as per J&K Registration of Tourist Trade Act 1978/82/2011/12) befre my case is processed for my registration by the Competent Authority, the matter is hereby notified for information of general public/ Financial institutions/Bank/ Organisation, etc for objection, if any and the same should reach to the Deputy Director Tourism Registration(email id; ddtregl23@gmail.com) within a period of 7days from the publication of this notice in a leading newspaper/newspapers of the valley. No objection beyond a period of 7 days shall be entertained. bmg

NAME CHANGE I Ishtiyaq Ahmad Dar wants to correct the name of my wife in the school record of my child studying in INGENIOUS SCHOOL, Mallabagh Sgr from Fatima to Rehana.In this regard, if anybody have any kind of objection he/she may contact to the office of the principal of INGENIOUS SCHOOL MALLABGAH within a week at the most, after that no objection will be entertained.

### **Public Notice**

I am applying for seed licence underr name and style Riapps Fpcl Qazigund . if anybody has any objection may contact chief agriculture officer kulgam within a period of seven days from the date of publication of this notice. After that no objection shall be entertained. Mohammad Abbass Mir S/O Mohammad Shaban Mir

**R/o Zaipora Devsar** fko

Kulgam



ہمارے رفیق شفیق والدمحتر م مرحوم عبدالخی صوفی (سہیل) آف نابدی یورہ حول سرینگرا یک سال قبل آج ہی کے روزیعنی 6اگت 2023 کوال جہاں فانی سے رخصت کر گئے۔ اگر جہ والد صاحب کی بے لوث شفقت او عظیم سائے ہے محروم ہوئے ایک سال بیت گیا مگران کی یاد ہمارے دلوں میں بالکل تازہ ہیں اور ہریل ہر موقع پر ان کی کمی شدت سے محسول ہوتی ہے۔ آج ان کی پہلی برس پر ہم اینے والد صاحب کو عقیدت بجراخراج پیش کرتے ہیں اور اللہ تعالی سے دعا گوہیں کہ ہمارے والد صاحب کے ساتھ ساتھ ہماری والدہ محتر مدکی مغفرت فرماعیں اوردونوں کو جنت الفر دوس میں اعلی مقام عطا کرے۔ آمین

زدفتر نائب تحصيلدار كلنتره درخواست منجانب محدشبان نجار ولدغلام محى الدين نجارسا كنه كلنتره مايين تتحصيل كريرى بمراد حصول OBC مركفييك تجق بسمه شعبان دختر خمد شعبان وعاقب احمد نجار پیرخود تحت ایس آرآ و 294 اشتهار بمرادآگا بمی هرخاص وعام معامله مندرجه عنوان الصدر بین درخوست سائل دفتر مذامین زیرکاروائی ہےاس نسبت پٹواری حلقہ سے رپورٹ بشمول مطلوبہ نقوالات ریکارڈ طلب کے گئے جس سے عہاں ہوتا ہے کہ سائل سائلہ کلنترہ پایئن میں رہائش پذیر ہے۔ کم بہ کی سالا نہ آمدنی 140000 ہے کنبمہ بذیل افراد پر شمل ہے 52 سال تر کھان 50 سال كهريلوكام زوجه 27 سال زیریعلیم پسر شعبان 25 سال مهشعبان دختر 23سال \_\_ سکےعلاوہ کوئی بھی افراد کمیہ نہیں بتلایا گیاہے سرٹفیکیٹ زیر بحث مين اگرکس شخص بااشخاص کوکوئی عذر بااعتراض ہوتو وہ ایناعذر بااعتراض ساتھ یوم کے اندر پیش کریں۔میعاد گزرنے کے بعد کوئی عذریا اعتراض قابل قبول ى ئېس ہوگاہ۔ fko

### Office Of The Warden Guijar And Bakerwal **Boys Hostel Baramulla**

Email: wardengandbboysbla@gmail.com

Subject:- E-Tendering for procurement of Dietary items for the Financial year 2024-2025

TENDER NOTICE NIT NO:- 01 / GBBH / BLA OF 2024. Dated:-01/08/2024

For and behalf of the Lt. Governor of Jammu and Kashmir Union Territory, fresh E- Tenders with revenue stamps worth Rs,5/= are here by invited from registered dealers / Firms / Suppliers having GST Registration for supply of various Dietary items for use in Gujjar and Bakerwal Boys Hostel Baramulla for the year 2024-2025. The tender should be free from cutting and overwriting. The Tender Shall be accompanied with CDR worth Rs, 60,000/= Rs, Sixty Thousand Only pledged to the Warden Gujjar and Bakerwal Boys Hostel Baramulla shall be kept in separate envelops with cover marking earnest money deposit. The bidding tender document can be seen and downloaded from the website http://jktenders.gov.in from(05/08/2024), 11:00 am up to (14/08/2024), 04:00 pm. **Bidding Schedule:-**

	-	
1	Date of Issue of Tender Notice	05/08/2024 11.00 AM
2	Period of downloading of bidding documents	05/08/2024 11.00 AM
3	Bid submission Start Date	05/08/2024 11.00 AM.
4	Bid Submission End Date	14/08/2024upto 4.00 P.M
5	Date & time of opening of Bids (Online)	19/08/2024 at 4 P.M

TERMS AND CONDITIONS

1. The bidding tender documents can be seen and downloaded from the website http://jktenders.gov.in from(05/08/2024) 11:00am up to (14/08/2024) 04:00pm.

2. The bids shall be deposit in electronic format on web portal http://jktenders.gov.in from(05/08/2024) 11:00 am up to (14/08/2024) 04:00 pm.

3. The last date of receiving the hardcopy ,CDR, registration Certificate, GST registration, pan card and ITR Income Tex return of last two years in sealed envelope is 14/08/2024 up to 02:00 pm.

4. Scanned copy of FSSAI License of manufacture firm where ever is applicable.

5. Scanned copy of affidavit duly attested by the judicial Magistrate swearing therein that I/ we have read the terms and conditions of the tender documents and annexure there to and agree and except all the conditions and shall abide by the same in to and shall also be binding upon me./ we

6. The tender will be opened on the next working day which is convenient to DLPC of the last date of submission of E- Tenders.

7. The bidder shall be bound to deposit samples of the articles on 10/08/2024 upto 2:00pm bearing the seal of the firm / dealer, and produce before DLPC well in time which otherwise are liable to rejection.

8. The successful tenderer shall not be allowed to sublet the conditions and shall be bound to supply the required articles with in one day from the date of placement of orders.

9. All the tenderers should attach a copy of following documents with the tender in all cases.

10 .The payment of the supplies received shall be made by the U/S after the qualitative and quantities verification of the same. The

Email: electricdivisionrnb@gmail.com Government of Jammu & Kashmir

### Office Of The Executive Engineer (R&B) Electric Division Kashmir, Engineering Complex Srinagar Rajbagh.

Near Silk Factory Srinagar- 190008.

NOTICE INVITING TENDER

E-NIT No. 29/R&B/Electric Division Kashmir of 2024-25 issued under Endorsement No: ERB/1583-91 DATED: 03-08-2024

For and on behalf of the LT. Governor, J&K (U/T) e-tenders (in Double cover system) are invited on percentage basis from approved and eligible Contractors registered with J&K UT Govt. CPWD, Railways and other State/UT/ Central Government Departments for the following works:-

	SI. No.	Name of Work	Estimated. Cost (In lacs .)	Cost of Tender/ Doc. (In Rs.)	Earnest Money	Time of Completion (Calendar Days)	Class of Contract	Major Head of Account	Remarks
	01	Construction of Indoor Stadium at Sirnoo,Pulwama B.W.O Internal electrification	Rs.19.133 /- Lacs	Rs. 800/	= Rs. 38270/=	Linked with progress of Civil work	"AAY" Class Electrical	District Capex Budget 2023-24	Administrative Approval Accorded by District Development Commissioner Pulwama vide order No.86 DDCP Dt:-17-08-2023
4	Dete	e of Issue of Tender Notice	03-08-2024						
-									
2	2 Period of downloading of bidding documents			05-08-2024 from 10:00 AM					
3	Bid submission Start Date			05-08-2024 from 12:00 PM					
4	Bid Submission End Date			16-08-2024 upto 04.00 PM					
5	Date & time of opening of Technical Bids (Online)			17-08-2024 at         02.00         PM in the office of Executive Engineer           R&B Electric Division Kashmir, Engineering Complex Srinagar Rajbagh.					
6	Date & time of opening of Financial Bids (Online)				To be notified after technical bid evaluation is completed.				
P	Position of AAA= Accorded								
Р	Position of T/S= Accorded								
	Position of funds= Available/ Committed. The bidding documents consisting of qualifying information, eligibility criteria, specifications, drawings, bill of quantities( BOQ), set of								
	terms and conditions of contract and other details can be seen /downloaded from the departmental website WWW.jktenders.gov.in as per						gov.in as per		
	schedule of dates given below:-								

The tender/bid is liable to rejection if it does not fulfill the requirements as laid down in NIT. 23

24 All other terms & conditions shall be as are as per the SBD/ Contract Agreement

substandard material shall be rejected and shall have to be replaced by the supplier on his own expenses within one day. In case of dispute between the supplier and the department the decision of the Chairman DLPC shall be final and binding. The chairman of the committee shall reserve the right to except or reject any tender or part with out assigning any reason there of. The DLPC reserve the right to except are approve even higher rates on the basis of quality of the product, goods to be supplied, viz-i-viz laboratory test report.

The successful bidders shall have to supply the complete the quantity as per the supply order with in the specified time schedule in supply order, in case the bidder failed to supply the dietary items within ten days from the date of award of contract and in the event of delayed the supplies penalty shall be charged as the DLPC committee deem it.

The ambiguous or un-warranted remarks as such above and below the lowest rates shall not be entertained.

The successful tendered shall have to deposit/ deliver the supplies at the hostel in person.

Payments for the deposited supplies will be made after the availability of the budget.

The successful tenderer will be bound to supply the approved items till the next tender will be finalized by the DLPC.

TDS will be deducted at source on all the payments as per the norms of the income tax act.

The rates quoted by the bidder for the Dietary Items must be relevant in the market rates, and the material will be received of standard quality.

Mohd Igbal

SD/-Gujjar & Bakerwal Boys Hostel Baramulla (Member Secretary DLPC)

### No:-GBBH/BLA/2024/130-3

#### Dated. 01/08/2024 Office of the Warden, Gujjar and Bakerwal Boys Hostel Baramulla

### List of Dietary Items for the year 2024-2025

#### Annexure -A

S,No	Particulars	Rate	Remarks	25	Meat withujri Sheep	
-		per Ontl / Per		26	CheaseKashmari fresh	
Í.		Kgs Per		27	Breads Non kashmari( 38	
		Dozen/Per			grm) (76 grm)	
		Pair/Per Piece		28	Eggs	
01	DIETARY ITEMS	Fail/ Fei Fiele		29	Banana	
1	Rice MM			30	Orange	
7	Rice Duuble Apple			31	Mango	
2	Rice Vand			32	Onion	
4	Dal Rajmash Red			33	Potato	
4	Dal Moong Green			34	Tomato	
5	Dal ChannaKabli			35	Beans	
5 6	Dal MasooriDulhi			36	Peas	
7	Dal Choola			37	Cauli Flower	
, 8	Salt Tata			38	Cabbage	
9	Salt Asharward			39	Capsicum	
10	Tea Lipton Tal Mahal			40	Nadroo Dal	
11	Tea Lipton Red Label			41	Palak	
12	Tea KashmariSamavar			42	Sag Kashmari	
13	HaldiLazat			43	Turnip	
14	Chillies Lazat			44	Radish	
15	Sugar A Grade			45	Nimboo	
16	Spice Lazat			46	Adrak	
17	SujiRajdhani ½ Kg Pack			47	Bindy Lady finger	
18	Milk Khyber liquid			48	Kudu Kashmari	
19	Milk Liquid local			49	Bottleguard	
20	Curd open Fresh			50	Lassen	
21	Chiken Boiler Alive			51	Refilling of LPG ( Commer-	
22	ChikenDressed				cial) 19 KG	
23	Chiken Parent Alive			52	Refilling of LPG Domestic	
	Meat Without uiri Sheep				14 KG	

### No.ERB/1583-91 DIPK-4154/24 dated: 05-08-2024

Executive Engineer, (R&B) Electric Division Kashmir **Engineering Complex Srinagan** Rajbagh

### Office of the Executive Engineer **Mechanical Investigation Division PDC Bemina Srinagar**

Email: xenmidkmr@gmail.com

### GIST of e-NIT. No:- 05 of 2024-25 Dated:- 05 /08/2024

1. For and on behalf of the Managing Director JKPDC; e-tenders in Two-Cover System (Technical & Financial) from Registered, reputed and resourceful Mechanical / Electrical Contractors / SSI Unit holders with relevant experience in execution of similar job, are invited from the office of the Executive Engineer Mechanical Investigation Division PDC Bemina, for below mentioned work.

S. No	Particulars	Advert cost (In lacs)	Tender Fee (In Rs.)	Class of Contract	Time of completion	Bid submission start date	Bid submission end date	Date of Opening of technical bids
1.	ANNUAL PREVENTIVE MAINTENANCE AND TESTING/IDLIN G OF DRILLING RIG DR3, DR6, DR7, DR8 AND DR11	1.38	100/-	Registered Mechanical / Electrical Contractors/ SSI Unit holders with relevant experience in execution of similar job.	20 days	10 -08-2024	27 -08-2024	29 -08-2024

Position of funds: Budgeted

### Instructions for Bidders:-

- 1. The NIT Consisting of qualifying information, eligibility criteria, specifications, bill of quantities (B.O.Q) set of terms & conditions of contract and other details can be seen/downloaded from the e-Nit portal website www.jktenders.gov.in upto said bidding schedule. The e-Nit GIST is also published on departmental website www.JKSPDC.nic.in.
- 2. The bids shall be deposited in electronic format on the website www.jktenders.gov.in upto said bidding schedule time and date with Digital Signature Certificate (DSC) and no financial bids will be accepted on physical form.

No: - MID/PDC/Tech/375-84 DIPK-4133/24 dated: 05-08-2024

Sd/-Engineer Executive MID, PDC Bemina Srinagar

DISCLAIMER: KASHMIR OBSERVER MAKES EVERY EFFORT TO ENSURE THATTHE INFORMATION CARRIED IN DISPLAY/CLASSIFIED ADVERTISEMENTS, APPEARING IN THE NEWSPAPER IS CORRECT. HOWEVER THE NEWSPAPER TAKES NO RESPONSIBILITY NOR DOES IT NECESSARILY ENDORSE THE CONTENTS OF THESE ADVERTS. THE READERS ARE THEREFORE REQUESTED TO VERIFY THE CONTENTS BEFORE ACTING THEREUPON. MANAGEMENT



and filtering of water sup-

ply, the residents called for

effective water testing and

monitoring, before the sup-

Meanwhile, a top officer

from the Public Health Engi-neering (PHE) department,

when asked about the issue,

stated that they are ensur-

ing filtered water supply to

the residents and that the

issue had arisen due to the

cloud burst in central Kash-

"The issue has been ad-

dressed. Purity of the water

supply had been affected

due to the cloud burst. The

water supply has been re-

stored to its pure form now,"

Meanwhile, medical ex-

perts have advised people to

boil the water before its use.

mir's Ganderbal.

the top officer said.

ply is made to the public.

# KASHMIR OBSERVER® Srinagar | Tuesday | 06-08-2024

AIRPORTS

RAILWAYS

SUCAT

### **Residents** Complain Of 'Impure' Water Supply In Srinagar Parts

Agencies

**SRINAGAR:** The residents from various parts of Srinagar Monday complained of getting contaminated water supply since Sunday evening, saying that it has increased risk of various water-borne diseases.

Local news agency-KNO, reported that residents from Bemina, HMT and other areas have been complaining that they were receiving muddy water supply since yesterday evening, making the drinking water unsafe for drinking purposes. "Since yesterday evening,

we have been receiving muddy water from taps. This water is not fit to use for drinking purposes," said a resident from Srinagar's HMT area.

Similar reports were received from Hamdaniya Colony of Bemina, where several residents complained of unclean water supply through the taps.

Questioning the testing

Srinagar Water Logging

Sparks Outcry Over

Smart City Infra

## **SICOP Flout Norms, HMT Residents Plan To Petition NGT**

**Majid Nabi** 

SRINAGAR: As the wastewater emanating from the Industrial Estate HMT on the city outskirts flows straight into the residential colonies, the distressed residents Monday threatened to approach the National Green Tribunal (NGT) against the Small-Scale Industries Development Corporation Limited (SICOP) for endangering their life and property.

The residents living around the Industrial Estate HMT allege that the contaminated wastewater emanating from SICOP premises has posed a potential risk to their life and property with the administration despite repeated reminders choosing to ignore their concerns.

The toxic wastewater seeps straight into houses since the residential colonies are located in a lowlying location below the Industrial Estate, leaving the defenseless residents to their fate.

"Our dwellings are invaded by foul-smelling, contaminated wastewater and our children and elderly people would be at the grave risk of developing serious health issues in case the SICOP doesn't take measures to stop the toxic flow into the residential colonies," Abrar Hussain, a resident of Rose Avenue Lane 5, told Kashmir Observer.

Other than making hollow claims that are unrealistic to be fulfilled, Hussain, former Executive Engineer at Power Development Department (PDD) and now chairman Falah-e-Aam Trust said, the SICOP administration has done little to address their genuine concerns despite repeated pleas.

Residents have approached police with written complaints against the erring officials for putting lives of people to danger by sheer dereliction of duty.

"We now intend to move National Green Tribunal (NGT) and bring to their notice SICOPs' illegal diversion of industrial waste water into residential colonies", said Ayaz Ahmad a social activist.

Residents said they will also come on the streets if authorities do not address their grievance on priority.

need a sustainable solution, not just temporary fixes. In response, the officials from the Srinagar Municipal Corporation (SMC) told KNO the water logging issue in Khanyar is related to the UED drainage system, and it will be resolved soon.

hammad Aslam, a resident

Another resident, Muneer,

added it's not just about the

inconvenience; water log-

ging poses serious health

risks with stagnant water

breeding mosquitoes. We

of Khanvar.

"Regarding general comlaints received from resi-

WE INTEND TO 6 **CHALLENGE THE** SICOPS' DELAYING STRATEGIES TO IMPEDE THE WASTEWATER **FLOW INTO RESIDENTIAL AREAS** with a petition before the National Green Tribunal (NGT) in the upcoming days the locals

said"

over this issue, but the problem persists without any progress.

## **5th FC Chairs High-Level Meet On** Functioning Of PRIs, ULBs

### **Observer News Service**

report for Jammu and Kashmir, which Kashmir Panchayati Raj Act, 1989, and suggested devolution to local bodies inthe J&K Panchayati Raj Rules, 1996. cluding those in the Ladakh region

"Many families have decided to shift to safer locations away from HMT as the wastewater the SICOP emits seeps straight into the residential colonies. The negligent approach of the authorities to mitigate our concerns has left us with no option than to relocate,' Talib Ahmad, another resident, told Kashmir Observer.

The residents, he said, are now more at risk of health problems as a result of the direct discharge of contaminated water from the Industrial Estate into the residential areas.

"We sought assistance from higher-ups, including the Managing Director SICOP, but the issue has not been addressed till date," he added.

When contacted Managing Director SICOP, Inderjeet Singh said the issue is under the active consideration of the authorities and will be resolved at the earliest.

"We have installed dewatering pumps in the affected area and the process is on at the moment. The locals will have my personal assurance that the problem would be fixed shortly," Singh told Kashmir Observer.

In response to the question about Estates Managers lack of action and delay in addressing the issue, the MD SICOP said, "Since the matter has now been brought to my notice, I will see as to what makes the officials to cause people to suffer'

### BARAMULLA: 0194-102029 BIJBHERA: 01932-228243 PAMPORE: 01933-294132 PATTAN: 01954-293507 QAZIGUND: 01951-296153 **HIGHWAY STATUS** Sgr-Jammu highway - ( Open ) Mughal Road - (Open) Srinagar-Leh-(Open) **PRAYERS**

HIJRI

CALENDAR

30 Muharram

1446

**FAJR** 4:10 **ZUHR** 12:37 ASR 5:30 Magrib 7:32 **ISHA** 9:03

TRAFFIC POLICE: 9419993745, 01998-266686

Ambulance: Kashmer EMS Service: +91 94841 00200

X

PCR: 0194-2452092,2455883

2479488.2452222,2452155

SHIEK UL ALAM AIRPORT: 01942303311

SRINAGAR: 0194-2103259

ANANTNAG: 01932-228243

FIRE AND EMERGENCY SERVICES :

SMC HEALTH OFFICER: 9469409081

PDD: 0194-2450213

CAPD: 18001807011

### This Day In History

939- Battle at Simancas - Spain beats Moors

- 1726 Treaty of Alliance between the Holy Roman Emperor Charles VI and the Russian Empire signed at Vienna
- 1824 Battle at Junan Simon Bolívar's army defeats the Spanish
- 1825 Bolivia gains independence from Peru (National Day)
- 1861 The British annex Lagos, Nigeria
- 1870 Battle at Spicheren: Prussia beats France
- 1896- France annexes Madagascar 1914- WWI: Austria-Hungary declares war on Russia
- 1914 WWI: Serbia declares war against Germany 1915 - The British land more troops at Suvla Bay on the northern shore of Gallipoli in an effort to break the stalemate on the peninsula during WWI
- 1918 Ferdinand Foch becomes Marshal of France during WWI
- 1918 World War I: Second Battle of the Marne ends
- 1919 1st air flight over a major body of water in Australia (Harry Butler)
- 1940- Estonia is annexed into Soviet empire
- 1945 Atomic bomb dropped on Hiroshima by the US B-29 Superfortress "Enola Gay"
- 1960- The UN Security Council lay down rules which would allow UN forces to enter Congo
- 1990 President Ghulam Ishaq Kahn dismisses Prime Minister Benazir Bhutto in Pakistan
- 1990 UN Security Council votes 13-0 (2 abstensions Cuba and Ve nen) to place econo



WASTEWATER FLOW INTO RESIDENTIAL COLONIES

zaffar Bhat said the discharge of wastewater flow into residential colonies is against the Water Act 1974 and that SICOP might be held accountable for its careless actions.

"I will be assisting the residents to file a petition before the NGT and I am hopeful that the decision will be in the favor of the distressed residents as the SICOP has been violating established laws by putting the life and property of the defenseless residents into jeopardy," Raja Mu-

zaffar told Kashmir Observer. The inhabitants have constantly brought their concerns to the attention of the authorities concerned

footage captured The

roads submerged under water, disrupting daily life and traffic flow. Locals speaking with the

Agencies

SRINAGAR: Several areas in

Srinagar, particularly in the

old city, experienced water

logging after the heavy rain-

fall, sparking criticism from

The locals have urged

authorities to focus on de-

veloping a proper drainage

system, in addition to beau-

showing severe water log-

ging in Khanyar, Srinagar

went viral on social media,

highlighting the extent of

Earlier today, a video

local residents.

tifying the city.

news agency–KNO, have expressed anger over the recurring problem.

"Every time it rains, our streets turn into rivers. How can they call this a smart city when basic infrastructure is lacking?" said Mo-

dents, we have promptly deployed dewatering units, suckers, and mobile units to manage the situation on the spot," they said.

Another official from SMC added they understand the residents' concerns and are working diligently to improve the drainage system. However, long-term solutions require comprehensive planning and significant investment, he said.

**GOVERNMENT OF JAMMU & KASHMIR OFFICE OF THE EXECUTIVE ENGINEER** (R&B) DIVISION GANDERBAL ADDRESS:MINI SECRETARIAT GANDERBAL TELNO.0194-2416058 Design and Construction of 1x50 Mtr Subject:-

Span Steel Trussed Girder Bridge Over Nallah Sindh at Ahangar Mohalla Gadoora on EPC MODE (ENGINEERING PROCUREMENT AND CONSTRUCTION MODE) with 7.5 mtr Carriage Way. This Office NIT No. 22 of 2024-25 issued Reference: under endorsement No.2439-44 Dated: 03-07-2024

### **EXTENSION NOTICE**

The Bid submission end date for the subject work floated for tenders vide this office NIT No. referred to above which were scheduled to be on 05-08-2024 upto 4:00 PM is hereby extended and the details where of are given as under:-

-						
1	Date of issue of Tender	03-07-2024				
2	Period of downloading	03-07-2024 from				
	of bidding documents	06:00 PM				
3	Bid submission	04-07-2024 from				
3	start date	12:00 PM				
4	Bid submission End	12-08-2024 upto				
4	date	04:00 PM				
		13-08-2024 at 11.00				
5	Date & time of	AM in the office Of the				
5	opening	Chief Engineer PWD(R&B)				
		Central Kashmir.				
The other terms and conditions of the aforesaid NIT shall						
remain unaltered.						
No.: 3692-97 Sd/-						
Date:	: 05-08-2024 DIPK-4142	2-24 Executive Engineer				
	DT: 05/08/	2024 (R&B)Division Ganderbal				

Srinagar: The Fifth Finance Commission (FC) for Union Territories, headed by Anil Kumar Jha, today convened a high-level meeting here to evaluate the role of local governance institutions like Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs) in the implementation of Centrally Sponsored Schemes across Jammu and Kashmir.

The commission members Amey Sapre and Secretary Binay Bhushan were also present on the occasion.

The meeting, among others, was attended by Commissioner Secretary, Housing and Urban Development Department (HUDD), J&K, Mandeep Kaur; Secretary, Rural Development (RDD) and Panchavati Raj, Dr Shahid Igbal Choudhary and other concerned officers. The primary focus of the meeting

was to assess the functioning of PRIs and ULBs in Jammu and Kashmir. During the meeting, discussions were

also held on the recommendations of the State Finance Commission (SFC) NORTHERN RAIL

submission of Bids is August 20, 2024, 17.00 Hrs.

e-RFP Ref. No JKB/CHQ/BST/Joint-Tax-Auditor/2024-1161

Registered office : Corporate Headquarters, M.A.Road, Srinagar 190001, Kashmir, India CIN: L65110JK1938SGC000048 ; T : +91 (0)194 2481 930-35 ; F : +91 (0)194 248 1928;

E : info@jkbmail.com ; W : www.jkbank.com

DIPK-NB-1210-20

DT: 05/08/2024

Dated: 03-08-2024

Key areas discussed in the meeting included allocation of funds between the Union Territories of J&K and Ladakh post-2019 reorganization, transfer of funds to local bodies and the distribution of grants recommended by the 14th and 15th Union Finance Commissions.

Commissioner Secretary, HUDD, Mandeep Kaur on the occasion discussed the role of ULBs in the implementation of Centrally Sponsored Schemes in Jammu and Kashmir. She emphasized the need for robust local governance structures to facilitate development.

Secretary, RDD, Dr Shahid Iqbal on the occasion provided an in-depth briefing to the commission members on the functioning of PRIs.

He made out that Gram Panchayats (GPs), Block Development Councils (BDCs), and District Development Councils (DDCs) in Jammu and Kashmir operate under the Jammu and

committees comprising elected members of PRIs and professionals/ department officers have been established to manage natural resources, human resources, employment generation, self-help groups, finance and planning works and infrastructure development.

He informed the commission the

Secretary, RDD also highlighted the challenges faced due to the no funds received under the 15th Finance Commission award, which has adversely impacted the infrastructure development plans.

He emphasized the need for adequate funding for the construction of Panchayat Ghars and recommended that a significant portion of grants should remain united, allowing PRIs to address local needs and contingencies effectively.

Dr Shahid stressed on the importance of non-sector-specific grants to enable local governments to prioritize localized needs and requirements.

against Iraq

- 1995 Thousands gather in Hiroshima for the 50th anniversary of the atomic bombing of the city
- 1996 NASA announces that life may have existed on Mars after examining meteorite ALH84001, thought to be from Mars
- 1996 Korean Air Flight 801 crashes in the United States territory of Guam, killing 228 people
- 1997 Sri Lanka slams world record 952 for 6 in the 1st cricket Test against India in Colombo; Sanath Jayasuriya 340, Roshan Mahanama 225 - record partnership 576
- 1997 Microsoft announces it will invest \$150 million in Apple Computer Inc

From KO Archives

### VVIP Wazwaan & A **Bridge Too Far** Ghulam Muhammad

**OPORE:** Even as the long wait for completion of the Hathishah bridge here is over, its formal opening awaits a ministerial indulgence. For a good two months, no minister or VIP has been available to cut the ribbon to enable the people benefit from its erec-tion. The inordinate delay &am generated resentment among the local people who have been inconvenienced due to its absence over the fears.

According to reports, the authorities had slated the formal inauguration of the bridge at least thrice so far. On every such occasion, the engi-neers had to arrange the cus-tomary feast, known as wazwan, for the august guests to partake. Obviously forces alleged, the charges on this ac-count might have to be borne out of the funds provided for the main project.

Reports said the border Security force (BSF) personnel manning the security posts on filler side of the bridge were not allowing any vehicle to pass over the bridge on the plea that no minister had so far inaugurated it formally. However, they allowed some pedestrians selectively prohibiting the general public to walk over the bridge.

It may be recalled the speaker of the legislative assembly, Abdul Ahad Vakil, was the one to crack an occasional whip to get the work on the bridge, which had been going on at a snails pace over the years, speeded up. He held several meetings with engineers and even promised its completion long ago. Now that the work is complete, no minister is available to Commission Bridge

(Kashmir Observer, August 06, 2000)

### **J&K** NAG) g2018@gmail.com ma22 @gmail .com Dated: 05.08.2024 on to all those lications for the College Anantnag 2024 dated for the same will LO:30AM in Main 16.00 Hrs. Tender Document can also be downloaded from Bank's Official Website www.jkbank.com. Last date for

e venue at 09:30 AM along with original photo identity proof (Aadhar/PAN/ Driving License/Passport). The instructions related to examination will be notified through college website (www. gmcanantnag.net) separately.

	Prof. (Dr.) Rukhsana Najeeb
DIPK-4174-24	Principal
DT: 05/08/2024	Govt. Medical College Anantnag.

NORTHERN RAILWAY         FIRST CORRIGENDUM TO TENDER NO.         Armit Mahotsav         251-Elect/T-27/2024-25, Notice No. 20-Elect/2024-25 dated 16.07.2024         Sr. Divisional Electrical Engineer(G), Northern Railway, Firozpur has invited above tender. The tender Notice published in leading newspapers on 17.07.2024 to be opened on 07.08.2024. The date of opening of tender has now been changed due to administrative reasons. The new date of opening of tender will be 12.08.2024. Others terms and condition will remain unchanged.         251-Elect/T.Notice No. 02-Elect/2024-25, Dated: -02.08.2024         SERVING CUSTOMERS WITH A SMILE	COLLEGE, ANANTNAG, J&K (MAIN CAMPUS DIALGAM, ANANTNAG) Phone: 01932-227624 Phone: 01932-227624 CMAIN CAMPUS DIALGAM, ANANTNAG) Phone: 01932-227624 CMAIN CAMPUS DIALGAM, ANANTNAG) Phone: 01932-227624 CMAIN CAMPUS DIALGAM, ANANTNAG) Phone: 01932-227624
Jammu & Kashmir Bank Ltd. Balance Sheet & Taxation Dept, Corporate Headquarters, M.A. Road, Srinagar, Kashmir, J&K, 190001	No. GMCA/PI)/RA/2024/1220-26 Dated: 05.08 <b>NOTIFICATION</b> It is hereby notified for the information to all t
Online Request For Proposal for Appointment of Joint Tax Auditors for Conducting Tax Audit of J&K Bank	candidates who have submitted the applications fo posts of Junior Residents in Govt. Medical College Anar vide Advertisement No:03.GMCA(RA)of 2024 d 11.06.2024 that the written examination for the same
RFP Notice along with Complete RFP 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. August 06, 2024, 16 00 Here Tender Decument can blee be downloaded form	be conducted on 16.08.2024 (Friday) at 10:30AM in Campus Dialgam Anantnag. The candidates are directed to report to the venue at 0

## NEWS

## **Riots Spread Across UK In Anti-immigrant Protests**

### Yuliya Talmazan NBC News

LONDON - British Prime Minister Keir Starmer convened an emergency security meeting Monday after far-right riots fueled by misinformation spread over the weekend and residents across the country awakened to scenes of buildings set on fire and hotels housing asylum-seekers stormed by angry mobs.

Two hotels were targeted Sunday night in what has turned into the worst disorder the United Kingdom has seen in years. Almost 150 people were arrested over the weekend, the U.K.'s National Police Chiefs' Council said.

The violence followed a week of unrest after a stabbing attack that killed three young girls in the northern city of Southport. False claims about the attacker's ethnicity and origin quickly spread online, fueling the outbursts of violence.

Elon Musk, the billionaire tech mogul who owns X, weighed in on the violence.

### United Kingdom. A police officer was also

injured in the clashes at another Holiday Inn hotel in the town of Tamworth, north of Birmingham in the Midlands. Windows were smashed and three Molotov cocktails were used to start fires, Staffordshire Police said. Here too, projectiles were thrown at officers, resulting in one suffering a broken arm, according to the force. No one inside was injured, the police statement added.

In the town of Bolton, in the northwest of England, police were trying to keep rival demonstrators apart, with one group shouting "Allahu Akbar" at anti-immigration protesters, according to the footage shared by the BBC on Sunday.

Anti-immigrant and anti-Muslim groups seized upon the child murders at a Taylor Swift-themed dance class in Southport last Monday as disinformation spread on social media that the suspected attacker was a refugee and radical Islamist.

In a desperate effort to

stop the spread of misinforma-

vealed that the suspect, who is

a minor, was born in Britain

village near Southport itself.

gency response meeting, or

civil servants and police

Starmer held an emer-

Cobra, attended by ministers,

Monday, after he condemned

what he called the "far-right

and promised that the rioters

would face "full force of the

Sunday night. He later said a

"standing army" of specialist

officers would be formed to

law" in a televised address

thuggery" behind the riots

and had lived for years in a

tion, British authorities re-



writing on the platform that "Civil war is inevitable" in response to video allegedly showing rioters clashing with British police

In the northern town of Rotherham, video shared by the BBC and Reuters showed protesters, some masked and carrying St. George Cross flags which can be associated with the far right, chanting "get them out." The crowd smashed windows of a Holiday Inn Express hotel, which was being used to house asylumseekers as people inside looked on with horror.

The rioters could also be seen setting on fire plastic trash trolleys next to the hotel, and hurling planks of wood and profanities at police in riot gear on the scene. Police in South Yorkshire, where Rotherham is located, later said its officers were also targeted with glass bottles and beer cans by a crowd of about 700 people. They added that at least 10 officers were injured in the melee, with one left unconscious following a head injury, although no hotel employees or residents have been reported as hurt. Riot police officers push back anti-migration protesters outside the Holiday Inn Express Hotel which is housing asylum seekers on August 4, 2024 in Rotherham,

## **Bangladesh In Turmoil, Sheikh Hasina Escapes To India**

### Agencies

DHAKA: Bangladesh's Prime Minister Sheikh Hasina resigned and fled the country on Monday, ending 15 years in power as thousands of demonstrators defied a nationwide curfew and stormed her official residence.

In a televised address, Bangladesh's military chief, Waker-Uz-Zaman, announced he was assuming control at a "critical time for our country" and confirmed that Hasina left Dhaka for a "place of safety," as local media reported neighboring India as her initial destination.

"I am taking responsibility now and we will go to the president and ask to form an interim government to lead the country in the meantime," he said.

Zaman said the military would stand down and that an investigation would be launched into the deadly crackdowns that fueled outrage against the government.

"Keep faith in the military, we will investigate all the killings and punish the responsible ... I have ordered that no army and police will indulge in any kind of firing," he said. 'Now, the students' duty is to

stay calm and help us ' Hasina had ruled Bangladesh

since 2009 and was elected for a fourth consecutive term in a January vote that was boycotted by her main opponents, sparking concerns over how free and fair the election was

She was forced out by weeks of protests that started peacefully but turned into deadly clashes with security forces, leading to a communications blackout, curfews, and around 300 deaths.

Students were the ones leading earlier protests that began in July to demand reforms to a quota system for government jobs, which the Supreme Court eventually scaled back. But as the rallies turned deadly and authorities attempted to quell the violence with force, the movement escalated into a campaign to oust Hasina.

At least 11,000 people have been arrested in recent weeks, with the unrest leading to closure of schools and universities across the South Asian nation and authorities issuing a shoot-on-sight curfew at one point

Student activists called for a march to Dhaka on Monday in defiance of the latest curfew to press for Hasina's resignation. This comes after nearly 100 people, including over a dozen police officers, were killed the day before following a fresh wave of deadly

clashes across the country.

After the military confirmed Hasina's resignation, thousands of people poured onto the capital's streets in jubilation. Television visuals showed masses storming Hasina's official residence in the capital, pumping fists, making victory signs, and removing furniture and other household items

Hasina, 76, was one of the world's longest ruling female leaders and has played a pivotal role in Bangladesh's politics, a nation of about 170 million people that declared its independence in 1971.

She is the daughter of Sheikh Mujibur Rahman, the country's charismatic founding leader, who was killed in 1975 in a military coup when Hasina was 28. She served as prime minister from 1996 to 2001 and regained power in 2009.

Under her leadership, Bangladesh became one of the fastestgrowing economies in the region, with World Bank estimates showing that more than 25 million people in the country have been lifted out of poverty in the last two decades

But critics say she has grown increasingly autocratic and called her a threat to the country's democracy, with many saving that the recent unrest reflected a broader discontent against her rule

Netanyahu In Bunker Amid Looming Iranian Threat: Reort

### Agencies

Jerusalem: Israeli lead ers are on high alert as Shin Bet completes an underground bunker in Jerusalem, equipped with advanced command and control facilities for prime minister Benjamin Netanyahu and other top leaders.

KASHMIR OBSERVER®

Srinagar | Tuesday | 06-08-2024

Israeli media reports say Shin Bet spy service has prepared a bunker for use by prime minister Netanyahu and other officials as fear of

bunker is located in Jerusalem and is now fully operational.

Built almost 20 years ago, the bunker can sustain hits from a range of existing weaponry, has command and control capabilities, and is connected to the headquarters of the Israeli ministry of military affairs in Tel Aviv, it added.

The report came four days after Israel assassinated Ismail Haniyeh, the head of the political bureau of the Palestinian Hamas resistance group,



in the Iranian capital Tehran.

Iran has vowed a "harsh punishment," with Supreme Leader Sayyid Ali Khamenei saying Iran sees it as its duty to avenge the blood of Haniyeh as was country's state guest when was assassinated

Built almost 20 years ago, the bunker can sustain hits from a range of existing weaponry, has command and control capabilities, and is connected to the headquarters of the Israeli ministry of military affairs in Tel Aviv, it added.

## CENTCOM Chief in Israel for 'Preparations' Against Iran, Hezbollah

### Agencies

tackle the unrest. Washington: The US CENTCOM Home Secretary Yvette chief arrived in Israel on 3 August

tional and regional coalition that defended Israel against an attack from Iran on Apr. 13," an official told Axios. At the time, Iran

Three US officials told the outlet they expect an Iranian retaliation to Haniyeh's killing "as early as Monday."

Haniveh's assassination comes within the context of the Gaza war – for which Israel has drawn major criticism from the Arab world and internationally.

Kurilla is set to visit several

Gulf nations, as well as the king-

dom of Jordan – which played a

major role in intercepting Irani-

an projectiles during the April attack. Amman has already vowed to confront any violation of its airspace. Jordan also opened up its airspace to US and Israeli jets during Iran's April operation. "The U.S. hopes the same will happen again if needed," another US official told Axios. US and Israeli officials also "don't know if Iran and Hezbollah will conduct a coordinated attack or operate separately ... they think both Iran and Hezbollah are still working on finalizing their military plans and approving them at the political level.' Meanwhile, the Pentagon said Washington has been beefing up its presence in the region in anticipation of the Resistance Axis's responses, which could potentially include Iraq's resistance factions and Yemen's Ansarallah movement.



Iran's retaliation against

by Israel grow among the

The news was first

reported by the Hebrew

language news outlet,

The Walla on Sunday

and was later picked up

including The Times of

Israel. The underground

by all major newspapers,

a recent assassinations

regime officials.

Cooper, who oversees borders and policing, called the attack on the hotel in Rotherham "utterly appalling."

Assistant Chief Constable Lindsey Butterfield of South Yorkshire Police on Monday pledged to find those who were at the riot and bring them to justice

Butterfield added that during the violence in Rotherham police dogs were injured, and police horses were had bricks, eggs and bottles thrown at their heads and were spat at.

Lawmakers condemned the violence, with some calling for the Parliament, which is currently in summer recess, to be recalled.

to help Tel Aviv prepare for an Iranian retaliation to the killing of Hamas chief Ismail Haniyeh on its soil last week, as well as Hezbollah's response to the strike on Beirut hours before.

General Michael Kurilla arrived in Israel on Saturday "as preparations continue for a possible attack against Israel from Iran [and Hezbollah] in retaliation for the assassinations of senior Hamas and Hezbollah leaders." two US officials told Axios on 4 August.

Kurilla had already been planning a trip to Israel prior to the serious escalation, which saw Tel Aviv attack Beirut and Tehran within hours of each other.

"He is expected to use the trip to try to mobilize the same interna-

launched hundreds of drones and missiles at Israel in response to the destruction of its consulate in Damascus and the killing of several Iranian officials.

According to the report, Washington is concerned it will be difficult to garner the same amount of regional support in defense of Israel as it did in April, given that

Putin ally holds talks in Iran as Middle East teeters on brink of wider war

OSCOW, Aug 5 - A senior ally of President Vladimir Putin arrived in Tehran on Monday for talks with Iranian leaders including the president and top security officials as the Islamic Republic weighs its response to the killing of a Hamas leader.

Russia has condemned the killing of Ismail Haniyeh, leader of the Palestinian Islamist group Hamas, in Iran last week and called on all parties to refrain from steps that could tip the Middle East into a wider regional war.

Sergei Shoigu, the secretary of Russia's security council, was shown by Russia's Zvezda television station meeting Rear Admiral Ali Akbar Ahmadian, a senior Islamic Revolutionary Guard Corps (IRGC) commander who serves as secretary of the Supreme National Security Council.

### NEWS MAKERS

## Malaysia summons Meta over removed **PM posts about Hamas leader**

UALA LUMPUR: The Malaysian government said Mondav it had met with Meta representatives to demand an apology and explanation as to why posts about the death of a Hamas leader were removed from the prime minister's social media accounts.

Prime Minister Anwar Ibrahim's office said his posts on Facebook and Instagram about Ismail Haniyeh's death had been removed last week by parent company Meta

The political leader of Palestinian armed group Hamas was killed in Tehran on Wednesday, in an attack blamed on Israel. which has not directly commented on it.

Anwar's posts included a video showing the premier on a phone call with a Hamas official.



offering his condolences.

On Instagram, there was a note by Meta, shared by Anwar, that the posts were taken down because of association with "dangerous individuals unjust, and a blatant suppression and organizations."

Israel, the United States and the European Union consider to the legitimate struggle of the

Palestinian people in their pursuit of justice and human rights." The PMO said it was demanding a public apology and a detailed explanation from Meta. Anwar accused the tech gi-

ant of "cowardice" last week for removing his posts.

authorities Malaysian have previously chided Meta for removing posts as well as for not taking down what officials deemed as harmful content fast enough.

Meta did not immediately

ing voices in support of Palestine and Palestinian human rights on Instagram and Facebook."

### Harris overtakes Trump in new poll, set to name VP pick ahead of swing state tour

ASHINGTON: A new poll confirmed Sunday that Kamala Harris set to name her vice presidential pick imminently has drawn level with Donald Trump, transforming a White House race that the Republican had been increasingly confident he was going to win

As the November 5 election rapidly approaches, Harris has erased the growing lead that Trump was building before President Joe Biden dropped his reelection bid.

According to the CBS News/YouGov poll released Sunday, Harris has a one percent advantage on Trump nationwide - compared to



Trump's previous five point edge on Biden.

decide the Electoral Col-

lege contest in US elections,

Harris and Trump - who

shocked the world with his

2016 presidential victory but

was beaten by Biden in 2020

good numbers for a Democrat-

These are considered

– are equal.

In the swing states that

ic candidate who parachuted into the race only last month, when Biden bowed to mounting concerns over his mental acuity and ability at 81 years old to serve a second term.

But Harris, who is Biden's vice president and the first Black and South Asian woman ever in the role, is in a sprint to define herself to voters before Trump does.

respond to requests for comment on Monday. Last year, Human Rights Watch said "Meta's policies ta's actions as discriminatory, and practices were silenc-

#### Hamas a terrorist organization. In a statement on Monday, the Malaysian Prime Minister's Office (PMO) said it "views Me-

"It is also seen as an affront

of free expression."

# STATE

## **Flash Floods Wreak Havoc** In Ganderbal's Kangan

### Agencies

GANDERBAL: Flash floods, caused by a cloudburst, have wreaked havoc in the Kangan subdivision of the Ganderbal district, striking several areas, including Cherwan and Kawcherwan, at 12:30 am on Sunday. It caused massive damage to residential houses, agricultural land, vehicles and roads.

The cloudburst led to mudslides in the Cherwan Area along the Srinagar-Leh National Highway, endangering nearby residential areas. The flash floods also damaged roads, water supply lines, and electricity infrastructure, burying several parked vehicles under debris.

Locals said the area experienced a flood-like situation due to the overwhelming water flow.

Residents said that the land had been sinking over the past few days and had alerted the authorities. They said a similar incident happened in 2020, when landslides damaged several residential houses, commercial shops, and agricultural land, which resulted in losses

worth crores of rupees. The Power Canal passing through the upper part of the town became blocked due to the heavy rainfall, exacerbating the situation. As water levels in the canal rose, authorities and residents urgently called for the evacuation of Cherwan, Padabal, and surrounding areas to prevent

widespread flooding. The agricultural sector in the region has also suffered significant losses, with standing crops severely damaged. The torrential rains that lashed the Kangan subdivision late into the night led to the cloudburst and then flooding. Severe damage occurred in the Cherwan, Kullan and Gagangheer areas of Kangan, with Cherwan being particularly hard-hit.

Police and Ganderbal administration officials immediately initiated rescue operations. ADC Ganderbal Gulzar Ahmad,

estimated the damage at Rs 2.20 crore, encompassing government buildings, roads, electrical infrastructure, canals, houses, government walls, water pipes and vehicles.

SWACHHATA PAKHWADA INITIATIVE **Plastic Waste Cleaning Drive** Held at Gurial Khonmoh



**Observer News Service** 

SRINAGAR: In view of the ongoing Swachhata Pakhwada, inaugurated by Lieutenant Governor Manoj Sinha, a significant community-driven event was held today. Block Development Officer (BDO) Khonmoh, Mohammad Muqsit Wani, accompanied by dedicated staff members and local citizens, undertook a comprehensive plastic waste cleaning drive at Gurial Khonmoh, located near the fossil park.

Gurial Khonmoh, known for its scenic beauty, has the potential to be developed into a prominent tourist attraction. Today's cleaning initiative aimed to preserve and enhance the area's natural charm. The successful removal of plastic waste is a step toward ensuring that this picturesque location remains a pristine environment for both locals and visitors.



A VISIBLY RELIEVED FARMER at his apple orchard in Pulwama following fresh rains that ended a prolonged dry spell in Kashmir. KO PHOTO, INAYAT ULLAH

## **Assembly Elections In J&K Will Be Held In September: Kishan Reddy**

### Press Trust Of India

JAMMU: The Assembly elections in Jammu and Kashmir would be held in September, Union Minister G Kishan Reddy said on Monday, urging people in the Union Territory to vote the BJP to power for maintaining the "development tempo" and rooting out terrorism.

He said the activities of Pakistan and its intelligence agency ISI have been largely curtailed in J&K after the abrogation of Article 370 by Prime Minister Narendra Modi-led government on August 5, five years ago and warned the neighbouring country against supporting terrorism in the Union Territory.

Reddy, who is also election in-charge of the BJP in Jammu and Kashmir, was addressing 'Ekatma Mahotsav' rally organised by his party on the fifth anniversary of Article 370 abrogation at the Bana Singh Stadium here in the outskirts of Jammu. BJP national general secretary in-charge J&K Tarun

Chugh and J&K BJP president Ravinder Raina were among the other prominent speakers. "The Assembly elections

will be held in September and we are sure that the people will vote the BJP to power with full majority given the changes which have been brought by the party by revoking Article 370 and extending B R Ambedkar's Constitution to Jammu and Kashmir," the minister said.

Lashing out at opposition parties, especially the Congress and the National Conference, he said they are talking about re-implementing Article 370, which has only brought "death and destruction" to Jammu and Kashmir through Pakistansponsored terrorism.

"People have to decide which government they want in J&K, the one which is talking about article 370 or the BJP-led government which wants to take J&K to new heights of development, peace and prosperity," he said.

Terming the abrogation of

Article 370 a "proud moment" for the country and the people of J&K, he said nobody had ever thought of such a development even as the foundation for it had been laid by Bharatiya Jana Sangh founder Syama Prasad Mukherjee, who laid down his life while opposing the controversial constitutional provision.

"After a long struggle, the people of J&K finally got freedom from Article 370 which led to granting of rights to the women and other deprived sections of society. A new J&K came into being where terrorism, stone-pelting, hoisting of Pakistani flags and insult to the tricolour have become history," he said.

Asking people not to vote for the Congress and the NC, Reddy said if they return to power there is possibility of revival of terrorism and separatism.

Reddy said the BJP is the only party which can ensure peace by not allowing Pakistan and its sponsored terrorists to target Indian citizens.

### **Rooftop Solar Power Plants: HC Junks Challenge To Tender Notice**

Refers To India's Commitment To Several Key International Treaties Aimed At Combating Climate Change

### **M** Ahmad

SRINAGAR: Observing that the power of judicial review will not be permitted to protect private interest at the cost of the public interest, the High Court of J&K and Ladakh on Monday rejected plea challenging tender notice issued in June this year by Jammu and Kashmir Energy Development Agency (JAKEDA), seeking e-bids for the supply, installation and commis-sioning of grid connected rooftop solar photovoltaic power plants on Government buildings in the J&K. While dismissing the plea, a bench of Justice Wasim Sadiq Nargal also referred to India commitment to several key international treaties aimed at combating climate change including the United Nations Framework Convention on Climate Change (UNFCCC), ITS Kyoto Protocol (KP) and Paris Agreement (PA) for mitigating greenhouse gas emissions and promoting sustainable develop-

ment. The court said that in alignment with these obligations, a detailed roadmap has been carved out for maximizing energy harvesting from alternate energy sources, particularly, focusing on renewable energy such as solar power.

"This initiative is crucial for meeting both national and international climate goals and ensuring sustainable energy development. These schemes aim to harness solar energy for both residential and Government sectors, thereby significantly contributing to the national and international climate goals," the court said.

Referring to the records, the court said that various meetings were held on the direction of Prime Minister Office (PMO) for saturating the rooftop solar power plants on all Government buildings with a strict deadline for completion of the projects before December, 2025 in respect of large States/UTs and December, 2024 in respect of small States/UTs, respectively.

In this direction, the court said a decision was taken that JAKEDA shall implement a 70 MW Rooftop Solar Projects for covering 8792 Government buildings under the CAPEX mode and, subsequently a tender was issued on 12 June this year on the JK Tenders Portal for the Request for Selection (RFS) of bidders for the supply, installation and commissioning including warranty and Comprehensive Maintenance Contract (CMC) for five years, of Grid-Connected Solar Rooftop Photovoltaic Power Plants on Government buildings in J&K. It is this tender notice which was challenged by the petitioner, among others claiming that arbitrary, discriminatory and unreasonable technical eligibility criteria has been stipulated and that there is lack of transparency in the tender process and the exclusion of local venders, which contradict the principle of equality.

On the other hand, authorities submitted that the tender was issued pursuant to the meeting notice issued by PMO for "Saturation of Rooftop Solar" in UTs. They said the tender document of 70 MW was issued, which has been categorized into five categories (2 KW, 3 KW, 3-10, 10-100 KW and 100-500 KW) for obtaining rates, which is in conformity with the MNRE guidelines and orders.

After hearing both sides, the court reiterated that the power of the judicial review will not be permitted to be invoked to protect the private interest at the cost of the public interest, or to decide a contractual dispute.

"... insofar as the present case is concerned, this Court is of the view that no overwhelming public interest is involved, however, the only interest, if any, is private in nature and the reasons do not compel this Court to interfere in the matter which, if be done will be at the cost of public interest," the court said and found challenge to the tender "ill founded and devoid of any merit."

## Contempt Case: DC Ganderbal Appears Before HC

### Asked To Appear Again On Aug 12

### **M** Ahmad

**SRINAGAR:** Underlining that it wants to decide the matter "one way or the other" as expeditiously as possible, the High Court of I&K and Lada-

ings against him in terms of Contempt of Courts Act. The court, Sub-judge Ganderbal, passed the order

initiating contempt proceed-

for this purpose, he called a meeting immediately after

the order and conspired with some other officers/officials of the district to implicate against the Deputy Commisthe Presiding Officer of the court for passing a lawful

marcate the land outside their jurisdiction."

In fact, the court said, this committee was constituted by DC to "manipulate the spot position to demonstrate the land purchased and in pos



kh on Monday asked Deputy Commissioner Ganderbal to "strictly" file reply by August 12 to contempt proceedings initiated against him following a reference by Chief Judicial Magistrat (CJM) of the central Kashmir district.

Pursuant to the court's August 2, Deputy Commissioner, Ganderbal Shyambir appeared in person before the Court's division bench of Iustice Atul Sreedharan and Justice Sanjeev Kumar and was subsequently apprised about the reference by the CIM. Ganderbal and the charge leveled against him.

To this, the Deputy Commissioner replied that he has not done it intentionally to "demean" the Court.

"Office is requested to forward the reference made by the learned Judge of the District Judiciary, Ganderbal to the Deputy Commissioner, Ganderbal today itself in order to give him an opportunity to file his reply to the said charge leveled against him by the learned CJM, Ganderbal," the division bench said, adding, "He is expected to file his response on or before the next date of hearing."

On account of the nature of the case, the court underlined that it would like to decide this matter one way or the other as expeditiously as possible and "no further time shall be given to the contemnor (DC Ganderbal) to file his response). Subsequently, the court ordered the listing of the case on August 12.

"On the next date of hearing, Mr. Shyambir, Deputy Commissioner, Ganderbal shall remain personally present," the court added.

Last month, a court in Ganderbal issued show-cause notice to Deputy Commissioner Shyambir as to why a reference be not made to the High Court of J&K and Ladakh for sioner for allegedly not complying with its order in a civil suit and attempting to "personally attack" him "by ma-

nipulation and fabrication". Subsequently, the CJM court made reference under Section 15(2) of the Contempt of Courts Act 2015 in Criminal Reference against Shyambir and issued notice to him for his appearance today.

Last month, the court of Sub-Judge Ganderbal noted that a preliminary enquiry was initiated against the contemnor Mr Shyambir and in the first instance, he was asked to a show-cause as to why a reference be not made to High Court of J&K and La-

dakh for initiating contempt proceedings in terms of Contempt of Courts Act.

The sub judge has also accused Shymabir of launching an inquiry into land owned by him as "revenge" for the order regarding a land acquisition matter, in which the petitioners (two locals of the Ganderbal district) approached the court saying they were not compensated by the government after it acquired land from them, even though a decree in this regard was issued in their favour in 2022.

In January this year, the court had directed the Deputy Commissioner to compensate the petitioners. In an order dated June 21, the court said that the DC had not acted on the January order, and directed that his and other officials' salaries be withheld. In the latest order, issued

on July 23, the court said that his previous order "didn't go well with Deputy Commissioner Ganderbal, namely Mr Shvambir, who attempted to personally attack the Presiding Officer (the sub-judge) by scandalising him and weakening him by manipulation and fabrication, and

order against the judgmentdebtors'

The court accused Shyambir of launching a vindictive investigation to "implicate" him in a false case. "Out of the steps decided to be taken by the contemnor Deputy Commissioner against the Presiding Officer, one step was to frame the Presiding Officer in any fabricated incident, and if this is not possible, to trace out if there is any property in the name of the judge anywhere," the July 23

order said. The court said DC Shvambir found out that he had two kanals of land in Ganderbal, and that the DC "misused his official machinery and devoted time in tracing out the documents of the property, which the Presiding Officer lawfully holds". After this, "as a first attack" on the judge, the sub-Judge said a patwari visited his land thrice under the DC's direction. He said the patwari told the caretaker of the land that the DC Shyambir had constituted "a team for demarcation of the land of the judge" as the judge had "passed the order against the Deputy Commissioner and

other higher officers". "The committee constituted for demarcation is clear abuse of the official position as neither the Presiding Officer moved any application for demarcation nor any notice was ever given to the presiding officer for any intended so-called demarcation of land in his possession for the last more than 15 years," the court had noted. In fact, the court said, there

does not exist any dispute at all regarding the land. "The Committee was called to submit a report within two days and most of the members of the committee are from different jurisdictions having no authority to de-

session of the Presiding officer (judge) as Khascharai, against the recorded and settled spot position." The committee has been constituted by the Deputy Commissioner-Shyambir with oblique and malafide motives and evil intention in reaction to a lawful order passed by the Presiding Officer, the court said. "Till the time order was

passed, there was no problem with the contemnor as regards the land of the Presiding Officer but after passing of the judicial order in execution petition, the contemnor started misusing his position rendering him liable not only for contempt but criminal proceedings under Prevention of Corruption Act for abuse of the official position for ulterior motives."

The order also said that as the DC may "try to implicate the judge in some false and frivolous", he has been issued a notice to explain why he should not be referred to the High Court for criminal contempt.

"Such an act on the part of the Deputy Commissioner/Contemnor. on the face of it, amounts to criminal contempt as the same is

aimed at scandalizing the Judge who passed a judicial order and it has the potential to lower down the authority of this court as the Deputy Commissioner, by abuse of official position, wants to demonstrate the mighty powers he enjoys to lower the authority of the Court," the court said, adding, "Therefore, in the larger interest of the institution and to maintain the public trust, faith and confidence of the people in the independence and sanctity of the judicial institution, this court deems it appropriate to proceed in accordance with The Contempt of Courts Act, 1971."

Mashq e Arba'een "Dar'ke Azadari !

## WEEK LONG ART, PHOTOGRAPHY, CALLIGRAPHY & POETRY EXHIBITION.

23<sup>rd</sup> to 30<sup>th</sup> August, 2024 (17<sup>th</sup> to 24<sup>th</sup> Safar ul Muzaffar, 1446 AH)

Timings: 11.00AM – 6.00PM (Tentative)

Registration Opens: Monday, 5th August, 2024 (12.01AM). Registration Closes: Sunday, 11th August, 2024 (11.30PM). Submission of Works: Saturday, 17th August, 2024 (4.00PM).

### FOR REGISTRATION & FURTHER DETAILS CALL/ WHATAPP: +91 9469037182.

### Week Long Art, Photography, Calligraphy & Poetry Exhibition.

"Mashq e Arba'een - Dar'ke Azadari" is a week long Art, Photography, Calligraphy and Poetry Exhibition. The exhibition - beginning with 23rd August, 2024, Friday, 17th Safar ul Muzaffar, 1446 - includes the works of the Artists and other Creative participants including students of different educational institutions under the theme of "Arba'een ... Dar'ke Azadari". It will explore different dimensions of mournings, The Azadari, and understand how the people and the spaces feel during the mourning months of Muharram and Safar. It is our humble tribute to Imam Hussain (AS) and the Martyrs of Karbala through Art and Other Creative Medium. We will have an opportunity to study the multi-dimensional aspects of the observence of the mourning traditions during Muharram in general and Kashmir in particular. For next few days through the series of 'creative works' we will feel and discuss different historical places and meet people and experts of elegies, poetry, photography, paintings, calligraphy, connect emotionally and share our own experiences and to get first hand experience of multi- dimensional aspects of 'Traditions of Azadari'. The effort also envisions bringing together children, parents, educational and other academics, researchers and scholars from varied backgrounds and above all general society members to know how about "Aashura and Arba'een, the Sacrifice of Imam Hussain (AS), the Grandson of Prophet Muhammad (SAW), and The Message of Karbala".

### **Categories:**

- Mashq e Azadari Calligraphy Window.
- Aks e Azadari Visual Window.
- Manzar e Azadari Fine Art & Painting Window.
- Harf e Azadari Story, Elegy & Poetic Window.

## *Think* Opinion, Analysis, Essays

Send your write ups and feedback at editpage.ko@gmail.com

## KASHMIR OBSERVER<sup>®</sup>

Tuesday | 06-08-2024

## **Chorus For Polls**

he United Opposition on Saturday staged a protest in Jammu, demanding restoration of J&K's statehood with full powers and withdrawal of powers granted to Lieutenant Governor Manoj Sinha. The All Party United Front (APUF), a Jammu-based grouping of over a dozen opposition political parties and social groups, including senior leaders of Congress, NC, PDP, CPI(M), Shiv Sena (UBT), AAP and Jammu-based parties gathered near the statue of Maharaja Hari Singh at Tawi bridge to press their demand. Congress leader Ravinder Sharma accused the BJP government at the centre of downgrading the Dogra state and snatching "special status, dignity, identity and rights of J&K people". As for as Assembly elections, the preparations are on track. The Election Commission of India is arriving in J&K on August 8-9 to take stock of the situation. Hopefully, this should lead to the announcement of the polls later this year. The Supreme Court last year set a September 2024 deadline for holding the Assembly election. And the union government too has assured the court that it will stick to the deadline. However, recent developments have put the prospect of the exercise in doubt. The renewed spurt in militancy in Jammu division is seen as a threat to the free and fair polls, making a section of security and political opinion to call for their postponement for now.

It is now five years since Jammu and Kashmir lost its special constitutional status and was downgraded into two union territories - Ladakh and J&K. Since, the central government has time and again assured the people of the former state that Assembly elections will follow soon. Not just that, the central government has also promised subsequent restoration of statehood. Both these promises have yet to materialize and there is hope that they will in the near to medium future. For now, we can expect Assembly elections to be held before the September deadline. And there shouldn't be any reason for these polls not to be held. J&K has seen worst phases of violence over the past three decades but despite that elections have been held, just as the recent parliament polls were held without as much as an incident being reported. In 1996, Assembly elections were held amidst a runaway turmoil in the then state. Sor, the current surge in militancy in parts of Jammu region shouldn't be a reason to defer polls. For, it is unlikely that that J&K could be expected to be completely normal in the near future for the Election Commission of India to hold polls. And postponing democracy indefinitely will hardly benefit the cause of peace in the union territory.



## J&K Without Elected Panchayats

FRA implementation and village development have been hit due to the absence of Panchayats since 8 months

s debate on holding of assembly elections in J&K is gaining momentum, nobody is talking about the Panchayat elections. The panchayat elections were supposed to be held by the end of last year as the 5 year term ended in December 2023. Even the term of Urban Local Bodies -ULBs came to an end last year and since then we have neither elected Municipal Corporations nor Councils or Committees in J&K. The absence of these local bodies is not only impacting our governance mechanism but it also undermines democracy as well.

On various occasions in the past, PM Modi and Home Minister Amit Shah have been highlighting the way the Govt of India took initiative to conduct Panchayat and ULB elections in J&K amid violence and militant threats in 2018. A group of elected Panchayat Members from J&K led by Chairman J&K Panchayat Conference Shafiq Mir had even met with PM Modi in presence of National Security Advisor -NSA Ajit Doval in New Delhi around December 2018. BJP's national leadership and those from J&K have been highlighting the role played by Modi Govt in conducting 2018 panchayat and ULB elections when the PDP & NC had boycotted them. But as the term of these PRIs & ULBs came to an end last year, people are unable to understand why the fresh elections have been kept on hold by the same Govt which seemed a great proponent of local self governance.

This is a matter of serious concern and no political party in J&K has seriously highlighted this issue in the last 9 months. The politicians in J&K seem to be more concerned about holding of J&K Assembly elections which indicates that they also don't want to make PRIs and ULBs stronger.

This article particularly focuses on the absence of PRIs and its impact on rural governance, especially how it is impacting the implementation of Forest Rights Act-FRA. I will come up with a separate article on the non-existent elected Urban Local Bodies -ULBs and its impact on development of cities and towns in J&K.

After article 370 abrogation, around 900 central laws were extended to J&K. Out of these laws, around a dozen legislations are quite beneficial for the people of J&K like Right to Education Act (RTE), Right to Information Act (RTI), Prevention of SC ST Atrocities Act, Forest Rights Act, Right to Fair Compensation Act, Consumer Protection Act etc. I have extensively written about these laws in the past.

There are some laws like the Forest Rights Act which cannot be enforced or implemented without holding a Gram Sabha - Halqa Majlis. But who will conduct these village assemblies? There are no elected Sarpanches or Panches and Block Development Officers have been appointed as Panchayat Administrators by Govt in January this year. I had, in fact, written a separate article in March this year, impressed upon the BDOs to conduct Gram Sabha to decide Forest Rights Act related cases. I don't think even a single Gram Sabha has been held on FRA till date in more than 4000 panchayats in J&K from January 2024 to July 2024. Even after court orders the Gram Sabha has not been held for one reason or the other.



PM Modi and NSA Ajit Doval with Elected Panchayat representatives led by Shafiq Mir in New Delhi in Dec 2018



Dr Raja Muzaffar Bhat

**The J&K** Assembly, Panchayat and ULB elections should all be conducted urgently as community of Branwar allege that Ghulam Mohammad Jahara alias Mama Chowdhary and his father late Qadir Bakhsi had forcibly taken control over such a huge chunk of meadows and were allegedly earning money from it as the family takes money from Bakarwals of Rajouri and Poonch for grazing their animals in summer months while as majority of the local Gujjar and other pastoralist communities were deprived of these rights. They claimed that after extension of Forest Rights Act -2006 to J&K post article 370 abrogation, such undemocratic practices ceased to act.

The matter finally landed in court last year and Sub Judge Chadoora had earlier also issued some orders and repeatedly it was ordered that the Gram Sabha must decide the matter. Pertinently under Forest Rights Act 2006 also Gram Sabha is the supreme authority to decide upon the claims filed by local population. The Gram Sabha is the adult population of the village (18 years and above) and 50 % quorum is necessary to decide on the Forest Rights Act (FRA) related cases.

### Withholding Gram Sabha

#### 

### Did you know?

## Stock Market Volatility and Long Term Investment

### Irshad Mushtaq

nderstanding Stock Market Volatility and Long-Term Investment Strategies is key to successful investing .Don't panic during market downturns - quality investments appreciate over time.

The stock market does not consistently experience continuous, rapid growth. Its progression often follows a zigzag pattern due to shortterm volatility influenced by a variety of sentiments. For instance, events in one country, such as the United States, can temporarily impact markets in other countries, like India.

In the short term, fluctuations are common and are driven by numerous factors, including economic conditions, political instability, and global issues beyond the market's control. Despite these short-term disruptions, stocks of companies with strong financial health, as well as quality mutual funds, typically yield good returns over the long term.

Investors must understand and accept this inherent volatility and uncertainty in the stock market. Quality investments generally appreciate over longer periods, providing substantial returns despite shortterm fluctuations.

When the stock market experiences a downturn, it's common for investors to feel negative. However, it's essential to recognize that a market is not akin to an interest rate but is characterized by both positive and negative movements. These fluctuations are a normal part of the market environment.

In our technology-driven world, where information is instantly accessible, it's crucial not to panic if the current price of a stock or mutual fund falls below the purchase price. Patience is key, as these investments are likely to recover and appreciate in value over time. During market dips, consider buying more quality shares in a stag-

During market dips, consider buying more quality shares in a staggered manner. Investing regularly in mutual funds , shares , Etfs, in a staggered manner is generally a good long-term strategy. Every market dip offers an opportunity to buy quality assets at lower prices.

Remember to have patience. In the grand scheme of the market, fluctuations over six months, eight months, or even a year are normal. By maintaining a long-term perspective and focusing on the inherent value of quality investments, investors can navigate stock market volatility successfully and achieve substantial returns.

tility successfully and achieve substantial returns. In summary, the key to successful stock market investment lies in understanding its volatile nature, maintaining patience, and strategically increasing your holdings in quality stocks and mutual funds, especially during market downturns.

Learn from the insights of @IrshadMushtag, writer, investor, entrepreneur & Founder of MI Securities! Connect for valuable financial advice at misecurities@bp.sharekhan.com

### Case study Branwar Budgam

In February, the Court of Sub Judge Chadoora in Budgam district had ordered that the Gram Sabha decide on the issue of granting of grazing rights to the local population of Branwar and its panchayats in Block Surasyar as mandated under the Forest Rights Act -FRA. The order issued by Civil Judge Senior Division Mr Mir Wajahat had issued directions to the Gram Sabha to consider the rights and preferences of both the parties within 30 days from the date of issuance of the order so that there is equitable distribution of resources. But the order passed on Feb 28th 2024 was not enforced on the ground until July 25th 2024 when the court issued the final verdict.

The same court while pronouncing the final judgment again ordered that a Maha Gram sabha be held to decide granting of grazing rights to the local population of Branwar, Neegu, Jabbad and adjoining villages as mandated under the Scheduled Tribes and Other Traditional Forest Dwellers (Reignition of Rights ) Act also known as Forest Rights Act 2006 -FRA. While disposing of the case titled Ghulam Mohammad Jahara & others v/s Ghulam Qadir Thekrey and others Sub Judge Chadoora (Civil Judge Senior Division) Mir Wajahat on July 25th 2024 ordered that defendants can utilize the 12 designated pasturelands in Doodh Ganga forest range in Budgam until the final call was taken by the Gram Sabha. The order reads as:

"In presence of all parties to the suit it was agreed that all disputes would be settled if a Maha Gram Sabha for all the pastures is conducted under the supervision of an expert lawyer designated by the court, involving all sub division heads of the concerned departments

### people are suffering a lot. Even the village development plans are not prepared democratically as Gram Sabhas are not held at all

and in accordance with the law, rules and guidelines issued by the Hon'ble Supreme Court of India. Until Maha Gram sabha is conducted any person enjoying rights recognized by the Forest Department shall continue to do so without interference, until the Maha Gran sabha has the opportunity to deliberate and decide on the rights and preferences regarding this land to avoid any dispute pending decision by Gram Sabha. The defendants are permitted to utilize 12 designated pasturelands till then if permitted by law and officers at the helm of affairs."

### Background of the case

Pertinent to mention that plaintiffs Ghulam Mohammad Jahara alias Mama Chowdhary and others had claimed rights over Chaskani Nad meadow which is spread over an area of approximately 20,000 kanals of land located in Doodh Ganga forest range of Pir Panjaal forest division Budgam. Chowdhary family claims that this land was given to them on a goodwill gesture by the local pastoralist community around 50 years back when Ghulam Qadir Jahara alias Qadir Bakshi who is father of Ghulam Mohammad Jahara ( plaintiff) had prevented Bakerwals of Rajouri to encroach Chaskani Nad meadows. Since then he and his family claimed to have rights over this pastureland. This report has been submitted by the DFO Budgam in Sub Judge Court Chadoora.

The other party Ghulam Qadir Thekrey & others (defendants) who also belong to Gujjar

On June 28th, one of the applicants (plaintiffs) in the case Saifudin Jahara who is brother of Ghulam Mohammad Jahara along with Abul Rashid Jahara alias Hangdar had requested DC Budgam to withhold the Gram Sabha which had to meet on July 1st 2024. The Chief Planning Officer-CPO Budgam had written to concerned Block Development Officer -BDO Surasyar to postpone the Gram Sabha. Since then Gram Sabha also Halqa Majlis hasn't been held. Had the BDO not been the administrator of panchayats this would not have happened.

The officer has to abide by the orders of his seniors but the elected Panchayat won't get such orders at all. Both Saifudin and Rashid as per the local sources are Chairpersons of the Forest Rights Committee-FRC in Branwar and Jabbad panchayat halqas and Gram sabha has the power to change these Chairpersons as well. The people apprehend the decision of gram sabha will go against them and all the locals will get grazing rights plus new Chairpersons for local FRCs would be elected.

### Conclusion

The J&K Assembly, Panchayat and ULB elections should all be conducted urgently as people are suffering a lot. Even the village development plans are not prepared democratically as Gram Sabhas are not held at all. Until fresh panchayat elections are held, the Secretary Rural Development Department & Panchayati Raj Department and all the Deputy Commissioners must issue a circular to Block Development Officers (BDOs) to conduct gram sabha at least once in a week in at least one Panchayat halqa. Lastly, the Maha Gram Sabha to decide grazing rights in Chaskani Nad meadows of Pir Panjal Forest division in Budgam should also be conducted without any delay as soon as possible.

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

Dr Raja Muzaffar Bhat is an Acumen Fellow. He is Chairman & Founder of Jammu & Kashmir RTI Movement

Printed & Published by Sajjad Haider on behalf of Kashmir Observer LLP | Printed at: K.T Press Pvt. Ltd 120-Electronic Complex, Industrial Estate, Rangreth-Budgam Published from: 5-Boulevard Srinagar J&K | Editor: Sajjad Haider | RNI Registration No: 69503/98 | Postal Registration No-L/159/KO/SK/2014-16 | Legal Counsel: Tasaduq Khwaja Switchboard: (0194) 2502327 | +91 1947969705 | Editorial: (0194) 2502327 | Email: editor@kashmirobserver.net



# KASHMIR OBSERVER<sup>®</sup> **07**

## Why Deadly Protests are Roiling Bangladesh

### Saif Hasnat and Andrés R. Martínez

Prime Minister Sheikh Hasina of Bangladesh resigned on Monday as protests that began as peaceful demonstrations by students grew into a broader movement calling for an end to her increasingly authoritarian leadership of the nation.

Ms. Hasina deployed the police and paramilitary forces against the students late last month, a crackdown that set off broader public anger against her. The protests became increasingly violent as more students as well as other citizens joined, clashing with pro-government supporters and the authorities.

More than 300 people have been killed. After a curfew and communication blackout eased, the revival of the protests over the weekend, in addition to a call by Ms. Hasina's party for its own supporters to take to the streets, plunged Bangladesh into a particularly dangerous phase.

On Monday, the army chief announced the resignation and said an interim government would be formed.

Here's what to know about the protests. What were the protests about?

Students at the University of Dhaka, the country's top institution, started the demonstrations on July 1, and they later spread to other elite universities, and then to the general public. The protests turned violent when some members of student wing of the governing party, the Awami League, began attacking the protesters.

Besides sending the police and paramilitaries into the streets, the government locked down schools and colleges. Officials said they slowed down internet connectivity to stop the spread of rumors and protect citizens, making it harder for protesters to organize and make plans via social media platforms.

The protests were initially about coveted government jobs and who is entitled to them. An old quota system, reinstated recently by the courts, reserves more than



half of those jobs for various groups, including the families of those who fought for independence from Pakistan. The students said that the system is unfair and that most of the positions should be filled based on merit.

In the past couple of weeks, however, the movement grew massively and become centered on calling for accountability for Ms. Hasina's increasingly harsh governance.

How did the protests evolve?

The crackdown in late July, which saw over 200 people killed and 10,000 arrested, temporarily dispersed the protesters. However, the large number of deaths also fueled protesters' anger.

Over the weekend, the tensions spread away from protests and into clashes across the country that appeared difficult to contain. On Saturday at a rally of tens of thousands, protesters called for the resignation of Ms. Hasina, who has been in power for the past 15 years.

In response, Ms. Hasina's Awami League party called on its supporters to join counter protests, and she asked the country's people "to curb anarchists with iron hands." The threat emboldened protesters, who

called for a march on her residence in cen-

tral Dhaka on Monday. The government once again imposed a curfew, effectively shutting the country down.

By midafternoon Monday in Dhaka, what appeared to be conditions for another deadly day of protests had eased. Police officers let protesters cross barricades into the center of the city, and the army said they would make a statement.

Shortly after, the army chief announced that Ms. Hasina had left the country.

What will happen to Bangladesh after her ouster?

Ms. Hasina was among the world's longest-serving female heads of government,

BANGLADESH'S ARMY HAS A HISTORY OF STAGING COUPS AND COUNTER COUPS.

But over the past couple decades, the military has taken a less overt role in public affairs, choosing more often to exercise influence from behind the scenes.

a secular Muslim who fought Islamic militancy, helped lift millions out of poverty and deftly kept both India and China at her side.

Over the past 15 years, Ms. Hasina entrenched her authority and divided Bangladesh, a nation of 170 million people. Those who were loyal were rewarded with patronage, power and impunity. Dissenters were met with crackdowns, endless legal entanglement and imprisonment.

The army has asked the president, who holds a ceremonial role, to form a new government. Bangladesh's army has a history of staging coups and counter coups. But over the past couple decades, the military has taken a less overt role in public affairs, choosing more often to exercise influence from behind the scenes.

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 New York Times

# **Receding Reading Public**

houses. We should spare some money in every month for purchasing some

WHEN we start searching for quotations and write-ups regarding the necessity and importance of studying books, we find thousands of quotations and articles penned down by various intellectuals and philosophers in the course of history. Speeches are given in various conferences and seminars organized at different occasions regarding the imperativeness of erudition in our lives. Still, studying books has become an abandoned habit in our society.

Increasingly, the reading public in Kashmir has declined especially because of the youth. It seems that nowadays people have lost the literary taste and are detouring from books. We constantly see that with every passing day, kids are losing interest in studying and it is observed that they mostly remain busy with social media, television and a plethora of options offered by World Wide Web. Another reason for detachment from exploring the literary world is tight schedule of schools, home work, tuitions etc. After all these things our children find little or no time for studying other books and literature beyond their prescribed syllabus.

There is a broad and vast world of literature beyond the prescribed books in our educational institutions. Nowadays, the trend of getting maximum marks in examination has restricted our children to tuitions, tests and short notes only. The students have even lost the habit of reading their curriculum books. The system of mechanical teaching and learning process in schools has also kept the students away from the world of books.

When we have a glance at the developed countries of the world, we find that people in such countries still posses a good literary taste and are fond of studying books. It has been found that even in the present digital technology world, 64% people in America read paper books while as 28% read digital books. During 2017, almost 80% of readers in America were people in the age



group of 18 to 29 years. 30% people in America read books daily while as 25% people read a book once in a week. In India, 32% children read 24 books yearly. It is difficult to present the data regarding the trend of studying among Muslims but from observations it has been found that the results are not very satisfactory. One of the major reasons for the decline of the Muslim ummah is that we have lost the fervor of learning. The dream of a majestic and elegant future of a nation depends on its passion and enthusiasm for knowledge and knowledge is correlated to the love

for learning as knowledge comes from studying. When we talk about a bright and prosperous future of a nation, it is unavoidable to think about its children and how to develop the habit of studying among them. Let's ruminate some ways and methods in which we can develop the literary taste among our

### NOWADAYS, THE TREND OF GETTING MAXIMUM MARKS IN EXAMINATIONS HAS RESTRICTED OUR CHILDREN TO TUITIONS, TESTS AND SHORT NOTES

**ONLY**. The students have even lost the habit of reading their curriculum books. The system of mechanical teaching and learning process in schools has also kept the students away from the world of books."

#### children:

It is the duty of parents to create a conducive environment for learning in their homes for bright career of their kids. There should be small libraries in every houses with variety of books and a particular time for studying should be formulated by replacing the watching of some futile programs on our TV sets.

It has been found that people leave studying books if they find any difficulty in understanding a book. So it is advisable to help such people in studying a book. We should help them in knowing new words, idioms and phrases.

It is necessary to make book purchasing a routine habit to create a conducive atmosphere for studying in our books. Most of us spend some money on wasteful activities which are rather harmful for us in the longer run. We should divert that amount for buying books. Parents should develop a sense in their children for saving some amount from their pocket money for purchasing books. Giving books as gifts to people on special occasions can be a step forward in this direction. Different social and religious organization should create a system of reading rooms and libraries in far flung areas where, otherwise, people are unable to access the books of their choice for studying.

Persuasion and encouragement acts as a catalyst in every work. So it is desirable to persuade people towards studying by organizing seminars, competitions etc. Children should be awarded suitably for reading a book and qualifying quiz competitions regarding studying various books. Target reading and prize awarding culture should be created in our educational institutions.

It is necessary to visit libraries with our families to introduce our children to the world of books, but unfortunately there are no libraries in our villages. We should take our children to different libraries during holidays so that they may develop an interest towards books.

There has been a custom of organizing book fairs in big cities by different publishers. Besides helping us in purchasing variety of books, such fairs develop an interest towards studying books in us. Government should help the publishers and other stakeholders to organize such book fairs in rural areas also to help people in developing a literary taste.

Besides above there can be many more practical ways and inklings to motivate people specially our youngsters towards studying books as it has been said where there is a will there is a way.

The author is a columnist and teaches Geography at GDC, Kulgam. He can be reached at rather1294@gmail.com

## LIFE & TIMES

## KASHMIR OBSERVER® Srinagar | Tuesday | 06-08-2024

Age, Study Finds

**Eight-Week Vegan Diet** 

**Linked To Lower Biological** 

## What Are 'Metacrimes' – And **How Can We Stop Them?**

### The Conversation

he Apple Vision Pro is the newest tool for Australians to access threedimensional, immersive online environments, also known as the metaverse.

Released in Australia earlier this month, it allows users to take a (virtual) walk in the savanna from their living room, watch sports matches in an immersive environment, or even buy a house after completing a virtual inspection.

But these new online environments also have the potential to enable new crimes.

Metacrimes are those crimes occurring in the metaverse. They challenge our definitions of crimes in the digital realm, because they do not fit into existing frameworks of reporting and investigating crime.

Our new study tackles this problem by shedding light on the key characteristics of metacrimes. And by understanding these crimes better, we will be better able to fight them.

#### Metaverse, metacrime and cybercrime

The metaverse is a loose term describing a kind of three-dimensional, virtual world that users access via a virtual reality headset.

The 2018 movie 'Ready Player One' provides a good visualisation of what the metaverse might look like. In the movie, people put on special goggles and pick their avatar to enter a massive, interactive digital universe where they can do almost anything.

Our research found crimes committed in the metaverse have commonalities with conventional cybercrime. For example, both involve different kinds of illegal activities happening online or in virtual spaces. As technology gets better, these crimes are also becoming more global and anonymous. This makes it near impossible to catch the perpetrators.

But we also found a number of metacrime features that do not over-



These risks are not hypothetical.

seven minutes.

physical world.

not usually confront.

In 2022, researchers from the

Centre for Countering Digital Hate

conducted 11 hours and 30 minutes

of recorded user interactions on

Meta's Oculus headset in the popu-

lar VRChat. They found that users,

including children, encounter abu-

sive behaviour approximately every

was also rife, and minors were often

manipulated into using racist slurs

United Kingdom launched the first

case of rape in the metaverse after

a 16-year-old girl's avatar was at-

tacked. Police reported the victim

suffered psychological and emotion-

al trauma, similar to an attack in the

currently pending and are likely to

set a legal precedent for the protec-

tion of minors in the metaverse. At

the moment, metacrime presents

new challenges in defining, measur-

ing and pursuing avatars' liability

that conventional cybercrime does

cluding hacking and recording of a

We also found other risks in-

The outcomes of the case are

and promoting extremist ideas.

Bullying and sexual harassment

In January 2024, police in the

lap with conventional cybercrime.

### The unique features of metacrimes

One such feature is immersive VR attacks, which are made to feel real through immersion and spatial presence.

Immersion is created through a number of sensory techniques in the headset, including visual, sound and haptic (touch). This creates a feeling of spatial presence that allows the user to perceive and experience the virtual space as real. This means negative experiences such as sexual violence and harassment also feel real.

Unless you are constantly recording your interactions in the metaverse via your headset, crucial evidence of that unpleasant interaction would not be captured. Some companies have created user controls, such as a safety bubble that can be activated around your avatar. However, we do not yet have sufficient research to know whether these are effective.

Our study argues the impact of metacrimes will also be exacerbated for vulnerable populations, especially children who occupy a large proportion of active metaverse users. Difficulties in verifying children's age online add extra concerns about

person's environment. Manipulation of VR technologies, such as haptic suites that enable users to physically engage with virtual spaces, also enable perpetrators to inflict direct physical harm on users.

This can include inflicting visual vertigo, motion sickness, and neurologic symptoms.

#### Where to from here?

Major tech companies such as Apple, Meta and Microsoft are investing heavily in the metaverse, developing both hardware and software to enhance their platforms.

Research firm Gartner predicted by 2026, 25 per cent of people will spend at least an hour each day in the metaverse for work, shopping, education, social media and entertainment.

This prediction may be not too far away from reality. Australia's eSafety Commissioner's national online safety survey conducted in 2022 found 49 per cent of metaverse users said they had entered the metaverse at least once a month in the last year.

It is therefore urgent that governments and tech companies develop metaverse-specific legal and regulatory frameworks to safeguard immersive virtual environments. National and international legal frameworks will need to account for the new characteristics of metacrime we have identified. Law enforcement will need to upskill in metacrime reporting and investigations.

In the past, companies have talked about using new technologies responsibly ndash; but haven't taken responsibility when their platforms were used for crimes and harms. Instead, tech leaders deploy what researchers are now calling an "artful apology" (for example, "I'm sorry you experienced this on our platform").

But this does nothing tangible to tackle the problem, and metaverse companies should instil clear regulatory frameworks for their virtual environments to make them safe for everyone to inhabit.

Press Trust Of India oing vegan for eight weeks was found to be linked to lowering

of biological age, according to a study published in the journal BioMed Central (BMC) Medicine. Researchers looked at the molecular effects of the plant-based diet that abstains from consuming animal food products, such as dairy. The diet largely includes eating fruits and vegetables, along with grains, beans and nuts.

The researchers, including those at Stanford University, US, found that consuming the plant-based diet was related with changes in how a gene expressed itself, or gene behaviour, without changing the DNA itself. Specifically, they looked at DNA methyla-

tion, known to be able to "turn off" or "silence" a gene, thereby not allowing it to express itself. Higher levels of

DNA methylation is associated with a higher biological age. It is one of the epigenetic processes, which affect the behaviour of a gene by altering its environment.

For eight weeks, the team followed 21 pairs of adult identical twins -- one half of each pair consumed an omnivorous diet. including meat, eggs and dairy, while the other consumed a vegan one. Identical twins share a significant amount of their genetic makeup. On average, the partici-

pants were aged 40 years and had a body mass index (BMI) in the overweight category. About 77 per cent of the group were women.

After eight weeks, the researchers observed a 'younger' heart, liver, inflammatory

### and metabolic system among the participants consuming the vegan diet. These changes were not seen in those eating the omnivorous diet.

However, the authors cautioned that the extent to which these changes could be attributed to their diets was unclear.

They noted that on average, the individuals on the vegan diet lost two kilograms more compared to those on the omnivorous diet.

The results suggest that the weight loss could have contributed to lowering of the biological age in the vegan group, the researchers said.

Reacting to the study, Tom Sanders, a professor emeritus of Nutrition and Dietetics at King's College London, and not in-



volved in the study, said that the findings might be favourable for vegans in terms of ageing.

However, the diet can come with micronutrient deficiencies, which often take years to exert harmful effects. Sanders said.

"For example, unless a vegan diet is supplemented with vitamin B12 they develop vitamin B12 deficiency that causes chronic and often insidious damage to the nervous system," Sanders said.

Long-term studies of vegans also find adverse effects on bone density, probably caused by very low calcium and barely adequate protein intakes, Sanders said.

### Government of Jammu and Kashmir Directorate of Handicrafts & Handloom, Kashmir Kashmir Haat, Exhibition Grounds Srinagar

Email: dir.handicraft@jk.gov.in

Government Of UT Jammu And Kashmir Department Of Rural Development And Panchayati Raj Office Of The Block Development Officer Chararisharief

TO ALL EXPORTERS REGISTERED WITH THE DEPARTMENT OF HANDICRAFTS AND HANDLOOM.	ing 12 villages of CD Block Chrarisharief.
Vide Government Order No: -200-IND of 2021 dated: -16.10.2021, 10% export subsidy on all shipments to any destina- tion outside country has been extended. This subsidy aims to bolster our esteemed exporters in broadening their global presence	No. B.chr/2024-25/442, Dated:05-08-2024
and exporting indigenous Handicrafts and Handloom products on an International platform. Under this program, eligible exporters	Expression of Interest 9(E0I)/ Dasti Quotation are invited from Reputed Firms/A Joint Venture/ Individuals /SHG/ Contractor of any
stand to receive reimbursement of up to Rs 5 Crores, subject to availability of funds from Government contingent upon the export	class for Door - to - Door Collection, Transportation, Segregation and final Scientific Disposal of Solid Waste in 07 Halqa Panchayats,
value, ensuring that the reimbursed amount aligns with the actual value of exports. Should the export value fall below Rs 5 Crores,	comprising of 12 villages of Block Chrarisharief. The same should reach the office of the under signed within a period of 10 working
reimbursement will be based on the actual export value.	days from the date of publication of this notice strictly as per the following terms and conditions.
It is imperative to highlight that this subsidy exclusively pertains to products certified with Geographical Indication (GI)	1. The initial Validity/Term of the contract will be for 12 Months from the date of Allotment in and shall be extended after satisfactory
by institutions i.e; CDI (Craft Development Institute) and IICT (Indian Institute of Craft Technology). This certification underscores	performance of the Allottee.
the authenticity and distinctiveness of the products, thereby augmenting their marketability and worth. Notably, exporters dealing	2. This office shall provide 01 No. of Vehicles (Garbage Dumper/Hoppers) for Door -to -Door Waste Collection/transportation. How- ever, the Allottee shall engage Drivers, having a valid Driving License and Helpers, preferably from Block Chrarisharief.
machine made items are ineligible for this subsidy. This advantageous scheme has been operational since 2020-2021 onwards and remains accessible to eligible exporters	3. The POL Charges/Timely Service/Maintenance Charges/Yearly Insurance of the Vehicle shall be solely borne by the Allottee.
who are registered with the department of Handicrafts and Handloom Kashmir Division. To benefit from this subsidy, exporters must	4. This office shall provide the infrastructure constructed for Solid Waste Management viz: Segregation Sheds, Compost Sheds/Pits
ensure that their shipments and invoices should necessarily include the G.I codes issued by relevant labs (CDI/IICT), alongside all	and the Maintenance of said Infrastructure shall be borne by the Allottee.
requisite documentation as per prescribed under norm.	5. This office shall provide Plastic Waste Management Unit, after completion, for management of plastic to the Allottee and the run-
For any query, the office of the undersigned is ready to assist at any point of time.	ning cost for the functioning/working of said Unit shall be borne by the Allottee.
Sd/-	6. This office shall issue other Sanitation Equipment's, viz: Barrow Trolleys, Shovels, Spades, Brush Cutters, etc. with the condition
Assistant Director	that these shall be provided once, at initial stage and the Maintenance Charges of issued Equipment shall be borne by the Allottee.
(Export Promotion)	7. The Allottee shall engage all kind of work force preferably from the local area of Chararisharief.
DIPK-4165/24 Handicrafts & Handloom, Kashmir	8. The source of funding shall be Beneficiary Contribution i.e. the User Charges collected from the Households/Commercial buildings. The rate of user charges is not uniform for the whole Block and it varies from Panchayat to Panchayat and is different for Residential
dated: 05-08-2024	and Commercial properties, to know the details of fixed User Charges/Sanitation Fee the Bidder/Participants are requested to visit
	the office of undersigned during Notice/Invitation/Publication period. Modus Operandi for collection of Sanitation Fee/User Charges
	shall be decided in consultation with the RDD Officials only after receiving the EOI/Dasti Quotation.
Jammu & Kashmir Power Development Corporation	9. This office shall have a minimum share of 0% of the User Charges/Sanitation Fee collected from households/commercial build-
• •	ings after 1 months of Allotment.
Office Of The Executive Engineer	10. This office shall have a minimum share of 15% of the Revenue generated out of the Managed/Treated/Recycled/Solid Waste
Generation Division Ljhp Gantamulla Baramulla	after 2 months of Allotment.
	11 Further the share of this office for the User Charges and the Revenue generated out of the Managed/Treated/Recycled/Solid Waste after 6 months of Allotment, at the time of renewal of contract.
Email: xeneljhp@gmail.com	12. Backtracking from the contract once signed shall involve Penal Action, CDR 7. Additional CDR shall be forfeited.
	13. No dumping, land filling of Solid waste shall be allowed.
EXTENSION NOTICE No. 02	14. The participants can apply for Entire Block or individual Halqa Panchayat or for the Cluster of Panchayats. However, the first
Due to nil response to this office E-NIT No. 03 of 2024-25 dated 09-07-2024 issued vide this office No. GD/LJHP/598-603	preference will be given to those who shall apply for the entire Block.
dated: 09-07-2024 for Spares, Consumables And Lubricants Required At LJHP For Routine And Annual Maintenance (ID: 2024_	15. EOI/Dasti Quotations shall be submitted along with a CDR of Rs. 3000/= pledged to BDO Chrarisharief.
SPDC_252514_1), the critical dates are re-scheduled as under:	16. The Allottee shall have to deposit additional CDR of Rs. 25,000/=, pledged to BDO Chrarisharief at the time of Allotment.
S.No Activity Date already tendered Dates as per new schedule	17. All the disputes shall be settled as per the JK Panchayat Raj Act/SBM 2.0 Guidelines/Terms and conditions of the contract within
Date of Issue of tender notice         Date directly tendered         Dates as per new schedole	the jurisdiction of District Budgam.
2. Bid document download start date 09.07.2024 to 03.08.2024 09.07.2024 to 12.08.2024	<ol> <li>The EOL/Dasti Quotation shall be opened after 02 working days of closing of Notice/Publication/Invitation period, at 11:30 AM.</li> <li>The undersigned shall be competent to cancel the Invitation at any point of time without prior Notice.</li> </ol>
3. Bid uploading start date 09.07.2024 09.07.2024	20. The mode of contract shall be PPP(Public Private Partnershipjonly and the Department of Rural Development shall act as Fa-
4.         Bid uploading last date         03.08.2024         12.08.2024           5.         Opening of techno commercial bids(RFQ)         05.08.2024         13.08.2024	cilitator only.
	21. The contract shall be allotted to the Bidder/Participant who will offer highest share of User Charges/Sanitation Fee collected and
All the terms and conditions shall remain the same.	Revenue generated out of the out of the Managed/Treated/Recycled/Solid Waste to this office.
EXECUTIVE ENGINEER,	22 The agency must have an average annual turnover of more than 30,00,000 (Rupees Thirty Lakh) for the last three years.
Generation Division LJHP,	
Gantamulla Baramulla NO: GD/LJHP/864-68	DIDI/ (120/2)
DIPK-NB-1209/24 DATED: - 05.08.2024	DIPK-4128/24 Block Development dated: 05-08-2024 Officer Chararisharief

# BUSINESS

KASHMIR OBSERVER® Srinagar | Tuesday | 06-08-2024

## Stock Market Carnage Makes Investors Poorer By Rs 15.32 Lakh Cr



### **Press Trust Of India**

NEW DELHI- Stock market investors lost a whopping Rs 15.32 lakh crore on Monday following a crash in Indian equities triggered by a sharp plunge in Japanese and other global markets. The 30-share BSE benchmark plummeted 2,222.55 points or 2.74 per cent to settle at over a month's low of 78,759.40, marking its worst single-day retreat since June 4, 2024. During the day, it tanked 2,686.09 points or 3.31 per cent to 78,295.86.

Following the sharp decline in equities, the market capitalisation of BSE-listed firms dropped by Rs 15,32,796.1 crore to Rs 4,41,84,150.03 crore (USD 5.27 trillion).

"Domestic equity indices came under the grip of global markets carnage as a host of external factors like recession fears in the US on the back of weak jobs data, interest rate hike in Japan leading to impact on Yen-carry trade and a raging Middle East conflict trig-gered massive sell-off across the board," Prashanth Tapse, Senior VP (Research), Mehta Equities Ltd, said.

In Asian markets, Seoul, Tokyo, Shanghai and Hong Kong settled sharply lower.

### Japan's benchmark stock index plunged 12.4 per cent on Monday, compounding a global market rout set off by investor concerns that the US economy could be headed for recession. A report on Friday showing hiring by US employers slowed last month by much more than

expected convulsed financial markets, vanguishing the euphoria that had taken the Nikkei 225 to all-time highs of over 42,000 in recent weeks.

On Monday, the Nikkei closed down 4,451.28 points at 31,458.42. It had dropped 5.8 per cent on Friday, making this its worst two-day decline ever. Its worst single-day rout was a plunge of 3,836 points, or 14.9 per cent, on October 19, 1987, a global markets crash that was dubbed "Black Monday" but proved to be only a temporary setback despite fears it might have augured a worldwide downturn.

"The global market is reeling as bears enter with a cocktail of bad news. The fear of a reverse Yen carry trade, following an interest rate hike in Japan, was the initial catalyst. This was compounded by fears of a recession in the USA after extremely poor jobs data, which spooked market sentiment," said Santosh Meena, Head of Research, Swas**Public Sector Banks' NPAs On** Mudra Loans Fall To 3.4% In 2023-24: Sitharaman

### **Press Trust Of India**

NEW DELHI- Public sector banks' non-performing assets associated with the Mudra loan category have declined to 3.4 per cent in the 2023-24 fiscal, Finance Minister Nirmala Sitharaman said on Monday.

This marks an improvement from 4.77 per cent in 2020-21, 4.89 per cent in 2019-20, and 3.76 per cent in 2018-19, she said in response to a query in the Lok Sabha during the Question Hour.

Sitharaman addressed questions regarding the nonperforming assets (NPA) associated with Mudra loans, highlighting a significant reduction in NPA rates over the past few years.

The finance minister in-formed the House that the NPA for public sector banks on Mudra loans has decreased to 3.4 per cent in the financial year 2023-24. She further said Mudra loan

NPAs in private sector commercial banks fell to 0.95 per cent in 2023-24 from a peak of 1.77 per cent in 2020-21 and 0.67 per cent in 2018-19. Non-performing assets

(NPAs) are loans or advances for which the principal or interest payment remains overdue for 90 days. NPAs are a critical indicator

of the health of the banking sector, as high levels of bad loans indicate a higher risk of default, leading to financial instability. Regarding interest rates

for Mudra loans, Sitharaman said they vary across differ-



that they can be promptly addressed," Sitharaman said. She highlighted that data collection on NPAs is conducted annually, ensuring that public and private sector banks follow up on their recovery processes diligently. The minister also shared NPA figures for other financial institutions involved in disbursing Mudra loans.

Regional Rural Banks' (RRBs) NPAs dropped from 3.86 per cent in 2018-19 to 2.47 per cent in 2023-24. Small Finance Banks and State Cooperative Banks also

Notably, NBFCs reported a decline in NPA from 0.47 per cent in 2018-19 to 0.22 per

bursement for Mudra loans has come down to 2.10 per

The Mudra loan scheme, launched in 2015 under the Pradhan Mantri Mudra Yojana (PMMY), aims to provide financial support to micro and small enterprises.

### IndiGo To Introduce Business Class Seats From Mid-November; **Announces Loyalty Programme**

Press Trust Of India

NEW DELHI- IndiGo will introduce business class seats in select flights on 12 domestic routes starting from November 14 and also launch a customer loyalty programme, as the 18-year-old airline seeks to expand business and strengthen global presence.

The announcements, made at an event in the national capital on Monday to mark 18 years of operations, also highlights a pivotal trajectory for the airline.

IndiGo is moving from being just a low-cost carrier to introducing business class seats, offering a loyalty programme and preparing to have widebody A350 planes in 2027. IndiGo CEO Pieter Elbers said

the business class seats will be open for booking from August 6 and added that the business class passengers will be offered curated special meals.

There will be a total of 12 seats in the configuration of 4 seats in 3 rows in the A321 neo planes. These aircraft will have a total of 220 seats -- 12 business and 208 economy class,

according to an official. The seats will be introduced in the select flights from November 14, the official added. The introductory one-way fare for a business class seat

will be starting at Rs 18,018. Elbers said the business class seats will be available on busiest and business routes, and will start with Delhi-Mumbai flights. Currently, Tata Group-



owned Air India, Air India Express and Vistara offer business class seats.

Elbers said the airline is moving to the next level. "If you connect the dots, (there is a) changing Indian market, consumers who are more and more frequently travelling with us, a business product here, an international focus,' he noted.

IndiGo has a domestic market share of nearly 61 per cent and around 975 planes on order. At the end of June, the airline had 382 planes and operates over 2,000 flights daily connecting more than 120 destinations.

The airline, which is focused on cost leadership, will also be launching the customer loyalty programme 'IndiGo BluChip' which will go live in September. IndiGo is describing its business product as 'IndiGoStretch'. "A total of 45 shipsets have been ordered to meet this upgrade, with each A321neo aircraft featuring 12 business class seats and 208 economy class seats.

"Aircraft deliveries are scheduled to begin in Q4 2024, and all business class installations are expected to be completed by the end of 2025," the airline said in a release.

### Govt Collects ₹8,263 Crore GST On **Health Insurance Premium For FY24**

### **Press Trust Of India**

NEW DELHI: Government collects Rs 8,263 cr towards GST on health insurance premium in Financial Year'24 Aug 5

The government has collected Rs 8,263 crore towards GST on health insurance premium in 2023-24 fiscal year, Parliament was informed on Monday. The Minister of State for Finance Pankaj Chaudhary said the government has received representations requesting for exemption or reduction in the rate of GST on life insurance and health insurance.

Since its inception, GST @18 per cent rate is levied on premium paid towards health insurance, the Minister of State said in a written reply in the Lok Sabha. However, certain insurance schemes catering to poor sections of the society and differently-abled, such as Rashtriya Swasthya Bima Yojana (RSBY), Universal Health Insurance Scheme, Jan Arogya Bima Policy and Niramaya Health Insurance Scheme are exempt from Goods and Services Tax (GST). In 2023-24, the GST collection from health insurance premium stood at Rs 8,262.94 crore, while Rs 1,484.36 crore was collected on account of GST on health reinsurance premium. In the 2022-23 fiscal, Rs 7,638



crore GST was mopped up from health insurance premium, and another Rs 963 crore from health reinsurance premium.

In the 2021-22 financial year, GST of Rs 5,354 crore was mobilised from health insurance premium, while Rs 826 crore came in from health reinsurance premium. In reply to a separate question, Chaudhary said after the introduction of GST with effect from July 1 2017 CST is levi-



### **Press Trust Of India**

MUMBAI: The Reserve Bank on Monday proposed to lay down principles for management of model risks in credit for banks and other regulated entities with a view to ensuring prudence and robustness.

Regulated Entities (REs) generally use various models as part of their credit management, including for credit appraisal, borrower scoring, pricing, and risk management,



tika Investmart Ltd.

of such models, RBI proposed to lay down certain broad regulatory principles which should be adopted by REs.

"REs shall put in place a detailed Board approved policy with regard to model risk management framework for all models deployed, covering the entire model life cycle," the draft said. The policy should cover details of governance and oversight aspects commensurate with model materiality; processes around model development or selection; and documentation for models deployed. It should also cover independent vetting / ongoing validation or review processes; change control; and the monitoring and reporting framework including role of internal audit function.

## reports of any such instances so Indo-Bangla Trade 'Halted' Amid Crisis

"Recovery harassment is close-

ly monitored, and we welcome

stances of harassment.

"Recovery

harassment is

closely monitored,

reports of any such

they can be promptly

instances so that

Sitharaman said.

addressed,"

cent to 28 per cent.

and we welcome

### **Press Trust Of India**

KOLKATA: Indo-Bangladesh trade has 'halted' this afternoon amid unrest in the neighbouring country due to large-scale protests that resulted in Prime Minister Sheikh Hasina resigning on Monday, according to traders. On Sunday, the Bangladesh government announced a three-day trade holiday, ex-

cluding essential services, through a notification. West Bengal Exporters Coordination Committee



ent banking sectors. Public sector banks offer rates beshowed improvements. tween 9.15 per cent and 12.80 per cent, while private sector banks range from 6.96 per cent in 2023-24. "Overall, the NPA on dis-Despite these variations, she emphasised that monitoring mechanisms are in cent," Sitharaman said. place to ensure fair recovery processes and address any in-

Inherently, model outputs are exposed to uncertainties as they are based on assumptions which may not manifest in the envisaged ways and may take different forms in a real-world scenario, the RBI said in a draft circular on Regulatory Principles for Management of Model Risks in Credit'.

This potentially exposes REs to model risk, which has implications on prudential aspects of credit risk management, compliance and reputational risk.

With a view to ensuring prudence and robustness, in the use

retary Ujjal Saha said that due to lack of clearance from Bangladeshi customs at their land ports, export and import activities were stalled in all land ports. "There had been some

movement in the morning, but later it stopped," he said. Trade was disrupted follow-

ing violent protests against the Sheikh Hasina government in Bangladesh in the last two days. Hasina resigned on Monday

and left the country, several news reports said. However,

there was no official confirmation that she left Dhaka.

"The Bangladesh government has called for a threeday total holiday, except for essential services, and hence the Bangladeshi borders are closed for business," Saha said.

Sajedur Rahman, general secretary of the Benapole C&F Staff Association, said some movement took place in the morning but stopped after news of the President's resignation and departure from the country.

Benapole is located on the Bangladesh side of Petrapole border in West Bengal.

Petrapole, the largest land port accounting for the majority of bilateral trade among the few other land ports in the state, has also been affected, sources said.

No truck movement was reported during the later part day from the Petrapole landport, sources said.

However, Petrapole officials said there is no communication about any trade halt from the government.

able on life insurance and health insurance services.

To a question on whether there is a demand from the industry for withdrawal of service tax, Chaudhary said "representations have been received requesting for exemption or reduction in the rate of GST on life insurance and health insurance". GST rates and exemptions are prescribed on the recommendations of the GST Council, which is a constitutional body comprising representatives from both the Centre and the States/UTs, he added.

### Gold Rises Rs 250 To **Rs 72,800 Per 10g; Silver Tumbles Rs 1,300**

### **Press Trust Of India**

NEW DELHI- Gold prices rose by Rs 250 to Rs 72,800 per 10 grams in the local market here on Monday amid increased demand from jewellers.

The precious metal settled lower at Rs 72,550 per 10 grams in the previous session on Saturday.

Extending its losses for the third straight day, silver prices tumbled by Rs 1,300 to Rs 84,200 per kg on decreased offtake by coin makers and industrial units, according to the All India Sarafa Association. It had ended at Rs 85,500 per kg in the previous session.

In addition, gold of 99.5 per cent purity increased by Rs 250 to Rs 72,450 per 10 grams from the previous close of Rs 72,200 per 10 grams.

In the international markets, Comex gold is trading at USD 2,461.10 per ounce, down by USD 8.70 from the previous close

"COMEX gold experienced a volatile session, plummeting sharply before recovering as traders assessed a severe stock sell-off and rising Middle East tensions," Dilip Parmar, Research Analyst at HDFC Securities, said.

Silver was also quoted lower at USD 27.47 per ounce in New York

Meanwhile, gold futures plunged Rs 309 or 0.44 per cent to trade at Rs 69,480 per 10 grams on the Multi Commodity Exchange (MCX). The most traded October contract of gold hit an intra-day low of Rs 69,453 per 10 grams.

Further, silver contracts for September delivery declined by Rs 2,719 or 3.3 per cent to Rs 79,774 per kg on the MCX.

## **UPI Transactions Jump 36% To** Rs 60 Lakh Crore In June Quarter

### Press Trust Of India

**NEW DELHI-** UPI transactions in the first three months of the current fiscal have grown over 36 per cent to Rs 60 lakh crore, Parliament was informed on Monday.

As per the details of UPI transactions shared by Minister of State for Finance Pankaj Chaudhary in the Lok Sabha, 4,122 crore UPI transactions worth Rs 60 lakh crore took place between April and June in 2024-25.

In the April-June period, 2,762 crore UPI transactions took place, having a value of Rs 44 lakh crore.

For the full fiscal 2023-24, 13,113 crore UPI transactions were made with a value of Rs 200 lakh crore.

In FY23, a total of 8,371 crore UPI transactions took place with a value of Rs 139 lakh crore, while in FY22, there were 4,596 crore transactions involving Rs 84 lakh crore.

Chaudhary further said that a facility of cardless cash deposits



on an inter-operable basis has been extended through UPI.

Presently, this facility has been made available by a select few banks. To ensure the safety and security of cash deposits through UPI, certain conditions have been prescribed, including a customer is permitted to deposit a maximum of Rs 50,000 per transaction using this facility. Banks are permitted to fix a lower limit based on

their risk management policies. National Payments Corporation of India (NPCI) has been advised to prescribe the permissible number of Interoperable Cash Deposit (ICD) transactions for a depositor at the level of Payer PSP or NPCI.

Transaction messages shall capture the details of the depositor and clearly stipulate that it is a cash deposit transaction.



### 53 Kisan Khidmat Ghars Launched In Baramulla

### **Observer News Service**

BARAMULLA: The District Development Commissioner (DDC) Baramulla, Minga Sherpa on Sunday attended the launch event for the establishment of Kisan Khidmat Ghars (KKGs), through a virtual inauguration by the Honourable Lieutenant Governor, UT of Jammu and Kashmir, Manoj Sinha from SKUAST-K.

From Baramulla, launch event was also attended by the Chief Planning Officer (CPO) Baramulla, Chief Agriculture Officer Baramulla, Chief Animal Husbandry Officer Baramulla, District Sheep Husbandry Officer (DSHO) Baramulla, District Agriculture Officer (DAO) Baramulla, along with other officers and four Krishi Udhyamis.

During the launch event, a to-

tal of 550 KKGs were strategically set up across different districts of the UT of Jammu and Kashmir, of which 53 KKGs would be set up in district Baramulla. These centers are designed to serve as one-stop agriculture shops, providing comprehensive services and resources to the farming community.

With the establishment of these centers, over one lakh farming families in the district Baramulla are expected to benefit from enhanced agricultural support and services.

In a display of appreciation and respect, the DDC was presented with a Bonsai juniper and a potted cactus by the Krishi Udhyamis (Agripreneurs) of District Baramulla who today became part of Argi fraternity during the launch event.



## KASHMIR OBSERVER<sup>®</sup> SRINAGAR | TUESDAY | 06.08.2024

### **HC Allows JKB To Go Ahead With Promotions** With Rider

### M Ahmad

Srinagar: The High Court of J&K and Ladakh on Monday stayed its single bench's judgment which had held the subjecting of non IBPS Banking Associates eligible for consideration under Seniority cum Selectivity promotion channel in Jammu and Kashmir Bank as illegal, arbitrary and discriminatory.

In the meantime, till next date of hearing before the Bench, the impugned order dated 26.07.2024, passed in WP(C) No. 74/2024, shall remain stayed," a division bench of Chief Justice (acting) Tashi Rabstan and Justice Moksha Khajuria Kazmi said as it issued notice on an appeal filed by Jammu and Kashmir Bank. "The Bank is permitted to go ahead with the process of promotion," the court said, adding, "However, the same shall remain subject to the outcome of this appeal."

Hearing separate pleas, a single Bench of the court last month had directed the Bank to consider the non IBPS Banking Associates with seven (7) plus years of service for promotion as per assessment envisaged under clause 5.2 (of Policy for Promotion of Workmen (Banking Associates, Assistants, Banking Associates and Banking Attendants) to the next post with or without subjecting them to a screening written test (objective type) at its discretion given the fact of number of available promotion posts are more and the total number of Banking Associates, IBPS and non-IBPS, less.

# **Bacterial Blight Disease Hits Paddy Fields In South Kashmir**

### Agencies

Srinagar: As apple growers are grappling with leaf miner and red mite, the paddy fields in South Kashmir have been hit by bacterial blight disease.

The residents of different areas of Tral sub division said that they were using traditional paddy varieties, which yielded good results, but for the first time they opted for the variety being distributed by the agriculture department. However, the seedlings start whitening themselves due to

which the farmers are very much worried and demand the attention of the agriculture department in this regard. Abdul Aziz, a farmer from

Amirabad Tral said farmers in the area are worried due to the



outbreak of the disease, adding that the concerned department should look into it and suggest to farmers how they can get rid of this disease. They have also sought attention of SKUAST-Kashmir in

this regard. An official of the Agriculture department said that there is no need to worry as they have already visited these areas where they have advised farmers to spray fungicide.

areas," they said.

numbers.

## Home-Stays Surge To 1,942 In Kashmir

### Agencies

Srinagar: From capital city picturesque Srinagar to Sonmarg and Tangmarg, Doodhpathri, homestays are coming up in large numbers, thanks to the record break arrivals of tourists to Kashmir this year.

Last year as many as 457 homestays came up in Jammu and Kashmir last year, which added to the bed capacity by1180. With this, the total num-

ber of homestays in Jammu and Kashmir has increased to 1,942 with the bed capacity of 14.180

The concept of homestays is flourishing as the tourist numbers are breaking records of the previous years.

As per the figures as many as 15.65 lakh tourist arrivals till June in Kashmir. Officials at the tourism de-

partment said more homestays are expected to come up in coming years as people apply for permission to set up homestays and guest houses. "People are applying for permission in large num-

Gurez, Keran and other border

problem," the officials said. bers. Prominent spots where homestays are coming up now are Srinagar, Tangmarg ,Doodhpathri apart from

into the culture and traditions They said the idea of

of Jammu and Kashmir. homestays and guest houses Currently the total registered capacity for tourist acwill increase the bed capacity of Kashmir to accommocommodation in Kashmir is date even swelling tourist 62,488 beds, which include all the hotels of A, B and C catego-"During peak season the ry and also the Guest Houses majority of the hotels here

and Houseboats. The 'A' category hotels in Srinagar have 8,778-bed careport full occupancy. Most budget category tourists suffer during that time. So, homepacity, 'B' category hotels stays are going to solve the in Srinagar have 7,036 bed capacity, 'C' category ho-Homestays and guest houstels in Srinagar have 10,500 bed capacity, Guest Houses es become relatively cheaper have17,114 bed capacity and for a tourist and by staying in registered home stays, visitors the registered operational experience the hospitality of Houseboats have 4,462 bed local families, gain insights capacity.

He said that this happens as farmers are not following the guidelines of the department and they plant seedlings without looking at gaps and other things, adding that the farmers were asked to plant three saplings only while they are planting 10-15 saplings due to which the problems arise.

He, however, said that if farmers spray fungicide this disease can be controlled.

Another official of the department said that they have written to SKUAST Kashmir in this regard and their team is visiting the area tomorrow following which necessary proceedings can be taken up. He, however, advised people

not to panic and follow advisories of the department in letter and spirit-(KNO)

**Gurez Festival Postponed** Due To Unfavorable Weather Conditions

### Agencies

Srinagar: The much-anticipated Gurez festival, initially set to commence on August 07, has been deferred and is now scheduled to take place after August 15, officials announced on Monday.

Gurez Valley, located in north Kashmir's Bandipora district, is anticipated to host this major festival, aimed at promoting the destination as a prime tourist spot and showcasing its rich heritage

and culture. Officials said that the opening ceremony of the festival, which was originally scheduled for August 07, will now be held at a later date due to unfavourable weather conditions and the upcoming weather forecast. The event will now take place after August 15," a top official said. The festival is expected

to give a significant boost to the tourism sector in the region by featuring a variety of activities, including polo matches, traditional folk dance performances, and other adventures like camping, trekking, angling, and water sports. Officials said the admin-

istration is actively promoting Gurez Valley and enhancing its infrastructure to attract more tourists, thereby generating livelihood

the district administration, locals said the events will boost their economy and give a push to Gurez's tourism sector. "These initiatives will not only boost our economy but

also give tourism a significant push. The authorities need to focus on promoting our local culture," said a local, Aijaz Ahmed.

opportunities for the local

and other border areas of

Jammu and Kashmir has

gained momentum since

the ceasefire agreement,

with residents along the

border advocating for tour-

over the initiatives taken by

the tourism department and

happiness

Notably, tourism in Gurez

population.

ism trade.

Expressing

He commended the administration for their efforts in maintaining the ecological balance by setting up tents, preventing people from setting up their own and disposing of waste in water bodies.

following Pertinently, an increase in the number of tourists visiting Gurez Valley, the administration established tent colonies equipped with modern facilities. These tent accommodations, strategically located in scenic spots, offer amenities such as washrooms and kitchen facilities-(KNO)

### CONTD. FROM FRONT PAGE

### Wanted This To Happen

"We wanted the decision, whenever it would be taken, to happen with concurrence of the people rather than imposition," he writes in the book, researched and written by nonprofit organisation BlueKraft Digital Foundation and published under the Penguin Enterprise imprint.

The book mentions in detail how Modi managed to achieve the goal that he set out for himself.

The publishers said the book, which is scheduled to release this month, "chronicles, what is inarguably the greatest constitutional feat in India's history and tells the inside story of how Prime Minister Modi managed the seemingly impossible

bill in Parliament on August 5, 2019 for abrogation of Article 370 and Article 35A, also thanked the prime minister for this landmark decision and reaffirmed the dedication to advance the region's aspirations and transformative progress.

Article 35A was conceived exclusively for the "benefit" of Jammu and Kashmir through a Presidential or-der issued in 1954. It empowered the Jammu and Kashmir legislature to define the erstwhile state's 'permanent residents' and their special rights and privileges.

Article 370, along with Article 35A, was abrogated on August 5, 2019 and the erstwhile state of Jammu and Kashmir was bifurcated into two Union Territories -- Jammu and Kashmir and Ladakh.

worth Rs.1,26,582 Crore with expected employment potential of 4.74 lakhs persons have also been received for setting up of industrial units in the UT" **'1.19 Lakh Crore** 

the erstwhile state was bifurcated into two Union Territories, the sources said the UTs of Jammu and Kashmir. and Ladakh received equal federal rights with the acceptance of "One Constitution, One National Flag, One Prime Minister".

By ending the 'Darbar tradition' of shifting capital in summer and winter months, Rs 400 crore has been saved while Kashmiri, Dogri, Hindi, Urdu and English were declared official languages, they said.

The Jammu and Kashmir Industrial olicy 2021-30. Jammu and Kashmir

A package of Rs 28,000 crore, which

has been announced, will create 4.5

lakh expected jobs while 6,851 invest-

ment proposals worth Rs 1.19 lakh

crore have been received under which

4.61 lakh jobs are expected to be cre-

In 2022-23, Rs 2,200 crore was in-

vested which created 22,000 direct

and indirect jobs besides one lakh jobs

were created through employment

In 2023-24, Rs 2,493 crore invest-

ment has been received till February

2024 under which 31,000 jobs are

Out of the 3,000 additional govern-

ment jobs, 2,720 appointments have

been allocated to Kashmiri migrants,

reconstruction of temples has been

carried out and Diwali was celebrat-

ed at Mata Sharda Devi Temple in

Å total of 1.61 lakh domicile cer-

tificates have been issued and reg-

istration of 13,000 certificates is in

The sources said the Jammu and

Kashmir Panchayat Raj Act, 1989 has

been amended to establish District

Development Councils (DDC) in each

district and established a three-tier

Panchayat Raj system in Jammu and

turnout in the panchayat elections

which were conducted in November-

A record 98 per cent turnout was

Gram Panchayat and municipal

elections were scheduled to be held

in November-December last year,

but were delayed due to delimitation

commission and OBC reservation is-

A total of 34,260 public repre-

sentatives are representing at the

registered in the Block Development

There was a 74 per cent voter

likely to be created, the sources said.

2020 were formulated.

ated, the sources said.

guarantee programme.

Kupwara after decades.

progress.

Kashmir.

December 2018.

December, 2020.

sues, the sources said.

local level, including 4,026 sarpanch, 28,624 panch, 1,068 councillors, 264 BDC members and 278 DDC members. No incidents of violence were re-

ported in these local elections, the sources said. Under the Prime Minister's Development package, 63 projects

worth Rs 80,000 crore were sanctioned and out of these, nine projects worth Rs 21,000 crore have been transferred to the Union Territory of Ladakh.

Out of the remaining 53 projects worth Rs 59,000 crore, 35 projects have been completed.

Out of the Rs 49,000 crore released for 53 projects, Rs 48,000 crore has been spent till June 2024, the sources

**Congress, PDP** 

of statehood and special status for Jammu and Kashmir.

Congress state chief Vikar Rasool Wani condemned the BJP-led government's inability to curb rising terror attacks since the abrogation in 2019.

"August 5 has become the darkest day in Jammu and Kashmir's history," Wani proclaimed, as protesters gathered for a dharna after being stopped by police from advancing further.

Wani, flanked by senior leaders including former ministers Choudhary Lal Singh and Raman Bhalla, criticised the government's decision, labeling it a "draconian measure."

He said, "Our prosperous, happy state was downgraded into a union territory, its historic statehood and special status snatched away." The PDP also organised a

Srinagar.

"The time isn't far away when, through your votes, you will be able to elect your own government in J&K," the PM said in Srinagar on June 20. "The day will come very soon when J&K will become a state again for its bright future."

Since then, the union home minister Amit Shah and the BJP president I P Nadda have held their separate Kashmir meetings, apparently to rally their party for the upcoming polls. While Shah's meeting was held in New Delhi, Nadda flew to Jammu to meet the senior J&K BJP leaders.

Nadda held separate meetings with the J&K BJP core group, former MLAs, and MLCs in Jammu to strategize for the upcoming Assembly elections in the Union Territory (UT). According to sources, the main focus of these meetings was to review the party's election strategy, expand its base, and address areas where the BJP's vote share declined during the 2024 Lok Sabha elections. On Sunday, the BJP held its manifesto meeting in Jammu in the presence of Union Minister Kishan Reddy which was chaired by its J&K president Ravinder Raina. The BJP is also considering strategic alliances and support for independent candidates to secure a majority and form the government in the erstwhile state but not necessarily in Kashmir Valley. However, the delay in announcement of the polls by the Election Commission is sowing doubts in the minds of people that the union government may be interested in yet again deferring the exercise. And this time on specious grounds of the surge in violence. However, regional politicians have expressed hope that Assembly elections will after all be held by the Supreme Court's September deadline. The United Opposition on Saturday staged a massive protest in Jammu, demanding restoration of J&K's statehood with full powers and withdrawal of powers granted to Lieutenant Governor Manoj Sinha. The protest was staged by All Party United Front (APUF), a Jammu-based alliance of over a dozen opposition political parties and social groups. Senior leaders of Congress, NC, PDP, CPI(M), Shiv Sena(UBT), AAP and Jammubased parties gathered near the statue of Maharaja Hari Singh at Tawi bridge in the heart of Jammu city and participated in the protest. National Conference leader and member parliament Ruhullah Mehdi has recently called for immediate assembly elections in Jammu and Kashmir, stressing that only one month remains before the Supreme Court's deadline. The Supreme Court had given directions to this government that a democratic government be formed by September. Just one month is left, and no process for the elections has been started yet," Mehdi said in his speech during a Lok Sabha debate on the Union budget.

It "delves into multiple blunders at the time of independence that culminated into the unjust regimen of Article 370. It discusses the social, political and economic ramifications of Article 370 since its inception in 1949", a statement by Penguin said on Monday, which marks five years of revocation of Article 370.

"It sheds light on the historical reluctance to challenge this provision and the eventual paradigm shift brought about by its abrogation in 2019. Through careful examination, it discusses how the government resolved legal complexities and safeguarded against security threats to successfully execute the historic decision," the statement said.

Replete with anecdotes, the book recounts the events leading to the abrogation and also chronicles the region's history -- from the ancient to contemporary times.

The publishers claimed this is the "first book of its kind on the Modi government where the actual decisionmaking process has been documented through interactions with top decision makers including Prime Minister Narendra Modi".

In advance praise for the book, External Affairs Minister S Jaishankar said, "An eminently readable account of a crucial decision that has promoted national integration while transforming the development and security landscape of Jammu & Kashmir. It brings out how the political calculations and personal proclivities of an earlier era were finally countered by national sentiment.

### **Democracy Strengthened**

youth have driven socio-economic growth and cultural revival, making the Narendra Modi government's efforts to foster peace and comprehensive development a grand success.

"Today marks five years since the historic abrogation of #Article370 and 35A under PM Shri @narendramodi Ji's leadership. This transformative decision has ushered in a new era of empowerment for marginalised sections and strengthened grassroots democracy in Jammu and Kashmir and Ladakh," he wrote on X.

The home minister, who tabled the

### **5 Years of Peace**

that under the guidance of Prime Minister Narendra Modi, "we have kept the flame of inclusive development and social equality burning everbright illuminating J&K's journey in the past five years."

"Economically deprived section of the society has been empowered.

Overall economy of J&K has been growing at an impressive pace. Rapid growth and transformation in sectors like health, education, public works, urban and rural development and power over the past 5 years is unprecedented in UT's history," the LG said, adding that "the period after 5th August 2019 bears sufficient proof that women, youth, farmers and entrepreneurs have excelled themselves and they are wholeheartedly contributing to the sacred duty of nation building.

The LG further stated that J&K is witnessing an era of peace, progress and prosperity. Schools, colleges, universities, hospitals and other public institutions are functioning without any disturbances. "Earlier practice of daily hartals, strikes, stone pelting and bandhs are things of the past now. J&K is certainly on the march. The UT has made sufficient progress especially in the areas of infrastructure development, tourism, industrialization, social security, employment generation, livelihood creation, public outreach, transparency and providing basic facilities," he said.

He said that the G20 Tourism Working Group Meeting opened new avenues for global partnership that helped in tapping the tourism potential of Jammu and Kashmir. J&K has recorded 2.11 Crore tourist visits during 2023 which is the highest ever.

"Our tourism initiatives have not only showcased the mesmerizing beauty of J&K but have also spotlighted our culture and heritage. Owing to the G20 Tourism Working Group meeting held in Srinagar, J&K witnessed 2.5 times increase in foreign tourist arrivals," he said. "To boost the industrial sector in J&K, effective policy and an enabling environment has been created. Investment proposals Industrial Land Allotment Policy 2021-

said.

away, while the ruling BJP party cel-30, Jammu-Kashmir Private Industrial Estates Development Policy 2021-30 ebrated the government's decision as a and Jammu-Kashmir Wool Processing, step towards greater integration. Handicrafts and Handlooms Policy

While a handful of activists of the BJP celebrated in Srinagar, Congress and the People's Democratic Party (PDP) held protests in Jammu, declaring the day a "black day" for the region.

The day was marked by claims of repression from regional party leaders as former chief minister and PDP president Mehbooba Mufti announced on social media that she had been placed under house arrest and called August 5, 2019, a "dark day" for both Jammu and Kashmir and Indian democracy.

"I have been placed under house arrest while the PDP office has been locked," Mehbooba said.

"The day when a semi-autonomous state was disempowered and robbed of everything special," she lamented.

A police truck was placed outside the residence of veteran politician and three-time chief minister Farooq Abdullah at his Gupkar residence.

National Conference leader Omar Abdullah echoed these sentiments, criticising the apparent "double standard" of the government in its treatment of BJP's celebrations and the confinement of dissenting voices.

"This is what passes for democracy and free speech in J&K," he remarked, highlighting the lockdown of opposition leaders while the ruling party celebrated.

Reports indicated that several opposition leaders, including National Conference chief spokesman Tanvir Sadiq, were also under house arrest, with Sadiq denouncing the restrictions as "unwarranted and illegal."

In a statement, the National Conference condemned the government's actions, stating that the house arrests of its leaders represented a blatant suppression of dissent and an effective isolation of the party headquarters in Srinagar.

"This blatant suppression of mainstream democratic activities only serves to showcase the administration's underlying fear and exposes the hollowness of their claims of progress over the past five years," the party said. In Jammu, Congress and PDP rallied

together to demand the restoration

in Jammu's Gandhinagar, led by party general secretary Amrik Singh, where members donned black badges and raised slogans against the BJP, reiterating calls for the restoration of Jammu and Kashmir's special status.

In Srinagar, a handful of BIP leaders in Srinagar celebrated the day by asserting that the Union Territory has embarked on a path of peace and development following the abrogation of Article 370.

"We celebrate this occasion with immense joy and optimism," the BJP's Kashmir wing said in a statement, claiming that improved security and a decrease in violence were evidence of the success of the decision.

"The abrogation of Article 370 has ushered in an era of peace and opportunity for the people of Kashmir. The absence of violence and the improved security situation are testaments to the effectiveness of this historic decision. Our focus remains on supporting the continued development and well-being of the region," the party's Kashmir wing said.

The abrogation of Article 370 in 2019, coupled with the Jammu and Kashmir Reorganisation Act, resulted in the bifurcation of the state into two union territories: Ladakh and Jammu and Kashmir.

Critics continue to point to the lack of an elected assembly and local governance as a significant concern for the region's residents.

People's Conference president Sajad Gani Lone expressed that August 5 would serve as a reminder of the "complete disempowerment of the Kashmiri people," emphasising the absence of local representation in governance.

### **Cloud Of Uncertainty**

question remains: will Jammu and Kashmir be able to conduct its assembly elections as mandated by the Supreme Court, or will the security situation necessitate a delay? The coming weeks will be critical in determining the path forward for the Union Territory's democratic process.

On the surface, however, the union territory seems to be on track to hold the polls later this year. This was indicated by the PM also in his speech during his recent Yoga Day visit to

Council (BDC) elections held in October 2019 and the DDC members were elected after polls were held in eight phases between November and

# SPORTS

## **Pakistan Super League Set To Clash With Indian Premier League Next Season**

### **Press Trust of India**

LAHORE: The Pakistan Super League is set for a clash in dates with the Indian Premier League next season as the PCB has been forced to change the window of its T20 league owing to a busy international schedule.

The PCB has indicated that the PSL could be held between April 10 and May 25 next year. The last edition of the IPL was

held from March 22 to May 26 this year.

The PSL is usually held in the months of February and March every year but with Pakistan hosting a tri-series at home, followed by the Champions Trophy and a tour by the West Indies next year, change in the tournament's schedule is imminent.

The Pakistan team's home and away season begins this



month and will run until April 2025. The PCB on Monday also an-

nounced an overhaul in the monthly retainers of the domestic players, who would be

picked in five elite teams for three new events known as Champions tournaments.

As many as 150 players slotted across five teams would get upgraded salaries in different slabs.

In Category 1, 40 players will receive PKR 550,000 per month whereas in Category 2, 50 players will get PKR 400,000 per month. The Category 3 will have 60 players who will earn PKR 250,000 per month.

In comparison, the 2023-24 season domestic contracts ranged from PKR 50,000-3,00,000, depending on the category.

Additionally, players will benefit from increased match fees as PKR 200,000 will be paid for red-ball cricket, PKR 125.000 for 50-over games and PKR 100,000 for T20 matches.

This marks a significant rise from the previous season's match fees of PKR 80,000 for red-ball and PKR 40,000 for white-ball matches.

## **GCOE Srinagar Organises Cycle Rally For Cleanliness**



### **Observer News Service**

SRINAGAR: As part of ongoing nationwide sanitation campaign "Swachhta Pakwada", Government College of Education (GCOE) M. A. Road organised a cycle rally on Monday.

The cycle rally was flagged-off by the Principal of the college, Professor (Dr.) Seema Naz.

As many as 21 cyclists of the college participated in the rally that started from the college campus and passed through Moulana Azad Road, Dalgate, Boulevard Road and

culminated at Botanical Garden.

All the participants showed immense interest and enthusiastically participated in the event.

On the way, the participants interacted with a few locals and non-local tourists to create awareness about the environment and significance of 'Swachhata' for Fit India mission.

On the occasion, Dr. Seema Naz said that the Physical Education Department of the college organized a cycle rally as part of the Swachhata Pakhwada, which is a fantastic way to promote cleanliness and sanitation.

## Provincial Level Taekwondo **Championship Kicks Off In Budgam**

### **Observer News Service**

**BUDGAM:** The Department of Youth Services and Sports Budgam kicked off the Inter-District Provincial Level Taekwondo Competition for boys of all age groups at Chrar-i-Sharief on Monday. The event, held with great fervor, was inaugurated by Shakeel ur Rehman from the Activity Section of DYSSO Budgam and Gh Hassan Khanday, under the guidance of Joint Director DYSS Kashmir Mohd Rashid Kohli.

In a display of spirit and enthusiasm, participants from all 10 districts of Kashmir have gathered to compete and showcase their Taekwondo skills. The event witnessed high energy and sportsmanship as young athletes competed for top honors, demonstrating their dedication and talent. 'The competition not only provided a platform for young



taekwondo enthusiasts to display their abilities but also aimed at promoting physical fitness and sportsmanship among the youth. The organizers expressed their appreciation for the participants' zeal and the support from various districts, making the event a resounding success," DYSS

The competition will conment and outstanding performances from young athletes.

### Budgam said in a statement. tinue over the next few days and promises more excite-

District Level Cricket Tourney **Continues In Anantnag** 

### **Short TAKES**

### T20 Women's WC In Bangladesh: **ICC Monitoring Situation**

The ICC's internal security team is monitoring the unrest in Bangladesh, which has forced Prime Minister Sheikh Hasina to resign and flee the country, but it will wait and watch before deciding the fate of the Women's T20 World Cup scheduled there in October. The event is to be organised from October 3 to 20.

An interim government will be taking over in Bangladesh. For the ICC, it is a simple "wait and watch" policy for now.

### **Former England Cricketer Graham Thorpe Dies At 55**

**C**ormer England cricketer and coach Graham Thorpe has died at the age of 55, the England and Wales Cricket Board said on Monday.

Thorpe played 100 Test matches and 82 one-day internationals between 1993 and 2005, scoring 16 Test centuries. He served as England's batting coach and assistant coach before stepping down in February 2022.

He was appointed Afghanistan's head coach in March 2022, but was hospitalised with a serious illness before he could join the team.

### India's Lakshya Sen Misses **Olympic Bronze In Thrilling Match**

India's shuttler Lakshya Sen's remarkable Olympic campaign concluded with a narrow miss after he fell short of securing a bronze medal in the men's singles event at the ongoing Paris Olympics. Sen stood on the cusp of making history, aiming to become the first Indian ever to win a men's singles Olympic medal in badminton.

However, his hopes were dashed following a fierce 21-13, 16-21, 11-21 loss against Malaysia's Zii Jia Lee, leaving him in fourth place.

### **Indian Shooters Reach Bronze** Medal Round In Skeet Mixed Team

ndian shooters Maheshwari Chauhan and Anant Jeet Singh Naruka made the bronze medal round in the skeet mixed team event at the Paris Olympics here on Monday.

The Indian duo aggregated 146 in the qualifications and will lock horns with China for the bronze medal. The Indian pair was placed tied second with a

score of 49 after the first stage in the qualification, sharing the position with Australia, Korea, France and two Italian teams.

### **PSG Signs Promising 19-Year-Old Benfica Talent Joao Neves**



**Observer News Service** 



**Provincial Handball Competition** 

**Concludes At Baramulla** 

#### **Observer News Service**

BARAMULLA: The two-week-long Inter District Provincial Level Handball competition for All Age Groups Boys and Girls, concluded on Monday at the Indoor Stadium Baramulla.

The finale featured an exciting Under-14 match between Baramulla and Bandipora, with Bandipora emerging as the winner of the IDPL Handball competition. The winning and runner-up trophies were awarded to both teams.

This prestigious competition saw participation from almost 10 districts across the Kashmir province, bringing together 960 young athletes from different age categories, both boys and girls.

Over the course of the competition, Baramulla won four out of six titles - two titles from the boys' category and two titles from the girls' category. Bandipora also showcased its talent, winning two out of six titles, one from each category.

The DYSSO Baramulla, extended his heartfelt gratitude to everyone involved in making this competition a resounding success

ANANTNAG: The District Level Cricket Tournament in Anantnag, organised by Department of Youth Services and Sports, saw several matches held at HSS Bijbehara on Monday.

In the first game, HSS Srigufwara played HSS Lalan. Srigufwara won the toss and elected to bat first and set a target of 119 runs. Sahil from HSS Srigufwara took an impressive five-wicket haul in his threeover spell, helping his team secure a 25-run victory.

In the second match, HSS Kadipora played HSS Utterso and set a target of 54 runs. In response, HSS Utterso chased



down the target with ease, winning the match by six wickets. In another game, HSS Dailgam took on HSS Devalgam at Sports Stadium Dooru. Devalgam won the toss and chose to field first. HSS Dailgam set

a challenging target of 141

HSS Devalgam fell short, resulting in a 38-run victory for HSS Dailgam. In the final game of the day,

HSS Soaf faced HSS Larnoo. In a closely contested match, HSS Soaf emerged victorious by a narrow margin of four runs. Despite their efforts, runs, defending a target of 89.

Daris St Germain have signed 19-year-old Portuguese midfielder Joao Neves on a contract until 2029, the club announced on Monday. The defensive star moves from Benfica, his academy home, in a deal reportedly worth around 60 million euros, plus 10 million euros in potential add-ons. Financial terms were not disclosed by either club.

Neves, who has made 75 appearances for Benfica and earned nine caps for Portugal, won the Primeira Liga and Supertaca Candido de Oliveira during his tenure.

## Olympics Security Means Minorities, Others Flagged As Potential Terror Threats

AP

**PARIS:** They are Nabil, Amine, François and more. But they will not be seen around the Paris Olympics, because France's government barred them from getting anywhere close.

French authorities are making unprecedentedly broad use of discretionary powers under an anti-terror law to keep hundreds of people they deem to be potential security threats away from the biggest event modern France has ever organized.

Minorities - largely with backgrounds in former French colonies - are often among those forbidden from leaving their neighbourhoods and required to report daily to police, their lawyers say. Some are alarmed by the sweeping use of what one described as "a terribly dangerous tool."

Some of those now restricted in their movements, with orders that don't require prior approval from judges, include a man who had mental health issues in the past but is now receiving treat-

tice bank worker and business student who believes he's been targeted in part because he's Muslim and his father was born in Morocco, plus a halal food delivery driver who risks losing his job because he is banned from straying far from home during the 2024 Olympics and ensuing Paralympics, their lawyers say. French Interior Minister Ger-

ment. There also is an appren-

ald Darmanin says the restrictions aim to prevent "very dangerous" people from attacking the Games.

Darmanin says he's applied them to more than 500 people this year as part of France's security preparations for the Games and the Olympic torch relay that preceded the July 26 opening ceremony.

Those affected include Amine, the bank apprentice now forbidden from leaving his suburb south of Paris - except to report at 6:30 p.m. daily to a local police station. The France-born 21-year-old has no criminal record and has not been charged



with any crime, he and his lawyer say.

Amine believes French intelligence services have mistaken him for someone else who posted decapitation images and threats against LGBTQ+ people on a video-sharing app. The Associated Press is not identifying Amine by

his full name because he fears potential employers and schools may reject him if they learn that police flagged him as a threat.

"I am not dangerous for France. I am not a terrorist. I am just a student who works to finance his studies," Amine said in an interview at his studio apartment strewn with books and with family photos on the fridge.

Police visited twice in the last four months. They busted down a neighbor's door the first time, seemingly because they had the wrong address, and then seized Amine's phone and computer, which made boning up for his ex-

ams harder, he said. The second time, a month before the Games, was to notify him that he could no longer move around freely.

"If my name was Brian, if I was blond and blue-eyed, the situation would have been different. Except that it is not the case. I am a North African Muslim, and I've been targeted in France," he said.

Fearing terror attacks, French authorities have massively ramped up security for the Games, flooding Paris streets with up to 45,000 police, plus soldiers armed with assault rifles, and tasking intelligence services to identify and neutralize potential threats in advance.

Interior Ministry notes seen by AP say security services foiled several alleged terror plots ahead of the Games, with Olympic soccer matches, an LGBTQ+ night club and France's Jewish community among suspected targets. The ministry's notes also say the Israel-Hamas war has heightened the terror risk in France, which has the largest Muslim and Jewish communi-

ties in Europe.

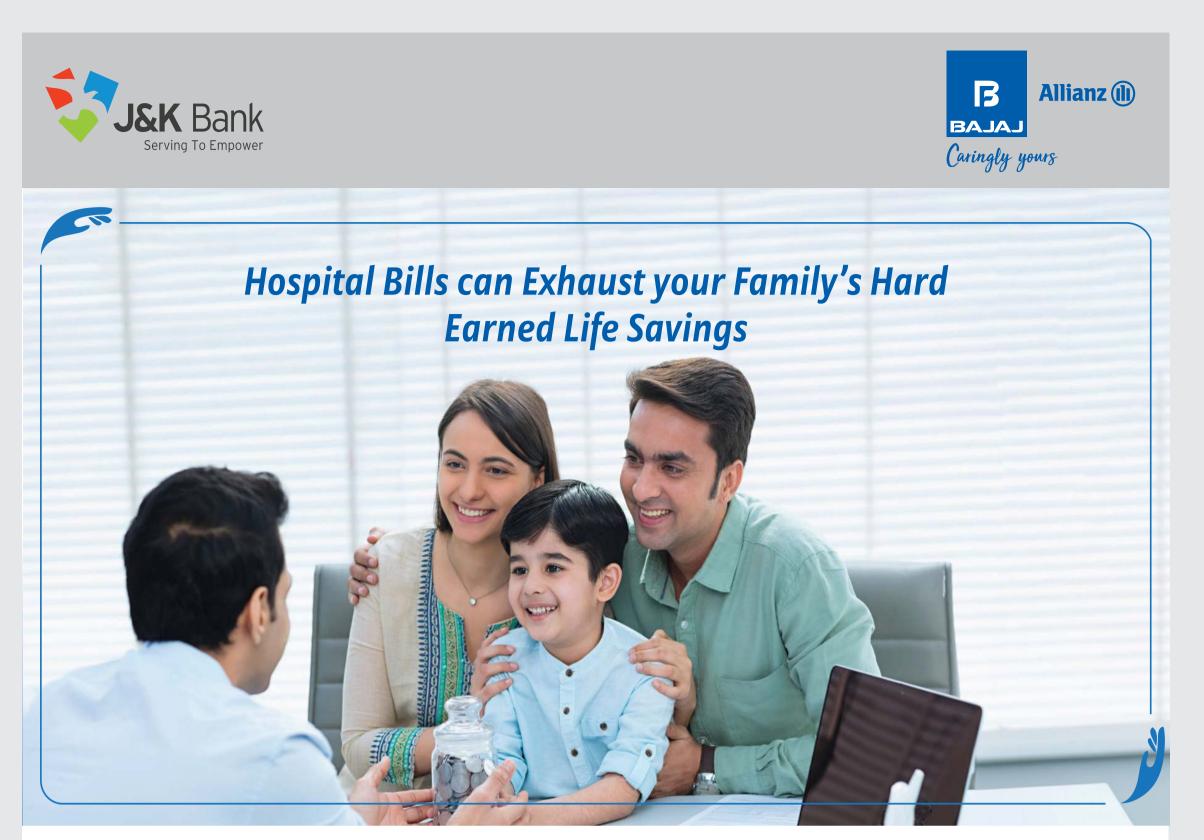
The anti-terror preventive effort also includes the liberal use of police powers to restrict the movements of people the ministry deems to be potential threats. The measures can only be challenged afterward in court, which some of those affected are now doing - a few successfully.

The powers were part of reinforced anti-terror legislation that sped through both houses of parliament in 2017 when France was still reeling from attacks by al-Qaida and Islamic State gunmen and suicide bombers in 2015.

The attacks killed 147 people including in Paris neighborhoods now teeming with Olympic visitors and outside what is now the Olympic stadium, hosting track and field and rugby sevens.

The anti-terror law empowers France's interior minister to restrict anyone's movements when there are "serious reasons" to believe they're a grave security threat and have terror ties or sympathies.

SRINAGAR | TUESDAY | 06.08.2024 KASHMIR OBSERVER<sup>®</sup> 12



Bajaj Allianz Family Health Care policy covers you and your family from expenses incurred during hospitalization along with the added benefits of Health Prime Rider.

**Bajaj Allianz Family Health Care's Benefits:** 

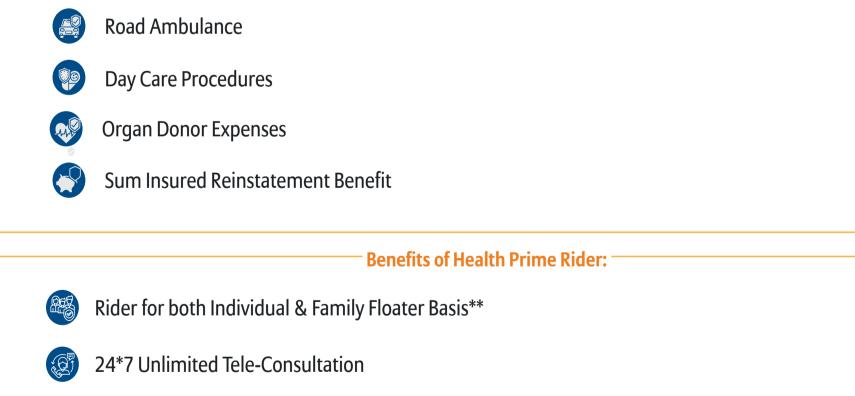


In Patient Hospitalization Expenses

- Pre & Post Hospitalization Expenses

**Investigations Cover** 

139000+ Doctors



Preventive Health Check-up (45+ Test Parameters at Network Centers)

\*\*Based on the variant opted in health plan

### To know more, contact your J&K Bank's Relationship Manager

Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. IRDAI Reg No.: 113. | CIN: U66010PN2000PLC015329 | UIN: BAJHLIP22024V032122-Family Health Care, BAJHLGA22166V012122 -Health Prime Rider (Group) | web: www.bajajallianz.com | Toll free: 1800-209-5858 / 1800-209-0144

J&K Bank Ltd is a licensed Corporate Agent [bearing License No.: CA0029] of Bajaj Allianz General Insurance Company Ltd. [IRDAI registration No. 113]. The benefits/features of products are indicative and for more details on risk factors and Terms and Conditions, please read the sales brochure before concluding a sale. | BJAZ-P-JK-0014/03-11-2023