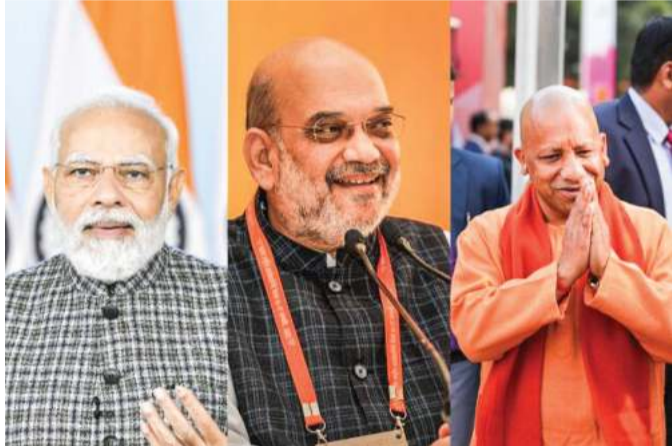


J&K ASSEMBLY ELECTIONS

PM Modi Among BJP'S 40 Star Campaigners



Press Trust Of India

Jammu: Prime Minister Narendra Modi will lead the BJP's campaign in the upcoming assembly elections in Jammu and Kashmir, the first such democratic exercise after the erstwhile state was downgraded to Union Territory in August 2019.

Union Home Minister Amit Shah, Defence Minister Rajnath Singh, BJP national president J P Nadda and Uttar Pradesh Chief Minister Yogi Adityanath were also included in the list of 40 star campaigners submitted by the party to the Election Commission for the first phase of assembly elections in Jammu and Kashmir.

Union ministers Nitin Gadkari, Manohar Lal Khattar, G Kishan Reddy, Shivraj Singh Chouhan, Jitendra Singh and former union

ministers Anurag Thakur and Smriti Irani and Gen (Retd.) V K Singh besides Rajasthan Chief Minister Bhajan Lal Sharma and former Himachal Pradesh chief minister Jai Ram Thakur are other prominent faces who will visit Jammu and Kashmir during the campaigning.

The three-phased assembly elections in Jammu and Kashmir are scheduled for September 18, 25 and October 1. The counting of votes will be taken up on October 4.

In a letter addressed to the Election Commission, BJP national general secretary and in-charge headquarters Arun Singh said the list of the 40 star campaigners of the party may be treated as valid for the remaining phases "unless we forward an amended list" within the prescribed time limit. | More on P10

NC, Congress Crack J&K Seat-Sharing Deal



KO Photo | Abin Bhat

Majid Nabi

Srinagar: Following days of 'standoff' over seat sharing, National Conference and Congress have reached a deal to share Jammu and Kashmir's 90 Assembly seats ahead of the upcoming elections.

Speaking at a joint news conference at NC President Farooq Abdullah's residence, the alliance leaders announced that the two

- JKNC**
51 seats
- INC**
32 seats
- Friendly Contest**
5 seats
- CPI(M)**
1 seat
- Panthers Party**
1 seat

parties agreed to run together in the elections following

deliberations over some contentious constituencies.

The National Conference (NC) and the Congress Monday agreed to contest 51 and 32 seats respectively for the assembly polls in Jammu and Kashmir.

One seat each has been allotted to the CPI(M) and the Jammu and Kashmir National Panthers Party (JKNPP), the allies announced at a joint press conference at NC president | More on P10

List Of NC Candidates Released

Observer News Service

Srinagar: After its seat-sharing arrangement with the Congress was finalised, National Conference (NC) Monday issued its first list of 18 candidates for the first phase of the three-phased assembly elections in Jammu and Kashmir.

The party in a post on X said the list was approved by NC president Farooq Abdullah.

The party named its former MP from Anantnag, Justice (Retd) Hassnain Masoodi, as its candidate from Pampore and former legislator Mohammad Khalil Bandh from Pulwama.

The NC announced the names of Ghulam Mohi-Ud-Din Mir from Rajpora, Showkat Hussain Ganie from Zainpora, Sheikh Mohammad Rafi from Shopian and former minister Sakina Ittoo from DH Pora.

It also named Peerzada Feroze Ahmad from Devsa, Chowdhary Zaffer Ahmad from Larnoo, Abdul Majeed Larmi from Anantnag West, Bashir Ahmad Veeri from Bijbehara, Reyaz Ahmad Khan | More on P10

Omar Hints At Contesting Elections

National Conference (NC) Vice President and former chief minister of erstwhile Jammu and Kashmir state, Omar Abdullah on Monday hinted at participating in the upcoming assembly elections, saying that he is presently in discussion with the party leaders in this regard and the people will come to know once the list of candidates is public. Talking to the reporters after the joint press conference of NC and INC leaders, Omar said that he is presently discussing the issue of participating in the polls with his colleagues. "I have realized that how the people could cast their vote and how my colleagues would seek votes for the | More on P10

Support Us We'll Support You: Mehbooba

KO Web Desk

Srinagar: Peoples Democratic Party chief Mehbooba Mufti on Sunday said that her party is willing to support a Congress-National Conference (NC) alliance in the upcoming Jammu and Kashmir elections, provided they are ready to accept the PDP's agenda.

"The people of Jammu and Kashmir have given an answer to the BJP government from the Lok Sabha polls that there are issues in Jammu and Kashmir and by removing Article 370, it has become more complicated...Whenever we allied with any party we had a motive, an agenda---what we have to do...That's why I said that if they (Congress) are ready to accept our agenda, we are ready



to support them," Mehbooba Mufti told reporters.

Earlier, on August 24, Mehbooba Mufti remarked that for her, the upcoming assembly election in Jammu and Kashmir is not about statehood or seat sharing but a "bigger goal."

During a press conference to launch the PDP manifesto for the upcoming assembly

polls, Mehbooba Mufti said, "For me, this election (upcoming Assembly elections in J&K) is not about statehood or seat sharing... We have a bigger goal... We are fighting for dignity, for resolution."

She further noted that alliances and seat sharing "are distant considerations" and indicated that if the National Conference and Congress are willing to adopt her agenda, she would support them, as "solving the problem of Kashmir is more important than anything else."

In their election manifesto, the PDP promised efforts to restore Articles 370 and 35A, initiate diplomatic dialogues between India and Pakistan, and ensure the dignified return of Kashmiri Pandits to the valley. Notably, in | More on P10

Rajpora, and Sheikh Fida Hussain from Devsar. Mohsin Shafkat Mir has been selected for Dooru, Mehraj Din Malik for Doda, Yasir Shafi Matto for Doda West, and Musassir Azmat Mir for Banihal. This will be the first | More on P10

Over 3.28 lakh Voters To Cast Ballots In Kulgam

Observer News Service

Kulgam: With the announcement of Assembly Elections 2024, Kulgam district is gearing up for the first phase of Elections with 3.28 lakh electorates set to exercise their right to franchise on 18th September 2024.

The district comprises three Assembly constituencies, namely D.H.Pora, Kulgam and Devsar with 3,28,740 registered voters, including 1,64,829 male, 1,63,898 female and 13 Transgender voters.

A comprehensive network of 372 polling stations has been established by the Election Commission of India (ECI) for free, fair and transparent elections.

39-Kulgam Assembly Constituency emerged as the largest constituency within the district, with a total of 1,17,322 voters, including 58,477 male and 58,845 female voters. 134 polling stations have been

designated to facilitate smooth and inclusive voting experience for all registered voters.

In 40-Devsar, there are a total 1,12,381 voters, including 56,199 male, 56,175 female and 7 transgender voters. 127 polling stations have been established in Devsar AC.

Likewise, in 38-D.H.Pora, a total of 99,037 voters are set to exercise their right to franchise, which includes 50,153 male, 48,878 female and 6 transgender voters.

The ECI has set up 111 polling stations in this constituency to ensure comprehensive and inclusive electoral participation.

Kulgam District is fully prepared to manage the voting process with precision and accessibility.

Dedicated 24/7 control rooms are properly functioning, equipped with voter helplines and tasked with monitoring Flying Squad Teams and Static Surveillance Teams. These control | More on P10

'Internal Rumblings'

BJP Trims List Of Candidates From 44 To 16

Agencies

New Delhi: The BJP on Monday named 16 candidates for the first phase of the Jammu and Kashmir assembly elections, considerably pruning an initial list of 44 following protests by some party cadres who alleged that "parachute candidates" were favoured over dedicated workers.

The original list, which

included candidates for 36 segments in the Jammu region and eight in the Kashmir Valley, sparked significant dissatisfaction among party workers.

A group of disgruntled members protested at the BJP headquarters in Jammu.

While Jammu and Kashmir BJP president Ravinder Raina attempted to downplay the discontent, the protests highlighted a growing rift within the party ranks. | More on P10

Remaining Seats To Be Discussed In Next CEC

Bharatiya Janata Party is likely to hold its next Central Election Committee meeting on August 29 in which Haryana along with Jammu and Kashmir will be discussed in the meeting. Earlier, the first CEC meeting | More on P10

KASHMIR OBSERVER

EPS #1

KASHMIR OBSERVER

PODCAST

Dr Sameer Siddiqui

Zeeshan Jaipuri

SCAN THIS TO WATCH THE PODCAST

Weeklong Exhibition On 'Arbaeen' Kicks Off At Arts Emporium



Syed Mohammad Burhan

SRINAGAR: Mashq-e-Arbaeen, Dark'e Azadari a weeklong exhibition on Arbaeen was kicked started on Monday at Kashmir Arts Emporium here.

The Art, Photography, Calligraphy and Poetry exhibition grabbed the attention of Art lovers who thronged the exhibition on Friday.

The 12th Edition of the exhibition is organized by the Department of Handicrafts & Handloom, Kashmir in collaboration with Edraak - Educational Revival through Arts and Aesthetics in Kashmir. The exhibition is being conducted under the designations of World Craft City, Srinagar, and UNESCO Creative Cities Network.

The exhibition which began on August 23, 2024, Friday, 17th Safar-ul-Muzaffar, 1446 - is curated by Syed Iliyas Rizvi, a Craft and Heritage Consultant.

According to Rizvi, the exhibition features the works of the Artists and other Creative participants including students of different educational institutions under the theme of "Mashq-e-Arbaeen ... Dark-e-Azadari".

"It will explore different dimensions of 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 mediums," Rizvi said.

He further said that the exhibition will serve as an

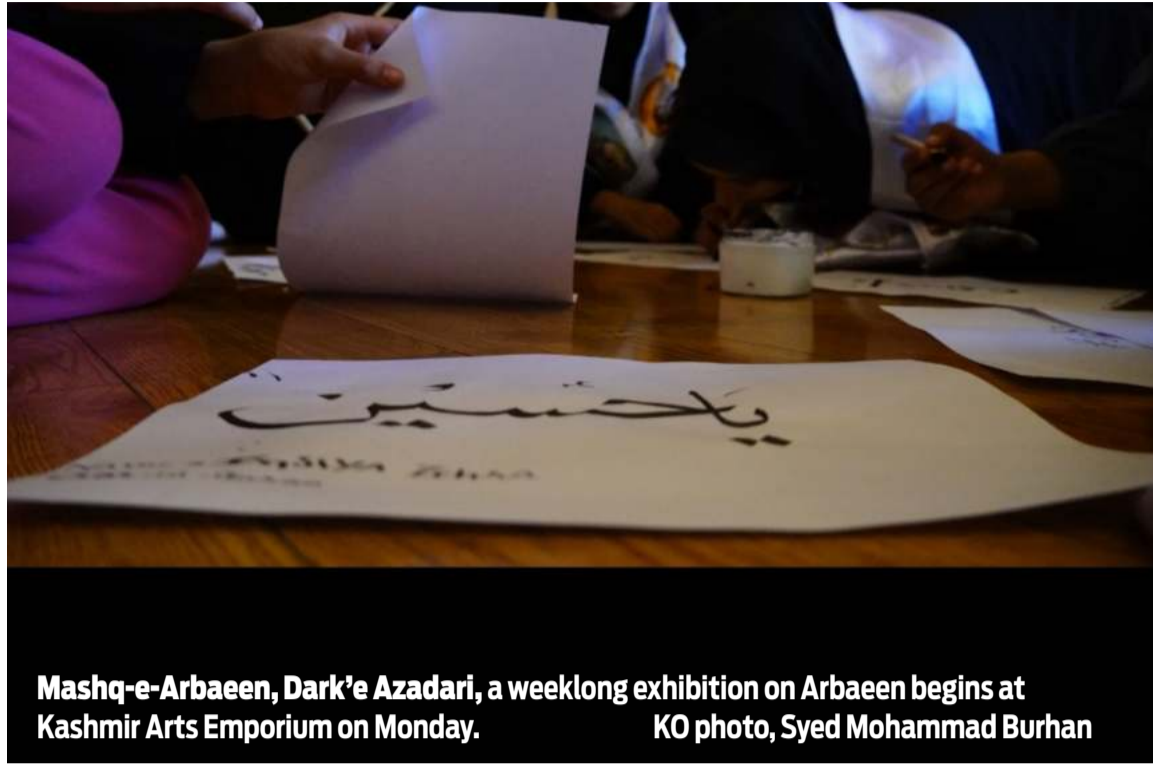
opportunity to study the multidimensional aspects of the observance of the mourning traditions during Muharram in general and Kashmir in particular.

"For the 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 multidimensional aspects of Traditions of Azadari."

He added that 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 Ashura and Arbaeen, the Sacrifice of Imam Hussain (AS), the Grandson of Prophet Muhammad (SAW), and the Message of Karbala.

"The Exhibition, which started from the lawns of University of Kashmir in 2013 has seen a journey of 12 Years. Through these times, each Exhibition has witnessed changes be its concept, creativity and the works on display. With 12 Editions, the Exhibition has showcased over 50 Participants with more than 500 works in these 12 years."

"It is really an emotional space where every one of us from different backgrounds get one to pay tribute to Imam Hussain," said Javid Parsa, a visitor.



Mashq-e-Arbaeen, Dark'e Azadari, a weeklong exhibition on Arbaeen begins at Kashmir Arts Emporium on Monday. KO photo, Syed Mohammad Burhan

Zuljana Procession Marks 'Arbaeen' In Srinagar



Agencies

SRINAGAR: Thousands of Shia mourners participated in the Zuljana procession on Monday, marking the occasion of Arbaeen—a day of great contemplation and mourning in the Islamic calendar.

The procession was carried out through Khumeni Chowk in Bemina Srinagar.

Arbaeen is celebrated 40 days after Ashura and serves to commemorate the martyrdom of Imam Hussain, grandson of the Prophet of Islam, Muhammad (SAW), who was martyred in the Battle of Karbala in 680 AD.

The eyewitness told the news agency—KNO, with a large number of mourners present, the Zuljana procession was carried out in which thousands of people participated and paid hom-

age to the martyrs of Karbala. "I have been participating in this procession for many years. It is our way of connecting ourselves to the great sacrifice that Imam Hussain made," said Ali Abbas, a local.

He added every step in the procession reminds about the bravery and strength of Imam Hussain and his companions.

Kifayat Ali, another local said, Arbaeen is a day when individuals should remember the values upheld by Imam Hussain. "It is one of sorrow, but also a time for reflection on how we can live by those values," he said.

Similarly, the procession passed peacefully amidst the tight security arrangements. Also, the traffic was diverted in some areas to facilitate the smooth flow of the procession.

Blood Donation Camp Help In Bemina

SRINAGAR: On the occasion of Arbaeen, which commemorates 40 days after the martyrdom of Imam Hussain (RA), the grandson of the Prophet Muhammad (SAW), young people in Srinagar actively participated in a blood donation drive at Khumani Chowk in Bemina.

The event, organized by the New Global Care Foundation in collaboration with SMHS Hospital, JVC Hospital and the Red Cross, saw a huge turnout, with 260 blood pints donated throughout the day. The majority of these donors were young individuals eager to contribute to the community. Hilal Ahmad, a medical representative present at the camp, spoke with the news agency—KNO and expressed his appreciation for the youth's involvement.

"We're honored to see so many young people step up to donate blood today. Their enthusiasm and willingness to help others reflects the true spirit of Arbaeen, which is about sacrifice and caring for the community," he said.

Imran Ahmad, a young donor, shared his motivation for participating in the blood drive: "Donating blood on this day is our way of honoring the sacrifice of Imam Hussain (RA). It's important to give back to society, and I'm proud to be a part of this effort."

Ahmad also hailed the "impressive" turnout, saying, "The turnout today has been exceptional. The youth are setting an example of compassion and civic responsibility, which is inspiring to see."

SKIMS Hosts Directors Conclave



Observer News Service

SRINAGAR: SKIMS today hosted a historical event entitled Directors Conclave with a round table discussion to deliberate "SKIMS Legacy and Way Forward".

This is the first such event where all former directors have been brought together to share their first hand experiences and their journey at SKIMS in leading this Institution of Excellence.

These administrators were requested to brainstorm that how SKIMS can regain its glory and compete in the international arena through transformation in health care, research and academics not only in the country but at the global level.

The programme started with a warm welcome to the dignitaries by Prof. Mohammad Ashraf Ganie, Director & Ex-Officio Secretary to

Government. Dr. Muzaffar Maqsood Wani, Professor Nephrology and Secretary Faculty Forum SKIMS while welcoming the guests convened the felicitations of the guests and lauded the efforts of these stalwarts for making to the event.

Director SKIMS & Ex-Officio Secretary to Government expressed deep sense of gratitude to all the stalwarts of SKIMS including the founding Director Dr. A.K Nagpal. He said these builders of SKIMS legacy deserve a great applaud and admiration.

In his introductory remarks, Dr. Ganie said that these doyens envisioned SKIMS as institution of excellence and contributed immensely to the growth of this Institution despite several challenges. The rich experiences of these stalwarts will act as a guiding light to me to run this Institution, he added.

ASSEMBLY POLLS-2024

DM Srinagar Imposes Ban On Carrying Licensed Arms

Observer News Observer

SRINAGAR: Ahead of the coming Assembly elections in, District Magistrate Srinagar has issued prohibitory orders for carrying licensed arms within the district till the completion of elections.

In an order, a copy of which also lies with the news agency—Kashmir News Observer (KNO), district magistrate Srinagar Dr Bilal Mohi Ud Din Bhat said the directive has been issued under Section 163 of the Bhartiya Nagarik

Suraksha Sanhita of 2023.

"I Dr Bilal Mohi Ud Din Bhat, IAS, District Magistrate, Srinagar do hereby issue Prohibitory Orders under Section 163 of Bhartiya Nagarik Suraksha Sanhita of 2023 and impose complete ban on carrying of licensed arms within the district till the completion of election process," said the order.

It said that the move has been taken in order to ensure maintenance of law & order so essential for ensuring free and fair elections.

OBSESSIVE COMPULSIVE DISORDER
8 WEEK FREE GROUP THERAPY

I did wash my hand ... but.... did I clean it enough? ?Wash it again? is it clean now?

It's not just RECURRENT HANDWASHING AND CHECKING BUT UNSEEN PAIN myths and stigma associated with OCD

KASHMIR (Kashmir American Society of Healthcare)
Medical Education & Research
in collaboration with
HPVT (Help Poor Voluntary Trust)
is initiating a **free 8 weeks Group Therapy** for the individuals suffering with OCD by a team of counselling clinical psychologists led by leading consultant clinical psychologist of J&K.

If you or some one you know is experiencing symptoms of OCD, seeking professional help is crucial.

You do not have to fight your battles alone.

There is no need for referral, simply call us for registration.

Happy & Healthy minds Office, HPVT Building (First Floor), Daresh Kadal Chowk, Srinagar
9070806160

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

AIRPORTS
SHIEK UL ALAM AIRPORT: 01942303311 ✈

RAILWAYS

- SRINAGAR: 0194-2103259
- ANANTNAG: 01932-228243
- BARAMULLA: 0194-102029
- BIJBHERA: 01932-228243
- PAMPORE: 01933-294132
- PATTAN: 01954-293507
- QAZIGUND: 01951-296153

HIGHWAY STATUS

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

 HIJRI CALENDAR 21 Safar 1446	PRAYERS
	FAJR 4:30
	ZUHR 12:33
	ASR 5:14
	Magrib 7:09
	ISHA 8:33

This Day In History

- 663 - Battle of Baekgang: Tang Chinese and Silla Korean forces defeat Korean Baekje forces and their Yamato Japanese allies on the Geum River in Korea. Last Japanese invasion of Korea for 900 years.
- 1799 - British invasion army lands in North Holland
- 1813 - Battle of Dresden; Napoleon defeats Austrians
- 1828 - Uruguay gains independence during Brazil-Argentina peace talks
- 1828 - The Russians defeat the Turks at the Battle of Akhalzik.
- 1883 - Krakatoa volcano, west of Java in Indonesia, erupts with a force of 1,300 megatons and kills approximately 40,000 people.
- 1900 - Battle of Bergendal: General Buller defeats the Boer under general Louis Botha
- 1913 - Swedish engineer Gideon Sundback of Hoboken applies to patent all-purpose zipper
- 1916 - Romania declares war on Austria-Hungary
- 1928 - Kellogg-Briand Pact, 60 nations agree to condemn "recourse to war for the solution of international controversies".
- 1941 - Shah of Iran Reza Sh Pahlavi abdicates throne in favour of his son Mohammad Reza Pahlavi
- 1942 - Cuba declares war on Germany, Japan & Italy
- 1945 - US troops land in Japan after Japanese surrender
- 1955 - "Guinness Book of World Records" 1st published
- 1958 - USSR launches Sputnik 3 with two dogs aboard
- 1962 - Mariner 2 launched; first probe to fly by Venus
- 1962 - USSR performs nuclear test at Novaya Zemlya USSR
- 1979 - 1st Earl Mountbatten of Burma, cousin of Queen Elizabeth II and last Viceroy of India, is killed along with three companions, two of them children by the IRA when his boat is blown up near Sligo, Ireland
- 1982 - Soyuz T-7 returns to Earth
- 1984 - USSR performs underground nuclear test
- 1984 - War Against Indiscipline is launched by the Buhari regime in Nigeria
- 1985 - 20th Space Shuttle Mission (51-I)-Discovery 6-launched
- 1985 - General Ibrahim Babangida overthrows Major General Muhammadu Buhari's regime in Nigeria
- 1990 - Market prices plunge as OPEC nears informal agreement to increase output to cover shortfall due to invasion; cash market trading experiences abrupt decline.
- 1991 - Moldavia declares independence from USSR
- 2003 - Mars makes its closest approach to Earth in nearly 60,000 years, passing 34,646,418 miles (55,758,005 km) distant.
- 2006 - Comair Flight 5191 crashes on takeoff from Blue Grass Airport in Lexington, Kentucky, bound for Hartsfield-Jackson International Airport in Atlanta, Georgia killing 49 of 50 on board
- the first African-American to be nominated by a major political party for President of the United States

From KO Archives

Commandos Deployed In Sensitive Areas

Observer News Service

JAMMU- The Union Home Ministry has made all possible security arrangements to ensure incident free Lok Sabha elections in the state with the deployment of trained commandos of different paramilitary forces for the protection of VVIPs and candidates visiting sensitive areas of the state, especially Doda, Udhampur, and Rajouri-Poonch areas in the Jammu region.

According to well placed official sources, these measures have been necessitated in the wake of escalation of attacks on security posts and VDC and SPO pickets in these areas and Kupwara, Handwara and other places in the Kashmir valley.

The sources said that trained foreign infiltrators, who had withdrawn from Kargil, had reportedly managed to re-infiltrate in the Kupwara and Poonch sectors with a 'definite plan of escalating violence and subversion in the state during the coming Lok Sabha elections.' They had formulated a special contingency plan of subversion and were waiting for the green signal from their masters from across, they sources said.

Besides deployment of commandos and additional troops in sensitive areas, the Village Defence Committees (VDCs) have been equipped with highly sophisticated and automatic weapons to counter possible attacks during the forthcoming elections, the sources said and added that constant vigilance was being exercised in sensitive border areas of the state.

(Kashmir Observer, August 27, 1999)

KASHMIR OBSERVER®

Tuesday | 27-08-2024

Unending suffering of Palestinians

Almost eleven months after the war between Israel and Palestine began, there are no signs of a ceasefire. True, in recent weeks, there have been intensified efforts to arrive at truce through the mediation of Qatar, Cairo and even the United States, and it appeared that things were headed in the right direction. More so, after the assassination of Hamas chief Ismail Haniyeh while he was in Iran as a guest to attend the swearing-in ceremony of the newly elected Iran Masoud Pezeshkian. But it looks that the world will have to wait longer for the truce. Hamas on Monday rejected new Israeli conditions for a ceasefire in the Egyptian capital, Cairo, casting further doubt on the chances of a breakthrough in the latest US-backed effort to end the war.

Key sticking points in the talks include Hamas's opposition to Israeli presence in Gaza. Hamas demands that Israel be bound by a plan laid out by US President Joe Biden and a UN Security Council resolution in July. The group has confirmed its readiness to implement that deal to halt the destruction of the Gaza Strip. It has stressed the need for any agreement to include a permanent ceasefire and a complete Israeli withdrawal from Gaza.

The war has inflicted unimaginable suffering on Palestinians, with over 40,000 Palestinians killed and widespread devastation across the Gaza Strip. The human toll, combined with the destruction of infrastructure and the severe humanitarian crisis, underlines the urgent need for a sustainable resolution. Israel's assault has aggravated the dire situation in Gaza, leading to mass displacement and severe shortages of food, medicine, and other essentials.

Hamas's cautious response, expressing a desire for amendments while broadly supporting the deal, signals a willingness to negotiate. However, skepticism remains high, particularly regarding Israel's commitment to fully implementing the terms. The mutual distrust between the parties is a significant barrier to peace, necessitating robust mediation and confidence-building measures.

The humanitarian crisis in Gaza cannot be overstated. The war has pushed the enclave to the brink of starvation, with over a million people facing extreme hunger. The immediate cessation of hostilities and the delivery of aid are imperative to alleviate the suffering of the civilian population. Moreover, allegations of potential war crimes by Israeli forces further complicate the situation, necessitating accountability and justice.

In recent past, students from the elite western universities had tried their best to draw the world's attention to the horrors of the war inflicted on Palestinians. They understood that behind the headlines and statistics are real people, families torn apart by violence and displacement. Their demand for a ceasefire was a demand for humanity, for compassion, and for the recognition of the dignity and rights of all people, regardless of nationality or ethnicity. But so far the world has done precious little to end the unmitigated suffering of Palestinians.

Unemployment in Kashmir is Still Unaddressed

Rayees Ahmad

“The gravity of this problem can be gauged by the fact that the number of applicants applying is more than hundred times the number of advertised posts every time when the notifications are issued by the recruiting agencies



Couple of days ago a video went viral across social media platforms in which a P.h.d scholar was seen selling dry fruits on a cart. Every individual with a mic in one hand and a smartphone in another was taking interviews from him and posing a series of unnecessary, trivial and worthless questions. These pseudo-journalists who are completely devoid of journalistic ethics and whose number is surging with each passing day across every corner of the valley were trying to garner wide viewership and inviting comments on an issue which is shattering the dreams of thousands of highly qualified and passionate individuals of this region who have burnt their midnight oil only to see themselves earning an honorable livelihood and living a respectable life in their later years. This video was made viral within minutes and every Tom, Dick and Harry passed comments without realizing the pain these people have been enduring for years after completing their research degrees.

Passing degrees after degrees and qualifying myriad of exams have left them desperate, hopeless, dejected and downhearted. The degrees which they have earned depict their diligent hard work and a big investment of their parent's resources whose only motive had been to give their children better education so they break the cycle of poverty and gain respectable employment, and make them able to earn a decent living. However, due to meager opportunities in the government sector and tough competitions for every job, the younger generation here is in a fix with no light in sight.

Their life has become onerous and arduous, they are considered a burden even by their own family members. After failing to grab a government job these highly qualified youth are caught in a tricky situation. After spending years of their precious time and years in gaining higher qualifications, they are having to fall back on doing odd jobs.

Gaining a P.h.d degree after strenuous efforts from a univer-

sity and qualifying the NET/SET the eligibility exams for Lectureship should have ensured jobs in educational institutions. However, there are no vacant teaching positions due to which efficient and highly qualified people leave empty handed and find themselves unemployed even after spending years to be the most qualified in their respective disciplines.

In very rare cases, if some research scholars manage to secure contractual positions in colleges and universities, this opportunity too is a losing game. Opting for contractual jobs in colleges and universities is further worsening their condition rather encouraging them to embrace this somewhat prestigious job. There are many reasons behind this. Lack of job security, disparities in the monthly salaries being paid to them in colleges/universities against what UGC has set in its guidelines and norms and assigning them extra workload in the workplace etc. After spending years in these educational institutions to impart education and training thousands of students, a contractual lecturer's own future is put at risk because there is no policy of absorbing these talented and hardworking workforce in these colleges against vacant positions nor are they given any other grace points to enable him getting a job in another department.

The salary they're paid is so low that it can barely cover their monthly living expenses. This is especially true for those with PhDs who are likely to have families, old parents, partners and kids — a complete household to run on a salary that can't even cover basic expenses. It becomes tougher for them to manage with each passing day as inflation is touching skies every other day.

After applying even for the contractual jobs only a fixed lot gets an opportunity to work on adhoc basis in colleges and universities while the rest of them opt for other jobs.

Unemployment isn't restricted to PhD scholars only but a huge chunk of our well qualified youth is failing to make ends meet. Many work in the

few private companies available and the rest try to get adjusted in other private sector sectors like schools. In schools too, they are paid extremely low. Private schools pay abominably low salaries and there's no regulation in place to address this problem.

Even after compromising and taking a hit on what they truly deserve, some professionals fail to secure a job at all. They roam from pillar to post to get work.

From our colleges and universities, an army of unemployed pass outs are produced each year which add to the already unemployed kitty of UT. To address this issue, the newly introduced NEP 2020 stresses for learning skill based courses while in schools and colleges. It won't transform the system overnight, however, if given a positive direction and implemented judiciously can do wonders to redress this grave issue. The gravity of this problem can be gauged by the fact that the number of applicants applying is more than hundred times the number of advertised posts every time when the notifications are issued by the recruiting agencies. It is challenging for the authorities to conduct the exams for various advertised posts. To overcome this growing problem and suggest a lasting solution, every stakeholder including the authorities at helm must come forward at an earliest to safeguard the future of our educated youth as it becomes challenging for them to get married even in their 30s. Late marriages are becoming a norm now due to this issue of our youth.

Therefore, we need to channelise our efforts in the right direction instead of sensationalizing such stories for attention and more traction. We must encourage people trying to make ends meet despite odds instead of putting them up for a show.

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

The author can be reached by
rayeeskumar31@gmail.com



Did You Know ?

Why Mutual Funds are Ideal for First-Time Investors

Irshad Mushtaq

Mutual funds are perfect for first-time investors looking to enter the market with ease and professionalism. Learn about the different types of equity mutual funds and how to invest effectively.

Let's discuss first why Mutual funds represent an attractive option for first-time investors, particularly for those who may not possess comprehensive knowledge of the stock market. Here's a deeper look into their appeal and functionality:

Understanding Mutual Funds

A mutual fund amalgamates investments from multiple investors, creating a diversified pool of assets. These funds are professionally managed by fund managers and are subject to oversight by Asset Management Companies (AMCs) and regulatory bodies such as the Securities and Exchange Board of India (SEBI) and the Association of Mutual Funds in India (AMFI).

How to Invest

Investors have the flexibility to purchase mutual funds either directly or through registered distributors, commonly referred to as mutual fund advisors. These advisors are instrumental in guiding investors according to their specific financial goals, risk tolerance, and investment horizon. The advisors assist in fund selection and provide continuous support, typically through online platforms and apps, allowing investors to monitor their portfolios and track performance.

Types of Equity Mutual Funds

Equity mutual funds, which invest in shares, can be categorized as follows:

1. Large Cap Funds: Focus on investing in large, well-established companies.
2. Mid Cap Funds: Target medium-sized companies with substantial growth potential.
3. Small Cap Funds: Invest in smaller companies with higher growth prospects.
4. Flexi Cap Funds: Allocate investments across companies of various sizes.
5. Multi Cap Funds: Diversify investments among large, mid, and small-cap companies.
6. Balanced or Hybrid Funds: Combine equity and debt instruments to provide a balanced approach.
7. Sectoral Funds: Focus investments in specific sectors such as infrastructure, healthcare, tourism, or manufacturing.

AMCs provide multiple options, enabling investors to opt for funds aligned with their capital availability and future outlook.

Benefits of Using Trusted local Advisors

Fund managers and mutual fund advisors offer significant expertise, essential for constructing a robust investment portfolio. They recommend systematic investment plans (SIPs) as an optimal method for investing, which allows for regular, disciplined investments over time.

In summary, mutual funds offer a structured, professionally managed, and diversified investment avenue suitable for first-time investors. By leveraging the expertise of fund managers and financial advisors, investors can effectively navigate the stock market and work towards fulfilling their financial objectives.

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



OBSERVER
MAIL

All letters intended for publication must include the writer's name and address, even if a pseudonym is used. Letters are edited as clarity, spaceand accuracy of expression require. Our publishing a letter does not mean we agree with everything or even anything in it. -EDITOR

MAIL YOUR LETTERS

P.O.Box # 337, GPO, Srinagar-190 001
email: editpage.ko@gmail.com

India's Elderly

According to the United Nations report, "India Ageing Report 2023", the share of the elderly population — people above 60 years — will reach 20.8% of the total population at the national level by 2050, compared with 10.1% in 2021. Increasing longevity and falling fertility have resulted in a dramatic increase in the population of adults aged 60 and above in India, resulting in complex health, social, and economic challenges, to which this diverse and heterogeneous coun-

try must rapidly adapt. Ageing issues being multi-disciplinary in nature, no single-disciplinary focus can give a holistic understanding of the same. Therefore, approaches to understand these issues from a multi and interdisciplinary perspective need to be initiated. Studies on nutritional aspects, impact of migration on the elderly, strengthening community-based institutions, and family support systems should receive greater attention so as to enhance the quality of life of the elderly people. To suc-

cessfully address these challenges, it requires complex and ambitious changes and innovations in health, fiscal and social policies.

Across the world, elderly persons are largely dependent on their family members, but sadly find themselves at the receiving end in the sunset years of their life. In the good olden days elders in families were respected a lot due to their wisdom and wealth of life experience. With changing times, sadly they are seen as millstones and neglected by their

own family members. We need to reform our approach towards elderly persons by bringing care closer to where they live, and where it costs less to deliver and does more good. Acknowledging seniors' contributions will help to make ours a more age-inclusive society that does not pit one generation against the other. Also, the central government must bring needful policies and programmes to socially protect the elders of our country. Ranganathan Sivakumar

Have We Kashmiris Forgotten Kindness?

Our community was once defined by exceptional kindness, community service and a sense of belonging. All that seems to be history now

Farhad Ahmad Pir

There was a time when neighbors in Kashmir would visit each other's homes early in the morning to inquire about one another's well-being. Our first cup of tea was often shared within our own homes, but soon after, we would move on to our neighbors' or relatives' houses for more. The evenings had their own charm; we would stay up late, gathering in our neighbors' homes, sharing stories, gossiping, and sipping tea brewed in the samovar. This sense of community kept us awake all night, united by shared happiness and sorrow. We couldn't be content if a neighbor was in distress, and our hands were always ready to help. We exchanged goods and services freely, offering assistance without hesitation. Visitors to Kashmir often remarked on the warm, compassionate nature of its people, and students studying in other parts of India reported that locals there were always pleased to meet someone from Kashmir, eager to engage with us due to our reputation for hospitality.

Once upon a time, even if a person was not closely related, we wouldn't let them leave without offering tea. If they declined, we would pull on their coat sleeves or Pheran so persistently that the stitches threatened to come undone, all to ensure they stayed for a cup. Serving a guest was a point of pride. Reflecting on those days, we remember the strong bonds of love and affection that tied our communities together. People would go to great lengths for one another, often forgoing their own meals if a neighbor was hungry. Help was always at hand, and no one could stand to see another person in trouble.



But today, this spirit of selflessness is fading. Our first responsibility should be to live generously with our fellow beings, especially our neighbors and loved ones. While it's commendable that we extend kindness to strangers and tourists, our charity should begin at home. Unfortunately, this generous spirit is increasingly rare. A pitiless nature has replaced the kindness that once defined us, and we now encounter unkindness everywhere, from hospitals and banks to schools and other institutions. The harsh and intolerant behavior we face daily is disheartening, and it's impossible to catalog every hurtful attitude we encounter.

To illustrate this decline in selflessness, consider the simple act of giving someone a lift. Today, it's common for every wealthy family to own a car, often obtained through bank loans. Yet, many car owners see offering a

lift as a burden. While it's true that car owners have no obligation to offer rides, and some may fear giving a lift to strangers due to safety concerns, in Kashmir, we've taken this caution to an extreme, treating it almost like a religious ruling. We've flipped the law on its head, often giving lifts to strangers especially women while ignoring acquaintances or fellow villagers at bus stops.

Some car owners intentionally avoid giving lifts, perhaps out of pride or a lack of humility. Of course, not all car owners are the same. Sometimes there's no room, or the driver is in a hurry. But more often than not, people consciously ignore those who wave for a lift. Offering a ride now seems like a trivial thing, but it's a small, selfless service that reflects the broader decline in our cultural values. In contrast, I've visited places like Leh, Ladakh, where giving a lift is common practice, and people see it as a noble

WHILE IT'S COMMENDABLE THAT WE EXTEND KINDNESS TO STRANGERS AND TOURISTS, our charity

should begin at home. Unfortunately, this generous spirit is increasingly rare. A pitiless nature has replaced the kindness that once defined us, and we now encounter unkindness everywhere, from hospitals and banks to schools and other institutions

deed. The residents of Leh don't distinguish between rich and poor when offering a ride and this simple act of kindness has left a lasting impression on me.

This experience made me realize that such selflessness was once more prevalent in Kashmir, but it is now becoming increasingly rare. Our culture is built on these acts of selflessness, and it's our responsibility to prevent the erosion of this important cultural trait. This quality once distinguished us, earning us admiration wherever we went. It's crucial that we revive this spirit of humility and self-service on a personal level. After all, culture is shaped and maintained by our actions, and it's up to us to ensure that our actions reflect the ethos and values for which our culture is known.

The author is a student of English Literature

Sunita Williams Stuck in Space

Why did NASA schedule her return to Earth in 2025?

Live Mint

Amid months of speculations and assurance, the National Aeronautics and Space Administration (NASA) finally confirmed the date of Sunita Williams's return space flight to Earth on Saturday. The US space agency said that the Boeing Starliner capsule will return from the International Space Station without Sunita Williams and Butch Wilmore. Meanwhile, the two astronauts will return to the Earth in February 2025 aboard the Dragon capsule of SpaceX, owned by Elon Musk.

Why did NASA postpone Sunita Williams's return flight to 2025?

On Saturday, NASA officials said that it is "too risky" to bring the astronauts, Butch Wilmore and Sunita Williams, back to Earth currently. Hence, the Starliner spacecraft will return to Earth without the two astronauts.

"Wilmore and Williams will continue their work formally as part of the Expedition 71/72 crew through February 2025. They will fly home aboard a Dragon spacecraft with two other crew members assigned to the agency's SpaceX Crew-9 mission. Starliner is expected to depart from the space station and make a safe, controlled autonomous re-entry and landing in early September," ANI quoted NASA in a statement.

How has Elon Musk's SpaceX come to the rescue?

Elon Musk's SpaceX is currently the only American company capable of sending astronauts to the International Space Station. Although a SpaceX capsule is currently parked at the ISS, it is reserved for the four residents who have been there since March. They are scheduled to return in September this year. SpaceX's next spaceflight is scheduled for launch in September this year.

There is another spaceship docked at the ISS, Russian Soyuz capsule. But the Russian capsule is even tighter, as it can fly only three astronauts. The capsule is scheduled to take back two Russians wrapping up a yearlong stint.

The next SpaceX taxi flight was earlier scheduled to carry four astronauts, but it will now carry two to make room for Wilmore and Williams on the return flight in late February.

Helium leaks at Boeing Starliner

There were repeated glitches with the Boeing Starliner even before its launch from the Earth earlier this year. NASA and Boeing discovered helium leaks and there were complaints of issues with spacecraft reaction control thrusters on June 6.

Since then, engineering teams have completed a significant amount of work, including reviewing a collection of data, conducting flight and ground testing, hosting independent reviews with agency propulsion experts, and developing various return contingency plans. However, the uncertainty does not meet with the safety standards making it 'risky' for the return of Williams and Wilmore.

Umeed Abhi Baqi Hai – Hope Lives On

Bashir Ahmad Buch

Umeed Abhi Baqi Hai, a riveting collection of dramas and features, was released by the Lieutenant Governor of Jammu and Kashmir, Shri Manoj Sinha, last month in Srinagar. The book aims to rekindle the hope that the right and timely action can bring about positive changes in the victims of evils like female feticide and extremism. Besides advocating for the adoption of the Gandhian principle of non-violence to seek redressal of grievances and demands, the author, Sh. Bashir Ahmad Buch, also calls for applying a healing touch on the wounds inflicted by untoward incidents, in order to rehabilitate the ravaged lives of the victims of terrorism. On climate change which affects one and all, the author pitches for use of alternative sources of Energy and environment-friendly technology to conserve the Nature. The book offers food for thought and prescribes certain ways and methods for a better future.

"Aurat-Baqa-e-Qainaat" (Women, The Essence of the Universe)

The feature focuses on grave issues of female feticide and depriving education to the girl child, thus suffocating her all-round growth. It offers an insight into the numerous challenges that the woman has to face right from the time her existence is established in the womb. Hence, it is a spontaneous tribute to the girl child and an impetus to the Government of India's Campaign, (Beti Bachao Beti Padhao).

"Dard Ka Ehsaas" (Feel of the Pain)

The drama revolves around the themes of extremism, violence and non-violence. The writer skillfully explores the necessity of handling disillusioned youth who have succumbed to anti-social elements, with utmost care and the potential to alter their mindset through rehabilitative measures echoing the Gandhian principles of non-violence and truthfulness.

"Lafzon ka Safar" (Words Work Wonders)

The feature illustrates how a backward

mindset can hinder the pursuit of justice for women, denying them opportunities for holistic growth and development. It identifies the factors contributing to an unjust and absurd divide between men and women, relegating women to a position of insignificance. "Words Work Wonders" emphasizes, in its unique way, that the progress of any society is intricately linked to the status of its women.

"Fitrat Se Qurbat" (Close to Nature)

The feature emphasizes the age-old principle of simple living by advocating for the use of alternative sources of Energy and environment-friendly technology. The feature emphasizes that the best way to preserve nature is to make people aware of it.

"Aao Ahed Karein" (Let Us Pledge)

The informative and Educative dramatic presentation depicts the rural scenario and how the lives of people are changing with the introduction of MGNREGA and related schemes. The programme provides a comprehensive picture of the benefits of MGNREGA, educates about the Gandhian principles of Rural Development and highlights the importance of Nationalism and Nation building.

"Sher Dil-Insaan" (Human with Lion's Heart)

The drama lays stress on adopting the children of the innocent people who be-

come victims of communal riots and terrorism in order to change their mindset of vengeance through reformatory measures like proper guidance and education. Sher Khan, a retired army officer is the model character who along with his friend (in neighborhood), namely Pradhan follow the norms of persuasion through education. After retirement both have a temptation to work as social workers. These sentiments get impetus when the solitary son of Sher Khan is killed in a bomb blast during communal riots. The drama identifies the factors that promote communalism, hatred and peculiar gulf among different communities/sects.

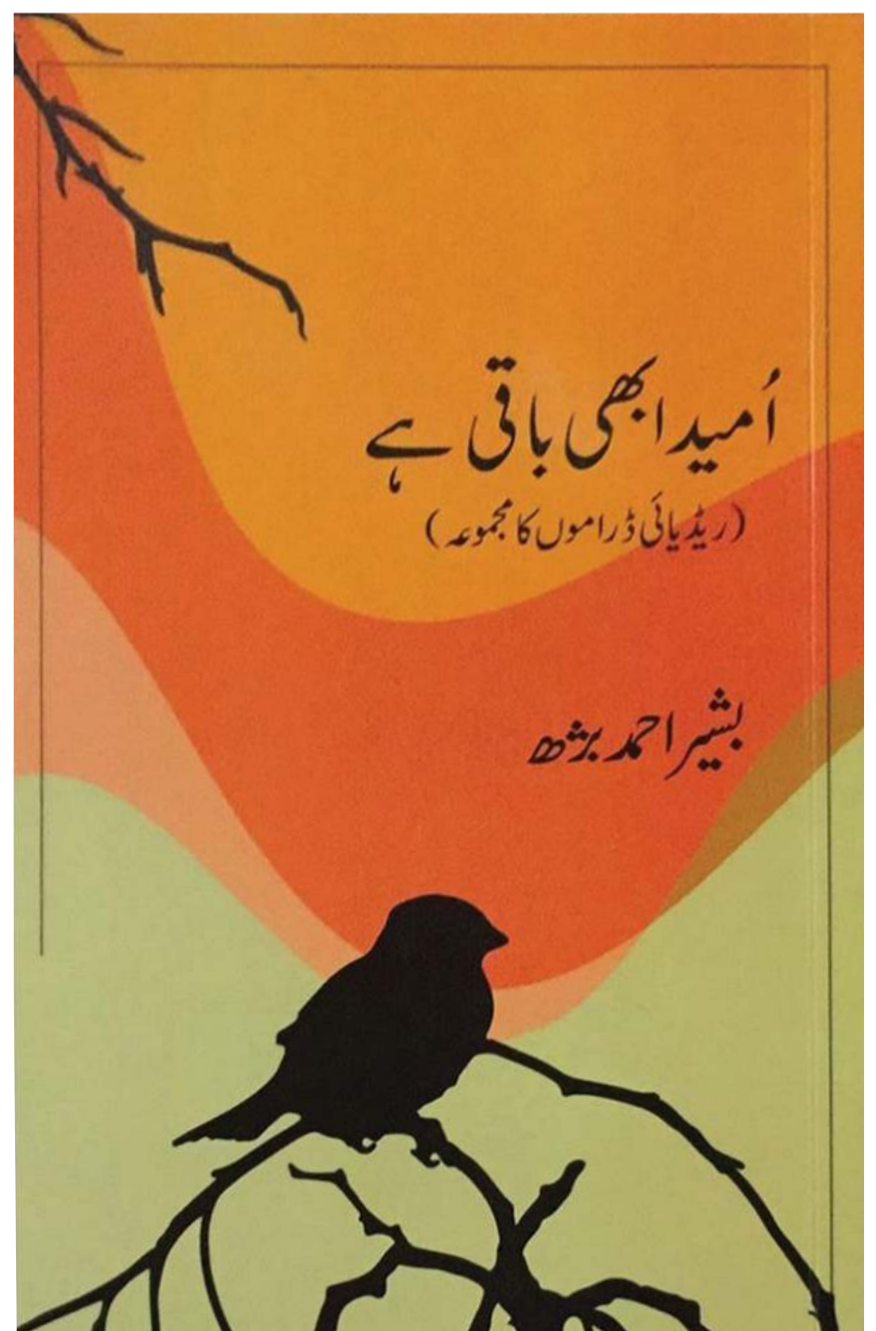
"Piyas Aur Panah" (Thirst and Shelter)

This promo focuses on the environmental issues with seriousness, but in a friendly and non-formal atmosphere, where parents and grandparents share their experiences with children. The purpose is to bring home the seriousness and the gravity of the situation we are facing today regarding the environment.

To conclude, the book highlights nationalism, brotherhood, communal harmony, environmentalism, curbing social evils and issues like gender sensitivity in a dramatized script having a great influence for mass motivation.

The author is a writer and former broadcaster of All India Radio

The feature focuses on grave issues of female feticide and depriving education to the girl child, thus suffocating her all-round growth. It offers an insight into the numerous challenges that the woman has to face right from the time her existence is established in the womb. Hence, it is a spontaneous tribute to the girl child and an impetus to the Government of India's Campaign, (Beti Bachao Beti Padhao)



Can AI Pick IVF Embryos As Well As A Human? First Randomised Controlled Trial Shows Promise

The Conversation

During in vitro fertilisation (IVF), a number of different embryos are produced from eggs and sperm.

Then, embryologists choose, which one of the embryos is most likely to lead to a successful pregnancy and transfer it to the patient.

Embryologists make this choice by using their expertise to apply a set of widely accepted principles based on the appearance of the embryo. In recent years there has been a lot of interest in using various artificial intelligence (AI) techniques in this process.

We developed one such AI system and tested it in a study of more than 1,000 IVF patients. Our system chose the same embryo as a human expert in about two-thirds of cases, and had an overall success rate only marginally lower. The results are published in Nature Medicine.

Can deep learning help IVF?

Over the past few years, with colleagues in Sweden, we have been developing software to identify which embryos will have the best chance of IVF success. Our system uses deep learning, an AI method for finding patterns in large amounts of data.

While we were developing our system, we carried out retrospective studies comparing the system's choices with past real-world decisions made by embryologists. These early results suggested the deep learning system might do an even better job than a human expert. So the next step was to test the system properly with a randomised trial.

Our trial involved 1,066 patients at 14 fertility clinics in Australia and Europe (Denmark, Sweden and the United Kingdom). For each patient, both the deep learning system and a human expert selected an embryo to be implanted. Then, a random choice was made of which of the two to use.

This study is the first randomised controlled trial ever performed of a deep learning system in embryo selection. Deep learning may have many medical applications, but this is so far one of only a few prospective randomised trials of the technology in any area of healthcare.

What we found

What we found in the study was that there was virtually no difference between the two approaches. The clinical pregnancy rate (the likelihood of a fetal heart being seen after

transfer of the first embryo) was 46.5% when the deep learning system chose the embryo and 48.2% when the embryologist chose the embryo.

In other words, there was very little difference. Indeed, 65.8% of the time, the deep learning system chose the same embryo as the embryologist. However, we also found that the artificial intelligence system did the task of embryo selection ten times more quickly than the embryologist.

One aim of our study was to prove the "non-inferiority" of our deep learning system. This is common in medical research, as we always want to make sure that a proposed new technique doesn't lead to worse results than the existing standard.

Despite the fact the deep learning system produced very similar results to those of human experts, our study did not quite clear the hurdle of proving "non-inferiority".

As it happened, the overall success rates in the study were much higher than we had expected. This changed the statistics of the situation, and meant we would have needed a much larger study – with almost 8,000 patients – to prove the new method is non-inferior.

No significant differences

A number of ethical concerns have previously been raised about deep learning in embryo selection. One of these concerns is a potential alteration of the sex ratio – that is, ending up with more male or female embryos – through biased selection by the deep learning model.

However, we found no alteration in the sex ratio as a result of deep learning embryo selection.

We concluded from our study that there is no significant difference for the pregnancy rate between having an embryo chosen by a deep learning system or having the embryo chosen by an experienced embryologist.

It seems from this that the use of a deep learning tool for embryo selection will not radically change the outcome (as it mostly chooses the same embryo) for a patient undergoing IVF. However, the use of a reliable automated tool of this sort may make embryology laboratories more efficient and consistent.

A further conclusion from this study is that randomised trials, which take years to conduct, may not be the optimum approach for studying rapidly advancing technologies such as this. Our future work in evaluating this technology will need to examine alternative, but still clinically valid, approaches to this subject.

“A number of ethical concerns have previously been raised about deep learning in embryo selection. One of these concerns is a potential alteration of the sex ratio – that is, ending up with more male or female embryos – through biased selection by the deep learning model.

“Our trial involved 1,066 patients at 14 fertility clinics in Australia and Europe (Denmark, Sweden and the United Kingdom). For each patient, both the deep learning system and a human expert selected an embryo to be implanted. Then, a random choice was made of which of the two to use.

“One aim of our study was to prove the “non-inferiority” of our deep learning system. This is common in medical research, as we always want to make sure that a proposed new technique doesn't lead to worse results than the existing standard.



FSSAI Withdraws Advisory On Removal Of Claims Of 'A1', 'A2' Types Of Milk, Milk Products



Press Trust Of India

NEW DELHI: Food safety regulator FSSAI on Monday withdrew its recent advisory wherein food businesses were directed to remove claims of 'A1' and 'A2' types of milk and milk products from packaging. The Food Safety and Standards Authority of India (FSSAI) said the advisory has been withdrawn to carry out further consultations with stakeholders. It would imply that food business operators (FBOs) can continue to sell and market their products with claims of 'A1' and 'A2' types of milk. 'A1 and A2 milk differ in their beta-casein protein composition, which varies based on cow breed. In a fresh advisory issued on Monday, the regulator said, "the advisory dated August 21, 2024... stands withdrawn for further

consultation and engagement with the stakeholders".

The FSSAI, in its advisory dated August 21, had asked FBOs to remove claims of 'A1 and A2 from their products. E-commerce platforms were also told to remove these claims from products and websites immediately. The regulator had said that the claims of 'A1' and 'A2' types of milk and milk products do not conform with the Food Safety and Standards Act, 2006. After examination, the FSSAI had found that A1 and A2 differentiation is linked to the structure of beta-casein protein in milk. However, current FSSAI regulations do not recognise this differentiation. In the August 21 advisory, FBOs were also asked to exhaust pre-printed labels within six months, with no further extensions to be granted.

J&K Bank Shines At ICC Emerging Asia Banking Conclave & Awards 2024

Bags Award For 'Best Performance On Profitability'

Observer News Service

SRINAGAR: J&K Bank has once again proven its mettle in the banking industry by securing the prestigious "Best Performance on Profitability" award in the category of Private Sector Bank (Mid Size) at the 2nd ICC Emerging Asia Banking Conclave & Awards 2024.

The conclave themed "Leading in the Digital Paradigm", organized by the Indian Chamber of Commerce (ICC), took place in Delhi, and brought together thought leaders, regulators, and banking professionals from across the BIMSTEC region. On behalf of the Bank, General Manager (Rest of India) Rajesh Gupta received the award, which recognizes the Bank's outstanding performance in profitability among mid-sized private sector banks in the country.

Expressing his gratitude, MD & CEO Baldev Prakash, said, "We are deeply honored to receive this prestigious award, which honours the unwavering dedication



and commitment of our staff. Their relentless pursuit of excellence has enabled us to achieve this milestone and emerge as a leader in this particular category in the industry."

He further added, "This recognition not only celebrates our past achievements but also aligns with our strategic vision to transform J&K Bank into an institution that serves the needs of all generations. We are committed to our journey of innovation, customer-centricity, and sustainable growth, which will

continue to drive our success in the years to come."

Notably, the Bank earned its highest-ever net profit of Rs 1767 Cr for the financial year 2024 thereby registering the record profit consecutively for second year.

The Conclave featured international speakers discussing the impact of technological advancements on the banking industry while providing a platform for knowledge sharing and the exchange of best practices among delegates and regulators participating in the conclave.

Markets Extend Winning Momentum On US Fed Rate Cut Hopes; Sensex Rallies 600 Pts



Press Trust Of India

MUMBAI: Stock market benchmark indices Sensex and Nifty surged nearly 1 per cent on Monday, propelled by intense buying in metal, IT and consumer durable stocks amid hopes that the US Federal Reserve will start cutting interest rates soon. Renewed foreign fund inflows and buying in frontline stocks HDFC Bank and Reliance Industries further bolstered investor sentiment, traders said. Rising for the fifth straight day, the 30-share BSE Sensex jumped 611.90 points or 0.75 per cent to settle at 81,698.11. During the day, it surged 738.06 points or 0.91 per cent to 81,824.27. A total of 2,189 stocks advanced, while 1,860 declined and 148 remained unchanged on the BSE. The NSE Nifty soared 187.45 points or 0.76 per cent to 25,010.60, registering gains for the eighth session in a row. Among the 30 Sensex firms, HCL Technologies, NTPC, Bajaj Finserv, Tech Mahindra, JSW

Steel, Titan, Mahindra & Mahindra, Tata Steel, Larsen & Toubro and Tata Consultancy Services were the biggest gainers. On the other hand, Kotak Mahindra Bank, IndusInd Bank, Maruti and Hindustan Unilever were among the laggards. In the broader market, the BSE midcap gauge jumped 0.66 per cent and the smallcap index soared 0.20 per cent. "US Fed has signalled a rate cut in September, reflecting in the decline in US treasury yields and the dollar index, which has led to a rally in global markets despite there being no indication of the size of cuts. Indian markets hit a new high led by a change in FII stance to positive from negative, along with continued strong DII inflows. "Although the overall trend was positive, large caps outperform on account of healthy earnings and relatively fair valuation compared to broader markets. IT, Realty, FMCG and Consumption gained on account of improved outlook," Vinod Nair, Head of Research, Geojit Financial Services, said.

Rupee Closes 3 Paise Higher At 83.87 Against US Dollar

Press Trust Of India

MUMBAI: The rupee pared its initial gains and settled for the day 3 paise higher at 83.87 against the American currency on Monday, weighed down by a surge in crude oil prices. Forex traders said the Indian rupee gained in morning trade on rise in domestic markets and a weak US dollar. However, a surge in crude oil prices capped sharp gains for the local unit. At the interbank foreign exchange market, the local unit opened at 83.83 and touched an intra-day high of 83.80 against the US dollar and a low of 83.91. The domestic currency finally settled at 83.87, 3 paise higher from its previous close. On Friday, the rupee traded in a narrow range and settled higher by 3 paise at 83.90 against the American currency. Meanwhile, the dollar index, which gauges the greenback's strength against a basket of six currencies, was trading 0.07 per cent higher at 100.78. The US dollar had witnessed a sharp correction and fell to the lowest level since July 2023, on dovish comments by Fed Chair Jerome Powell at the

Jackson Hole Symposium. "We expect the rupee to trade with a slight positive bias on risk in global risk sentiments amid dovish Fed speak and rising expectations of a rate cut by the Fed in September. However, geopolitical tensions in the Middle East and rising crude oil prices may cap sharp upside," said Anuj Choudhary -- Research Analyst at Sharekhan by BNP Paribas. Meanwhile, Brent crude, the global oil benchmark, advanced 0.92 per cent to USD 79.75 per barrel. On the domestic equity market front, Sensex advanced 611.90 points, or 0.75 per cent, to close at 81,698.11 points. The Nifty rose 187.45 points, or 0.76 per cent, to 25,010.60 points. Foreign Institutional Investors (FIIs) were net buyers in the capital markets on Monday, as they purchased shares worth Rs 483.36 crore, according to exchange data. India's forex reserves had jumped USD 4.546 billion to USD 674.664 billion during the week ended August 16, the Reserve Bank of India said on Friday. In the previous week, the forex kitty had dropped USD 4.8 billion to USD 670.119 billion.

Cabinet Likely to Approve 12 New Industrial Cities This Week to Boost Manufacturing

Press Trust Of India

NEW DELHI: The Union cabinet is expected to approve this week 12 new industrial cities in different states on the lines of Greater Noida, Uttar Pradesh, and Dholera in Gujarat to boost domestic manufacturing, an official said. Out of the 12 industrial cities, two are coming up in Andhra Pradesh and one in Bihar, the official said. The government in the Budget has announced the development of 'plug and play' industrial parks in or near 100 cities in partnership with states and the private sector to boost manufacturing. The Department for Promotion of Industry and Internal Trade (DPIIT) Secretary Rajesh Kumar Singh earlier told PTI that eight such cities are already under different stages of implementation. Trunk infrastructure has been created in four cities - Dholera (Gujarat), Auric (Maharashtra), Vikram Udyogpuri (Madhya Pradesh) and Krishnapatnam (Andhra Pradesh)



and allotment of land plots is underway for the industry. Similarly, in the other four, the government's special purpose vehicle is in the process of constructing the basic infrastructure like road connectivity, water and power supply. With eight already under the development stage and the announcement of 12 new in the Budget, the total count of these cities in the country will reach 20. The move will help increase the share of manufacturing in the country's GDP and create jobs.

RBI To Launch ULI For Frictionless Flow Of Credit To Small, Rural Borrowers

Press Trust Of India

BENGALURU: Buoyed by the success of digitalisation of financial services, the Reserve Bank will be launching Unified Lending Interface (ULI), a platform to ensure frictionless flow of credit, especially for smaller and rural borrowers.

Last year, the Reserve Bank had launched a pilot of a technology platform which enables frictionless credit in two states. "From now on, we propose to call it (platform) the Unified Lending Interface (ULI). This platform facilitates seamless and consent-based flow of digital information, including even land records of various states, from multiple data service providers to lenders," said RBI Governor Shaktikanta Das at the RBI@90 Global Conference on 'Digital Public Infrastructure and Emerging Technologies' here.

He emphasised that the 'new trinity' of JAM-UPI-ULI will be a revolutionary step forward in India's digital infrastructure journey.

In the inaugural speech, Das said Unified Payments Interface or UPI, a real-time payment system launched in India in April 2016 by the National Payments Corporation of India (NPCI), has played a significant role in the growth of retail digital payments in India.

NPCI was promoted by banks under the guidance of the Reserve Bank.

While initial participants on the UPI platform were banks, non-bank third party app providers and use of QR codes have all combined in popularising UPI.



It has since emerged as a robust, cost-effective and portable retail payment system and is attracting active interest across the globe, Das said. He said the ULI will cut the time taken for credit appraisal, especially for smaller and rural borrowers. The ULI architecture has common and standardised APIs, designed for a 'plug and play' approach to ensure digital access to information from diverse sources. This reduces the complexity of multiple technical integrations and enables borrowers to get the benefit of seamless delivery of credit, quicker turnaround time without requiring extensive documentation, he said. Das said by digitising access to the customer's financial and non-financial data that otherwise resided in disparate silos, ULI is expected to cater to large unmet demand for credit across various sectors, particularly for agricultural and MSME borrowers. "Based on our experience from the pilot project, a nationwide launch of the ULI will be done in due course. Just like UPI transformed the payments ecosystem, we expect that ULI will play a similar role in transforming the lending space in India," Das said.

GST Taxpayers Without Valid Bank Account To Be Barred From Filing GSTR-1 From Sep 1

Press Trust Of India

NEW DELHI: GST taxpayers who do not furnish bank account details to GST authorities will be barred from filing outward supply return GSTR-1 from September 1, GST Network (GSTN) has said in an advisory. As per GST Rule 10A, a taxpayer is required to furnish details of a valid bank account within a period of 30 days from the date of grant of registration, or before furnishing the details of outward supplies of goods or services or both in Form GSTR-1or using Invoice Furnishing Facility (IFF), whichever is earlier. "From 1st September, 2024 this rule is being enforced. Therefore, for the tax period August-2024 onwards, the taxpayer will not be able furnish GSTR-01/IFF as the case may be, without furnishing the details of a valid bank account in their registration details on GST portal," GSTN said in an advisory dated August 23. The GST Council in its meeting in July last year, had approved amendment to Rule 10A to strengthen the registration process and to effectively



deal with the menace of fake and fraudulent registrations in goods and services tax (GST). As per the amendment, a registered taxpayer was required to furnish the details of bank account having his name and PAN within 30 days of grant of registration or before filing of statement of outward supply in Form GSTR-1/IFF (invoice furnishing facility), whichever is earlier. In the advisory, the GSTN asked all the taxpayers who have not yet furnished the details of a valid bank account to add their bank account information in their registration details by visiting the GST portal. "...in absence of a valid bank account details in GST registration, you will not be able to file GSTR-1 or IFF as the case may be, from August 2024 return period," the GSTN advisory added.

Housing Prices Rise 12% in Q2, NCR Leads with 30% Growth

Press Trust of India

NEW DELHI: Average housing prices grew by 12 per cent annually during the April-June quarter across eight major cities with Delhi-NCR witnessing a maximum 30 per cent appreciation, according to a report by CREDAI, Colliers and Liases Foras. Realtors body CREDAI, property consultant Colliers and data analytics firm Liases Foras have released 'Housing Price-Tracker Report Q2 2024'. On an annual basis, the average housing prices at the end of June quarter have shown a 12 per cent growth across the eight major cities. Interestingly, 7 out of 8 cities under review witnessed annual price appreciation, with Delhi-NCR witnessing the highest price rise at 30 per cent YoY (year-on-year). CREDAI President Boman Irani said that the "real estate sector has been experiencing a bull run in the past few quarters, substantiated by the volume of transactions across top 8 cities as well as the prevalent positive sentiments towards housing. There has been a direct impact on housing prices - signifying not

just the underlying demand but the definitive shift towards real estate as a preferred asset class." According to data, housing prices in Ahmedabad rose 13 per cent to Rs 7,335 per square feet in April-June 2024 from Rs 6,507 per square feet in the year-ago period. Bengaluru witnessed a 28 per cent appreciation to Rs 11,161 per square feet from Rs 8,688 per square feet. Prices in Chennai remained flat at Rs 7,690 per square feet. Delhi-NCR saw a maximum 30 per cent price rise to Rs 11,279 per square feet from Rs 8,652 per square feet. Housing prices in Hyderabad grew 7 per cent to Rs 11,290 per square feet from Rs 10,530 per square feet. In Kolkata, the rates appreciated by 6 per cent to Rs 7,745 per square feet from Rs 7,315 per square feet. Housing prices in Mumbai Metropolitan Region (MMR) increased 6 per cent to Rs 20,275 per square feet from Rs 19,111 per square feet. In Pune, the prices of residential properties rose 13 per cent to Rs 9,656 per square feet in April-June 2024 from Rs 8,540 per square feet in the year-ago period.

BCCI Introduces Prize Money For Players In All Junior & Women Events

Press Trust of India

NEW DELHI: In a significant development, the Indian Cricket Board (BCCI) on Monday introduced prize money for player-of-the-match and player-of-the-tournament award winners in all women's and junior cricket competitions at domestic level.

In a post on social media, BCCI secretary Jay Shah announced that in men's cricket, prize money will be awarded for player of the match in Vijay Hazare and Syed Mushtaq Ali tournaments.

"We are introducing prize money for the Player of the Match and Player of the Tournament in all Women's and Junior Cricket tournaments under our Domestic Cricket Programme," Shah tweeted.

"Additionally, prize money



will be awarded for the Player of the Match in the Vijay Hazare and Syed Mushtaq Ali tournaments

for Senior Men. This initiative aims to recognize and reward outstanding perfor-

mances in the domestic circuit. "A heartfelt thank you to the Apex Council for their unwav-

ering support in this endeavour. Together, we are fostering a more rewarding environment for our cricketers. Jai Hind," under our Domestic Cricket Programme," the top official added.

Last year, the BCCI had increased the prize money for the domestic tournaments with the Ranji Trophy winners receiving a whopping cash reward of Rs 5 crore.

The cash prize for Irani Cup too had been doubled with the winners getting Rs 50 lakh instead of Rs 25 lakh, and the team finishing runners-up got Rs 25 lakh.

In Duleep Trophy, the champions now get Rs 1 crore and runners-up team receive Rs 50 lakh, while winners of Vijay Hazare Trophy get a cheque of Rs 1 crore and the team finishing second best Rs 50 lakh.

Provincial Under-17 Cricket Tourney Ongoing In Anantnag



Observer News Service

ANANTNAG: The Provincial Level Inter District Cricket Tournament 2024 for Under-17 boys day entered its second day at Anantnag. A total of seven matches were played on four different venues, including BHSS Bijbehara, Wanpora Qazigund, Railway Ground Hassanpora and Sports Ground Dooru.

In Monday's matches, Kulgam beat Pulwama by 9 wickets, Budgam beat Baramulla by 3 wickets, Shopian beat Kupwara by 5 wickets,

Kulgam beat Srinagar by 16 runs, Anantnag beat Bandipora by 44 runs, Kupwara beat Bandipora by 5 wickets and Anantnag beat Shopian by 5 runs.

The best performers were: Shahid Riyaz scored 59 & 48 runs in two matches for Bandipora, Mohd Kaif took 4 wickets haul and took three match winning catches for Anantnag, and Faizan Shafi took 4 wickets haul for Kupwara. These performances were worth the watch, which ultimately paved way to victories for their respective teams.

Dhawan Joins Legends League Cricket After Int'l Retirement

Press Trust of India

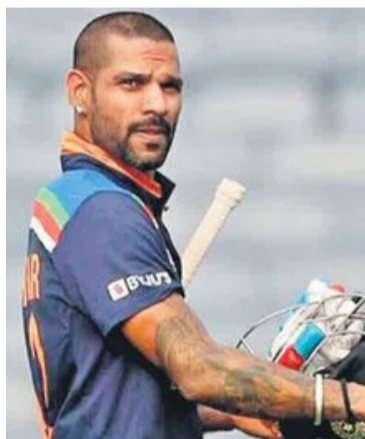
NEW DELHI: Former India opener Shikhar Dhawan on Monday joined the Legends League Cricket (LLC) following his retirement from international cricket.

Having announced his retirement on Saturday, the 38-year-old southpaw can now compete in T20 leagues outside the IPL.

"My body is still conditioned for the demands of the game, and while I'm at ease with my decision, cricket is an inseparable part of who I am, it will never go out of me.

"I am eager to regroup with my cricketing friends and continue to entertain my fans as we create new memories together," said Dhawan in a statement.

Dhawan represented India in 34



Tests, 167 ODIs and 68 T20s, aggregating 12,286 international runs.

The Legends League Cricket will be staged in September.

Things Will Not Remain The Same In Pakistan Cricket: PCB Chief

Press Trust of India

LAHORE: PCB Chairman Mohsin Naqvi on Monday vowed to fix problems in Pakistan cricket following the national team's shock defeat to Bangladesh in the first Test, saying "changes are on the way".

Stalwarts such as Shahid Afridi,

Muhammad Hafeez and Fawad Alam lambasted the national team for its 10-wicket defeat on Sunday in Rawalpindi.

"I will fix the issues in Pakistan cricket, God willing. And changes are on the way," Naqvi said while talking to media.

Hafeez took a swipe at Naqvi, reminding him of his major surgery required in Pakistan cricket comment during the World Cup.

Earlier this year, when Pakistan were bundled out of the World T20 Cup, Naqvi was quoted as saying after the defeat to India: "Initially, I believed a minor surgery would suffice, but after this poor performance, it's clear that a major overhaul is needed. The nation will soon witness sub-

stantial changes."

However, no changes have been made in the national team and the same senior players appeared in the first Test against Bangladesh under the captaincy of Shan Masood, who suffered his fourth consecutive test defeat since taking over last December.

Pakistan Cricket Board (PCB) officials a bunch of confused people, who do not learn from mistakes.

"The PCB is full of confused people and they are making mistakes after mistakes, leading to increasing problems in Pakistan cricket," Mudassar who also worked as Director



of the National Academy said.

Nazar said he would have gone in with not one but two spinners against Bangladesh and was surprised that no one in the PCB or the team think tank was aware that in the month of August playing with four fast bowlers in Rawalpindi is not a good idea.

The former Test player, who was one of former captain Imran Khan's trusted lieutenants, said that the defeat to Bangladesh came as a big surprise to him.

"It is the result of confusion that is all. One day they appoint Waqar Younis as advisor on cricket and now he is mentor of a domestic team in Champions Cup," he questioned.

Naqvi insisted that things will change in Pakistan cricket and will not remain the same.

"Remember my words that things will not remain the same and a lot is happening in the background," he said without giving details.

Afridi reacting to the defeat was furious that Pakistan went in without a specialist spinner and played four fast bowlers on the Pindi pitch.

"How can you not read your own home conditions? You play four pacers on this pitch unacceptable," he said.

'Pakistan Team Is Heading Towards Zero'

Former Pakistan Test cricketer and head coach Mudassar Nazar on Monday called

Short TAKES

Bengaluru FC To Take On Mohun Bagan In Durand Cup Semis

Former India captain Sunil Chhetri would be pivotal to Bengaluru FC's chances of making it to the Durand Cup summit clash when they take on Mohun Bagan Super Giant in the last-four contest at the iconic Salt Lake Stadium here on Tuesday.

Bengaluru FC have their task cut out against the defending champions. Mogan Bagan has scored 10 goals while conceding just three.

The winner will play Northeast United FC in the final.

ICC Releases Women's T20 World Cup Schedule

India will face Pakistan in Dubai on October 6 at the upcoming Women's T20 World Cup. The tournament starts on October 3.

As per the revamped fixtures released by the ICC on Monday, the global competition, initially scheduled to be held in Bangladesh, was moved out of the country by the ICC after many players expressed concerns.

Dubai and Sharjah are the only two venues in the event hosting a total of 23 matches.

South Africa Collapse As West Indies Seal T20I Series

West Indies bowlers put the brakes on South Africa and fought their way back from a precarious position to win the second T20I by 30 runs on Sunday and take a 2-0 lead in the three-match series in Trinidad.

The home side bowled out the visitors for 149 as they took the last seven wickets for only 20 runs to stymie South Africa's efforts at levelling the series.

West Indies amassed 179 for six off their 20 overs.

Rashid Khan Left Out of Afghanistan's Test Squad For NZ Test

In a surprising move, all-rounder Rashid Khan has been left out of Afghanistan's 20-member preliminary squad for their upcoming Test against New Zealand. The match is set to take place in Greater Noida next month.

Rashid Khan's last Test appearance was in 2021 against Zimbabwe in Abu Dhabi, where he claimed 11 wickets. The decision to exclude Rashid Khan, alongside other notable players such as Rahmanullah Gurbaz and Karim Janat, has left many fans and pundits puzzled.

Cristiano Ronaldo Nears Unmatched '1 Billion Milestone'



Cristiano Ronaldo's YouTube channel 'UR Cristiano' is nearing 50 million mark on the video platform.

However, he could become the first person to breach 1 billion mark across social media platforms.

Ronaldo enjoys a great fan base on other social media platforms like Twitter (112.7m), Facebook (170m), and Instagram (637m). His overall followers on social media are about to reach an amazing one billion, which is incredible for an athlete. With 45 million followers on YouTube already, Ronaldo's overall count stands at 964 million.

Madrid's Endrick Becomes Youngest Foreign Player To Score For Club

Agencies

MADRID: Endrick needed only 10 minutes to make an impression in his debut with Real Madrid.

The Brazil teenager replaced Kylian Mbappé late in the match and scored deep into stoppage time to seal Madrid's 3-0 win over Valladolid on Sunday.

The goal made Endrick the youngest foreign player to score for Madrid in the Spanish league at 18 years, 35 days, surpassing Frenchman Raphael Varane, who was 18 years, 152 days when he scored in 2011.

"He's looking very good and he has a lot of potential," Madrid coach Carlo Ancelotti said of Endrick. "He has shown his quality very quickly with his control and he's got a very powerful shot. He's a center forward and very dangerous in tight spaces."

It was the first league win for defending champion Madrid after it opened



with a 1-1 draw at Malorca last weekend.

Mbappé scored in Madrid's UEFA Super Cup win over Atalanta at the start of the season but has yet to find the net in the first two league matches. The France star was making his debut at the Santiago Bernabeu Stadium as a Madrid player.

Federico Valverde had

put Madrid ahead in the 50th, and Brahim Díaz added to the lead in a breakaway in the 88th.

Endrick scored six minutes into stoppage time with a low shot into the near corner after going past a defender entering the area. He had replaced Mbappé in the 86th.

Endrick was only 16 when he was sold to Ma-

drid by Brazilian club Palmeiras for more than 40 million euros (around \$45 million), plus add-ons, in 2022. He stayed with Palmeiras until arriving at Madrid for this season after turning 18. Madrid had already done similar deals with Vinicius Junior and Rodrygo, who are now regular starters with the Spanish club.

'People Ask Me What Else Is There To Win?': Novak Djokovic

Agencies

Novak Djokovic said he remains eager to continue making history as he begins his US Open title defence only three weeks after winning a coveted gold medal at the Paris Games to cement his status as the greatest tennis player in history.

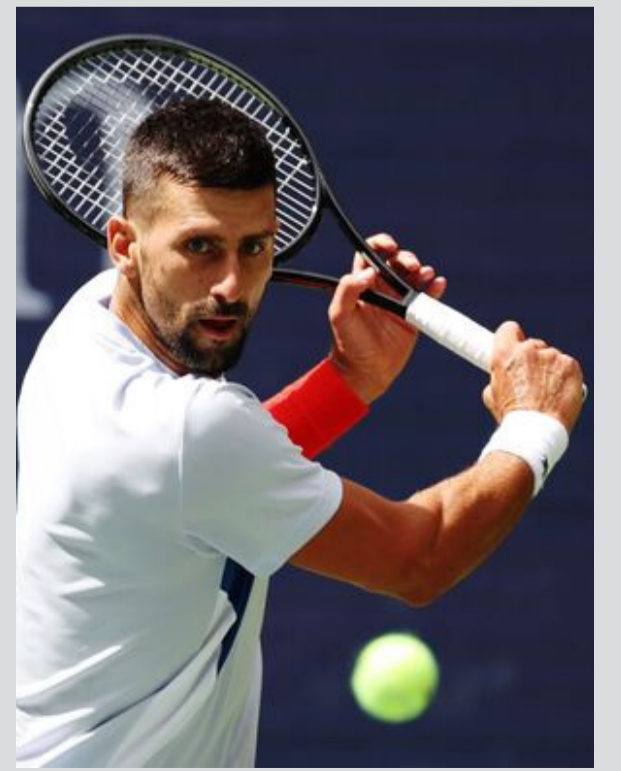
Djokovic aims to win a record 25th Grand Slam and become the first US Open champion to successfully defend his title since Swiss great Roger Federer in 2008.

The 37-year-old said he was looking forward to playing his first match of the tournament on Monday against Radu Albot under the lights of the Arthur Ashe Stadium.

"The goal is always for me to try to go all the way to the finals and fight for the trophy. That kind of mindset is no different for me this year," Djokovic told a news conference on Saturday.

"People ask me 'now that you have won everything with the golden medal, what else is there to win?' I still feel the drive. I still have the competitive spirit. I still want to make more history and enjoy myself on the tour.

"The US Open holds the biggest tennis court in the world. Night sessions here are very famous. I'm going to play my first match on Monday night, I can't wait to be under the lights. The noise, the energy of the stadium is just different. I look forward to it."





Hospital Bills can Exhaust your Family's Hard Earned Life Savings








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
-  Road Ambulance
-  Day Care Procedures
-  Organ Donor Expenses
-  Sum Insured Reinstatement Benefit

Benefits of Health Prime Rider:

-  Rider for both Individual & Family Floater Basis**
-  24*7 Unlimited Tele-Consultation
-  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**