

CM Omar Meets Amit Shah Discusses Statehood, Law & Order Issues



Observer News Service

New Delhi: Chief Minister Omar Abdullah on Monday called on Union Home Minister Amit Shah and discussed with him various issues, including restoration of statehood and law and order situation in the Union Territory.

During the meeting, which lasted for 30 minutes, officials said the chief minister raised with Shah the issue of restoration of statehood to J&K.

On August 5, 2019, the Centre abrogated Article 370 which granted special status to J&K and bifurcated the erstwhile state into two UTs— | [More on P10](#)

6 I HAVE TAKEN UP THESE INCIDENTS WITH THE UNION GOVERNMENT & insisted that both incidents are inquired into in a time bound, transparent manner. The Government in J&K will also order its own inquiries."

'No Mobile, Internet, Media Interaction' Er Rashid Gets 2-Day Custody Parole

Press Trust Of India

New Delhi: The Delhi High Court allowed two-day custody parole to jailed J&K MP Abdul Rashid Sheikh alias Rashid Engineer to attend the ongoing Parliament session.

Justice Vikas Mahajan said Rashid could attend the Parliament



session on February 11 and 13. Custody parole entails a prisoner being escorted by armed police | [More on P10](#)

HC Issues Tie-Break Rules

Older Candidates To Get Preference In Direct Posts

KO Correspondent

Srinagar: The High Court of J&K and Ladakh on Monday issued new rules for breaking tie situations in the selection process for direct category posts, both Gazetted and Non-Gazetted.

According to an order, the candidate older in age shall be selected/

appointed if there is tie in the selection made on the basis of written test.

Similar approach shall be adopted where only mode of selection is interview and in case of a tie, the candidate older in age shall be selected/appointed, Shahzad Azeem, Registrar General of the court | [More on P10](#)

Illegal Drug Ads

SC Summons J&K Chief Secretary

Press Trust Of India

New Delhi: The Supreme Court on Monday slammed several states, including Delhi, Andhra Pradesh and J&K, summoning their chief secretaries over the "failure" to act against illegal advertisements of Ayurvedic,

Siddha and Unani drugs.

A bench of Justices Abhay S Oka and Ujjal Bhuyan said there was hardly any implementation of its orders. The bench directed the chief secretaries to appear in court through video-conferencing to explain why these states were non-compliant. | [More on P10](#)

Rajora Assumes Charge As Dir Info

Observer News Service

Jammu: Nitish Rajora, assumed the charge of Director Information on Monday.

After assuming the charge, the Director held a brief introductory meeting with the officers and officials of the department. He had an overview of working of each section of the department from the concerned officers. He



expressed hope that all the employees would deliver their assigned services with utmost efficacy and proficiency while assuring complete | [More on P10](#)

No Industrial Pollution Breaches In J&K Since 2020

Agencies

Srinagar: Union Territories of Jammu & Kashmir, and Ladakh have recorded zero instances of industrial pollution violations in the past 5-years, the Government of India informed the Parliament on Monday.

Minister of State for Environment, Forest and Climate



Change Kirti Vardhan Singh in response to a query in the Lok Sabha,

said, "As per the data provided by the Central Pollution Control Board (CPCB), no industries in J&K and Ladakh have been found violating environmental norms between January 2020 and January 2025."

Referring to the data shared by the CPCB about other regions, the Minister said that other states such as Uttar Pradesh reported 39




instances of industrial pollution violations while Madhya Pradesh recorded 14 and Tamil Nadu 12.

The Minister further informed the Parliament that under the National Water Quality Monitoring Programme (NWMP), water quality is tracked at 124 locations in Jammu & Kashmir and nine locations | [More on P10](#)

Higher Reaches Recieve Fresh Snowfall Dry Spell Likely Until Feb 15

Agencies

Srinagar: The fresh snowfall was experienced in the higher reaches on Monday including Sonamarg, Doodhpathri and other places with the weatherman predicting light snow at isolated higher reaches today. | [More on P10](#)

"IEW is not just India's event but a reflection of 'India with the world and India for the world' sentiment."

Narendra Modi, Prime Minister

Grand opening of India Energy Week 2025

Special video address by Hon'ble PM Shri Narendra Modi

Tuesday, 11 February 2025
at 10:00 am, Yashobhoomi, Dwarka, New Delhi

70,000+
Energy Professionals

6,000+
Conference Delegates

500+
Conference Speakers





10+
Country Pavilions




700+
Exhibiting Companies

100+
Conference Sessions


Transforming Energy Landscape Through Bold Initiatives In Last 10 Years


- 🔥 LPG connections increased by 127% to 33 crore to ensure universal clean cooking gas access
- 🔥 PNG connections increased 6-fold to 1.33 crore, bringing convenience of households
- 🔥 Surpassed 19% ethanol blending to reach target well before time, boosting forex savings and farmers' income
- 🔥 Solar power capacity increased 32-times to 100 GW, advancing clean energy goals
- 🔥 Tripled non-fossil fuel energy capacity, paving the path towards 500 GW by 2030
- 🔥 Free solar power to 1 crore households by March 2027 under PM Surya Ghar Yojana


Connect with us:





Visit www.indiaenergyweek.com or scan the QR Code to know more.

Watch live telecast of the event on DD News Youtube Channel





To place an advertisement

CALL +91-194 2502327

Monday - Saturday (9am - 6pm)

No 5- Dal Lake Boulevard Srinagar, 190001, Kashmir

Study Finds Switching Salt With Alternative Can Reduce Risk Of Recurring Stroke By 14%

Press Trust of India

Switching regular salt with a substitute, having a lower sodium content, could reduce risk of recurring stroke by up to 14 per cent and that of death by 12 per cent, a study has found. Regular salt is increasingly being recommended against for preventing heart disease, with the World Health Organization (WHO) advising a daily intake of under five grams of salt or about two grams of sodium. Salt substitutes are alternatives containing potassium and lower levels of sodium. Previous studies have shown that lowering sodium intake and supplementing potassium independently reduce one's blood pressure and potentially cardiovascular risks, including stroke, said researchers, including those from Wuhan University, China, and The George Institute for Global Health, Australia. For this study, published in The Journal of the American Medical Association (JAMA) Cardiology, the team analysed data collected from the 'SSaS' trial.



The use of a salt substitute led to a 14 per cent reduction in the risk of recurrent stroke and a 12 per cent reduction in mortality

The 'Salt Substitute and Stroke Study' trial began in 2014 and aimed to compare the effects of using a salt substitute - 75 per cent sodium chloride, 25 per cent potassium chloride - with those of regular salt (entirely sodium chloride). Nearly 21,000 participants from 600 rural villages across five Chinese provinces were recruited. About three-fourths of the study group had a history of stroke and almost 90 per cent were aged over 60 years with high

blood pressure. "The use of a salt substitute led to a 14 per cent reduction in the risk of recurrent stroke and a 12 per cent reduction in mortality," the authors wrote. Recurring strokes were found to be significantly lower in the group taking the salt substitute (16.8 per cent), compared to the one taking salt (19 per cent). Further, death risk related to stroke fell by 21 per cent, the authors found. A simple dietary intervention of switching salt with

a substitute, therefore, presents a cost-effective option for stroke survivors, the authors said. The study provides direct evidence to inform public health strategies around the world, especially among people relying on food cooked at home using salt, they added. "When scaled up and sustained over time, the simple intervention of salt substitution could significantly improve secondary prevention of stroke and cardiovascular health on a global scale," the authors wrote.

PUBLIC NOTICE

I Riyaz Ahmad Sheikh F/o Danish Riyaz Sheikh R/o Shadab Karaewa Shopian want to correct my Sons' name in Adhaar records which has been wrongly entered as Danish Reyaz. Instead of Danish Riyaz. If anybody has any objection in this regard he/she may file his/her objection in the office of the concerned Adhaar Centre or Concerned Authorities within seven days. After that no objection shall be entertained. Riyaz Ahmad Sheikh F/o Danish Riyaz Sheikh fko R/O Shadab Karaewa Shopian

OFFICE OF THE NAIB TEHSILDAR PATTAN

Sub. issuance of registration order in respect of delayed birth. Public Notice...

The registrar birth EO Pattan has submitted a case file pertaining to birth of Faiyq Shameem War S/o Shameem Ahmad War R/o Warpora Dangerpora Tehsil Dangerpora Distt baramulla with verified date of birth 13/11/2020 occurred at SDH pattan. In this connection if any body having objection for issuance of said certificate he may contact to this office within 04 days after that no objection shall be entertained. SD fko Naib Tehsildar Pattan

Office of the Naib Tehsildar Tilgam

Sub., Application of Manzoor ul Habib Wani s/o Habibullah Wani R/o Tilgam for obtaining Income dependency Certificate. Public Notice...

It is inform to general public that applicants income dependency Certificate is under process in this office in this matter report Was sought from Patwari concerned which reveals that the applicant is residing in village Tilgam. The applicant is a Govt. employ and monthly income of applicant family is Rs 92226. The family members who dependent on applicant's income are as under.

Table with 5 columns: Name of Dependent, Age (In Years), Occupation, Relationship with the Applicant, Marital Status. Rows include SANOBBER HABIB, NIGHT FATIMA, ZAMROODA BEGUM, ARSALAN MANZOOR, MOHAMMAD ZUHAIB WANI, MUNAZEH MANZOOR.

In this connection if any body having objection for issuance of said certificate he may contact to this office within 07 days after that no objection shall be entertained. SD fko Naib Tehsildar Tilgam

از دفتر نیابت واگورہ

عنوان درخواست منجانب شہینہ ثار اللہ دختر ثار اللہ بیگ ساکنہ سلاطین پورہ کٹری نسبت (Dependent) سرٹیفیکٹ

اشہد برآمد آگاہی

ملیہ مندرجہ الصدمہ میں پٹواری حلقہ سے رپورٹ طلب کی گئی مطابق رپورٹ پٹواری پٹانہ 30-09-2024 کو فوت ہو چکا ہے متوفی سرکاری ملازم تھا اس طرح پیشین بھی لے سکتا تھا۔

رخصتہ بیگم زوجہ ثار اللہ 42 سال کھر یوکام رمیش ثار اللہ پر 26 سال شہینہ ثار اللہ دختر 40 سال صنم ثار دختر 38 سال

اس طور کنیکل (4) افراد پر مشتمل مطابق رپورٹ پٹواری مندرجہ وارثان جائز کے علاوہ اور کوئی وارثان جائز نہیں ہے ڈیپنڈنٹ سرٹیفیکٹ زیر بحث اجراء کرنے میں اگر کسی شخص یا شخصیات کو کوئی عزر یا اعتراض ہو وہ اپنا عزر یا اعتراض ساتھ دن کے اندر پیش کرے معادگرنے کے بعد کوئی عزر یا اعتراض قبول نہیں ہوگا

ناصب تحصیلدار واگورہ fko

Office of Advocate

Ishfaq Rasool and Associates

1.Mohammad Akbar kuchey S/o: Mohd Subhan Kuchey 2.Riyaz Ahmad Kuchey 3. Ab. Rashid Kuchey Both Sons of Mohammad Akbar Kuchey All Residents of Tantraypora Palhallan Pattan Baramulla (Caveators) Vs. Public at Large (Non caveator)

In the Petition in terms of Section 148-A

The caveators have reason to believe that Non-Caveator may file any Application, Petition, Ap- peal, Suit or any other type of proceeding before the Hon'ble Court and on the ground of distorted facts/misrepresentation and cooked story and may seek in obtaining some relief/order at their back/in exparte against the caveators and in such eventuality the caveators will be put in irrepa- rable loss and inconvenience. It would be proper that caveators be given an opportunity of being heard by the Hon'ble court before passing any order. fko Sd/advocate

GOVERNMENT OF JAMMU AND KASHMIR

OFFICE OF THE CHILD DEVELOPMENT PROJECT OFFICER NAGAM. (PUBLIC NOTICE)

Subject: Provisional Merit List of SAHAYIKAS (ANGANWADI HELPERS) of Poshan Project Nagam

In pursuance to Government order No 103-JK (SWD) of 2023 Dated:- 28-04-2023, and approval conveyed by Mission Director Poshan J&K Srinagar Vide No: - MD/Poshan/Estt/38356-59 Dated: 03-12-2024 and MD/Poshan/Estt/41162-69 Dated: 23-12-2024 Accordingly Eleven (11) posts were Advertised Vide No: CDPO/Poshan/Ngm/2024/Adv/840-53 Dated:- 26-12-2024 for eleven (11) Anganwadi Centres of Poshan Project Nagam, and merit list of candidates was prepared as per criteria laid down vide Government Order No.103JK (SWD) of 2023 Dated: 28-04-2023. However Provisional Selection list has been framed on the merit basis appended at Annexure-A.

Thus The Provisional Merit List of each ward has been thoroughly scrutinised by the selection committee members and the most eligible candidates in accordance with merit have been provisionally selected against the vacant posts.

The Provisional Merit List is hereby published for information of general public and inviting objections/appeals (if any) which shall be received in the Office of the Child Development Project Officer Poshan Project Nagam within 10 days of the Publication. No objections/appeal will be entertained afterwards.

CHILD DEVELOPMENT PROJECT OFFICER POSHAN POSHAN PROJECT NAGAM.

No:- CDPO/POSHAN/NGM/2025/ DPK-11780/24 Dated:- 10 /02/2025

ANNEXURE (A)

Subject: Tantative Selection List of candidates who have applied for engagement as A.W. Hepers (SAHAYIKAS) for AW Centres of Poshan Project Nagam" vide this offic Advertised Notice No: ICDS/NGM/Estt/840-53 Dt. 26/12/2024. for Anganwadi Centres Punch Ward/ Municipal ward as shown below (Phase-3RD):

Table with 13 columns: S. NO, INDEX NO, NAME OF CANDIDATE WITH PARENTAGE AND RESIDENCE, NAME OF AW CENTER, NAME OF PANCHAYAT HALQA, NAME OF PANCH WAD, DATE OF BIRTH, QUALIFICATION, MARRIED/UN MARRIED, MAX MARKS, MARKS OBTAINED, %AGE, ADD (02) POINTS AS PER HR POLICY, TOTAL MERIT, SELECTED CANDIDATE.

CHILD DEVELOPMENT PROJECT OFFICER, POSHAN POSHAN PROJECT NAGAM

Government of Jammu & Kashmir

OFFICE OF THE EXECUTIVE ENGINEER JAL SHAKTI (PHE) DIVISION SHOPIAN

NOTICE INVITING E-TENDERS

Notice Inviting E-Tenders-NIT No.18/JSDS of 2024-25 Dt:-08.02.2025

For and on behalf of Lt Governor of J&K U.T, e-tenders on percentage basis are invited in Single cover system from approved and eligible contractors registered with J&K.U.T Govt. for the following works:-

Table with 7 columns: S. NO, NAME OF WORK, Advertised Amount (Rs in lacs), Earnest Money (EMD) Rs, Time for completion, Class of Contract, Cost of Tender document (Rs), Major Head of Account, Tender opening authority.

1. The NIT Consisting of qualifying information, eligibility criteria, specifications, bill of quantities (BOQ) set to terms and conditions of contract and other details can be seen/ downloaded from the departmental website www.jktenders.gov.in from:-

Table with 3 columns: S. NO, Description, Date/Time.

The bids shall be deposited in electronic format on the website www.jktenders.gov.in and The bids uploaded shall be opened online on above mentioned date by the Executive Engineer JAL SHAKTI (PHE) DIVISION SHOPIAN in presence of the bidders who may wish to be present. In case of holiday or office happening to be closed on the basis of opening of the bid, the same will be opened on the next working day at the same time and venue. 2. Bidders must ensure to upload scanned copies (on 100dpi) of all necessary documents like Cost of Tender document in the form of Treasury Challan (MH-0215) in favour of Executive Engineer JAL SHAKTI (PHE) DIVISION SHOPIAN / latest GST clearance certificate / Registration card duly renewed along with Verification/BID Security in the form of EMD as per above. The date of CDR/FDR/BG should be between the date of start of bid and bid submission end date. After opening of tenders online, the 1st lowest bidder shall be asked to deposit the CDR/FDR pledged to tender receiving authority and other documents in original. The CDR/ FDR and other documents in original shall be deposited within two Days positively after opening of tenders. The EMD in the shape of CDR/FDR of the successful bidder will be retained as performance security deposit till expiry of defect liability period, whereas the EMD of unsuccessful bidders will be returned latest by 30 days after award of the contract.

The check list of documents is attached with the NIT & bidders are advised to recheck the uploaded documents as per the Check list.

3. Contractor / Bidder who fails to submit the CDR/FDR / Treasury Challans as required; there EMD will be forfeited besides they will be barred/prohibited from participating in the Tendering process for a period of Six Months (06 Months) in the first instance. Their online uploaded tenders will not be considered for the said period.

4. Contractor who shall be allotted the work has to start the work within the stipulated time period after the date of allotment as the work is of very important nature.

5. The department shall not be responsible for delay in online submission of bids due to any reason what so ever.

6. The tenders shall remain valid for 90 Days. (Ninety Days)

7. As soon as the contract is fixed with the successful bidder, he has to enter into an agreement with the department.

8. The earnest money shall be forfeited if:-

a. Any bidder withdraws his bid during the period of bid validity or makes any modification in terms & condition of the bid.

b. The successful bidder fails to execute an agreement with the department within 10 days after fixation of contract.

9. The tender opening authority reserves the right to accept/reject the bid without assigning any reason thereof.

10. The work is to be completed within the time limit specified in the NIT. In case of delay in completion of work due to contractors fault beyond stipulated time of completion the contractor shall be liable to pay liquidated damages at the rate of 0.5 % of the contract value (half percent) per week of delay. However, such liquidated damages shall not exceed 10% of the total contract value of the item, or a part thereof, delayed.

11. The contractor has to dump the sufficient quantity of pipes in the Divisional store as directed by Engineer-in-Charge for use in exigencies. The payment for supply item will be paid as per relevant item of BOQ.

12. No price escalation will be paid for completion of the work within stipulated time or extended date of completion due to any reason whatsoever.

13. Retention Money/Security deposit shall be 10% of the contract value. The Security Deposit is to be recovered at the rate of 10% of bill amount from Running Account Bills and shall be released after completion of the defect liability period i.e; 06 months after the issuance of completion certificate by the Engineer-in-Charge.

14. All items of works shall conform to Specifications as per Relevant IS codes and as directed by the Engineer-in-Charge.

15. The contractor shall be solely responsible for carrying out the mandatory tests required or as decided by Engineer-in-charge for the quality control at his own costs. The cost of conducting all tests shall be borne by the contractor and shall be deemed to have been included in the quoted percentage rate tendered. Nothing extra shall be payable on this account.

16. The pipe material on order shall be inspected by 3rd party like M/S CEIL or M/S RITES in case of GI/DI pipes and M/S CIPET in case of HDPE Pipes. The 3rd party inspection & testing of HDPE pipes shall confirm to the following quality control and testing parameters.

Type-PE-100PN-10HDPE pipes Technical specifications: IS4984/14151/12786/13488-1

The quality of the pipes including 3rd party certificates shall be examined and approved finally by the Executive Engineer QCPD Srinagar.

17. In case of tie for the position of 1st lowest bidder the bids should be out rightly rejected and the work shall be put to fresh tenders.

18. The date of start of work shall be reckoned within one week from the date of issuance of LOI/Contract allotment as the case may be.

19. The Contract shall be terminated, in case contractor fails to start /complete the work, within the stipulated time period, his CDR/Earnest Money/additional performance deposit shall be forfeited after termination of the contract. Besides, defaulting contractor shall be barred/ Prohibited from taking part in future tendering process in PHE Department at least for Six Months.

20. The employer may terminate the contract if the contractor causes a fundamental breach of the contract.

The fundamental breach of contract will include:-

a) Continuous stoppage of Work for a period of 07 days without authorization of Engineer in-charge.

b) The contractor fails to start /complete the work, within the stipulated time period.

Pursuant to the process of termination of defaulted contract, the employer reserves the right to invite fresh tender for the balance work at the risk and cost of defaulter contractor. Besides, his Performance Security/Retention Money shall be forfeited after termination of the contract and defaulting contractor shall be debarred from taking works in PHE Department at least for one year.

21. Any kind of damage which may occur to any work during the course of execution due to torrential rains/heavy snow fall/cyclone/floods etc. shall be the responsibility of the bidder till the work is finally handed-over to the Department.

22. The taxes viz. Income tax, GST & Cess shall be deducted from the bidders' claims as admissible under rules.

23. The bidders are advised not to make any change in BOQ (Bill of Quantities). In no case they should attempt to create similar BOQ manually. The BOQ downloaded should be used for filling percentage rate inclusive of all taxes & it should be saved with the same name as it contains.

24. Instructions to Bidders:-

a) Bidders are advised to download bid submission manual from the "Downloads" option as well as from "Bidders Manual" on website www.jktenders.gov.in acquaint bid submission process.

b) To participate in bidding process bidders have to get Digital Signature Certificate (DSC) as per information Technology Act 2000

c) Bidders can get Digital Signature certificate from approved vendors.

d) The bidders have to submit their bids online in electronic format with digital signature. No financial bids will be accepted in Physical form.

e) Bidders must ensure to upload scanned copies of all necessary documents like PAN/TIN/ E-Chalan/ Tenderers Address Form/ Registration Card fully renewed.

f) The percentage rates quoted by the bidder shall be entirely in Indian Rupees and the rates quoted shall be deemed to include price escalation and all taxes upto complete work unless otherwise specified.

25. The payment shall be made only after the funds are received on this account from higher authorities under Major Head of Account as shown against each.

26. Photographic evidence during, before and after the execution of work is a must and shall be the sole responsibility of the contractor.

27. Other terms & conditions shall be the same as laid down in the PWD Form-25.

Position of AAA- Accorded vide No'S:- Accorded by Chief Engineer PHE Kashmir vide order No:-CE/PHE/DB/19 of 2017 Dt:-17.06.2017

No:-JSDS/3387-3400 Dated:-10.02.2025

DPK-11768/24

EXECUTIVE ENGINEER, JAL SHAKTI (PHE) DIVISION SHOPIAN

Two Youth Injured Afer Attacked Wih Sharp-Edged Weapon

Agencies

SRINAGAR: Two youngsters were injured after being attacked with a sharp-edged weapon by unidentified persons near Baghat area of central Kashmir's Srinagar district on Monday, officials said.

An official said that two youngsters were injured after they were attacked with a "sharp-edged weapon" in

Barzulla, Srinagar.

He said the victims sustained injuries in the attack and were immediately shifted to a nearby hospital for treatment. The injured have been identified as Muneeb Feroz (17) of Rawatpora and Shadab Ashraf (21) of Rawatpora, Baghat.

Meanwhile, police have taken cognizance of the incident, and FIR has been registered—(KNO)

Intensive Food Safety Inspection Drive Continues



Observer News Service

SRINAGAR: A team of food safety officials from the Drug and Food Control Organisation conducted follow-up inspections in various areas of Srinagar, including Nishat, City Walk Mall, Residency Road, Dargah Hazratbal, and Soura.

The inspection was led by Abid Bashir FSO, Syed Dilpazir, Khalid Bashir, and Ha-keem, all Food Safety Officers.

According to officials, eight challans will be instituted under Section 56 of the FSS Act and will be submitted before the court. One vendor was recommended for compounding.

Roadside vendors were educated on maintaining hygiene and sanitary standards. Vendors were also instructed to protect prepared

food from environmental hazards and pests. The Food business operators were directed to undergo pest control measures and avoid setting up temporary stalls near drains.

Officials said that the primary objective of the inspection was to ensure compliance with the Food Safety and Standards Act, particularly in terms of sanitary and hygienic conditions. The Drug and Food Control Organisation is committed to protecting public health and promoting a culture of food safety awareness among food business operators.

The inspection drive is part of the ongoing efforts by the Drug and Food Control Organisation to ensure food safety and quality in Srinagar. The special drive will continue across Srinagar city.

Fulfill Demands Of Protesting Daily-Wagers: Tarigami

Observer News Service

SRINAGAR: Expressing serious concern over administration's failure to fulfil its promise of regularizing daily wagers, casual labourers, scheme workers, contractual workers and others, working in various departments, CPI (M) leader Mohammad Yusuf Tarigami said these poor workers are already suffering due to the non-payment of wages for months together.

"Hundreds of these Casual labourers and Daily Wagers held protest demonstrations at Press Enclave Srinagar demanding their regularization but they were lathi charged and scores of them were detained," Tarigami said.

Tarigami said that thousands of daily-wagers and casual labourers are involved in implementing the programs and policies of the Government and play vital roles in keeping all essential services running are being deprived of their rights by the Government.

"Despite unparalleled efforts of these temporary employees, their services have not been regularized till date by the successive



regimes even though all the prerequisite formalities and other information sought from time to time has been furnished by them."

Tarigami added that the weaker and poorer sections of the society have been totally neglected by the Government which has severely hit their means of livelihood.

"Most of these workers are the sole breadwinners of their respective families and how will they manage their day-to-day expenditure if the Government doesn't pay them their wages? Till their regularization, they shall be brought under the preview of minimum wages act, keeping in view the high inflation," he said.

The CPI(M) leader assured full support to the protesting Casual labourers, Daily Wagers in their struggle.

Casual Labourers Protest For Job Security, Salaries

Agencies

SRINAGAR: Casual Labourers working in various government departments took to the heart of the city, Lal Chowk Srinagar, on Monday, demanding that their jobs be regularized and their salaries paid on time.

The protesters tried to enter Press Enclave and were immediately detained by the police. Later, protesters also tried to gather near Abi Guzar Bund but were detained.

According to the details, the casual labourers raised

slogans against prolonged job insecurity and inconsistent wage payments, accusing the government of neglecting their urgent concerns.

Moreover, as protesters tried to enter Press Enclave Srinagar, police quickly intervened and detained them. Notably, an official said the detainees were released after some time.

Meanwhile, the labourers have vowed to continue their protest until their demands for regularization and prompt salary disbursement are met—(KNO)

7 Houses Guttred In Twin Fire Incidents

Blaze In Noorbagh, Chanpora Renders Many Families Homeless



Agencies

SRINAGAR: The Srinagar city witnessed two fire incidents on Monday, as about five residential houses were damaged in Noorbagh area and two more houses were damaged in the evening at Chanpora, Srinagar.

The city witnessed two different incidents of fire, damaging seven residential structures.

An official from the Fire and Emergency Services (F&ES) department said that they received a fire call from Gati Colony, Noorbagh, Srinagar, at about 11:20 AM.

He said that in the incident about five residential houses were damaged while the cause is under investigation.

However, on the other hand, locals alleged that the fire was caused due to a short circuit in an

electric smart meter.

Also, in another late evening fire incident, two residential houses were damaged in Chanapora, Srinagar, while the cause is under investigation, he said, adding the fire call was received at 05:54 PM.

Meanwhile, officials said the cause of the fire at both places is under investigation and is being ascertained—(KNO)

AN OFFICIAL FROM THE FIRE AND EMERGENCY SERVICES (F&ES) DEPARTMENT SAID that they received a fire call from Gati Colony, Noorbagh, Srinagar, at about 11:20 AM.

DC Distributes Financial Assistance Among Beneficiaries Under PMMSY

Observer News Service

SRINAGAR: Deputy Commissioner (DC) Srinagar, Dr Bilal Mohi-Ud-Din Bhat along with Director Fisheries, A. M. Tak distributed financial assistance among the fishermen community for various activities under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) during the fiscal year 2024-25 here in a programme held at Fisheries Aquarium Gagribal, Nehru Park.

On the occasion, financial assistance of over Rs 80 lakh under PMMSY was provided to the beneficiaries for establishment of live fish vending centers, fisheries help Desks, fish Value added enterprise and procurement of Auto/e-Rickshaws with Ice Boxes, ensuring improved market accessibility for fish farmers.

Additionally, an amount of Rs 1.25 crore was also released as livelihood and nutritional support under the scheme in favour of 4181 beneficiaries (fishers).



Speaking on the occasion, the Deputy Commissioner lauded the initiative and hoped that it will have a positive impact on fishermen community and improve socio-economic conditions of the fishers besides boost fisheries sector in the District.

He encouraged beneficiaries and

asked them to avail benefits from the Government scheme launched for welfare and benefit of the fishermen community.

The programme was also attended by senior Officers of the Fisheries Department and a large number of fishermen community of the area.

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, distress, 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 - (Closed)
- Srinagar- Leh- (Open)

HIJRI CALENDAR
12 Shaban
1446

PRAYERS	
FAJR	5: 55
ZUHR	12: 45
ASR	4:33
Magrib	6:13
ISHA	7:34

This Day In History

- 1793- Prussian troops occupy Venlo, Netherlands
- 1806- William Grenville becomes Prime Minister of the United Kingdom following the death of William Pitt the Younger
- 1809- American inventor Robert Fulton patents the steamboat
- 1814- Norway's independence proclaimed
- 1826- University College London founded; known until 1836 as London University
- 1851- Inaugural 1st-class cricket match in Australia; Tasmania v Victoria in Launceston; Tasmania wins by 3 wickets
- 1873- Spanish Cortes fires king Amadeus I
- 1907- Passenger ship Larchmont sinks by Block Island, off Rhode Island, 322 die
- 1908- Australia regain the Ashes with a 308 run cricket victory vs England
- 1922 - US intervention army leaves Honduras
- 1943 - US General Eisenhower selected to command the allied armies in Europe; British General Montgomery not best pleased.
- 1944 - German troops reconquer Aprilia, Italy
- 1945 - 1st gas turbine propeller-driven airplane flight tested, Downey, CA.
- 1945 - Yalta agreement signed by FDR, Churchill & Stalin
- 1946 - World War II: Operation Deadlight ends after scuttling 116 of 156 captured U-boats.
- 1953 - USSR breaks diplomatic relations with Israel
- 1956 - British diplomats Guy Burgess and Donald Maclean deny working as spies for Soviet Russia after reappearing in the Soviet Union after going missing 5 years earlier
- 1964 - Greek & Turks begin fighting in Limassol, Cyprus
- 1964 - Taiwan drops diplomatic relations with France
- 1968 - Israeli-Jordan border fight
- 1970 - Japan becomes 4th nation to put a satellite (Osumi) in orbit.
- 1971 - US, UK, USSR, others sign Seabed Treaty outlawing nuclear weapons
- 1973 - 1st one-day international for Pakistan & NZ
- 1974 - Titan-Centaur rocket test launch fails.
- 1974 - Henry Kissinger unveils Nixon Administration's seven-point "Project Independence" plan to make the U.S. energy independent
- 1974 - Libya nationalizes three US oil companies that had not agreed to 51 percent nationalization in September
- 1975 - Margaret Thatcher defeats Edward Heath for leadership of the British Conservative Party
- 1978 - China lifts a ban on Aristotle, Shakespeare, & Dickens
- 1979 - Iran's premier Bakhtiar resigns, Ayatollah Khomeini seizes power
- 1984 - 10th space shuttle mission (41-B)-Challenger 4-returns to Earth
- 1985 - King Hussein of Jordan & PLO leader Arafat sign accord
- 1990 - Nelson Mandela released after 27 years imprisonment in South Africa.
- 1991 - UNPO, Unrepresented Nations & People Org forms in Hague Neth.
- 1994 - Space shuttle STS-60 (Discovery 18), lands
- 1995 - Space shuttle STS-63 (Discovery 19), lands
- 2008 - In East Timor, assassination attempts were made on Xanana Gusmao and Jose Ramos-Horta. Both failed.
- 2011 - Egyptian Revolution culminates in the resignation of Hosni Mubarak and the transfer of power to the Supreme Military Council after 18 days of protests.
- 2012 - Israeli Air Force conducts four air strikes in Gaza Strip
- 2013 - 18 coal miners are killed in an explosion in the Komi region, Russia
- 2013 - Pope Benedict XVI announces his resignation from February 28, the first pope to resign since 1415
- 2014 - 11 people are killed after a grenade was tossed into a movie theatre in Peshawar, Pakistan
- 2014 - 77 people are killed after a military transport plane crashes in Algeria
- 2014 - Peace talks resume in Geneva as leaders attempt to bring an end to the civil war in Syria
- 2016 - Discover of gravitational waves (through collision of two black holes) announced by physicists from the Laser Interferometer Gravitational-Wave Observatory (Ligo)
- 2016 - Riot between rival drug cartels at a prison in Monterrey, Mexico, leaves 52 dead

Pezeshkian: Iran Will Thwart All Enemy Plots

Agencies

Tehran: The Iranian president made the remark while addressing a huge crowd of people marking the 46th anniversary of the victory of the 1979 Islamic Revolution in Tehran on Monday.

He criticized US President Donald Trump's recent claim that he wishes to hold talks with Iran while simultaneously issuing a presidential memorandum that instructs the US Treasury and State Department to implement a campaign aimed at "driving Iran's oil exports to zero."

"Trump says let's have a dialogue, and then ... he signs and an-



nounces all possible conspiracies to bring the [Islamic] Revolution to its knees," the president said.

Trump claims that Iran is disrupting regional security but "it is Israel that, with the support of the United States, is the root cause of insecurity and bombs the oppressed people of Gaza, Lebanon, Palestine, Syria, Iran and wherever it wishes," he added.

The US president claims to defend peace and tranquility but he defends a criminal who has been convicted by international organizations, Pezeshkian said, referring to Israeli prime minister Benjamin Netanyahu.

Pezeshkian warned that the enemies and ill-wishers seek to sow discord in Iran and instill the belief of Iran's weakness in the minds of the people and pretend that today is "the best time to harm the country."

"However, they are unaware that, under the leadership of Leader of the Islamic Revolution Ayatollah Seyyed Ali Khamenei and with the constant presence and sacrifices of the [Iranian] people, they will bring all these dreams and wishes to grave," he emphasized.

He said Iran has powerfully resisted bullying and will stand up to conspiracies aimed at sowing discord and division.

Iran will never bow to enemies

Pezeshkian said Iran has never sought to wage a war against any country and would never bow to the enemies.

He added that the enemies are afraid of Iran's unity and coherence, noting that Iranians would be able to solve all of the problems if they forge national unity.

Iran would never allow enemies to implement their ominous objectives, the president asserted.

He reiterated Iran's resolve to have peaceful coexistence with its neighbors based on fraternity and mutual respect.

Israeli Police Raid Palestinian Bookshop in Jerusalem



The shuttered Educational Bookshop is seen after Israeli police raided the long-established Palestinian-owned bookstore in east Jerusalem, detaining its owners and confiscating books about the decades-long conflict saying the books incited violence, Monday, Feb. 10, 2025. (AP)

Agencies

JERUSALEM: Israeli police have raided a long-established Palestinian-owned bookstore in east Jerusalem, detaining the owners and confiscating books about the decades-long conflict. The police said the books incited violence.

The Educational Bookshop, established over 40 years ago, is a hub of intellectual life in east Jerusalem, which Israel captured in the 1967 Mideast war and annexed to its capital in a move not recognized internationally. Most of the city's Palestinian population lives in east Jerusalem, and the Palestinians want it to be the capital of their future state.

The three-story bookstore that was raided on Sunday has a large selection

of books, mainly in Arabic and English, about the conflict and the wider Middle East, including many by Israeli and Jewish authors. It hosts cultural events and is especially popular among researchers, journalists and foreign diplomats.

The bookstore's owners, Ahmed and Mahmoud Muna, were detained, and police confiscated hundreds of titles related to the conflict before ordering the store's closure, according to May Muna, Mahmoud's wife.

She said the soldiers picked out books with Palestinian titles or flags, "without knowing what any of them meant." She said they used Google Translate on some the Arabic titles to see what they meant before carting them away in plastic bags.



Trump: Palestinians Have No Right Of Return Under Gaza Plan

Press Trust Of India

WASHINGTON: President Donald Trump said Palestinians would have no right of return to Gaza under his US takeover plan, describing his proposal in excerpts of an interview released Monday as a "real estate development for the future."

Trump told Fox News Channel's Bret Baier that "I would own it" and that there could be as many as six different sites for Palestinians to live outside Gaza under the plan, which the Arab world and others in the international community have rejected.

"No, they wouldn't, because they're going to have much better housing," Trump said when Baier asked if the Palestinians would have the right to return to the enclave, most of which has been reduced to rubble by Israel's military since October 2023.

"In other words, I'm talking about building a permanent place for them because if they have to return now, it'll be years before you could ever — it's not habitable."

Trump first revealed the shock Gaza plan during a joint news conference with visiting Israeli Prime Minister Benjamin Netanyahu on Tuesday, drawing outrage from Palestinians.

The US president pressed his case for Palestinians to be moved out of Gaza, devastated by the Israel-Hamas war, and for Egypt and Jordan to take them.

In the Fox interview — which will be broadcast Monday after the first half was screened a day earlier — Trump said he would build "beautiful communities" for the more than two million Palestinians who live in Gaza.

"Could be five, six, could be two. But we'll build safe communities, a little bit away from where they are, where all of this danger is," added Trump.

"In the meantime, I would own this. Think of it as a real estate development for the future. It would be a beautiful piece of land. No big money spent."

Trump stunned the world when he announced out of the blue last week that the United States would "take over the Gaza Strip," remove rubble and unexploded bombs and turn it into the "Riviera of the Middle East."

But while he initially said that Palestinians could be among the "world people" allowed to live there, he has since appeared to harden his position to suggest that they could not.

Netanyahu on Sunday praised Trump's proposal as "revolution-

ary," striking a triumphant tone in a statement to his cabinet following his return from Washington.

"President Trump came with a completely different, much better vision for Israel," said Netanyahu, who was reportedly only briefed on the plan shortly before Trump's announcement.

The reaction from much of the rest of the world has been one of outrage, with Egypt, Jordan, other Arab nations and the Palestinians all rejecting it out of hand.

The criticism was not limited to the Arab world, with German Chancellor Olaf Scholz on Sunday labeling the plan "a scandal," adding that the forced relocation of Palestinians would be "unacceptable and against international law."

Trump's plan has also threatened to disrupt the fragile six-week ceasefire between Israel and Hamas in Gaza, and the chances of it progressing to a second, more permanent phase.

Trump, however, repeated his insistence that he could persuade Egypt and Jordan, both major recipients of US military aid, to come around.

"I think I could make a deal with Jordan. I think I could make a deal with Egypt. You know, we give them billions and billions of dollars a year," he told Fox.

Look Forward to Meeting My Friend, Trump: PM Modi

Press Trust Of India

New Delhi: Prime Minister Narendra Modi said on Monday his visit to the US will be an opportunity to build upon the successes in collaboration between the two countries in President Donald Trump's first term.

In his departure statement ahead of his visit to France and the US, he said it will also help develop an agenda to further elevate and deepen India's partnership with the US, including in areas of technology, trade, defence, energy, and supply chain resilience. Noting that it will be their first meeting since Trump's inauguration as president for a second term, he said, "We will work together for the mutual benefit of the people of our two countries and shape a better future for the



world." He said, "I look forward to meeting my friend, President Trump. I have a very warm recollection of working together in his first term in building a Comprehensive Global Strategic Partnership between India and the US." Modi will be visiting France from February 10 to February 12 before flying to the US from there on a two-day trip. He looked forward to co-chairing the AI Action Summit, a gathering of the world leaders and global tech CEOs, where they will exchange views on collaborative approach to AI technology for innovation and larger public good in an inclusive, secure and trustworthy manner, he added.

Modi said, "The bilateral segment of my visit will provide an opportunity to review the progress on 2047 Horizon Roadmap for India-France strategic partnership along with my friend President Macron." The two leaders will also travel to the historic French city of Marseille to inaugurate the first Indian consulate in France and also visit the International Thermonuclear Experimental Reactor project, in which India is a member of the consortium of partner countries, including France, to harness energy for the global good.

SC Seeks Reply on Lifetime Ban for Convicted MPs, MLAs

Press Trust Of India

New Delhi: Flagging "criminalisation of politics" as a major issue, the Supreme Court on Monday asked how could a person return to Parliament after being convicted in a criminal case.

A bench of Justices Dipankar Datta and Manmohan therefore sought the assistance of the attorney general of India on the issue.

It was hearing a PIL filed by advocate Ashwini Upadhyay seeking a life ban on convicted politicians aside from the expeditious disposal of criminal cases against MPs and MLAs in the country.

The court sought the responses of the Centre and the Election Commission of India within three weeks on the challenge to constitutional validity of Sections 8 and 9 of Representation of People Act.

"Once he is convicted, and the conviction is upheld...how can people come back to Parliament and legislature? That they have to answer. There is also an apparent conflict of interest. They would be vetting the laws..." it said.

The bench went on to add, "We need to be enlightened on Sections 8 and 9 of Representation of People Act. A government employee who is found guilty of corruption or disloyalty to state is not considered suitable in service even as a person but can be minister."

The top court said since a full bench (three judges) had passed the judgement on ex-

peditious disposal of criminal cases against lawmakers, it would be inappropriate for a division bench (two judges) to reopen the case.

The court therefore directed for the issue to be placed before the Chief Justice Sanjiv Khanna for the consideration by a larger bench.

Senior advocate Vijay Hansaria, who is assisting the court as amicus curiae, submitted despite orders by the top court from time to time and monitoring by the high court, a large number of cases were pending against lawmakers.

Hansaria said the PIL sought the expeditious disposal of such cases and challenged the constitutional validity of Section 8 of Representation of

People Act, which limits disqualification period of a convicted person to six years.

He said the petition also raised the question whether a person convicted of a criminal offense could form a political party, or

be an office bearer of a political party.

Hansaria said the top court in 2017 passed directions for setting up 12 special courts in 10 different states and a slew of directions were passed for monitoring of early disposal of pending criminal cases against MPs and MLAs.

Yet, the situation has remained abysmal and the trial was moving at a very slow pace, he added.



Study Flags Unjustified Drug Use Among Elderly

G.S. Mudur

Telegraph India

Twenty-eight out of every 100 elderly people in India take unnecessary or inappropriate medicines, according to a study that has assessed the prevalence of multiple medication use and self-medication in six cities, including Calcutta.

Researchers relying on door-to-door household surveys in Calcutta, Chennai, Delhi, Guwahati, Patna and Ujjain have uncovered concerning high levels of both inappropriate medications and omissions of key medications, either of which could jeopardise the health of patients.

Their study has found that 173 (23.8 per cent) of 600 people sampled across the six cities took at least one potentially inappropriate medication (PIM) that lacked clinical justification, was being consumed beyond the needed duration or represented duplicate therapy.

The most common PIMs included long-term use of sedatives called benzodiazepines, unjustified use of anti-acidity drugs and use of non-steroidal anti-inflam-

matory drugs without gastroprotection. One in three patients on PIM was on duplicate therapy, taking at least two drugs with the same action.

The findings highlight the need for special efforts to personalise prescriptions for patients with chronic health disorders to minimise risks of side effects and raise awareness of drug-drug interactions among both doctors and patients, the researchers said.

For their study, Saibal Das, a research scholar at the Indian Council of Medical Research Centre for Ageing and Mental Health, Calcutta, and his colleagues sampled 100 people aged above 60 years from each city, analysing medicines, if any, taken by them, either prescribed or self-medicated.

"People in their 60s or older are more likely to have chronic illnesses than younger people — they're also therefore more likely to be prescribed multiple drugs," said Santanu Tripathi, a clinical pharmacologist formerly at the School of Tropical Medicine, Calcutta, and a study team member.

NEWS MAKERS

President Droupadi Murmu on Monday took a holy dip at the Triveni Sangam, and said the huge gathering of faith and belief at the Maha Kumbh is a living symbol of India's rich cultural heritage.

After the dip in Sangam, Murmu offered a coconut to River Ganga and prayers to the Sun.

Later in a post on X, she said, "Today I had the good fortune of bathing in the holy confluence of Maa Ganga, Yamuna and the stream Saraswati in the divine atmosphere of Prayagraj Maha Kumbh."

The president said the Maha Kumbh gives the message of unity and spirituality to humanity.

"This huge gathering of faith and belief is a wonderful and living symbol of India's rich cultural heritage. Maha Kumbh gives the message of unity and spirituality to humanity. I pray to Maa Ganga that she keeps her blessings on everyone and keeps spreading happiness and peace

Maha Kumbh: President Murmu takes holy dip at Sangam



"This huge gathering of faith and belief is a wonderful and living symbol of India's rich cultural heritage. Maha Kumbh gives the message of unity and spirituality to humanity

in everyone's life," she added.

On her way to Sangam, the president fed grains to the migratory Siberian birds flocking the river.

Officials said while going by boat to Sangam Ghat, Chief Minister Yogi Adityanath told President Murmu that the green coloured water coming from one side was that of the Yamuna river while the yellow coloured water on the other side was that of the Ganga river.

"We are going to the confluence of these two rivers," the chief minister said.

The president also offered prayers at the Akshayavat and Bade Hanuman Temple.

Governor Anandiben Patel and Chief Minister Adityanath earlier received the President on her arrival in Prayagraj, officials said.

Maha Kumbh, which began on January 13, is the world's largest spiritual and cultural gathering, attracting devotees from across the globe. It will continue until Mahashivratri on February 26.

86-year-old businessman stabbed to death by grandson over 'property'

The deceased, 86-year-old businessman VC Janardhan Rao, was stabbed multiple times with a knife by his grandson, Keerthi Teja, aged 28, following an argument over property.

An 86-year-old businessman was stabbed to death by his grandson in Hyderabad's Panjagutta area, police said. The police said that Keerthi Teja, 28, stabbed VC Janardhan Rao on Thursday midnight, following a heated argument over property. The accused also stabbed his mother when she intervened, resulting in her sustaining injuries.

"This incident occurred on Thursday midnight. The deceased, 86-year-old businessman VC Janardhan Rao, was stabbed multiple times with a knife by his grandson, Keerthi Teja, aged 28, following an argument over property," said the police.

The police added, "The accused also stabbed his mother when she tried to intervene and stop him, resulting in her sustaining injuries; she is currently undergoing treatment in a hospital. We have arrested the accused, Keerthi Teja, and he has been remanded."

Further investigation is underway.



"This incident occurred on Thursday midnight. The deceased, 86-year-old businessman VC Janardhan Rao, was stabbed multiple times with a knife by his grandson, Keerthi Teja, aged 28, following an argument over property

After Springs, Forests Drying Up In Tral



Agencies

PULWAMA: The prolonged dry spell in Kashmir has led to significant environmental challenges, particularly in the Tral area of South Kashmir's Pulwama district.

As per the details available, earlier dozens of springs that were source to dozens of water supply schemes have dried up and now hundreds of trees in forests have started drying up. Shabir Ahmad, a local resident of Tral said that forest trees including Kairu have started drying up in different areas of Tral, causing worries among the locals.

He said forest trees have started drying up in Doodh-marg, Branpathri, Nagbal, Hajan, Zovastan and many other areas.

Abdul Rashid, another local, said that they have witnessed it for the first time that forest trees at a large scale have started drying up and it is because of the prolonged dry spell.

"It seems that the concerned authorities are watching all this as a mute spectator but they need to wake up and take immediate steps in this regard," he said.

Locals said that there are chances that some disease might be in these trees that need to be ascertained at an earliest, adding that the government must constitute a committee of experts to ascertain the causes of drying up of these trees.

They said that the numbers of affected trees is increasing with each passing day and authorities must take up immediate steps in this regard at an earliest.

Meanwhile, an official of the forest department said that this is all because of the prolonged dry spell and these trees will recover on their own in the coming days.

He said that they have already submitted report to the higher ups in this regard and whatever is required will be done on priority—(KNO)

J&K, Ladakh Have Best Student-Teacher Ratios In India: UDISE+

Observer News Service

SRINAGAR: Government schools in Jammu & Kashmir and Ladakh have some of the best student-teacher ratios in the country, the latest data from the Ministry of Education reveals.

As per the Unified District Information System for Education Plus (UDISE+) 2023-24, Jammu and Kashmir has one teacher for every 9 students at the foundational level (preschool to Class 2), one for every 7 students at the preparatory level (Classes 3 to 5), one for every 8 students at the middle level (Classes 6 to 8), and one for every 17 students at the secondary level (Classes 9 to 12).

Ladakh, with its small popu-

lation and unique geographical conditions, has even better ratios. The region has one teacher for every 3 students at the foundational level, one for every 2 students at the preparatory and middle levels, and one for every 6 students at the secondary level, reads the data, a copy of which lies with Kashmir Observer.

These figures are among the lowest in the country, ensuring a high level of teacher availability. In contrast, states like Bihar and Jharkhand face severe teacher shortages at the secondary level, with one teacher handling 43 and 46 students on average, respectively. This overcrowding makes personalized learning difficult and affects overall education quality.

BJP's Delhi Win Shows Rejection Of False Promises: Sunil Sethi



Agencies

SRINAGAR: Terming BJP's victory in Delhi elections as "people's rejection of false promises," BJP National Spokesperson Advocate Sunil Sethi on Monday said that shift in mood of people will have significant implications on national politics, including Jammu and Kashmir.

Addressing a press conference here, Sharma said, "People have proven that false promises do not get their support. You can mislead them for some time, but not for long."

Sethi said that a shift is taking place where voters are backing political parties that fulfill their commitments.

Referring to the BJP's track record, Sethi stated that the party had fulfilled over 97 percent of the promises made in its 2014 manifesto and more than 99 percent of the commitments in 2019. "The BJP makes promises with a clear roadmap to fulfill them," he said.

On Jammu and Kashmir, Sethi alleged that for the past 75 years, political parties in the region, including the National Conference, PDP, and Congress, had engaged in what he termed "misleading politics."

He claimed that these par-

ties made promises they never intended to fulfill. "The people of J&K have now witnessed a change after the abrogation of Article 370. There is a new form of politics where commitments are being honoured," he said.

However, he maintained that some parties were still engaging in "misleading politics."

Sethi also accused regional parties of competing in making statements on separatism. "If a statement is given by the PDP, the National Conference tries to make a bigger one. But no one thinks about the general public," he said.

Referring to governance in J&K post-August 5, 2019, he said, "The constitution of Jammu and Kashmir no longer exists. The region is now governed by the Constitution of India, and any future statehood will also function under it."

On the recent death of a 99-year-old, Makhan Din, in Kathua, who allegedly died by suicide after he was called by police for questioning, he said, "The BJP has taken this incident very seriously. We have raised the matter with the authorities, and a detailed inquiry will be conducted. If anyone is found responsible, strict action will be taken."—(KNO)

Massive Fire In Sonamarg Market Leaves Trail Of Destruction

At Least 45 Shops Including Hotels Reduced To Ashes



Agencies

SRINAGAR: A devastating fire in almost 45 shops including hotels swept through the heart of Sonamarg's bustling market on Saturday evening, leaving a trail of destruction and despair. The lifeblood of this popular tourist destination was reduced to ashes, impacting countless livelihoods and casting a pall over the scenic area.

As per the details, the fire began at Hotel Sounsar and quickly spread to neighbouring establishments of the scenic Sonamarg market.

Eyewitnesses recounted scenes of chaos and terror as flames engulfed the market area. "It was like an apocalypse unfolding before our eyes. The flames were out of control, and people were running in every direction," said one shopkeeper, still in shock from the ordeal.

Another resident described the harrowing experience, saying it felt like the whole town was burning. "I was terrified, but I'm grateful everyone made it out safely," he said.

While the material damage is immense, the swift evacuation efforts ensured that, miraculously, no lives were lost and no injuries were reported.

The destruction, however, is catastrophic for the shop-

keepers and residents who depend on tourism. The fire has dealt a severe blow to their livelihoods, with losses estimated to be in crores. Many business owners watched helplessly as their shops, built with years of hard work, were consumed by the flames.

This tragedy has reignited a long-standing and urgent plea for a permanent fire station in Sonamarg. For over a decade, local residents and business owners have implored authorities to establish adequate firefighting infrastructure in the area, but their calls have gone unanswered.

The absence of a dedicated fire service has contributed to the scale of the devastation. Now, more than ever, the residents, hoteliers and other members of the business community are demanding immediate action, saying that a fire station is crucial to prevent similar tragedies in the future.

In the aftermath of the fire, higher officials, including the Divisional Commissioner of Kashmir Vijay Kumar Bidhuri, MLA Kangan Mian Mehar Ali, DC Ganderbal Jatin Kishore, SSP Ganderbal, SDM Kangan, and Tehsilidar Gund, visited Sonamarg to assess the damage and speak with the affected shopkeepers and hoteliers.

The officials offered as-

urances of full support from the government to help the victims rebuild their lives and businesses. An investigation has also been launched to determine the cause of the fire. While the promises of support offer some solace, the road to recovery for the Sonamarg market and its community will undoubtedly be long and arduous.

SDA Sonamarg Development Authority CEO Mohammad Bhat said, "There has been a loss of crores of rupees. The fire was controlled by the action of the fire service. When the fire broke out, we demolished 1-2 shops so that it could not spread further."

That appreciated those who let their shops get demolished to save dozens of other shops.

"Due to this, other 40-50 shops were saved from fire," the SDA said.

Meanwhile, Div Com and DC Ganderbal met with the Sonamarg Shopkeeper Association, which raised several demands, including immediate financial aid and the establishment of a fire service station in the area.

Bidhuri instructed authorities to station a fire tender at the Youth Hostel Sonamarg and near the Sonamarg Tunnel. He also called for a Fire Safety Audit for all establishments in Sonamarg—(KNO)

"IT WAS LIKE AN APOCALYPSE UNFOLDING BEFORE OUR EYES. The flames were out of control, and people were running in every direction," said one shopkeeper, still in shock from the ordeal.



CS Chairs 14th HLC Meet Of Shri Amarnath Ji Shrine Board

Directs For Finalising Arrangements Ahead Of Commencement Of yatra

Observer News Service

JAMMU: Chief Secretary, Atal Dulloo, Monday impressed upon all the line departments including the Shrine Board to ensure all arrangements are made well before commencement of the annual Amarnathji yatra this year.

The Chief Secretary issued these directions while chairing the 14th High Level Committee (HLC) meeting of Shri Amarnathji Shrine Board (SASB).

Present in the meeting were the senior officers of civil administration and security establishments.

The Chief Secretary urged upon all the departments including PWD, PDD, Jal Shakti, RDD, H&UDD, BRO, Telecommunication and others to complete the necessary tendering and other contract related processes in the upcoming month itself. He called upon them to make procurements so that there is no end-time rush in finalizing the requisite arrangements.

The Chief Secretary stressed on the Deputy Commissioners of Anantnag and Ganderbal to ensure marking of the disaster prone areas on both the routes so that no utilities including tents are pitched in such areas. He directed the DMRR&R department to coordinate with the concerned district administrations regarding framing of SoPs for ensuring safe yatra for the pilgrims.

He asked the concerned Deputy Commissioners to facilitate all the service providers so that the facilities created at each location are appropriate and sufficient for both the



devotees and facilitators. He advised them to work in coordination and use the work window efficiently so that every facility is made ready by June this year.

He enquired from each department and Deputy Commissioner about their role and responsibilities. He stressed on designating a nodal officer by each department to look after finalisation of arrangements to be made for smooth conduct of the pilgrimage.

The Chief Secretary also took stock of the budget requirements of all the departments to carry out the necessary works and procurements to be made for the yatra. He asked the PDD for completing the job of undergrounding the HT/LT lines and anti-freezing pipeline system by the Jal Shakti Department. He also emphasised upon them to make a traffic plan so that there are no traffic snarls and people do not face any hurdles while commuting. He enjoined upon the Police Department to deploy their personnel in sufficient numbers for facilitating the yatra.

Other issues which came up for discussion was deployment of adequate manpower by the Health Department for making the base hospitals functional besides other health facilities

enroute. He further asked them to initiate the process of inviting manpower from outside as per the practice in vogue.

The need for ensuring only RFID registered pilgrims having valid health certificates was discussed during the meeting. It was also enjoined upon the IMD to send daily weather updates to the registered pilgrims so that they can move accordingly.

Besides, proper sanitation by RDD and H&UDD in their respective areas was deliberated upon. Both the departments were advised to ensure a requisite number of toilets/baths are established enroute the cave shrine besides availability of uninterrupted water supply and paraphernalia there. They were directed to install the dustbins and deployment of manpower for cleanliness purposes all across the transit camps, holding areas and along the track.

The departments like FCS&CA, Transport, Information, IT, Forest, BSNL and others were impressed upon to carry out their routine works as per the past practice enhancing the capacity wherever required with proper back-up plans in place. He termed their contribution as crucial for conducting the yatra.

J&K ITR filers Up By 43% In 5 years; 59% Declare Zero Tax

Agencies

SRINAGAR: The number of people filing Income Tax Returns (ITRs) in Jammu & Kashmir has seen a notable increase over the past five years while Ladakh has recorded a dip from 1,465 to 1,322 in 2024-25.

According to data presented in the Lok Sabha by the Ministry of Finance, the number of ITR filers in J&K rose from 4,49,249 in FY 2019-20 to 6,43,197 in FY 2024-25.

Similarly, in Ladakh, where tax filings were previously unrecorded as a separate entity, 1,465 individuals filed returns in FY 2023-24, with 1,322 filings already recorded for FY 2024-25.

"The rise in tax filings in J&K is part of a broader trend across India, where the government's digital reforms, tax simplifica-

tions, and increased financial surveillance have encouraged more individuals to declare their incomes," reads the data.

Ladakh, which became a separate Union Territory in 2019, has begun reporting independent tax filing data.

While the rise in tax filings is a positive sign, a substantial portion of these filers in J&K reported zero tax liability.

The data shows that out of the 6,43,197 filers in J&K in FY 2024-25, approximately 3,81,691 (nearly 59%) had no tax liability.

This suggests that while many are filing returns, their declared income remains below the taxable threshold.

The situation is similar in Ladakh, where 1,021 out of 1,322 tax filers (77%) reported zero tax liability—(KNO)

Omar & Nidhi's Al Fresco Lunch Grabs Eyeballs

Syed Mohammad Burhan

SRINAGAR: Omar Abdullah, along with journalist Nidhi Razdan, hosted a formal al fresco lunch at Kashmir House in New Delhi on Sunday. The couple has frequently made headlines, but this was their first formal event together since his election as Chief Minister.

However, the event drew criticism from Iltija Mufti, daughter of former J&K Chief Minister Mehbooba Mufti and a PDP leader, who alleged being detained in Jammu to prevent a scheduled press conference.

"Detained at Circuit House Jammu now. All this because @JmuKmrPolice wanted me to cancel my press conference scheduled for 4 pm. This is Naya Kashmir and the true face of it. The elected government is too busy hosting a lunch in Delhi to care about victims of human

rights violations," she posted on X (formerly Twitter).

Observers interpret her remarks as a pointed attack on the National Conference, implying that the party is prioritizing social gatherings over critical issues affecting Jammu and Kashmir.

Some netizens also joined the criticism. Muhammad Muqaddas, an X user, commented: "Recently, Omar Abdullah said J&K's treasury is empty. A few weeks ago, Omar Sahab and Nidhi Ji hosted a lunch for journalists in Delhi, and now they are hosting another al fresco lunch. Has the J&K become a venue for private gatherings?"

While the invitation was widely circulated on social media, details of the lunch remain undisclosed. Neither Omar Abdullah nor the J&K administration has responded to these allegations so far.

GMC Anantnag Set To Make Much-Awaited Cath Lab Functional



Agencies

ANANTNAG: In a major relief to hundreds of patients, the Government Medical College (GMC) Anantnag is all set to make Cath Lab functional at the hospital next month.

Officials said that cardiac catheterization lab, also known as a "cardiac cath lab," is a specialized area in the hospital where doctors perform minimally invasive tests and advanced cardiac procedures to diagnose and treat cardiovascular disease.

They said that the cardiology unit is functional at GMC Anantnag but in the absence of the cath lab they had to refer patients with minor or major heart attack to Srinagar but such facilities will be available at GMC Anantnag now.

The first hour after a heart attack is known as "the golden hour." Taking appropriate action within this first hour can save a patient's life, they said, adding that most deaths due to cardiac arrest happen during this period.

According to the Centres for Disease Control and Prevention (CDC), nearly 47% of deaths occur due to sudden cardiac arrests before an individual reaches the hospital.

"If a patient who has suffered a heart attack reaches the hospital within the golden hour, cardiologists and trained emergency physicians are in a better position to run the appropriate tests and scans to confirm the occurrence of a heart attack and

take the patient to the catheterization laboratory, where an interventional cardiac procedure called a primary angioplasty is performed to clear the cause of most heart attacks — plaque build-up that blocks the artery/arteries," they said.

However, in the absence of the cath lab, patients from South Kashmir most of the time lose their golden time in reaching SKIMS or SMHS hospital.

Doctors said that the establishment of a cath lab at GMC Anantnag can help in saving lives of dozens of patients, who lose their golden period in travelling to Srinagar.

They added that this facility can help in easing load on Srinagar hospital as well.

Locals from South Kashmir have appealed to higher authorities to look into the matter and establish a cath lab at the hospital at an earliest so that more and more lives can be saved.

They said that this hospital has importance as besides getting patients from South Kashmir district, patients from Banihal, Ramban and other parts of Jammu division are coming for treatment.

Meanwhile, an official at GMC Anantnag said that authorities are going to inaugurate the (Treadmill Test) TMT machine tomorrow while the cath lab will be inaugurated by the first week of March.

He said that TMT is a medical procedure that assesses how well your heart works during physical activity. It's also known as an Exercise Stress Test.

KASHMIR OBSERVER®

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-in-Chief: Sajjad Haider
News Editor: Farzana Nisar
Opinion Editor: Tooba Towfiq
Online Editor: Syed Hamid
Head Layout & Design: Muntazir Yaseen,
Digital Media Head: Amir Ali Shah
Business & Sales Head: Namisha Raj
Distribution & Advertising: Firdos Ali
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@kashmirobservers.net

Scapegoating Kashmiri Doctors for Infrastructure Failures

The case of Dr. Anjum Nazir's Case from Sopore hospital

I am writing to express my deep concerns regarding the recent coverage of Dr Anjum Nazir's case. I want to bring to your attention the news of two doctors suspended after what has been reported by the media as a, "Botched Surgery" in Sopore. Dr. Anjum Nazir is facing accusations of performing an unnecessary hysterectomy instead of an ENT procedure. The incident, which went viral on social media, has sparked public outrage and calls for a lifetime ban on her private practice. The health department has launched an investigation into the matter. As an expert in the law of tort, having authored two books on the subject that delve extensively into medical negligence, I find this case particularly disturbing.

The reporting presents Dr Nazir in a light that suggests malpractice and negligence, overlooking critical context essential for an accurate understanding of the situation. This misrepresents the facts and threatens to undermine our community's healthcare dialogue. Given that the case is still under investigation, it is especially troubling to see allegations of wrongdoing without robust evidence.

Irresponsible journalism often lacks accountability and fails to uphold factual accuracy, sensationalising events without providing essential context. The 2011 ruling by the House of Lords in Reynolds v. Times Newspapers Ltd underscores the obligation of journalists to report fairly and thoroughly, recognising the importance of presenting both sides of a story—especially in matters of public interest.

Additionally, India's Chief Justice Dipak Misra has noted that journalists should not fabricate narratives as if they are "sitting in some pulpit," stressing press freedom must be exercised with responsibility. While the Supreme Court endorses media freedoms, it simultaneously emphasises the need for integrity and a factual basis in reporting.

It is important to note that Dr Nazir performed a hysterectomy as an emergency, life-saving intervention with the explicit consent of the patient's husband. Unfortunately, this procedure has been mischaracterised by the media as medical negligence, overlooking the significant issue of inadequate patient identification protocols within Kashmir's healthcare system. Rather than addressing the underlying problems contributing to these systemic failures, the media's reporting calls for a ban on private practice. Such misguided suggestions will not improve healthcare for the people of Kashmir; in fact, they could worsen an already critical situation. Public hospitals in the region are not well-equipped, as evidenced by troubling reports of unsanitary conditions that have led to alarming incidents, including newborns being harmed by rodents.

Furthermore, the healthcare system fails to meet the population's needs satisfactorily. The current doctor-patient ratio is 1:1,880, significantly below the



WHO recommendation of 1:1,000 (see Ab. Hamid Mir & S A Bhat, 'Health Status and Access to Health Care Services in Jammu and Kashmir State, Asian Review of Social Sciences 7(3):52-57, 2018). Consequently, Kashmiris turn to private healthcare due to dissatisfaction with public services. If private facilities were banned, the emergency capacity would diminish, resulting in devastating consequences for patient care in Kashmir.

Health is a central focus in three of the eight Millennium Development Goals (MDGs), encompassing eight of the sixteen associated targets and eighteen of the forty-eight specific indicators. It is recognised as a crucial sector for social services, demonstrating a direct correlation with overall human welfare and development outcomes. Since health is vital for economic growth and the general welfare of a state, advocating for meaningful reforms within the healthcare system is imperative.

In Dr Anjum Nazir's case, addressing hospital administration and patient safety issues must take precedence to ensure that the people of Kashmir know how the doctors in Kashmir act in an emergency despite administrative errors and how she saved the patient. Unfortunately, irresponsible journalism has concentrated on her faults despite the inquiry not proving anything against her yet. As a result, Dr Anjum Nazir has faced unjust persecution from government actions—she was suspended, her private practice was banned, and she was transferred to Jammu.

Instead, the focus of the reporting should shift away from Dr Nazir and address the systemic deficiencies that jeopardise patient safety in Kashmir. In the Kashmir region, both public and private hospitals fail to assign unique identifiers, such as names and numbers, that remain consistently linked to patients. This is a basic protocol observed all over the world. In Kashmir, doctors are unfairly expected to identify patients despite working with limited resources and support. Instances where the wrong patient

may have undergone surgery are administrative errors, not the doctors' fault. For example, Dr Anjum Nazir performed surgery based on the written consent of the patient's husband; how is it her fault? This highlights an administrative error rather than a failure on the doctor's part. Such systemic shortcomings lead to confusion and miscommunication, ultimately compromising patient care and unfairly vilifying doctors.

Moreover, the scrutiny surrounding this case and many others before it drives skilled professionals—including distinguished doctors—to seek opportunities abroad where our doctors are respected, and they get a chance to work in a more organised and conducive environment for practice.

On January 26, 2025, Dr Nazir, was awarded an award for successfully performing the most surgeries. However, your news failed to mention this accomplishment, choosing to sensationalise the news instead. The media did not report that Dr Nazir secured the top position in her MBBS programme and topped in her Diploma in Gynaecology and Obstetrics (DGO) and Master in Surgery (MS). She is an outstanding medical professional with remarkable intellectual ability and dedication to her medical education. Her extensive portfolio of awards, certifications, and degrees highlights her expertise and unwavering commitment to medicine. However, your news failed to point out that and only focused on sensationalism and increasing news views and increasing your Television Rating Points (TRP).

In a democratic country like India, the media must encourage discussions highlighting systemic challenges rather than unfairly attributing blame to dedicated professionals prioritising patient welfare in difficult situations.

Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer. The author is an Associate Professor & Associate Director CPLR, School of Law, City University of Hong Kong

Dr Fozia Lone

“ In the Kashmir region, both public and private hospitals fail to assign unique identifiers, such as names and numbers, that remain consistently linked to patients. This is a basic protocol observed all over the world. In Kashmir, doctors are unfairly expected to identify patients despite working with limited resources and support. Instances where the wrong patient may have undergone surgery are administrative errors, not the doctors' fault

KO VIEW

AAP's Stunning Defeat

As the BJP's spectacular Delhi victory has demonstrated, the party is on a roll after a setback in the general elections. Securing 48 of 70 seats in the state assembly and defeating the incumbent Aam Aadmi Party (AAP), which managed just 22 seats, the victory is a major boost for the Prime Minister Narendra Modi after his party lost its outright majority in last year's national elections.

AAP's popularity stemmed from its welfare schemes, including free water and electricity, but BJP countered with promises of cash support for women, pensions for the elderly, and subsidies on cooking gas. However, the import of the Delhi victory for the BJP's and the AAP's stunning loss has far-reaching implications for the national politics. The victories in three out of the four Assembly elections since the national elections has made the BJP dominant once again and thrown the opposition in disarray. The party has shown its capacity to adapt and renew itself, enabling it to bounce back from the setbacks. Going forward, the BJP seems set to win in Bihar too, giving it a virtual carte blanche over the destiny of the country in the years to come. Congress and its leader Rahul Gandhi have once again proven that they are not up to the task, and, in fact, singularly incapable of mounting a sustained challenge to the BJP. No opposition party, it seems, has an answer to the overarching personality of the prime minister Narendra Modi. The ever-strengthening dominance of the BJP is pushing the opposition to a point where it is being reduced to fighting over scraps.

The AAP defeat has also put a big question mark on its leader Arvind Kejriwal's future. Losing Delhi is likely to not just arrest the growth of the AAP but also make its survival moot. Although, Kejriwal's career started with a bang and he did manage to keep himself relevant even during the all-encompassing saffron wave, his image has lost earlier lustre. Pursuing a post-ideological politics, the AAP seamlessly moved towards the right. The actions of Kejriwal in recent years clearly suggested that the AAP made not so subtle appeals to Hindu religion and majoritarianism to protect and grow its base. The party's trump card, however, had been its model of governance that it perfected in Delhi, and which over the years has attracted notice from across the country. It is debatable what eventually tripped the AAP but it is true that by making easy ideological and political compromises, the party betrayed its promise. And to remain relevant in future, the party needs to resurrect the ideals that made it different.



Did You Know?

Investing in Gold: The Golden Path to Secure Your Future and Happiness

Irshad Mushtaq

In today's fast-paced financial landscape, understanding how to invest wisely in gold, whether physical or digital, is crucial. Gold has been a reliable asset for generations and continues to offer both security and potential growth. Kashmiri values of preserving for future generations echo the sentiment of growing your wealth in a safe, reliable manner.

Physical Gold: Timeless Tradition

- Ornaments:** Investing in gold jewelry is a traditional method cherished across cultures. However, it's essential to be aware of making charges, which can add to the cost of your investment.
- Coins and Bars:** Opting for gold coins or bars allows you to avoid making charges. Be mindful of their custody, storing them safely in a bank locker, which may involve additional fees.

Digital Gold: The Modern Approach

Digital gold brings innovation to traditional values, offering flexibility and ease:

- Systematic Investment Plan (SIP)** in mutual funds as Gold Fund: Start as low as 500 per month, allowing you to invest according to your budget consistently.
- ETFs (Exchange-Traded Funds):** Conveniently available on the National Stock Exchange, ETFs provide transparent pricing and liquidity. Sell or buy effortlessly, backed by the trust of regulatory bodies like SEBI (Securities and Exchange Board of India).

Advantages of Digital Gold Investments

- Easy Access:** Transact anytime, anywhere.
- Transparent Pricing:** Ensures you get value for your money.
- Secure Storage:** Avoid storage worries, invest confidently through trusted platforms.
- Diversification:** Incorporate gold into a diversified investment portfolio to mitigate risks.

Read the full article on our website: <https://kashmirobservers.net>

Learn from the insights of @Irshad Mushtaq, Writer, Investor, Entrepreneur & Founder of M I Securities! Connect at misecurities@bp.sharekhan.com

Disclaimer: This article is for information only and doesn't offer investment advice. It's not an endorsement or an offer to buy or sell any financial products



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, space and 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

Thousands of Nursing Posts Remain Vacant in J&K

Thousands of qualified healthcare aspirants, who once believed in a bright future, now find themselves drowning in uncertainty. Years of hard work, sleepless nights, and sacrifices seem to be in vain as non-gazetted posts in the health department remain vacant, untouched, and forgotten.

These vacancies are not just numbers on a government file, they represent the hopes of young men and women who want to serve, to heal, to be the backbone of J&K's healthcare system. Hospitals lack staff, patients suffer, and our youth lose faith in the system. Is this the future we deserve? Many of us are crossing the age limit for recruitment, our hopes slipping away with each passing day. How

can we explain to our families that despite our diploma's, we are still jobless—not because of our shortcomings, but because of endless delays?

Hon'ble Health Minister of J&K, please hear us. The government promised employment, but all we have received is disappointment. Fill these vacant posts before it's too late—before our futures are completely shattered.

Jammu & Kashmir has witnessed the establishment of new Government Medical Colleges (GMCs) in recent years, promising better healthcare services and increased employment opportunities. However, while infrastructure has expanded, the backbone of the healthcare system—nurses—remains neglect-

ed. Since 2020, only a small number of staff nurses have been recruited, while thousands of qualified candidates continue to wait in uncertainty and despair.

The healthcare system in J&K is in dire need of skilled nursing professionals, yet No new staff nurse posts have been created in the past four years. Hospitals are overwhelmed, patient loads are increasing, and existing healthcare staff are overburdened. Despite this, recruitment for nurses has remained stagnant.

The lack of nursing recruitment is not just a matter of unemployment, it is a crisis that affects the entire healthcare system. Patients in hospitals are suffering due to insufficient staff, existing nurses

are overworked, and the quality of healthcare is declining. How can we expect quality healthcare when our hospitals are running without adequate nursing staff?

We urge the Hon'ble Health Minister Sakina Itoo and the concerned authorities to address this issue immediately. New posts must be created, and long-pending vacancies must be filled. It is unfair to leave thousands of qualified candidates in distress while the healthcare sector desperately needs manpower.

Hon'ble Health Minister Sakina Itoo, please hear us! Give us the chance to serve before it's too late.

Zakir Hussain
Anantnag

Combating Cancer Awareness, Prevention, and Breaking the Stigma

Ayaan Saroori

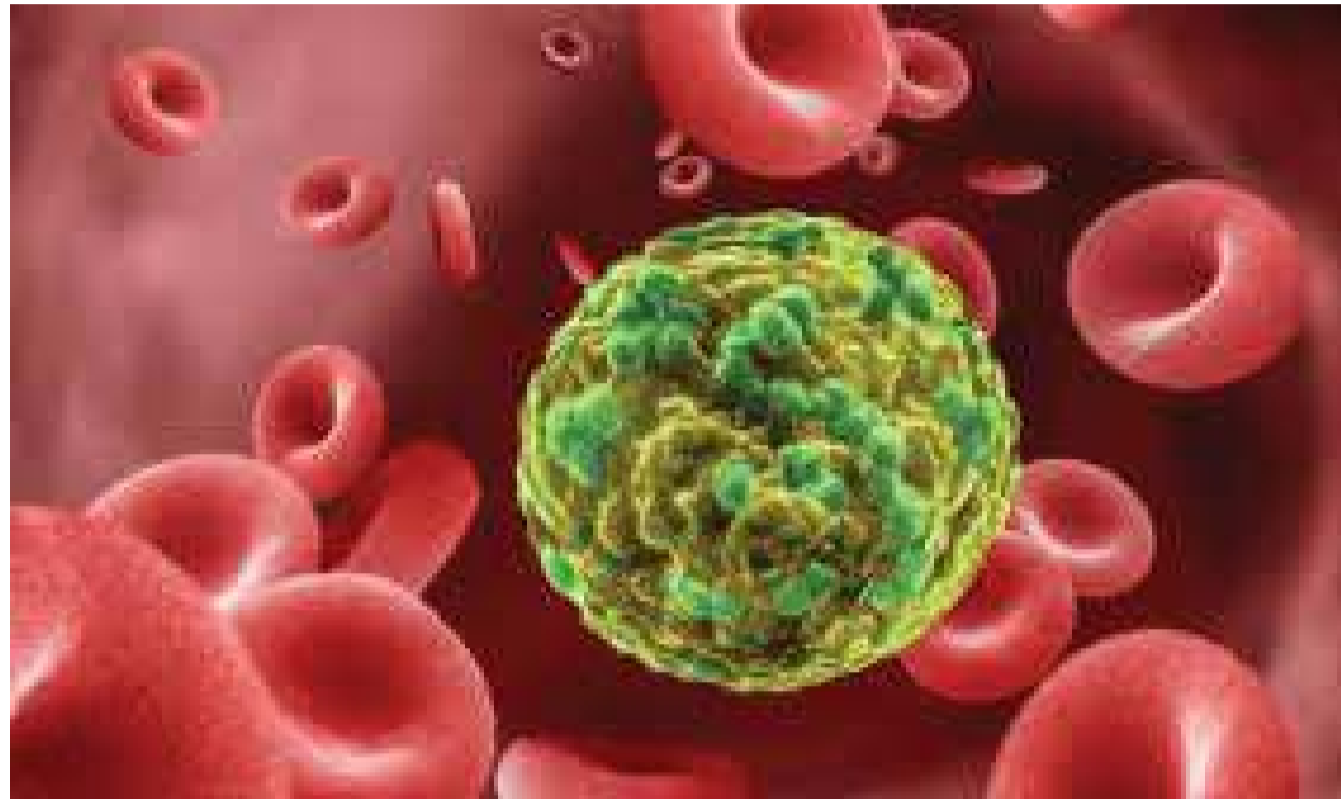
Cancer is a major health concern and has been increasing in recent years. It has claimed countless lives, as it is a deadly disease, depending on the stage at which it is diagnosed. According to a report published in the National Library of Medicine, the estimated number of incident cases of cancer in India for the year 2022 was 1,461,427. Lung and breast cancers were the most affected areas in males and females, respectively. The report also highlights that "one in nine people" are likely to develop cancer in their lifetime. Lungs and breasts, being primary organs, are the most commonly affected. While every disease has its treatment, cancer requires proper medication and significant expenditure. However, prevention is better than cure, and raising awareness is crucial for early detection, but it requires the follow-up of an algorithmic awareness approach. Cancer, being a highly distressing disease, has various causes and precautionary measures that need to be acknowledged.

How 'Prevention is Better Than Cure' Helps in Combating the Cancer Epidemic

Cancer occurs when the growth of cells in the body becomes uncontrolled. In simple terms, when a cell shows abnormality in its division, it marks the beginning of cancer in the body. Various factors, such as genetics, infections, viruses that weaken the immune system, and an unhealthy lifestyle, contribute to the development of cancer cells in the body. Therefore, we must educate ourselves to prevent cancer's development.

Genetic Mutation:

Our body is made up of cells, and these cells perform cellular metabolism to regulate and control various activities of our body. Similarly, the Deoxyribonucleic Acid (DNA) regulates the growth and division of cells. When DNA changes during cell copying, it leads to uncontrollable cell growth, and some



cells do not die when they should. This mutation is often caused by factors such as infections, smoking, pollution, and toxic gases. Therefore, it can be prevented by avoiding unhealthy fatty food, alcohol, and smoking. Additionally, using sunscreen during the daytime helps prevent ultraviolet (UV) radiation damage, and vaccinating against viruses that affect cellular activities and the immune system is crucial.

Carcinogens:

Substances or gases that cause cancer in the body are called carcinogens. Various habits such as smoking, alcoholism, and ex-

posure to harmful radiation lead to cancer in different parts of the body. Smoking affects the lungs by emitting carbon monoxide (CO) and other harmful substances. Alcohol consumption leads to cancer in the liver, kidneys, and mouth by damaging the hormonal balance and weakening the immune system. Moreover, harmful radiation emitted by X-ray machines and sunlight can cause skin cancer. The effect of carcinogens on our bodies is extremely harmful, so we should avoid contact with smokers and radiative machines, as they emit harmful radiation that contributes significantly to cancer development.

Environmental Exposure:

In the era of automobiles, the air quality has significantly degraded due to the emission of gases such as carbon monoxide, carbon dioxide, sulfur dioxide, etc., which pollute the air and contribute to the greenhouse effect. The outcomes can be carcinogenic, as these pollutants can cause skin cancer as well as lung cancer. Therefore, the emission of harmful gases should be reduced, and masks should be worn when necessary, depending on the Air Quality Index (AQI).

Hormonal Imbalance:

When glands secrete hormones such as estrogen, testosterone, thyroid, and insulin in excess, it can lead to the development of cancer cells in hormone-sensitive tissues. In women, excessive levels of estrogen (female sex hormone) for a prolonged period increase the risk of developing breast cancer. Similarly, in men, excessive testosterone (male sex hormone) and imbalances in other metabolic hormones can increase the risk of cancer.

Breaking the Stigma: The Importance of Awareness

Awareness plays an important role in preventing the formation of unnecessary taboos and stigmas. The stigma has reached a point where women feel socially inferior to talk openly about ovarian and breast cancer due to concerns over body image. Many people do not speak to cancer patients out of fear of the disease's spread. Unfortunately, this shows a lack of general knowledge and signifies the need for education with authentic information.

Early detection through screening tests such as mammography and colonoscopies should be done based on a doctor's prescription, as early detection of cancer increases the chances of successful treatment. Additionally, maintaining a healthy lifestyle by reducing alcohol and smoking should be emphasized. Quitting these harmful habits plays a vital role in cancer prevention. Along with a healthy lifestyle, authentic knowledge should be promoted to dispel myths and stigmas surrounding cancer and other deadly diseases. In my opinion, many patients have been cured, but many others have lost their lives. However, we still lack proper knowledge about cancer, which highlights the need for generous contributions to support both cancer patients and doctors. Until when will we continue living in a world of ignorance?

Ayaan Saroori is a freelance writer and columnist

The Double-Edged Sword of Artificial Intelligence

Matt Grawitch

Each new iteration of a large language model (LLM) feels like a step forward—better at understanding nuanced questions, more capable of providing detailed answers, and increasingly adept at sounding, well, human. These advancements are celebrated as breakthroughs in artificial intelligence (AI), and for good reason.

But we also have to remember that LLMs themselves are just tools trained by humans, regardless of how sophisticated they get. They cannot evaluate the truth of the responses they produce. As I've argued in the past, their responses are nothing but bullsh*t, which is information that is communicated with little regard for its accuracy. And a recent study by Zhou et al. (2024) suggests that as LLMs get more sophisticated, they may also get better at giving us plausible-sounding incorrect answers. In other words, as these systems become more educated, they also become better bullsh*tters.

This duality—impressive sophistication paired with an enhanced capacity for generating convincing falsehoods—raises important questions. How do these models become so adept at bullsh*tting, and what does that mean for the way we use and trust AI? To explore this, we need to look at the mechanisms behind their design, the risks they pose, and the role human expertise plays in consuming and acting on their outputs.

The Mechanisms Behind LLMs as Sophisticated Bullsh*tters

At their core, LLMs, like ChatGPT, are pattern-matching machines. They predict the next word in a sequence based on probabilities derived from their training data. These models are trained on vast data sets of text, capturing language patterns that make their responses coherent and contextually appropriate. However, their design prioritizes plausibility over accuracy.

Reinforcement learning with human feedback (RLHF), a common method used to refine these models, exacerbates this tendency. Previous, less sophisticated versions of an LLM were more prone to produce outputs that were either (1) nonsensical—



The Risks of Plausible Falsehoods

responses that were incoherent and clearly wrong—or (2) avoidant—failing to address the user's query meaningfully. These obvious errors made it easier to identify when the model was off track.

With RLHF, human testers reward responses that feel natural and convincing, but this doesn't always ensure factual accuracy. You see, both the clearly wrong and the avoidant answers get flagged, teaching the LLM to minimize these types of responses. Over time, the model learns to prioritize reasonable-sounding answers—even when they deviate from the truth. The more fluent and articulate a model becomes, the easier it is for users to mistake its output for truth, especially when the falsehoods sound reasonable.

This enhanced ability to generate plausible but incorrect responses poses real risks. Because the language appears authoritative, users may accept the information at face value. These mistakes might lead to minor issues in many or even most settings but can have more significant consequences in others. For example, a doctor could misdiagnose a patient, a lawyer could build a case on incorrect legal interpretations (Dahl et al., 2024), or a business executive could approve a new product line based on inaccurate market analysis—all because the outputs produced by the AI were plausible-sounding but inaccurate. In such cases, the stakes are too high to place blind trust in AI outputs.

It's tempting to anthropomorphize AI,

attributing human-like intentions to its behavior. When discussing the Zhou et al. article, Krywko described the results as indicating AI is more likely to "lie." But this framing is misleading. To lie requires intent—an understanding of truth and a decision to deceive. LLMs lack both. These models don't understand the words they generate; they merely predict patterns based on training data. When they produce falsehoods, it's not because they intend to mislead—it's because they don't know what's true.

Anthropomorphizing AI not only distorts public understanding but also obscures the real challenges of designing and using these systems effectively. Instead of framing these errors as lies, it's more accurate to view them as the byproduct of RLHF. LLMs are de-

signed to sound human, not to be infallible repositories of truth. This distinction matters because it shifts the focus from moral judgments about AI to practical strategies for managing its limitations.

Yet, it's also essential to recognize the flip side. The same sophistication that enables bullsh*tting also allows these models to provide remarkable benefits. They can draft essays, translate languages, and assist with complex problem-solving tasks—all within seconds. For example, researchers have used LLMs to accelerate scientific discovery by summarizing vast bodies of literature and generating new hypotheses (Pearson, 2024), while another firm is using AI to potentially identify new patent opportunities.

The challenge lies in balancing these capabilities with safeguards that reduce the likelihood of acting on misinformation. Safeguards could include educating users about the limitations of AI and ensuring human oversight in critical decisions (something I've written about previously). In high-stakes contexts, these safeguards aren't optional—they're essential. One potential safeguard involves improving the transparency of AI confidence in its outputs. Instead of presenting all responses with equal authority, LLMs could indicate how certain they are about their predictions, helping users assess when additional scrutiny is needed.

Conclusion

Each iteration of an LLM brings us closer to realizing the promise of AI—but it also brings new challenges. These models aren't liars, but they are increasingly skilled bullsh*tters, generating plausible-sounding falsehoods with unsettling ease. Understanding this trade-off is key to using AI responsibly.

The solution lies not in rejecting these tools but in embracing a partnership between AI and human expertise. With careful oversight and a commitment to accuracy, we can better ensure that as AI becomes more sophisticated, it remains a tool that enhances, rather than undermines, our understanding of the world.

The article was originally published by Psychology Today

How Fast Is Your Gut? The Answer To This Question Is Important To Your Health

The Conversation

Many of us pay attention to the foods we're putting in our bodies -- asking ourselves whether they're nutritious and healthy for us.

But have you ever stopped to ask yourself how fast this food is moving through your gut? The answer to this question is actually really important, as the speed that food moves through your digestive tract affects your health and wellbeing in many ways.

Once you've chewed up and swallowed your meal, this food begins its journey along the gastrointestinal tract -- a long and winding pathway that begins at the mouth and ends at the anus.

Along the way, it reaches specialist organs that churn and digest (stomach), absorb nutrients (small intestine) and absorb water and salts (large intestine).

The movement of food through the digestive tract is known as gut motility. This process is partly controlled by the trillions of bacteria present in our gut. The gut microbiome is extremely important as these bacteria help develop our immune system and break down food.

So, when we eat, we're not just feeding ourselves -- we're feeding the micro-helpers present in the intestine. To thank us, the bacteria produce small molecules called metabolites that boost our immune system and keep our gut moving by stimulating the intestinal nerves so they contract and move the food onwards.

Without these bacteria and their metabolites, our guts would be less able to move food through the gastrointestinal tract. This could cause



a build up of ingested material, leading to constipation and discomfort.

Gut transit time

The time it takes for food to pass from one end of the gastrointestinal tract to the other is called gut transit time.

Gut transit time varies from one person to the next. Recent estimates suggest it can take somewhere between 12 and 73 hours for food to pass through the body -- with the average being around 23-24 hours.

This variation in gut transit explains some of the gut microbiome differences seen between people -- and consequently their gut health.

Many factors can also affect our natural gut transit time -- including genetics, diet, and our gut microbiome.

If gut transit time is long (meaning you have slow gut motility), bacteria in the large intestine produce different metabolites. This is because, just like us, the bacteria in our guts need to be fed. These bacteria enjoy fibre. But, if gut transit time is long and fibre is taking too long to reach the large intestine, these microbial inhabitants have to

switch to an alternative food source. So, they turn to protein.

The switch to protein can result in the production of toxic gases leading to health problems such as bloating and inflammation.

Slow gut transit can also cause partially digested food to get stuck in the small intestine. This has additional health consequences -- such as an overgrowth of small intestinal bacteria, which can lead to symptoms such as abdominal pain, nausea and bloating.

Fast gut transit can negatively impact health, too.

There are many reasons that someone may experience fast transit time. For example, anxiety, inflammatory bowel disease (IBD) and irritable bowel syndrome (IBS) can all cause decreased transit time and even diarrhoea.

In cases of fast transit, the resulting stool is loose with high water content. This indicates that the faecal matter has not spent enough time in the intestine, preventing sufficient absorption of water and nutrients. In cases of IBD for exam-

ple, this can lead to dehydration.

Testing your gut speed

Fortunately, there's a very simple at-home test you can do to check your gut motility. It's called "the sweetcorn test". And yes, it is what you're thinking.

Don't eat any sweetcorn for 7-10 days (the "wash-out" phase). Then you are ready to begin the test. Note down the date and time, and eat some sweetcorn -- a corn on the cob or a handful of corn is sufficient. Because the outer shell of the corn is indigestible, it will pass through your gastrointestinal tract with the rest of the food you've eaten and will eventually be visible in your stool.

What you'll do is keep an eye on the next few stools you pass and note down the date and time that you observe the golden treasure. It should be noted that this at-home test is not definitive -- but it does represent a measure of transit time that, on average, gives similar results to more sophisticated measures.

If you pass the corn in 12 hours or less, your gut is fast. If you don't pass it for around 48 hours or more, then your gut is slow. If you find your gut motility is on either end of the spectrum, there are fortunately things you can do to improve it.

If it's consistently fast, it's best to visit your doctor to see if there is an underlying cause. If it's a little slow -- but you don't seem to be having any additional gastrointestinal symptoms such as bloating, abdominal pain, lack of appetite or nausea -- eat more fruit and veg to increase the fibre you're feeding those friendly gut bacteria, drink more water and exercise.

Study Finds Genes Common To Co-Existing Chronic Conditions Could Help Treat Multimorbidity

Press Trust Of India

A study has found genes that are common to two or more chronic conditions such as hypertension and sleep apnoea, results from which could help prevent and treat multimorbidity.

Multimorbidity in which one suffers from multiple conditions demands complex treatments, thereby leading to increased costs. Treating multiple conditions can also potentially add significant strain to a public healthcare system.

"For the first time, we've combined analysis of both genetics and clinical records on a massive scale in a new and robust approach to identify where genes play a critical role in more than one condition," said lead author Joao Delgado at the University of Exeter Medical School, UK.

"For example, we identified the role of treatable conditions such as B12 deficiency and iron deficiency anaemia in the development of multimorbidity. This will lead to a more personalised approach to prevention and treatment in multimorbidity," Delgado said.

Among individuals aged 65 years and above, the researchers analysed links between 72 chronic ageing-related conditions in pairs. Over 2,500 such pairs of conditions were studied.

Databases of the UK and Spain -- both have a taxpayer-funded health system -- containing primary healthcare and genetic information of over 34 lakh people were used for the study.

"Most pairs of chronic con-



ditions show evidence of shared genetics, and co-occurrence in primary care, suggesting shared mechanisms," the authors wrote in the study published in the journal eBioMedicine.

Hypertension and osteoarthritis were among the most prevalent conditions, while type 2 diabetes was among the most heritable.

Pairs of chronic conditions within the same domain such as heart disease and stroke are known to be linked and were strongly correlated in the study. However, pairs of conditions across domains such as sinusitis and gastro-oesophageal reflux disease (GERD) were also strongly correlated genetically and more likely to occur in primary care, the authors said.

They added that studies related to multimorbidity are often limited to single datasets.

However, this is the first to bring together "large-scale primary-care and genetic data from multiple studies" for discerning patterns in multimorbidity.

"We're now working to drill down into specifics combination of conditions, and expect to reveal drugs or lifestyle changes that already work for treating existing conditions that can be repurposed to prevent multimorbidity, with promising results," Delgado said.

Here is why love education fails to rekindle marriage spark in China



Marriages in China dropped by a fifth last year despite manifold efforts by authorities to encourage young couples to wed and have children to boost the country's declining population.

More than 6.1 million couples registered for marriage last year, down from 7.68 million a year earlier, figures from the Ministry of Civil Affairs showed.

Declining interest in getting married and starting a family has long been blamed on the high cost of childcare and education in China. On top of that, sputtering economic growth over the past few years has made it difficult for university graduates to find work and those that do have jobs feel insecure about their long-term prospects.

But for Chinese authorities, boosting interest in marriage and baby-making is a pressing concern.

China has the second-biggest population in the world at 1.4 billion but it is aging quickly.

The birth rate fell for decades due to China's 1980-2015 one-child policy and rapid urbanisation. And in the coming decade, roughly 300 million Chinese -- the equivalent of almost the entire US population -- are expected to enter retirement.

Measures taken last year by authorities to tackle the problem

Declining interest in getting married and starting a family has long been blamed on the high cost of childcare and education in China.

included urging China's colleges and universities to provide "love education" to emphasise positive views on marriage, love, fertility and family. And in November, China's state council or cabinet, told local governments to direct resources towards fixing China's population crisis and spread respect for childbearing and marriages "at the right age."

Last year saw a slight rise in births after a lull due to the pandemic and because 2024 was the Chinese zodiac year of the dragon -- with children born that year considered likely to be ambitious and have great fortune.

But even with the increase in births, the country's population fell for a third consecutive year. The data also showed that more than 2.6 million couples filed for divorce last year, up 1.1 per cent from 2023.

GOVERNMENT OF (U.T) JAMMU & KASHMIR
OFFICE OF THE EXECUTIVE ENGINEER JAL SHAKTI (PHE) DEPTT.
GROUND WATER DIVISION SRINAGAR
Baghi-Ali-Mardan, Nowshara Srinagar.
E-mail:- pwegwd@yahoo.com, Tel./Fax No:- 0194-2411285

Extension Notice 7th.

Subject: Installation of Bore well in Thayan block Kalaroose.
Reference: 01. This office Re-Tender Corrigendum Notice Issued Vide Endorsement No. PHE/GWDS/24-25/Corrs./8695-8705, dated: 10-12-2024.
02. This office e-NIT No.30-JS-PHE/GWDS/Mech. of 2024-25, issued vide endorsement No: JS-PHE/GWDS/24-25/Corrs./7063-74, dated: 04-11-2024, Bearing Tender ID. No. 2024_PHE_263359_24, for the S. No. 11 of e-NIT.

Due to "No Response" for the above mentioned Subject work advertised vide e-NIT No. and Tender ID No under reference No. 02 & Re-Tender Corrigendum under Reference No. 01. Which was scheduled to be downloaded till 10-02-2025 Up-to 11:00 AM are extended as per the details given below: -

S.No.	Item	Fresh Date
1.	Period of submission of bids	14-02-2025 Up-to 11:00 AM
2.	Date of opening of tenders	15-02-2025 11.00 AM

NOTE:

All other terms and conditions shall remain same as laid down in the aforesaid e-NIT issued vide above referred endstt: nos.

Sd/-
Executive Engineer
Jal Shakti (PHE) Deptt.
Ground Water Division Srinagar.
DIPK-11810/24
dated: 10-02-2025

Government of Jammu & Kashmir
Directorate of Tourism, Kashmir
Tel:0194-2315378, Fax 0194-2479548, e-mail: ddtreg123@gmail.com

Subject: - Application for Change in title of the Travel Agency "Master Mind Holidays Express" situated at Gousia Market, Khanyar Srinagar.

Public Notice.

Whereas, Proprietor of travel Agency "Master Mind Holidays Express" has approached this office for change in title of his Travel Agency from "Master Mind Holidays Express" to "Travelkart" as per Section 39 of the J&K Registration of Tourist Trade Act 1978/201;

Whereas, the said travel agency is registered with this department under the name and style "Master Mind Holidays Express" in the name of Mr. Nisar Ahmad Sheikh S/o Mr. Abdul Aziz Sheikh R/o Pamposh Colony, Palpora, Srinagar bearing registration No. JKTA00004706 dated 01.04.2021 which is valid upto 31.12.2025;
Whereas, the applicant has submitted photocopy of registration certificate, NOC dated 29.11.2024 from J&K Bank, Branch Unit Residency Road, Srinagar issued vide No. JKB/RR/ADV/2024-2708 dated 29.11.2024 and affidavit dated 05.02.2025 for change in title duly authenticated by 1st Class Judicial Magistrate;

Now therefore, in exercise of powers conferred on me under section 39 of J&K Registration of Tourist Trade Act 1978/82/2011/2012, before the request of the applicant for change in title of his Travel Agency from "Master Mind Holidays Express" to "Travelkart" is considered, the matter is hereby notified for information of General Public/Financial Institutions/ Banks/ Development Authorities/PHE Department/ Electric Department that in case of any objection, the same should reach the office of undersigned within a period of 07 days from the date of publication of this notice. No objections beyond a period of 07 days will be entertained and the request of the applicant will be considered under rules, after submission of requisite documents.

Sd/-
Assistant Director Tourism,
Registration

No: Reg/T/1528/DTK/120
DIPK-11794/24
Dated: 10.02.2025

NOTICE FOR GENERAL PUBLIC

This is information for the general public that in Adhar card bearing number 769816331422 of my daughter the name and D-O-B is entered as SURAYA BASHIR & D-O-B 11-04-2008 while her actual name and D-O-B is SOURIYA BASHIR D-O-B is 10-05-2011. Now I want its correction, in this regard if anybody having any objection may contact Concern department with in a period of seven days. No objection shall be entertained after that.

BASHIR AHMAD SOFI
F/o BASHIR AHMAD SOFI
R/o HARDA BATA PORA BUDGAM CELL.
6006478025 mcb

PUBLIC NOTICE

I, Muzamil Hamid Sheikh, son of Abdul Hamid Sheikh, resident of Thuru, Ganderbal, have lost my 10th class marks card bearing Roll No. 958219 and Registration No. N10320540031. I am applying for a duplicate of the same. If anyone has any objections in this regard he/she may contact Concerned office within within 7 days. After that no objection shall be entertained.

fn

ISLAMIC UNIVERSITY OF SCIENCE & TECHNOLOGY
AWANTIPORA, KASHMIR.
Tele: 01933-247954/247955. Website: www.iust.ac.in

NOTICE INVITING E-TENDERS

For and on behalf of Hon'ble Vice Chancellor, Islamic University of Science and Technology, Awantipora, J&K UT, E-Tenders (in Two cover system) are invited on percentage basis, from approved and eligible contractors registered with J&K State Govt. / CPWD / Railways or other State / Central Govt. Departments for the following works.

S.No	ENIT No & Date	Advertised Cost of Construction	Class of Contract
1.	Internal Electrification of Scholar Quarter Block at IUST Campus-I, Awantipora. IUST/EW/25/TEND/ELE/IESQB/10. Dated: - 10-02-2025. Rs. 51,85,000.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 03-03-2025 Up to 6:00 pm. Bids shall be opened at IUST on 04-03-2025 at 10:00 am.		"A"
2.	Providing & Installation of 30KVA Automatic Servo Controlled Voltage Stabilizer at IUST Campus-I. IUST/EW/25/TEND/ELE/WCSERVO/09. Dated: - 10-02-2025. Rs. 1,88,000.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 22-02-2025 Up to 6:00 pm. Bids shall be opened at IUST on 24-02-2025 at 10:00 am.		"A"
3.	SITC of 125KVA Diesel Generator Station & 15KVA Online UPS for HPC & Research Laboratories at IUST Campus-I, Awantipora. IUST/EW/25/TEND/ELE/HPCDG/11. Dated: - 10-02-2025. Rs. 20,58,000.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 22-02-2025 Up to 6:00 pm. Bids shall be opened at IUST on 24-02-2025 at 10:00 am.		"A"
4.	Internal Electrification of CIED at IUST Campus-III, Awantipora IUST/EW/25/TEND/ELE/ECIED/07. Dated: - 10-02-2025 Rs. 31,99,000.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 22-02-2025 Up to 6:00 pm. Bids shall be opened at IUST on 24-02-2025 at 10:00 am.		"A"
5.	Providing & Fixing of Aesthetic Lights in HVC Chamber, Soffits of the Roof & Main Entrance of Administration Block at IUST Campus-I, Awantipora. IUST/EW/25/TEND/ELE/ALA/08. Dated: - 10-02-2025. Rs. 4,07,000.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 22-02-2025 Up to 6:00 pm. Bids shall be opened at IUST on 24-02-2025 at 10:00 am.		"A"
6.	Construction of 11/0.44KV, 400KVA Sub-Station along with LT Cabling and LT Power Panels for Administration Block at IUST Campus-I, Awantipora. IUST/EW/25/TEND/ELE/ADMINSS/12. Dated: - 10-02-2025. Rs. 44,00,000.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 22-02-2025 Up to 6:00 pm. Bids shall be opened at IUST on 24-02-2025 at 10:00 am.		"A"
7.	Interior works of Conference Hall for CIED at IUST Campus III Awantipora IUST/EW/25/TEND/CVL/CHCIED/05 Dated: - 10-02-2025 Rs. 13,89,485.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 22-02-2025 Up to 6:00 pm. Bids shall be opened at IUST on 24-02-2025 at 10:00 am.		"B, C, D"
8.	Works for main road by way of construction of Footpaths and Other Allied Works from Main Gate To Round Off up to Administration Block at IUST Campus I Awantipora. IUST/EW/25/TEND/CVL/FPMR/06 Dated: - 10-02-2025 Rs. 1,02,28,651.00 Document Download Start Date/ Bid submission Start Date: 10-02-2025 Bid submission End Date: 03-03-2025 Up to 6:00 pm. Bids shall be opened at IUST on 04-03-2025 at 10:00 am.		"A"

Tender details are available at www.iust.ac.in and <https://itenders.gov.in>.

DIPK-NB-3418/24 dated: 10-02-2025

Sd/-
Executive Engineer IUST Awantipora

India Open To Buying Energy From All Sources, Gas Prices To Come Down In 2026: Oil Min Puri

Press Trust Of India

NEW DELHI- Union Oil Minister Hardeep Singh Puri on Monday said that India is open to energy imports from all sources at the lowest rates and domestic oil marketing firms are looking for more gas which is expected to cost less in 2026.

Addressing a presser on Indian Energy Week 2025 beginning on Tuesday, Puri allayed fears of impact on energy supplies to India from Russia after US sanctions. "Today we have a situation that we have (increased) from 27 suppliers to 39 suppliers. We added Argentina among others. We are open to import from all sources."

"We issued tenders at the importation. Those tenders are open to any supplier. We buy from the cheapest source possible."

He also informed that domestic (oil marketing firms) companies are looking for more gas.

"We also expect the prices of gas (natural gas) to come down. My reading of the international market is that in 2026 you will begin to see a major increase in the availability of natural gas. We may get more gas from Qatar. Our companies are looking for more gas."

Puri stated that the LPG (liquefied petroleum gas) is more or less saturated in the country and the idea is to take piped natural gas to every house as it is 30 per cent cheaper.

A top official said that Indian Oil, Bharat Petroleum and GAIL are considering the purchase of LNG (liquefied natural gas) and crude oil from the US.

The top official also stated that domestic firms may sign long-term contracts and may



look to invest in the US (energy projects).

This assumes significance in view of Prime Minister Narendra Modi's visit to the US later this week where discussion on energy is likely on the agenda.

During the presser, Puri also said, "I will be surprised if sourcing of energy from the US does not figure in the discussions (of PM and Trump)."

He said, "With President (Trump) saying he wants to see global prices of energy to come down, he wants more and more energy to come to the market. For countries like India it is a positive development."

During the India Energy Week 2025, energy buyers will hold meetings with producers in the national capital.

Puri said that IEW'25 is set to be even larger, more diverse, and more impactful than its previous two editions. Covering over 1 lakh square metres, IEW'25 will be the second-largest energy event globally in terms of ministerial and CEO participation, exhibition space, and the number of sessions.

He also said that the Ministry of Petroleum & Natural Gas will host a Clean Cooking Ministerial, bringing together global policymakers, industry leaders, and experts to accelerate the transition to clean cooking solutions.

During the India Energy Week 2025, energy buyers will hold meetings with producers in the national capital.

Gold Surges ₹ 2,430 To Hit Lifetime High Of ₹88,500 Per 10g Amid Trump's Tariff Threats



Press Trust of India

NEW DELHI- Gold prices zoomed by Rs 2,430 to hit a lifetime high of Rs 88,500 per 10 grams in the national capital on Monday following firm global trends and a weak rupee, according to the All India Sarafa Association.

The precious metal breached the record USD 2,900 an ounce level in spot markets globally after US President Donald Trump announced imposition of fresh 25 per cent tariffs on all steel and aluminum imports to the US.

Heavy buying by jewellers and retailers also boosted the prices.

The precious metal of 99.9 per cent purity had settled at Rs 86,070 per 10 grams last week.

Gold of 99.5 per cent purity surged by Rs 2,430 to hit a record high of Rs 88,100 per 10 grams in the local markets.

Silver prices increased Rs 1,000 to Rs 97,500 per kg.

Investors are dumping riskier assets like stocks as they prefer safe haven amid global economic uncertainties, traders said.

In futures trade on the MCX, gold contracts for April delivery rallied Rs 940 to hit a new

"With no specific clarity on which countries are included or excluded, uncertainty in global trade has driven significant bullion buying," Jateen Trivedi,

lifetime high of Rs 85,828 per 10 grams.

Gold witnessed strong gains, surging above Rs 85,800 in MCX and hitting USD 2,900 in spot markets as Trump's new round of tariffs on metal products intensified trade war concerns.

"With no specific clarity on which countries are included or excluded, uncertainty in global trade has driven significant bullion buying," Jateen Trivedi, VP Research Analyst - Commodity and Currency, LKP Securities, said.

The subsequent contract for June delivery surged Rs 1,015 or 1.18 per cent to hit a

fresh peak of Rs 86,636 per 10 grams.

Silver futures for March delivery climbed Rs 632 to Rs 95,965 per kg on the Multi Commodity Exchange (MCX).

Globally, Comex gold futures appreciated by USD 45.09 per ounce or 1.56 per cent to hit a record high of USD 2,932.69 per ounce. Meanwhile, spot gold in the global markets breached the psychological level of USD 2,900-mark.

"Gold climbed to a new record high on Monday as fund flow increased towards the safe haven asset in response to President Trump's latest declaration," Saumil Gandhi, Senior Analyst of Commodities at HDFC Securities, said.

Comex silver futures in the Asian market hours rose nearly 1 per cent to USD 32.76 per ounce.

According to a report by Dutch multinational ING Bank, gold has already hit a series of fresh record highs this year. Tariff concerns that risk higher inflation and slower economic growth are spurting demand for safe haven assets.

The precious metal prices will hit more record highs this year, with USD 3,000 per ounce now in sight, it said.

Govt Says 255 Passengers Placed In 'No Fly List' In Last Three Years



Press Trust Of India

NEW DELHI- The government on Monday said 255 passengers were placed in the 'No Fly List' by airlines in the last three years for various reasons, including incidents of misbehaviour, quarrels and manhandling of crew members.

A total of 82 people were placed in the list in 2024 while the count stood at 110 in 2023 and at 63 in 2022, as per data shared by the civil aviation ministry with Rajya Sabha.

In a written reply, Minister of State for Civil Aviation Murlidhar Mohol said passengers were placed in the 'No Fly List' for incidents of misbehaviour, quarrels and manhandling of crew members, among others.

Adequate regulatory frameworks are in place to ensure safety of the aircraft/ persons/ property/ good order and discipline on board the aircraft and to handle the unlawful/disrup-

tive behaviour on-board the aircraft, he noted.

A person aggrieved due to inclusion in the list can appeal within 60 days from the date of issue of the order, to an appellate committee constituted by the ministry.

The committee is chaired by a retired judge of a high court, a representative from a passengers' association or consumer association or retired officer of Consumer Dispute Redressal Forum and a representative of the airlines of the rank not below the rank of vice president or equivalent.

India is one of the world's fastest growing civil aviation markets and the country's airports handled 37.41 crore passengers in FY24.

"The air passengers are expected to grow at the rate of approximately 15 per cent per year for the next five years," Mohol said in another written reply.

Sensex, Nifty Fall For 4th Day Amid Fresh US Tariff Concerns, Foreign Fund Outflows

Press Trust Of India

MUMBAI- Stock markets closed with losses for the fourth consecutive day on Monday with the benchmark Sensex falling by 548 points as fresh US tariff threats shook investor confidence and triggered selling in bluechip banking, metal and oil shares.

The 30-share BSE Sensex dropped 548.39 points or 0.70 per cent to settle at a week's low of 77,311.80. Intra-day, it tanked 753.3 points or 0.96 per cent to 77,106.89.

The NSE Nifty declined 178.35 points or 0.76 per cent to 23,381.60 dragged by losses in Trent, Tata Steel and Power Grid.

"The US tariff threats continued to impact the market sentiment. Domestic yield is inching higher as investors stay cautious on riskier assets and navigate their investments to safe haven assets like gold," Vinod Nair, Head of Research, Geojit Financial Services, said.

From the 30-share Sensex pack, Power Grid,



Tata Steel, Zomato, Titan, Bajaj Finance, Mahindra & Mahindra, NTPC and Tata Motors were among the major laggards.

Kotak Mahindra Bank, Bharti Airtel, HCL Tech, Tech Mahindra, ICICI Bank and Tata Consultancy Services were the gainers.

Sensex has dropped 1,272 points or 1.63 per cent while Nifty tanked 357 points or 1.51 per cent on the four-day decline since February 5.

"Indian benchmark indices witnessed a significant decline today following a statement by US President Donald Trump, who an-

nounced plans to impose new tariffs on all steel and aluminum imports into the US, along with additional reciprocal tariffs," Ameya Ranadive Chartered Market Technician, CFTE, Sr Technical Analyst, StoxBox, said.

The BSE smallcap gauge dropped 2.25 per cent and midcap index tanked 2.06 per cent.

All BSE sectoral indices ended lower. Realty tumbled the most by 2.69 per cent, followed by metal (2.63 per cent), consumer durables (2.61 per cent), utilities (2.49 per cent) and consumer discretionary (1.94 per cent).

Dir Law Enforcement J&K Reviews Fertilizer Scenario In Kashmir

Observer News Service

SRINAGAR- To review the overall scenario of TSO/HMO in Kashmir Division, the Director Law enforcement J&K Balbir Singh Monday chaired a meeting of heads & responsible persons of TSO/HMO companies who are carrying out their business in Kashmir division.

While addressing the meeting, Singh said that enforcement wing is committed to safeguard the interests of farming community of the region.

He exhorted upon the stakeholders including representatives of TSO/HMO companies to put in all the efforts and ensure that only the quality inputs including TSO/HMO reaches farming community.



He highlighted the importance of transparency and accountability in the system to ensure smooth and timely distribution of tree spray oil to the growers and farmers.

Speaking on the occasion, Joint Director Agriculture Kashmir Sartaj Ahmad Shah highlighted the significance of TSO/HMO and other agriculture inputs. He

reiterated the importance of collaborative efforts between the stakeholders to ensure the availability of quality inputs to the farming community of the region through proper sale outlets at appropriate time.

He impressed upon the concerned officers to make sincere efforts for online service delivery to the farmers.

Rupee Settles Flat At 87.50 Against USD

Press Trust Of India

MUMBAI- The rupee on Monday plunged 45 paise and moved closer to the 88 per US dollar-level, weighed down by the strength of the American currency tariff concerns, but settled on a flat note at 87.50 (provisional) on suspected RBI intervention.

The American currency gained in the overseas market after US President Donald Trump's plans to impose 25 per cent tariffs on steel and aluminum imports, along with reciprocal tariffs targeting countries taxing US exports.

The move has added jitters over the global trade war with China's reciprocal duties coming into effect, they said.

At the interbank foreign exchange, the rupee opened at 87.94 and touched an all-time intraday low of 87.95 against the American currency during the session.

The local unit, however, pared the initial losses and finally settled on a flat note at 87.50 (provisional), unchanged over its previous close.

On Friday, the rupee recovered 9 paise from its all-time low level to close at 87.50 against the US dollar.

The rupee touched an all-time low closing level of 87.59 against the greenback on February 6.

Meanwhile, the dollar index, which gauges the greenback's strength against a basket of six currencies, was trading 0.14 per cent higher at 108.18.

"The Indian rupee touched fresh record lows in early trades on weak domestic markets and a strong US dollar index. However, the rupee recovered early losses on supposed intervention by the Reserve Bank of India (RBI)," said Anuj Choudhary -- Research Analyst at Mirae Asset Sharekhan.



Upcoming Yarn Dyeing CFC To Boost Quality Of Kashmir Handicrafts

Observer News Service

SRINAGAR- In a major fillip to Kashmir's famed handicrafts, the Handicrafts and Handloom Department, Kashmir, is on the verge of commissioning a modern Common Facility Centre (CFC) for Yarn Dyeing in the premises of Indian Institute of Carpet Technology (IICT) at Nowshera, here.

Constructed at a cost of ₹2.59 Cr, the CFC shall adhere to all international norms and will dye different types of raw materials used in the handicrafts and handloom sector and go a long way in further improving the quality of craft products and boosting its saleability in niche global markets.

In a statement released here today, a spokesman from the Handicrafts and Handloom Department, stated that CFC will use chemical dyes which shall be 100% Azo-free and have all

necessary plant and machinery installed, such as dyeing machines with different capacities, ranging from 5kg to 20 kg, for dyeing of silk, woolen, cotton and viscose yarn. "It will also have Water Softening System, Dryers, Hydro Extractors, Washing Machines and 02 Mini Boilers along with Effluent Treatment Plant," he added.

THE spokesman further stated that the CFC shall also have a Dye House catering to a daily capacity to dye 250 kg of silk, wool and cotton, all in hank form, in different types of dyeing machines. "The CFC shall also provide natural dyeing facility to 07 kg of Pashmina per day through Soft Flow Dyeing Machine," he added.

The spokesman advised the concerned stakeholders to approach Director IICT for availing the dyeing facility for all types of yarn in hank form against nominal rates.

JKEDI Hosts Workshop On Semiconductor Design Led ESDM



Observer News Service

SAMBA- Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) hosted a one-day workshop themed "Semiconductor Design Led ESDM: Exploring the world of Semiconductors & AI: J&K" here on Monday.

The workshop served as a crucial platform for industry experts, academicians, and innovators to discuss the future of semiconductor technology in India with an overall objective to propel Jammu & Kashmir into the digital age. The event was a testament to the vision and leadership of Director JKEDI, Rajinder Kumar Sharma, whose unwavering commitment to entrepreneurship and innovation has positioned the institute as a center for cutting-edge technological discourse.

The workshop featured esteemed speakers, including Dr. M.J. Zarabi, Founder of R&Z Technologies and former CMD of SCL Mohali.

Former Chairman BOG at NIT Srinagar, Dr. Zarabi shared his valuable insights on the semiconductor industry and its growth prospects in India.

Other notable speakers included Prof. (Dr) B. L. Raina, Founder of R&Z Technologies, an eminent academician with experience at UNC (USA), TIFR (India)/spoke on Artificial Intelligence (AI) and its applications, and Susheel Jalali, COO of R&Z Technologies, who discussed semiconductor-led AI applications and the benefits of using RISC-V, an open-source instruction set architecture.

With India's semiconductor market projected to reach \$63 billion by 2026, workshops like

these play a pivotal role in fostering research, innovation, and skill development.

Speaking at the event, the Director JKEDI emphasized the significance of semiconductor technology in shaping India's digital future. "At JKEDI, we are committed to nurturing an environment that fosters innovation and entrepreneurship. The semiconductor industry holds immense potential for our youth, and it is imperative to equip them with the knowledge and skills necessary to be at the forefront of this technological revolution. This workshop is a step towards building a strong semiconductor ecosystem in Jammu & Kashmir."

The speakers and attendees lauded the Director JKEDI for his proactive approach in promoting entrepreneurship and technological advancement in the region. His leadership has been instrumental in making JKEDI a hub for innovation, aligning with India's broader vision of becoming a global semiconductor powerhouse.

The event saw enthusiastic participation from distinguished guests, industry professionals, academicians, and faculty members. The event witnessed enthusiastic participation from 120 Engineering students from various Universities and colleges viz. SMVVDU-Katra, MIET-Jammu, GCET-Jammu, MBS College-Jammu etc and startups who attended physically, while over 100 participants joined virtually which include students and guests from SKUAST-Kashmir and NIT Srinagar. The workshop concluded with a vote of thanks, expressing gratitude to the esteemed speakers and participants who contributed to the insightful discussions.

J&K Bank Provides Free Hearing Aids & Speech Therapy For Needy

Hands Over Key Of Mobility Van To VMS



Observer News Service

Srinagar: Reinforcing its social commitments, J&K Bank has launched a widespread campaign to support individuals with hearing and speech impairments in Jammu, Kashmir and Ladakh. Funded under the Bank's Corporate Social Responsibility (CSR), the campaign is being implemented by Voluntary Medicare Society (VMS) - a non-profit organization dedicated to healthcare and rehabilitation.

As part of the project, the General Manager also handed over the keys of the mobility van to the Chairman VMS, the procurement of which has also been supported by the Bank to enhance outreach and expand the campaign's impact.

The Bank's General Manager (S&T/CSR) Imtiyaz Ahmad Bhat formally inaugurated

the campaign in the presence of Chairman & Patron (VMS) Dr. Mir Mohammad Maqbool, Deputy General Manager Manju Gupta, Zonal Head (Srinagar) Raja Zaffar Khan, Director VMS Dr Bashir Lone and senior functionaries from both organizations here at the VMS Complex in Bemina.

"We believe in nurturing an equitable and inclusive society," said J&K Bank General Manager Imtiyaz Ahmad Bhat.

VMS Patron Dr. Maqbool expressed gratitude for the bank's support, calling it a significant step towards improving the lives of those with hearing and speech impairments. The campaign aims to improve access to care, empower beneficiaries socially and economically, and raise awareness about hearing and speech challenges. Hundreds will also receive speech therapy.

Business Rules Panel To Convene Fourth Meeting Today

Likely To Finalize Draft Rules For Legislative Assembly

Agencies

Jammu: The Business Rules Committee of the Jammu and Kashmir Legislative Assembly is set to hold its fourth meeting today, February 11, to deliberate and likely to finalize on the revised draft rules circulated among its members.

The meeting comes in the wake of suggestions from several members to simplify the initial draft.

MLA Saifullah Mir, a member from the ruling party National Conference, confirmed his participation in the meeting. "I will be attending tomorrow's session," he said.

In the previous meeting, some members emphasized the need for a more concise version of the draft rules, urging the Assembly Secretariat to streamline the document for easier comprehension and feedback. The Speaker, according to sources, acknowledged these concerns and agreed to circulate a simplified version within three to four days, setting the stage for

tomorrow's discussions.

Subject to majority consensus, the revised rules are anticipated to be adopted by the Committee and subsequently submitted to Lieutenant Governor Manoj Sinha for approval. If all goes as planned, the new rules are expected to be implemented before the budget session of the Legislature, scheduled to commence on March 3.

Sources indicate that the draft rules have been meticulously prepared in alignment with the Jammu and Kashmir Reorganization Act, 2019.

The rules comprehensively address procedures for Question Hour, government business including bills, private member's bills and resolutions, Call Attention Notices, and other legislative activities. They also detail the timelines for discussions on the Motion of Thanks following the Lieutenant Governor's address and the presentation and debate of the budget.

As stipulated by the Jammu and Kashmir Reorganization

Act, 2019, the Assembly has been operating under the previous state rules until new business rules are officially adopted.

The necessity to draft new rules arose after Jammu and Kashmir's special status under Article 370 was revoked, and the state was bifurcated into two Union Territories—Jammu and Kashmir, and Ladakh.

The Rules Committee is headed by Assembly Speaker Rahim along with members such as Mubarak Gul, ex-Speaker; Saifullah Mir, former Law Minister; Hasnain Masoodi, ex-MP and Retired High Court Judge—all from the National Conference. Other members include Pawan Kumar Gupta and Ranbir Singh Pathania from BJP, M.Y. Tarigami from CPM, Nizam-ud-Din Bhat from Congress, and Muzaffar Iqbal Khan, an Independent MLA from Thannamandi. Notably, all members except the two from BJP are part of the National Conference alliance.(KINS)

MLAs' Accommodation Issues J&K Speaker Vows Time-Bound Resolution



Press Trust Of India

Srinagar: Jammu and Kashmir Assembly Speaker Abdul Rahim Rather on Monday expressed hope that all genuine issues faced by the newly-elected members would be resolved in a time-bound manner.

Rather was speaking at a meeting of the house committee, which met here under his leadership to discuss issues raised by different members of the Legislative Assembly, an official said.

BJP legislators Sunil Kumar Sharma (Leader of Opposition) and Surjeet Singh Slathia, Ghulam Ahmad Mir (Congress), Nazir Ahmad Khan (Gurez), Ali Mohammad Dar and Javid Hassan Baig of National Conference, Choudhary Mohammad Akram (Independent) and Waheed Ur Rehman Para (PDP) were present as members of the committee.

The speaker assured them that all their genuine suggestions, including accommodation issues would be taken up with the government for early resolution.

He showed his optimism that these issues would find resolution in a time-bound manner, the official said.

The committee discussed accommodation and other related issues being faced by the MLAs during their stay in the twin capitals.

During threadbare discussions, the legislators gave their suggestions regarding provisioning of suitable accommodation to them at Jammu and Srinagar.

They also suggested that process should be initiated to identify the government quarters for allotment to the MLAs till new arrangements are made so that they would not face any inconvenience during public meetings and legislative sessions.

Bajaj Allianz General Insurance Unveils 'HERizonCare' India's First Comprehensive Health Insurance Plan Designed Exclusively for Women

Srinagar: Bajaj Allianz General Insurance, a leading private general insurer in India, has today announced the launch of 'HERizon Care', a thoughtfully designed inclusive health insurance product that caters exclusively to women's evolving healthcare needs. This comprehensive policy addresses critical illnesses, maternal and reproductive health, wellness, and more, empowering women with financial security throughout their life stages. HERizon Care is the first health insurance plan in India that offers multiple specialized covers in a single policy, providing holistic protection tailored to women's unique needs.

HERizon Care offers two comprehensive covers: Vita Shield and Cradle Care, along with a suite of optional covers to address specific healthcare needs.

Vita Shield - Critical Illness & Holistic Wellness Protection

Under Vita Shield, the Critical Illness cover offers protection against 34 critical illnesses, encompassing both general and female-specific conditions. Additionally, this cover can be enhanced with optional extensions to further support policyholders, such as:

Child Education, which secures the education of one or more children in case of a critical illness diagnosis. Loss of job that offers to mitigate financial instability caused by employment loss due to illness. Incidental Expenses cover offers financial assistance for necessary medical expenses, including reconstructive surgery, physiotherapy, home nursing, post-surgical implants, or rehabilitation counselling, enabling a smoother

recovery journey. Vita Shield also includes a Holistic Wellness ecosystem that provides access to resources that prioritize physical and mental well-being, including community support, diet and nutrition consultations, emotional wellness programs, teleconsultations, and preventive health check-ups promoting regular monitoring and early detection.

Cradle Care - Redefining Women's Reproductive Health Coverage

The Cradle Care cover under the HERizon Care policy supports women through unique reproductive health journeys. It includes Surrogate Care, covering medical expenses for surrogate mothers during surrogacy pregnancy and post-partum recovery, ensuring comprehensive care throughout the process.

Additionally, the Oocyte Donor cover provides financial protection for medical expenses incurred during inpatient hospitalization for complications related to oocyte retrieval.

There are also a range of optional covers including:

The Nurture Nest Cover under HERizon Care policy offers essential support for women planning or expanding their families. It includes coverage for surgical management of infertility for women aged 21-45 years, covering adoption expenses, and egg-freezing procedures, and empowering women with choices for future family planning.

The Motherhood Cover provides financial protection for assisted reproductive technologies like IUI, IVF, ICSI, GIFT, and ZIFT, alongside maternity

expenses, including pre-and post-natal care.

Fetal Flourish Cover ensures comprehensive health support for unborn babies, covering prenatal techniques, in-utero surgeries, and congenital disability treatments. Under this cover, a daily allowance is available for the mother or baby during hospitalization.

The Prophylactic Surgeries cover addresses preventive surgeries, including mastectomy and hysterectomy, while Legal Expense Support aids with cases of sexual assault, kidnapping, and acid attacks, ensuring peace of mind during unforeseen circumstances. These covers together offer holistic protection tailored to women's unique health and family-building journeys.

Speaking on the

announcement, Mr. Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance, said, "Women are the backbone of our workplaces, our families, and our society, yet their health needs are often overlooked. At Bajaj Allianz, we deeply care about their well-being in every aspect—physical, mental, and emotional. That's why we created HERizon Care, not just as another insurance plan, but as a commitment to truly support women through every stage of their journey. From critical illnesses to adoption expenses, surrogate care, and infertility treatment, we've thoughtfully designed this policy to address real challenges that women face. HERizon Care is about more than just coverage—it's about care, dignity, and making sure no woman feels alone when it

comes to her health."

HERizon Care offers flexible and affordable plans with premium discounts for HPV vaccination, early policy entry, loyalty, and long-term policies. The policy is available for women aged 18 to 80 years and children from day 90 to 35 years, with sum insured options ranging from INR 3 lakhs to INR 2 crores. It operates on an individual sum insured basis with policy periods of 1 to 5 years, offering flexible payment options and lifelong renewals. HERizon Care represents a step forward in inclusive insurance solutions, setting a precedent in addressing women's specific health and wellness requirements.

CONTD. FROM FRONT PAGE

CM Omar Meets

J&K and Ladakh.

During the meeting, Omar also briefed Shah about the situation in J&K after the two recent incidents -- the death of a person by suicide in Kathua in Jammu, and shooting of a truck driver after he did not stop at a checkpoint in Sopore in north Kashmir.

After these incidents that took place on February 4 and 5, the chief minister had said that incidents like these "risk alienating the very people who we need to carry with us on the road to complete normalcy".

"I have taken up these incidents with the Union Government & insisted that both incidents are inquired into in a time bound, transparent manner. The Government in J&K will also order its own inquiries," Omar had said in a post on X.

During the meeting on Monday, the chief minister is believed to have conveyed to the home minister the need for taking people of the UT into confidence and that as the representative of the people, his government should have a say in maintaining the law and order, the officials said.

Omar said that the last stages of militancy won't be succeeded in vacuum, according to the officials.

A strong votary of peaceful Jammu and Kashmir, Omar has been emphasising that the situation in the UT cannot be normalised in a vacuum.

The meeting came a week after Shah chaired two back-to-back meetings in two days where the security situation of J&K was discussed threadbare.

"The Chief Minister of Jammu and Kashmir Shri @OmarAbdullah, called on Union Home Minister and Minister of Cooperation Shri @AmitShah," Shah's office wrote on X.

During Monday's meeting, the officials said Omar also apprised the home minister about the business rules which are likely to be vetted by the MHA.

After the erstwhile state was downgraded into two UTs, the law and order is under the direct control of the central government.

Omar also discussed some changes in the industrial and tourism policies in order to incentivise the manufacturing sector and bring more tourists.

No Industrial Pollution

in Ladakh. "The network assesses key parameters such as Biochemical Oxygen Demand

(BOD), Dissolved Oxygen (DO), and pH levels to evaluate pollution levels in rivers and other water bodies," he said, adding, "The CPCB data indicates that while industrial pollution is not a major concern, continuous monitoring remains essential to prevent potential environmental degradation."

He said that air pollution control in J&K is also part of the National Clean Air Programme (NCAP), a nationwide initiative aimed at reducing Particulate Matter (PM10 and PM2.5) pollution in urban areas. "Major cities like Srinagar and Jammu have been included in the program with the government implementing measures such as pollution control technologies, increased green cover, and stricter vehicular emission norms."

He said that Ladakh, with its sparse population and limited industrial activity, has lower air pollution levels, but concerns remain regarding emissions from tourism-related transport and construction activities. (KNO)

Higher Reaches

Fresh snowfall was experienced at Doodhpathri, Sonamarg, Zojila Pass, Z Gali, Yusmarg, Peer ki Gali and Sinthan top areas.

At Doodhpathri, a snowfall of 4-6 inches as recorded till this evening while 4 inches of snow was recorded at Sonamarg, 6 inches at Zojila pass, 5 inches at Z Gali, 4 inches at Yusmarg, 2 inches at Peer ki Gali and 4 inches at Sinthan top.

The reports of light rainfall were also received from some plains of north Kashmir.

Overall nothing significant is expected till 15th February, said an Independent Weather Forecaster, Aadil Maqbool.

Meanwhile, generally dry weather with possibility of light snow expected at isolated higher reaches tomorrow, said Director Meteorological department (MeT), Dr Mukhtar Ahmad said.

He said that generally dry weather is expected from February 12 to 14 while generally cloudy weather with possibility of light rain and snow is expected at isolated places on February 15 & 16.

Director MeT also said that on February 17, the weather would remain generally dry while generally cloudy with possibility of light rain and snow is expected at isolated places on February 18 & 19.

Er Rashid Gets

personnel to the place of visit.

Rashid was saddled with certain riders as conditions for the reprieve, including not using a cellphone or addressing the media.

The court said Rashid would be ferried to Lok Sabha and back, and the security inside Parliament would be decided in consultation with the secretary general.

He is not allowed to use the internet or speak to the media during this period.

The Baramulla MP is facing trial in a terror funding case with the allegations that he funded separatists and terror groups in Jammu and Kashmir.

The court reserved its order on custody parole on February 7.

Rashid moved the high court alleging he was left without a remedy after the NIA court dealing with his bail application left him in a limbo post his election to the Lok Sabha last year on account of it not being a special MP/MLA court.

As an interim relief, he sought custody parole.

Senior advocate Sidharth Luthra and advocate Akshai Malik, representing the NIA, argued against the granting of custody parole, and said Rashid did not have a vested right to attend Parliament and hadn't demonstrated a specific purpose for his request.

Luthra highlighted security concerns over Rashid being allowed to enter Parliament, saying custody parole required police escort, posing complications given the restrictions on armed personnel within the premises.

"Custody parole is not a vested right of a parliamentarian," he noted, distinguishing this case from instances where custody parole was granted for personal reasons such as marriage or bereavement.

Luthra argued, "He has to be accompanied by armed personnel. How can you have armed personnel enter Parliament? Nobody with arms can enter. My objection has no meaning. He is subject to the norms of a different body."

"There are security issues beyond the NIA's domain. Custody parole is not a vested right of a parliamentarian," he added.

On the contrary, senior advocate N Hariharan, along with advocate Vikhyat Oberoi, argued Rashid should be allowed to attend the session as his constituency was not being represented during the budget session when the funds allocated to his state had gone down by Rs 1,000 crore.

He referred to a previous case involving

lawmaker Pappu Yadav who was allowed to participate in a Parliament session in 2009.

The counsel argued, "I represent the largest constituency of J&K. Don't prevent representation when the process of inclusion has started... Don't stifle the voice of the constituency."

Rashid was arrested in 2019 following allegations of involvement in a money laundering case and for waging war against the country under the Unlawful Activities (Prevention) Act.

His case is linked to funding separatist activities in Jammu and Kashmir and connections to designated terrorist Hafeez Saeed.

Older Candidates

said in an order consequent upon the recommendations of the Committee for Appointment and Promotion of Officials/Officers of the High Court Staff, duly approved by the Chief Justice.

"Where the mode of selection is written examination as also the viva-voce/interview and there is tie in the aggregate marks of both written and interview, the candidate having secured higher marks in the written test, shall have the right to be selected/appointed," the order reads.

Where the selection is by way of written and viva voce/interview and two or more candidates have same marks in both the written examination as well as in the interview, the candidate having higher marks in the basic educational qualification prescribed for the post, shall have the right to be selected/appointed, the order added.

Senior advocate Shadan Farasat, appearing as an amicus curiae, submitted most states accepted an apology and took undertakings while acquitting violators.

"As rightly submitted by the amicus curiae, the issue of illegal advertisements of Ayurvedic, Siddha or Unani drugs will be substantially taken care of, if all the states start implementing Rule 170 of the Drugs and Cosmetics Rules, 1954 in its true letter and spirit. Notwithstanding several orders passed by this court, the states are non-compliant," said the bench.

The top court directed Andhra Pradesh, Delhi, Goa, Gujarat and Jammu and Kashmir to file affidavits, including the response on the enforcement of Rule 170.

"We grant time till end of this month to these states to file responses," it said and posted the

matter on March 7.

The top court on August 27 last year stayed a notification issued by the Ministry of Ayush, which omitted Rule 170 of the Drugs and Cosmetics Rules, 1954 that prohibits misleading advertisements of Ayurvedic, Siddha, and Unani drugs.

The court said the notification issued by the ministry was "in the teeth" of its May 7, 2024 order.

Clamping down on misleading advertisements, the apex court on May 7, 2024 directed that before an advertisement was permitted to be issued, a self-declaration should be obtained from the advertisers on the line of the Cable Television Networks Rules, 1994.

The Centre defended its August 2023 letter to states and union territories asking authorities not to initiate action against any entity for violating Rule 170.

The process of final gazette notification would take time and in order to avoid confusion among the various states and UT's licensing authorities and to prevent avoidable litigations, Ministry of Ayush via its August 29, 2023 letter directed all such licensing authorities not to take any action, the Centre's affidavit said.

The top court in May, 2024, questioned the Centre over the letter.

The apex court was hearing a plea filed in 2022 by the Indian Medical Association alleging a smear campaign by Patanjali and yoga guru Ramdev against the Covid vaccination drive and modern systems of medicine.

Rajara Assumes

support to them regarding their issues and concerns.

He emphasised the need for further streamlining the social media platforms with the advanced technological innovations keeping pace with the emerging media trends.

The Director highlighted the significance of timely dissemination of accurate and objective information to the public, fostering transparency and enhancing communication channels between the government and the citizens of Jammu and Kashmir.

The officers, present on the occasion, reaffirmed their commitment towards performing their assigned tasks with added zeal and zest.

Joint Director Headquarters, Vivek Puri, Deputy Director PR/AV, Deepak Dubey, Deputy Director Central, Sunil Kumar and other senior officers and officials were present.

Ranji Trophy QF: Skipper Paras Dogra Keeps J&K Ahead After Kerala Rally

Press Trust of India

PUNE: Skipper Paras Dogra delivered when it mattered the most, lifting J&K to 180 for three for a substantial overall lead after Kerala staged a comeback of their own on a gripping third day of their Ranji Trophy quarterfinal here on Monday.

Dogra was batting on 73 at stumps, and wicketkeeper Kanhaiya Wadhawan was giving him captain company on 42, as J&K stretched their lead to 179 runs with seven wickets still in hand.

With Kerala starting the day on overnight 200 for nine and still 80 runs behind, J&K entered the field hoping that it would wrap up their opponents' first innings in a jiffy.

However, Salman Nizar had other ideas as the middle-order batter worked his way to a brilliant 112 off 172 balls after starting the day on 49, helping Kerala to take a one-run lead before their first innings came to an end



at 281.

Nizar remained not out, as Basil Thampi chipped in with 15 before becoming seamer Auqib Nabi's (6/53) sixth victim of the innings to signal the end of

Kerala innings.

While Nabi was without a doubt J&K's best bowler, Yudhvir Singh and Sahil Lotra picked up two wickets each.

Pacer MD Nidheesh (2/45),

who also ended with six wickets in the first innings besides scoring a handy 30, then sent back the two J&K openers — Shubham Khajuria (2) and Yawer Hassan (16) — cheaply as Kerala

nosed ahead of their opponents. Nedumankuzhy Basil (1/43), Nidheesh's new ball partner, compounded J&K's woes in their second innings by removing Vivrant Sharma after the batter had settled down nicely with a 37 off 70 balls.

Kerala had the edge at that point in the game, but the duo of Dogra and Wadhawan dashed their hopes of making further inroads with an unbroken partnership of 102 runs for the fourth wicket.

While Dogra struck seven fours and a six during his stay in the middle, Wadhawan found the fence three times in his 80-ball knock. Dogra took 148 balls to score his runs.

Brief scores:

J&K: 280 and 180/3 in 57 overs (Paras Dogra batting 73, Kanhaiya Wadhawan batting 42; MD Nidheesh 2/45) Kerala 1st innings: 281 all out in 85 overs (Salman Nizar 112, Jalaj Saxena 67; Auqib Nabi 6/53).

Gulmarg All Set To Host National SnowShoe Championship From Feb 17

Observer News Service

SRINAGAR: The J&K SnowShoe Association in collaboration with Department of Tourism Kashmir is all set to host the 9th National SnowShoe Championship from February 17 at Gulmarg.

One of the biggest annual winter sport event is going to witness participa-



SnowShoe Federation of India President Mir Mudassar said that SnowShoe running discipline is based in Kashmir and is inter-related with tourism.

and is inter-related with tourism.

"More than the Sport, it is Tourism related activity that everyone can do who visits snowbound locations. In India, SnowShoe running is fastest growing wintersport activity, with Kashmir being its torch bearer. Over the years with the support of Tourism Kashmir, athletes from



tion of around 110 athletes from around 15-17 states and union territories.

Last year, Sonamarg hosted the event and this time it is back to traditional wintersport venue of Gulmarg. The event is backed by SnowShoe Federation of India and full support from Tourism Department of Kashmir.

"All the preparations are in place and the event would be held from February 17 to 19. The athletes would arrive in Kashmir on February 16 while as inauguration would be held at Gulmarg on February 17. The closing ceremony would be held on February 18 and visiting

teams would depart on 19. It is going to be one of the seasons biggest wintersport event and would be held under the banner of Tourism Department Kashmir," said General Secretary J&K SnowShoe Association Dr. Altaf ur Rehman.

"We are highly thankful to Director Tourism Kashmir Raja Yaqoob Farooq and Deputy Director Tourism Recreation Malik Waseem for the full fledged support and help," he said.

SnowShoe Federation of India President Mir Mudassar said that SnowShoe running discipline is based in Kashmir

Kashmir have excelled in this discipline at both national and international level," Mir Mudassar said.

In the event, athletes from, J&K, Ladakh, Punjab, Haryana, Chandigarh, Delhi, Himachal Pradesh, Madhya Pradesh, Chattisgarh, Uttarakhandh, Uttar Pradesh, Maharashtra, Karnataka, Kerala, and Pondicherry are going to participate in both male and female categories.

SnowShoe running is also back in 5th Khelo India Winter Games as Demo Sport and was also recently part of first All India Inter-University Winter Games in Gulmarg.

'Pakistan Dangerous In Home Conditions, Should Make CT Semis'



Press Trust of India

DUBAI: Armed with a fearsome pace attack and playing in home conditions, hosts Pakistan could be a force to reckon with in the Champions Trophy even though they will miss opener Saim Ayub, reckons former India coach Ravi Shastri.

Defending champions Pakistan head into the Champions Trophy riding high on three consecutive ODI series victories over South Africa, Zimbabwe and Australia.

"I think Pakistan are the kind of side that, with the exposure they've had in the last six to eight months in white-ball cricket, have put up some really strong performances, especially in South Africa," Shastri told The ICC Review.

Despite the absence of the injured Ayub, who has become a vital cog in the Pakistan side, Shastri remains confident in the

team's depth.

"They've missed Ayub at the top, and he's a crucial player. But Pakistan have enough depth to be dangerous, especially in home conditions. I would say they should qualify for the semi-finals and from there, it's anyone's game."

Shastri is certain that, should Pakistan make it to the knockout stages, they will be a formidable threat to any team.

"Pakistan are still very, very dangerous, and if they qualify, they'll be doubly more dangerous."

Echoing Shastri's thoughts, Australian legend Ricky Ponting focused on Pakistan's lethal pace attack that includes Shaheen Afridi, Naseem Shah, Haris Rauf, Mohammad Haseeb.

"I agree with Ravi. Saim Ayub is a high-quality player, and his absence is a massive gap to fill," Ponting said.

"But Pakistan's fast bowling brigade is very,

very good. Led by Shaheen Afridi and Naseem Shah, who've been terrific in recent series, they have the pace and skill to trouble any batting line-up."

Since returning from South Africa, where he notched three consecutive fifties, former skipper Babar Azam's form has dipped. Ponting said his form will be crucial for Pakistan.

"Babar has been a bit up and down in recent years, but if he and (Mohammad) Rizwan can bring their A-games, that's when Pakistan becomes incredibly dangerous," Ponting said.

"They've still got enough high-quality players to beat any team on any given day. If they play well, they'll be right in it."

Pakistan will begin their Champions Trophy campaign against New Zealand in Karachi on February 19 before taking on arch rivals India on February 23 in Dubai.

Short TAKES

India Will Have Advantage Over Pakistan In CT: Harbhajan

Former Indian cricketer Harbhajan Singh believes India has an advantage in the 2025 ICC Champions Trophy, underlining that familiarity with Dubai's pitches will give them an edge over Pakistan in their much-anticipated clash.

Speaking to ANI, Singh said, "The hype is being created regarding the India-Pakistan match...the team that is going to adjust better with the pitch will get a better result...India has an advantage, it will play all its matches in Dubai so it will have an idea about the pitch and conditions. Overall, I feel the Indian team is better than the Pakistan team and the result will be in favour of India."

The former Indian bowler also stressed that while no one can replace Jasprit Bumrah, his absence provides an opportunity for others like Arshdeep Singh and Mohammed Shami to step up, take responsibility, and prove themselves.

"When a player like Bumrah is not playing, someone else has to step up and take responsibility. No one can truly replace Bumrah, but his absence creates an opportunity for others to showcase their abilities. Players like Arshdeep and Shami have a chance to make an impact and prove themselves," he added.

South Africa Batter Breetzke Breaks 47-Year ODI Record

South Africa opening batter Matthew Breetzke broke a 47-year-old record when he made the highest score on one-day international debut with 150 in a losing effort against New Zealand in a Tri-Nations fixture at the Gaddafi Stadium in Lahore on Monday.

Breetzke, 26, struck 11 fours and five sixes in his 148-ball innings as South Africa, batting first, amassed 304 for six in their 50 overs.

New Zealand chased their target down with eight balls to spare thanks to an unbeaten 133 from Kane Williamson to win by six wickets.

Breetzke's score beat the previous best mark of West Indian Desmond Haynes who made 148 on debut against Australia in Antigua in 1978. The South African record had been 124 by Colin Ingram against Zimbabwe in 2010. "It hasn't sunk in yet and I'm a bit tired," Breetzke said. "The pitch was tacky and (New Zealand seamer Will) O'Rourke was really tough to face.

"My mindset was to bat as long as possible and give myself a chance at the end."

Breetzke, who is not part of South Africa's Champions Trophy squad, batted until the 46th over.

One-Off Test: Ireland Down Zimbabwe To Continue Winning Run

Ireland outclassed Zimbabwe by 63 runs in the one-off Test in Bulawayo on Monday for their third straight victory in Tests.

Ireland needed 18 overs on the final morning to secure a 63-run victory over hosts Zimbabwe.

Matthew Humphreys finished with 6/57 as he took two of the three wickets Ireland required after Zimbabwe resumed on 183/7, chasing a target of 292 to win. Zimbabwe's faint hopes rested on Wesley Madhevere, who was 61 not overnight, but he was undone done by the second new ball when Humphreys bowled him for 84. Ireland, who gained full member status with the ICC in 2017, had lost their first seven Tests.

The teams begin a three-match one-day international series in Harare on Friday.

Turkish Club Chairman Resigns After Team Abandons Match

Adana Demirspor chairman Bedirhan Durak announced his resignation on Monday morning, a day after the Turkish side walked off the pitch in protest during their Super Lig clash against Galatasaray.

"I now sadly see that we have reached a deadlock. For the sake of my club, my family, my loved ones, and my health, I hereby announce my resignation from the presidency," Durak said in a statement.

The resignation follows Adana Demirspor's decision to walk off the pitch 30 minutes into their Super Lig match at Galatasaray on Saturday night as they trailed 1-0 to a penalty. The game was later abandoned.

The decision to walk off was taken to protest against Turkey's referees committee and football federation, several club officials said.

Bottom side Adana Demirspor were losing to a 12th-minute spot kick by Galatasaray's Spanish striker Alvaro Morata.

Super Bowl Halftime Performer Unfurls Sudanese-Palestinian Flag



Agencies

performer in Kendrick Lamar's Super Bowl halftime show was detained on the field and could face charges after unfurling a combination Sudanese-Palestinian flag with "Sudan" and "Gaza" written on it.

The NFL confirmed the person was part of the 400-member field cast. The New Orleans Police Department said in a statement that "law enforcement is working to determine applicable charges in this incident."

"The individual will (be) banned for life from all NFL stadiums and events," NFL spokesperson Brian McCarthy said in an emailed

statement.

The performer stood on a car used as a prop for Lamar's performance and held up the flag. The NFL said "the individual hid the item on his person and unveiled it late in the show" and that "no one involved with the production was aware of the individual's intent."

Roc Nation, the entertainment company which produced the show, said that the act "was neither planned nor part of the production and was never in any rehearsal."

The show continued without interruption, and it did not seem as though the person was shown on the broadcast of Lamar's performance. (AP)

Manchester City Wary Of Weakened Real Madrid, Says Pep Guardiola

Agencies

MANCHESTER: Manchester City coach Pep Guardiola said his side were well aware of Real Madrid's habit of producing their best in tough times, with a string of injuries having depleted the visitors' defence ahead of Tuesday's Champions League playoff.

Real and City failed to advance automatically to the last 16 as one of the top eight sides in the Champions League table after they finished 11th and 22nd, respectively, in the new league-phase format and have to play a two-legged playoff.

The clubs will clash for a fourth consecutive year, having met in four Champions League knockout ties since 2020.

In the first leg of the playoff tie at the Etihad on Tuesday, LaLiga leaders Real will be without key defenders Dani Carvajal, Antonio Rudiger, Eder Militao and David Alaba.

"I think both teams have had problems in terms of injuries during the season. Madrid handled it much better than us because they are still top of the league and fighting against



Atletico Madrid," Guardiola told reporters on Monday.

"That shows again the consistency they have. At the end they are a huge competitor. We know it.

"We have faced it many times with them and how in the tough moments they bring the best of them - we know it. Of course we have to make two

good games to go through."

Since the sides' met last year, Real have strengthened an already formidable attack with the acquisition of Kylian Mbappe, who is supported by Rodrygo, Jude Bellingham and Vinicius Jr.

Guardiola said it would be impossible to shut out Real's forwards, adding: "They are

exceptional.

"How they combine, the runners, the ability one-against-one, how they keep the ball, all four are exceptional. Everybody knows it, so you have to reduce that involvement as much as possible, knowing that it's going to happen, accept it."

'SOMETHING BEAUTIFUL'

City have endured a testing time on the pitch this season and are languishing fifth in the Premier League, 15 points adrift of leaders Liverpool, with the prospect of a record-extending fifth successive title all but dashed already.

Defender Ruben Dias said the campaign has been his most challenging since joining City in 2020, but the Portuguese international stressed he was still optimistic about the club's chances in the Champions League.

"I'm a firm believer that even in the most difficult scenario, most difficult beginning, you can still do something and achieve something beautiful in the end," he told reporters.

"Right now, we are still in that position. Obviously we know how difficult our opposition is and how difficult our way will be to get there.

"But it's a question of believing in what we have in the dressing room and we have loads of talent. We just have to use them in the right way. With the right belief, we are able to do anything."



Protect your Health from Everything that comes its way



Bajaj Allianz Extra Care Plus policy along with the added benefits of Health Prime Rider ensures that you don't have to settle for less when it comes to you and your family's growing healthcare needs.

Bajaj Allianz Extra Care Plus's Features:



Long Term Discount



Option to Opt for
Air Ambulance



Free health check-up

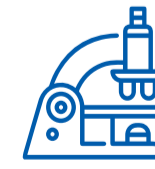
Benefits of Health Prime Rider:



Rider for both Individual & Family
Floater Basis**



24*7 Unlimited
Tele-Consultation



Investigations Cover

**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: BAIHLIP23069V032223 - Extra Care Plus, BAIHLIA24087V022324 - Health Prime Rider | 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. | BIAZ-PJK-0013/03-11-2023