

J&K Govt Back In Srinagar

Observer News Service

Srinagar: The Jammu and Kashmir government's top brass resumed functioning from the Civil Secretariat in Srinagar on Monday after a six-month spell in Jammu, the winter capital.

"Today, I resumed office at the Civil Secretariat in Srinagar after six months. The focus now is clear -- action, accountability, and reaching every individual through good governance and development. Let's make these six months count," the Office of Chief Minister quoted Omar Abdullah as saying in a post on X.

While both offices remain operational throughout the year, the top brass -- including the lieutenant governor, ministers and administrative secretaries -- are based in the summer capital from May to early November and in Jammu for the remainder.

Earlier, the government and the entire Civil Secretariat staff would move | [More on P10](#)

India Braces For Conflict: Mock Drills Ordered Nationwide

Observer News Service

New Delhi: India is preparing for the possibility of escalated hostilities with Pakistan following the deadly Pahalgam terror attack, with the Centre ordering nationwide mock drills on May 7—an unprecedented move not seen since the 1971 war.

The drills, aimed at civil defence readiness, come amid cross-border fire and growing diplomatic fallout between the two nations.

The Union Home Ministry on Monday asked several states to conduct mock drills on May 7 amid rising tensions with Pakistan following



the Pahalgam terror attack, government sources said on Monday.

The last such large-scale

civil defence activity was held in 1971—the year India and Pakistan fought a full-scale war on two | [More on P10](#)

PM Meets Top Defence Official

Defence Secretary Rajesh Kumar Singh on Monday met Prime Minister Narendra Modi and is understood to have briefed him about the combat readiness of the armed forces against the backdrop of increasing tensions between India and Pakistan over the Pahalgam terror attack. The meeting came a day after Chief of Air Staff Air Chief Marshal A P Singh met Prime Minister Modi. Navy Chief | [More on P10](#)

Avoid Military Confrontation: UN Chief

UN Secretary-General António Guterres Monday voiced concern over tensions between India and Pakistan being at "at their highest in years" and called for "maximum restraint and stepping back from the brink". "Make no mistake: A military solution is no solution," Guterres said in a brief statement. Guterres offered his "good offices" to both governments in the service of peace. "The United Nations | [More on P10](#)

'Hattrick In Historic Profits' J&K Bank Records Rs 2082 Cr Profit For FY 2024-25



Observer News Service

Srinagar: In yet another historic performance, J&K Bank has posted its highest-ever annual net profit of Rs 2082.46 Cr for the financial year 2024-25, marking a hattrick of highest-ever profits since FY 2022-23. The Bank registered a year-on-year growth of over 17.83% compared to Rs 1767.27 Cr reported for FY 2023-24.

The Bank declared its annual and Q4 results | [More on P10](#)

LG Reviews Work on Amarnath Yatri Niwas

Stresses Swift Completion of Facilities

Observer News Service

Srinagar: Lieutenant Governor Manoj Sinha on Monday conducted an on-site inspection of the ongoing construction work of the Shri Amarnath Ji Shrine Board's Office and Yatri Niwas at Pantha Chowk, Srinagar.

Reviewing the progress, the LG emphasized the need for timely completion of the project to ensure improved facilities for pilgrims. Officials informed him that four floors have already



been completed, and the remaining two are expected to be finished by the end of June.

The LG | [More on P10](#)

Suspension Of Indus Water Treaty

India Reduces Water Flow To Pakistan



Agencies

Srinagar: Two weeks after the Pahalgam terror attack, India has significantly reduced

water flow to Pakistan by suspending regular protocols under the Indus Waters Treaty (IWT) and initiating reservoir maintenance | [More on P10](#)

Avoid Crossing Chenab On Foot: JKP

The Jammu and Kashmir Police on Monday warned people against crossing the Chenab on foot in Jammu's Akhnoor sector after the river recorded its lowest water discharge and attracted hundreds of villagers, some of whom were seen searching for gold and silver ornaments and coins. The drop in water level was attributed to | [More on P10](#)

Outrage In Kashmir As Tribal Woman Assaulted, Killed

Observer News Service

Srinagar: A horrifying incident has shaken the Nishat area of Srinagar after a 45-year-old Bakerwal woman was found dead under suspicious circumstances late last night. Locals and relatives allege that the woman was sexually assaulted before being murdered—a claim

that has sparked public outrage and demands for justice.

The victim, a member of the nomadic Bakerwal community, had reportedly gone to check on her grazing livestock near the forests in the evening but never returned home. Her family began searching and eventually discovered her lifeless body, prompting | [More on P10](#)

'All Accused Arrested'

Police on Monday said that prompt action led to the arrest of all four accused involved in sexual assault case in Srinagar. In a statement, the police said that it acted promptly | [More on P10](#)

<div><div><div><div>J&K Bank</div><div>Serving To Empower</div></div></div><div><div>YOUR BANK SINCE 1938</div></div></div> <div>THE JAMMU & KASHMIR BANK LIMITED CIN : L65110JK1938SGC000048</div>		<div><div>J&K Bank</div><div>mPay DELIGHT</div></div> <div><div>Plus Hai toh Behar Hai !</div></div>		<div>For better features and superior experience</div>							
FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 ST MARCH 2025											
<div><div><div>Net Profit Growth</div><div>17.83%</div></div><div><div>Net Interest Income</div><div>11.34%</div></div><div><div>Gross NPA Ratio</div><div>3.37%</div></div><div><div>Return on Assets (Q4)</div><div>1.44%</div></div><div><div>Net Interest Margin</div><div>3.92%</div></div><div><div>Capital Adequacy Ratio</div><div>16.29%</div></div></div> <div>(₹ in Lakh)</div>											
S. No.	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED		QUARTER ENDED			YEAR ENDED	
		31.03.2025 (AUDITED)	31.12.2024 (REVIEWED)	31.03.2024 (AUDITED)	31.03.2025 (AUDITED)	31.03.2024 (AUDITED)	31.03.2025 (AUDITED)	31.12.2024 (REVIEWED)	31.03.2024 (AUDITED)	31.03.2025 (AUDITED)	31.03.2024 (AUDITED)
1	Total income from operations (net)	361616	344840	313474	1367267	1203785	361922	345171	313904	1368802	1205087
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	80918	75791	82888	293370	238457	80967	75846	83041	293868	238807
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	80918	75791	82888	293370	238457	80967	75846	83041	293868	238807
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	58454	53151	63867	208246	176727	58191	52860	63344	208179	177122
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2					Refer Note No. 2				
6	Paid up Equity Share Capital	11013	11013	11013	11013	11013	11013	11013	11013	11013	11013
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				1290312	1085664				1285949	1081368
8	Securities Premium Account	291950	291950	291945	291950	291945	291950	291950	291945	291950	291945
9	Net Worth	1301326	1258761	1096677	1301326	1096677	1296962	1254662	1092381	1296962	1092381
10	Paid up Debt Capital/Outstanding Debt	238100	238100	288100	238100	288100					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio	0.18	0.19	0.26	0.18	0.26					
13	Total Debts to total assets	0.01	0.01	0.02	0.01	0.02					
14	Operating Margin (%)	22.12%	21.69%	21.18%	21.43%	18.91%					
15	Net Profit Margin (%)	16.16%	15.41%	20.37%	15.23%	14.68%					
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* not annualized)	5.31*	4.83*	5.80*	18.91	16.80	5.28*	4.80*	5.75*	18.91	16.84
	Diluted : (* not annualized)	5.31*	4.83*	5.80*	18.91	16.80	5.28*	4.80*	5.75*	18.91	16.84
17	Capital Redemption Reserve	-	-	-	-	-					
18	Debt Redemption Reserve	-	-	-	-	-					
NOTE : 1. The above is an extract of the detailed format of quarter and year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter and year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website www.jkbank.com. 2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.											
Place : Srinagar Dated : 5 th May, 2025						For and on behalf of the Board AMITAVA CHATTERJEE Managing Director & CEO DIN : 07082989					

SAD DEMISE

With deep sorrow and grief, we hereby inform all that, **Bashir Ahmad Rather S/O Late Ali Mohammad Rather R/O Arabal Shalimar, Srinagar** who passed away on 3rd May, 2025 (Saturday). We pray to Almighty Allah to grant him his highest place in Jannah! **Fateh Khawani** will be held on **7th May, 2025 (Wednesday) at 6:15 AM** at their ancestral graveyard.

MOURNING WILL CONTINUE FOR WHOLE DAY AT:-

- Gents:** Residence (Aliabad, Arabal Shalimar)
- Ladies:** Al-Zehra Imambarah, Aliabad (Arabal) Shalimar.

BEREAVED FAMILY: Tasaduk Hussain Rather, Nazir Ahmad Rather (Brothers)

Note: Ladies are requested not to bring any eatable things alongwith

Iranian Foreign Minister Arrives In Pakistan Ahead Of His Trip To New Delhi

Press Trust Of India

Islamabad: Iranian Foreign Minister Abbas Araghchi arrived in Pakistan on Monday on a day-long visit to hold talks with the country's leadership ahead of his trip to New Delhi, amid tensions between India and Pakistan following the deadly Pahalgam terror attack.



lowing the deadly Pahalgam terror attack.

The visit comes days after Araghchi offered to defuse tensions between India and Pakistan, saying Tehran stands ready to use its good offices in Islamabad and New Delhi to "forge greater understanding at this difficult time."

Radio Pakistan reported that during his visit, Araghchi will hold important meetings with President Asif Ali Zardari, Prime Minister Shehbaz Sharif, and Deputy Prime Minister Mohammad Ishaq Dar. The two sides will also

exchange views on regional and global developments. Pakistan and Iran enjoy close bilateral relations.

Araghchi's visit is expected to further strengthen the existing ties and enhance cooperation between the two countries. On Saturday, Iranian Foreign Ministry spokesman Esmail Baghaei told the Iranian state-run Press TV that Foreign Minister Araghchi plans to visit Pakistan and India as part of Tehran's ongoing consultations with regional countries. Their talks will focus on enhancing bilateral relations and addressing the latest developments at the regional and international levels, he added.

Baghaei also confirmed that the top Iranian diplomat will pay an official visit to India later in the week.

The Iranian foreign minister's visit comes amid tensions between Pakistan and India following the Pahalgam terror attack.

Terrorists killed 26 people in Jammu and Kashmir's Pahalgam on April 22, in the deadliest attack in the Valley since the Pulwama strike in 2019.

Araghchi had condemned the Pahalgam attack "strongly and unequivocally".

US Offers \$1,000 Stipend To Migrants Who Self-Deport



Agencies

Washington: The administration of US President Donald Trump says it is going to pay \$1,000 to undocumented immigrants in the United States who return to their home countries voluntarily as it pushes forward with its plans for mass deportations.

The Department of Homeland Security (DHS) said in a news release on Monday that it's also paying for travel assistance and people who use an app called CBP Home to tell the government they plan to return home will be "deprioritized" for detention and removal by immigration enforcement.

"If you are here illegally, self-deportation is the best, safest and most cost-effective way to leave the United States to avoid arrest. DHS is now offering illegal aliens financial travel assistance and a stipend to return to their

home country through the CBP Home App," Homeland Security Secretary Kristi Noem said.

The stipend and airfare for people who voluntarily depart would cost less than an actual deportation, the agency said. The average cost of arresting, detaining and deporting someone without legal status is currently about \$17,000, according to the DHS.

Trump took office in January pledging to deport millions of people but so far has trailed deportations under his Democratic predecessor Joe Biden. Biden's administration faced high levels of undocumented immigration and quickly returned many people caught crossing the border.

The Trump administration has deported 152,000 people since it took office on January 20, according to the DHS, lower than the 195,000 deported from February to April last year under Biden.



Air France, Lufthansa, Others Avoid Pakistan Airspace Amid India Tensions

Agencies

Air France and Germany's Lufthansa were among global carriers avoiding Pakistani airspace, airlines said and flight-tracking websites showed on Monday, as tension between nuclear-armed neighbours India and Pakistan remained high after a deadly attack in Kashmir last month.

India took measures such as closing its airspace to Pakistan airlines, while Pakistan barred those owned or operated by its neighbour, suspended trade and halted special visas for Indians, although it let international airlines use its airspace.

Lufthansa Group's airlines are "avoiding Pakistani airspace until further notice" it said in a statement to Reuters, although that will result in longer flight times on some routes to Asia.

Lufthansa Flight LH760 from Frankfurt to New Delhi had to fly for nearly an hour longer than usual on Sunday because it took a longer route, data from flight-tracking website Flightradar24 showed.

Flight-tracking data showed some flights of British Airways, Swiss International Air Lines and Emirates traveling over the Arabian Sea and

then turning north towards Delhi in order to avoid Pakistani airspace. British Airways and Emirates did not immediately respond to requests for comment. Air France said in a statement: "The airline has decided to suspend overflight of Pakistan until further notice," citing the "recent evolution of tensions" between India and Pakistan. The carrier said it was altering its flight schedule and flight plans with destinations

such as Delhi, Bangkok and Ho Chi Minh, entailing longer flight times.

Swiss, owned by Lufthansa Group, said the airline will rebook passengers who miss connecting flights free of charge.

Airlines have also been reacting to developments in the Middle East, with European and U.S. carriers cancelling flights for several days after a missile fired by Yemen's Houthi rebels on Sunday landed near Israel's Ben Gurion Airport.

Besides the longer distances and higher fuel costs for airlines, Pakistan may see a drop in its earnings from overflight fees, which can run into hundreds of dollars a flight depending on aircraft weight and distance covered. Pakistan's reserves with the central bank stand at \$10.2 billion, barely enough to cover two months' worth of imports.

"It could have a significant impact on some foreign airlines who rely heavily on Pakistan airspace as well as for Pakistan given the loss of overflight revenues," independent aviation analyst Brendan Sobie said.

Pakistan's civil aviation authority declined to comment.

Israel Approves Plan To Capture Entire Gaza Strip, Displace Civilians And Hold Territory

Agencies

Gaza City: Israeli officials say Israel's security Cabinet approved a plan on Monday to capture all of the Gaza Strip and remain there for an unspecified amount of time.

The plan is part of Israel's efforts to increase pressure on Hamas to free hostages and negotiate a ceasefire on Israel's terms.

The two officials said the plan also includes the displacement of hundreds of thousands



of Palestinians to southern Gaza. The officials spoke on condition

of anonymity because they were discussing military plans.

The plan is part of Israel's efforts to increase pressure on Hamas to free hostages and negotiate a ceasefire on Israel's terms.

"Won't Give Single Drop Of Water To Haryana": Punjab Assembly Passes Resolution

Press Trust of India

Chandigarh: The Punjab Assembly on Monday unanimously passed a resolution, vowing not to spare even a single drop of water from its share to Haryana.

The resolution was moved in the Vidha Sabha amid a stand-off between Punjab and Haryana over water sharing.

Speaking on the floor of the

through its governments in Haryana, at the Centre, and through the Bhakra Beas Management Board (BBMB).

"By calling a BBMB meeting unconstitutionally and illegally, an attempt is being made to forcefully provide Punjab's rightful water to Haryana. Haryana used its share of water by March 31. Now the BJP wants to give water from Punjab's share to Haryana," the resolution said.

In the last three years, the



Punjab CM Bhagwant Mann and Haryana CM Nayab Singh Saini.

House, Chief Minister Bhagwant Mann asserted that Punjab will not allow the release of even a single drop of water to Haryana, saying his state does not have surplus water to spare.

Earlier, Water Resources Minister Barinder Kumar Goyal moved the resolution during a special session of the Assembly, after which it was taken up for discussion.

Reading out the resolution, Goyal accused the BJP of trying to take away the rights of Punjab

Punjab government has tried to bring canal water to every farm in Punjab, it said. "A network of canals and water courses has been built on a very large scale. Until 2021, only 22 per cent of Punjab's fields received canal water. But today, around 60 per cent of the fields are getting canal water.

"This is why every single drop of Punjab's water has become very precious for the state. Punjab no longer has any spare water to give to any other state," the resolution said.

2 Arrested For Asking Candidate To Remove Sacred Thread at NEET Exam

Press Trust Of India

New Delhi: Two persons were arrested in connection with an incident where a candidate was allegedly asked to remove "janivara" (sacred thread worn by Brahmins) before entering the exam hall to appear for National Eligibility cum Entrance Test (NEET) on May 4, police said on Monday.

Based on the complaint of the candidate, an FIR was registered against the two staffers deployed at the centre who allegedly asked him to remove the sacred thread, they said.

"In connection with the Janivara incident at a private examination centre during yesterday's NEET exam, the candidate has lodged a complaint against two people. We have taken the case. The staff were questioned and legal action has been taken against them. Arrest format is also done," Sharanappa SD, Kalaburagi City Police Commissioner said.

The two men mentioned in the FIR are staffers who work for an agency and were deputised by National Testing Agency (NTA) for frisking duty, he said.

"Both were arrested on Sunday evening and later released on

station bail since it was a bailable offence," he added.

"Further investigation is going on to find out any role of others and also the staff were properly briefed regarding their duties," he added.



On Sunday, members of the Brahmin community staged a protest outside the NEET exam centre here, demanding accountability after some students of the community were asked to remove their "sacred thread" before entering the exam hall.

The candidates were either asked to remove the sacred thread or had it cut before entering the exam hall.

This incident comes close on the heels of a similar one during the Common Entrance Test held for engineering and other vocational courses on April 16, where the sacred threads of Brahmin boys were also removed.

NEWS MAKERS

"What's Your Real Motive": Top Court Slams Petitioner Seeking Tourists' Safety

The Supreme Court on Monday dismissed a PIL seeking safety of tourists in remote hilly areas of Jammu and Kashmir in view of the recent Pahalgam terror attack in which 26 people lost their lives.

A bench of Justices Surya Kant and N Kotiswar Singh pulled up advocate Vishal Tiwari for filing the PIL and said it is only meant for publicity without any public cause.

"Why have you filed this kind of PIL? What is your real motive? Don't you understand the sensitivity of the issue? I think you are inviting some exemplary cost for filing this PIL," Justice Surya Kant told Tiwari.

The petitioner's lawyer said this was the first time that tourists in Jammu and Kashmir were targeted, and hence, he was seeking directions for their safety.

The bench, in its order, said, "The



petitioner is indulging in filing one after the other PIL in which the primary aim appears to be to get publicity with no real interest in the public cause."

Terrorists on April 22 opened fire in Baisaran, a popular tourist spot in the upper reaches of Pahalgam in

Anantnag district, killing 26 people, mostly tourists from other states.

The incident spiked India-Pakistan tensions with Prime Minister Narendra Modi asserting the killings would be pursued "to the ends of the earth."

India's Kalaburagi cops beat the heat with air-conditioned helmets

Kalaburagi (Karnataka): In a pioneering move to combat the sweltering summer heat, Kalaburagi City Traffic Police have started wearing air-conditioned helmets while on duty. This innovative initiative aims to ease the discomfort of traffic personnel who spend long hours outdoors managing traffic under extreme temperatures.

Kalaburagi, a region notorious for soaring summer temperatures, presents severe working conditions for outdoor staff, especially traffic police stationed at busy intersections. To address this challenge, the city police have introduced "AC Helmets", specially designed with built-in cooling systems and a battery backup lasting up to 8 hours.

"This move is intended to enhance the comfort and efficiency of our traffic personnel," said Dr. Sharanappa S.D., Commissioner of Kalaburagi City Police.

"These helmets will help reduce the heat stress officers face during their daytime shifts."

Along with the helmets, the department also pro-



vides anti-pollution masks to protect officers from dust and vehicle emissions. For night duties, personnel are equipped with reflective jackets and battery-operated lights to improve safety and visibility.

This thoughtful approach prioritizes the health and well-being of frontline officers and showcases how local innovation can provide practical solutions to climate-related challenges. The move could inspire similar steps in other Indian cities facing harsh weather conditions.

Experts Monitor Cyberspace After Claims Of Military Site Breach On 'X'

PTI

SRINAGAR: Cyber security experts and security agencies are actively monitoring cyberspace to detect any cyber attacks after a handle on X claimed to have gained access to sensitive data from the Indian Military Engineering Service and Manohar Parrikar Institute of Defence Studies and Analysis, officials said.

The development comes amid tense situations in India and Pakistan in the wake of the terror attack in Jammu and Kashmir's Pahalgam on April 22 in which at least 25 tourists and a local person were brutally killed.

"It has come to attention via the Twitter account 'Pakistan Cyber Force' that the group has allegedly gained access to sensitive data from the Indian Military Engineering Service and Manohar Parrikar Institute of Defence Studies and Analysis. This claim suggests that the attackers may have compromised personal information related to defence persons, including the login credentials," the officials said.

"As a precautionary measure, the website of Armoured Vehicle Nigam Limited has been taken offline for a thorough and deliberate audit in order to assess the

extent of any potential damage caused by the defacement attempt and to ensure the integrity of the website," they said.

In addition to this data breach, it has also been reported that the group also attempted to deface the official website of Armoured Vehicle Nigam Limited, a PSU company under the Ministry of Defence (MoD). The website has been defaced by using the Pakistan flag and 'Al Khalid' tank, the officials said.

"Furthermore, cybersecurity experts and agencies are actively monitoring cyberspace to detect any additional cyber attacks, particularly those that may be sponsored by threat actors linked to Pakistan," they added.

This ongoing surveillance aims to quickly identify and mitigate any future risks posed by these cyber attackers, the officials said.

In response to the situation, appropriate and necessary measures are being taken to bolster the security infrastructure, strengthen digital defences and safeguard against further intrusion attempts, they said, adding these efforts are focused on enhancing the overall resilience of online platforms and ensuring that forces are better prepared to defend against future cyber threats.

CS Launches 'Info Connect' – A Monthly Chronicle Of J&K's Progress



Observer News Service

SRINAGAR: In a significant stride towards enhancing government-public communication, Chief Secretary Atal Dulloo today unveiled the first edition of 'Info Connect', a monthly magazine published by the Directorate of Information & Public Relations (DIPR).

The release ceremony was held in the presence of Commissioner Secretary, Information and GAD, M. Raju, and Director, Information & PR, Nitish Rajora.

'Info Connect' aims to present a comprehensive account of the developmental milestones, policy initiatives, and noteworthy events shaping the Union Territory of Jammu & Kashmir. Designed as a rich repository of authentic information, the magazine offers citizens a window into the evolving socio-economic landscape of the region.

Applauding the initiative, the Chief Secretary hailed the publication as a much-needed platform for disseminating accurate and timely information about the UT. He emphasized that the magazine should not only report government activities but also spotlight key sectors such as tourism, trade, industry, infrastructure, and innovation.

Stressing the importance of regular and consistent outreach, the Chief Secretary advised that the magazine become a perma-

nent feature of DIPR's public communication strategy. He noted that such efforts bridge the gap between the administration and the people, creating a dependable channel to inform citizens about various schemes, services, and ongoing projects that affect their daily lives.

Commissioner Secretary M. Raju commended the DIPR team for the timely and well-curated publication, calling it a "powerful tool to counter misinformation and portray the true picture of development in the region." He encouraged the department to ensure continuous improvement in content quality and prompt dissemination to maximize public awareness and impact.

Sharing insights into the magazine's layout and editorial vision, Director Information & PR, Nitish Rajora, highlighted the magazine's role in integrating traditional and modern outreach channels to keep citizens informed and engaged. He reiterated the Department's commitment to using every available platform to build trust and transparency between the government and the public.

The launch of 'Info Connect' marks a new chapter in the government's mission to cultivate an informed and participatory citizenry, reinforcing the values of transparency, inclusivity, and good governance in Jammu & Kashmir.

12 JJM Projects Still Incomplete In Pattan

Agencies

SRINAGAR: The Jal Jeevan Mission scheme is witnessing a patchy implementation in north Kashmir's Pattan constituency, as half of the projects remain incomplete till date.

Data accessed reveals that 22 water supply schemes at a staggering Rs 101.06 crore have been taken up under JJM, out of which Rs 60.72 crore has been utilised so far.

It reveals that, out of 22 schemes, 10 have been completed, while 12 remain under execution, with physical progress stuck at under 70% in certain areas. Even some are progressing at a snail's pace, it added.

"100% completion has been recorded in schemes like Kaniloo, Shirpora Bangil, Jeelpora Bonichakul and WSS Checki Sultanpora and others, while Soanim Yal has

reached only 50% completion, and Peripheral Parihaspora, despite being one of the most expensive projects at Rs 1770.61 lakh, has made just 69% progress," the data reveals.

Recently, the minister in charge Jal Shakti Department, while responding to a query by MLA Javid Riyaz during the Assembly session, clarified that the timeline for completion of the schemes depends on the availability of CSS funds from the government of India and matching grants from the UT administration.

The residents of several villages have been persistently raising complaints over the insufficient water supply. The constituency witnessed multiple protests in recent months, with villagers staging demonstrations and blocking roads to demand a drinking water supply.—(KNO)

Cabinet Resends Business Rules To LG

Observer News Service

SRINAGAR: The Jammu and Kashmir Cabinet on Monday resubmitted the Transaction of Business Rules (TBR) to Lieutenant Governor Manoj Sinha, addressing his earlier query on whether the rules were framed in accordance with prescribed procedures, officials said.

Sources familiar with the development said the Cabinet, chaired by Chief Minister Omar Abdullah, returned the proposal without any modifications, seeking Sinha's final approval.

This marked the first Cabinet meeting since the government resumed functioning

from Srinagar, the Union Territory's summer capital.

Officials said the Cabinet carefully considered the lieutenant governor's query regarding the procedural adherence in framing the TBR. After deliberation, the Cabinet concluded that the concerns raised lacked merit and decided to resend the document in its original form. It conveyed to the LG's office that due process had been followed in drafting the rules.

The development reflects a possible divergence of views between the elected government and the lieutenant governor's office over the administrative framework.

The TBR lays down the op-

erational protocols that define how the elected government and the lieutenant governor's office carry out their respective functions.

One of the key points of contention in the Union Territory remains the posting of All India Services officers by the LG-led administration to roles traditionally held by Jammu and Kashmir administrative cadre officers.

According to the Jammu and Kashmir Reorganisation Act, the lieutenant governor oversees All India Services officers, while the UT government is responsible for officers from the erstwhile state's administrative services.

CM Omar Abdullah Urges Early Implementation Of Budget Proposals

Agencies

SRINAGAR: Chief Minister Omar Abdullah Monday emphasized that the efforts of the government should become visible in the coming six months in terms of governance, delivery of public services and overall improvement in functioning of the government across Jammu and Kashmir.

He stressed that governance must not remain confined to the Civil Secretariat or government offices alone.

The Chief Minister made these remarks while chairing a high-level review meeting at the Civil Secretariat in Srinagar, marking the formal resumption of official work by Ministers and Administrative Secretaries in the summer capital Srinagar.

Deputy Chief Minister Surinder Kumar Choudhary, Ministers Sakeena Itoo, Javed Ahmed Rana, Javed Ahmed Dar and Satish Sharma attended the meeting. Advisor to the Chief Minister Nasir Aslam Wani, Chief Secretary Atal Dulloo, Additional Chief Secretary to HCM Dheeraj Gupta, all administrative secretaries, Divisional Commissioner Kashmir, Inspector General of Police (IGP) Kashmir and other senior officers attended the meeting.

The Chief Minister emphasized the need for the start of development activities, implementation of budget announcements and efficient governance amid current challenges.

"After six months, we are back to the Srinagar Civil Secretariat office. The environment in which we were hoping the offices would open, expecting normal business did not happen. It has been seen that if the situation remains conducive and peaceful, it improves functioning of the government," CM said.

"We need now to focus on



things that are under our control and work to ease the difficulties faced by common people," the Chief Minister said in his opening address.

He directed officers to ensure that their efforts during this working season go beyond administrative offices. "We do not have to restrict our working to the Civil Secretariat as was the case during the budget session. Now is a good opportunity to see implementation of projects on the ground," he stated.

He called upon all departments to concentrate on delivery and accountability. "Let's focus on the deliverables. So that six months from now, when we have to move to Jammu, we can actually sit down with a list of all the positive developments and changes that in spite of the circumstances, we were able to make here," the Chief Minister observed.

Referring to the budget passed in the Legislative Assembly this year in March, CM Omar Abdullah said that while opinions may differ, the government's obligation lies in its execution. "But now it is our duty, that the budget that the assembly passed, the budget that this government brought to the assembly and got it approved, we will implement the budget decisions and review meetings shall be held with concerned departments and agencies," he remarked.

He underscored the importance of utilizing the budgetary

allocations and implementing the District Capex plan on the ground. "Because this is the works season," he said, noting the brief window available for developmental works, particularly in the winter zone.

The Chief Minister informed that a detailed review would be held with the Chief Secretary, Finance Secretary and departments. "Where there would be obstacles, we will take the necessary decisions to remove those hurdles," he said, urging development departments – including Power, R&B, PHE, Health, and Social Welfare – to accelerate their pace of work.

Touching on the broader national support for J&K's development, CM Omar shared details of his recent meeting with Prime Minister Narendra Modi, saying that the highest level in the government of India wants to see that in no way should the Pahalgam attack derail the process of governance and development in Jammu and Kashmir. "That is our responsibility which we will have to take care of," he stated.

Acknowledging the adverse impact of recent events on the tourism sector, the Chief Minister called for a collective effort to ensure a smooth Amarnath Yatra without any inconvenience to the pilgrims. He emphasized that the civil administration has its own responsibilities which we will have to fulfill at any cost. (KNO)

PAHALGAM TERROR ATTACK AFTERMATH

Two Weeks On, Eerie Silence Prevails In Pahalgam



Agencies

SRINAGAR: Fourteen days after the Baisaran terror attack, Pahalgam, the bustling tourist town in south Kashmir continues to grapple with an eerie silence.

The usually vibrant markets, frequented by tourists and locals alike, remain subdued after the April 22 terror attack that left 26 persons, mostly tourists dead.

Pony wallas, cab drivers, and shopkeepers, who are the backbone of Pahalgam's tourism economy, continue to face uncertainty as business remains far from normal.

The April 22 terror attack, which targeted tourists at Baisaran Pahalgam, sent shockwaves and the tourism industry in Kashmir was hit. Impact has been severe in Pahalgam.

Despite efforts by authorities to reassure visitors of improved security measures, the after-shocks of the incident are still being felt on the ground.

Local pony operator Bilal Ahmad, who has not had a single ride in over a week, expressed his frustration. "This is the time we earn to survive the winter months. Now, tourists are scared to come, and we are sit-

ting idle," he said.

Cab drivers parked by the roadside echoed similar concerns, reporting a drastic drop in bookings.

Shopkeepers, too, report meager footfall and poor sales. "Before the attack, we had a good number of visitors every day. Now, we hardly see any," said Ghulam Nabi, a local trader.

Officials say that while the inflow of tourists is slowly picking up, it may take more time for confidence to be fully restored.

"We have intensified patrolling and enhanced the security grid around tourist areas. We are in constant touch with local stakeholders to support them during this difficult phase," said an officer.

Tourism stakeholders have urged the government to launch a confidence-building campaign to revive visitor numbers and offer some form of relief to those affected economically.

Hoteliers said that most of the bookings post terror attack have been cancelled and majority of the hotels continue to remain empty though few tourists continue to visit the spot—(KNO)

Sikh Donates Land For Graveyard Access In Tral

Agencies

SRINAGAR: In a touching display of communal harmony, a retired Sikh teacher in south Kashmir's Pulwama district has donated land to create an access path for a Muslim graveyard. This act underscores the strong and lasting bonds between the Sikh and Muslim communities in the region.

Retired teacher Pushwindher Singh, a resident of Saimoh Tral, provided a strip of his land to ensure easy access to the graveyard, which has long been used by the local Muslim community for burials.

Singh said Kashmir is a land of saints and a prime example of communal harmony, a tradition he believes will continue. Singh said his ancestors have lived in the area with strong inter-community relations, and while there might be occasional issues within their own religious groups, there have never been problems between different faiths, particularly in Tral.

"I provided land measuring 90x6 ft for the way of the graveyard so that Muslims

won't face any problems when they have to bury anyone," he said.

Singh said whenever a Muslim from the area passes away and is to be buried in the nearby graveyard, he and other Sikhs assist with arrangements like providing light, bricks and other necessities, and stay until all work is completed. "Everyone should take such steps to strengthen brotherhood, as 'humanity comes before religion'," he remarked.

Local Muslims said they have lived in harmony and brotherhood for centuries, a bond that no force can break. Ghulam Hassan, a local, said Pushwindher Singh even exchanged land with another person to acquire the specific plot needed for the graveyard access.

Both communities participate in each other's joys and sorrows, united by humanity rather than divided by religion," he said.

Locals said they will continue to live together in brotherhood for generations to come—(KNO)

I PROVIDED LAND MEASURING 90X6 FT FOR THE WAY OF THE GRAVEYARD so that Muslims won't face any problems when they have to bury anyone,"

ACB Produces Challan Against Official Of BDO Kishtwar, Others

Observer News Service

JAMMU: Jammu and Kashmir Anti-Corruption Bureau (ACB) on Monday said to have produced a challan against the officials of Block Development Office (BDO) Kishtwar, employees of Post Office Thakrai and others.

"Anti Corruption Bureau produced Challan of case FIR No.32/2017 P/S VOJ (now ACB) u/s 5 (1) (d) (c) r/w section 5(2) of J&K PC Act Svt. 2006 and sections 120-B/467/468/471 RPC before the Hon'ble Court of Special Judge, Anti-Corruption, Doda, against accused persons namely (1) Irshad Ahmed Kichloo S/O Sh. Ghulam Mohd Kichloo R/O Kichloo Mohalla Kishtwar, the then MPW Panchayat Keshwan, (2) Vijay Kumar S/O Sh. Dev Ram R/O Thakrai, Kishtwar, the then Gramin Dak Sevak, Branch Post office Thakrai and (3) Abdul Samad S/O Sh. Mohd Ramzan R/O Nagrana Keshwan, Kishtwar," a spokesman said in a statement is-

sued Kashmir Observer.

"The instant case was registered on the basis of a verification conducted into the allegations that one Abdul Samad and Officials of Block Development Office, Kishtwar/Post Office Thakrai, Kishtwar in league with each other have committed large scale bungling since 2009 and managed to open 21 fake accounts in the Post Office, Branch Thakrai without their knowledge and after opening these accounts the officials of BDO office Kishtwar prepared fake invoices and credited/deposited money in these accounts. Subsequently payment/wages amounting to Rs.42,327/- were released in favour of these 21 alleged fake accounts holders which were opened at Post Office Thakrai and remained operational w.e.f. 08/2009 to 04/2012. In this way, the above named accused persons in connivance with each other misappropriated the amount and caused loss to the state exchequer," the statement added.

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
Managing Editor: Bilal Handoo
News Editor: Farzana Nisar
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
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KO VIEW

India Weighs Options

The terror attack in Pahalgam on April 22, which claimed the lives of 26 innocent tourists, has once again brought India to a moment of reckoning. In the weeks since, the mood across the country has been one of grief, anger, and above all, a rising demand for justice. For the government, the ongoing preparations by the armed forces signal not only the readiness to act, but also the necessity to serve justice to the victims and send an unambiguous message to those who sponsor cross-border terrorism.

Prime Minister Narendra Modi has already conveyed his “complete faith” in the operational judgment of the armed forces, granting them the freedom to decide the timing, targets, and mode of response. In the last few days, we have seen critical, behind-closed-doors meetings between PM Modi and the chiefs of the Indian Air Force and Navy, underlining the seriousness with which the government is weighing its options. The Navy’s Western Fleet, backed by maritime patrol aircraft, is already out at sea, fully equipped to act the moment executive orders are given. The Air Force, too, has been put on high readiness, while Indian troop redeployments along the border aim to counter any preemptive or retaliatory action by Pakistan.

The government has also made it clear that its response will not be limited to battlefield only. The government’s recent temporary halt of water flow through the Baglihar dam on the Chenab River - though within treaty limits - clearly serves as a diplomatic and economic signal to Islamabad. Simultaneously, security forces in Jammu and Kashmir are intensively combing 54 routes in and around Pahalgam, hunting down the attackers and their accomplices.

After the Pahalgam attack, the central government confronts a moral imperative. The victims of the Pahalgam attack were ordinary civilians, tourists seeking peace in the beauty of Kashmir. So, the government has to not just act but also seen to be acting against terrorists and their backers. The Defence Minister, Rajnath Singh, has echoed the national sentiment by promising a “befitting reply” to those who dare cast an evil eye on India. But, as always, India’s quandary in any retaliatory strike on Pakistan has been its possibility of escalation into a war, something that alerts the world given the potential nuclear dimension of the conflict. At the same time, nuclear arms shouldn’t act as a safeguard for terrorists. Hence the imperative to act.



Patience Pays

Irshad Mushtaq

For many in Kashmir considering mutual funds as a pathway to financial security, the ride can feel turbulent. Markets swing daily, often driven by global cues and unpredictable political shifts. But seasoned investors know that short-term noise should not dictate long-term goals.

Mutual funds, by design, offer a buffer against individual stock volatility. Equity funds, for instance, typically invest in 50 to 60 companies across sectors. This diversification softens the blow of underperformance by any single company. When the broader market dips, such funds may still hold strong through balanced exposure.

Yet the real challenge lies in resisting emotional decisions. In volatile phases, investors often panic, redeem their investments at a loss, and miss the recovery that usually follows. Behavioural studies suggest that fear and overconfidence are the biggest threats to returns, not the market itself. Holding on during tough times, therefore, becomes key.

Fund managers, who oversee mutual fund portfolios, rely on data, trends, and economic signals to make informed choices. Their strategies need time to play out. Interrupting the process by exiting early can undo potential gains that come with recovery and compounding.

Staying invested allows dividends and interest to be reinvested, building wealth slowly but steadily. Over time, this compounding can lead to substantial returns, provided the investor remains patient.

For Kashmiri investors, many of whom are new to the financial markets, understanding these dynamics is crucial. Mutual funds are not a quick fix but a slow climb. A long-term approach, supported by consistent investing and trust in the process, is likely to yield better results than chasing short-term gains. Patience, in this case, is not just a virtue but a financial strategy.

Writer is a Srinagar-based reputed financial advisor.

To Give is to Live
How the simple act of giving rewires our connection to time, self, and the divine.



Dr. Muhammad Sameer Shafi Siddiqui

“We don’t need to be corporate class leaders to be benevolent. The Prophet of Islam (peace be upon him and his progeny) is believed to have said, “If you pass on a smile at your frowning brother, it is an act of charity. If you remove an obstacle from the roadside, this too is an act of charity.”

The religious traditions and the sacred scriptures have throughout highlighted the importance of charity and benevolent behaviour. Although one who receives is not to be taken as a lesser mortal and one who gives is likewise forbidden to boast about his generosity, yet spiritually or psychologically speaking, the one who gives ontologically reclaims a sort of higher meaning to his existence, thereby not identifying himself with the mere material possessions at his disposal but with something higher.

The possessions may have a limited utilitarian meaning, but identifying oneself to these limited meanings doesn’t allow one to come out of a narrow and low-ceilinging psyche, consequently making one’s life devoid of a higher transcendental meaning, which otherwise is the be-all and end-all of all religious and moral disciplines.

The possessions are worth possessing only if they provide us logistics for a better and joyful life, but if kept with the intent of mere possessiveness, then these might be nothing but the projections of our fears about an uncertain future for which we want to hoard them.

The fear of the need for tomorrow, in fact, inhibits our acts of benevolence for today. When we possess everything today and still nurture the fear of dispossession for tomorrow, it is as if we own a brook brimming with water from which we are drinking constantly and yet are dying for the fear of an unknown thirst.

It is this perpetual fear of tomorrow which thereupon runs through our present and dislo-

cates us from our real centre of consciousness and associates us with the fleeting and transient in place of the eternal.

One who gives munificently, on the contrary, spiritually asserts his belief in an eternal now, where the past is but a trail of the present, and the future too is an upcoming present, and in the final analysis, all serial time and space melting down into an eternal now.

It is this consciousness of eternal now, free from the melancholy of the past and fears of the future, which in the parlance of Sufis may be termed as ‘Tawakul’, meaning nurturing trust in the Omnipresent and Omniscient One whose munificence provides irrespective of time and space.

Furthermore, to give means to exist. The sun radiates and illuminates to be the sun. If it doesn’t give light and warmth, it ceases to be the sun. The fruit-laden trees fructify only to exist. Our sincere relationships too exist only when we give them our love and warmth. Our children evolve into better men and women when we give them the best of what has been given to us by our parents and teachers. Our feats get accomplished when we give them the blood and sweat of our brow, for to give is to exist.

For giving, we don’t even need to be materially wealthy. We don’t need to be corporate class leaders to be benevolent. The Prophet of Islam (peace be upon him and his progeny) is believed to have said, “If you pass on a smile at your frowning brother, it is an act of charity. If you remove an obstacle from the roadside, this too is an act of charity.”

Charity, as a matter of fact, is an act of giving just for the sake of giving. It doesn’t matter whether we give little or more; what matters is that we must give without any sense of gaining something out of our giving. Even God provides one and all without gaining a thing in return.

One who gives but to take back what has been given by him in the form of establishing a sense of egoistic ascendancy over the recipient or just for a mere show-off, his acts of apparent charity bind him further with the mundane and the transient.

His action or Karma, in the parlance of Bhagavad Gita, binds him to the fruits (karmafal) of his actions, thereby losing the sight of his higher selfhood. Thus, to give for the sake of giving is to live just like God Himself, albeit in a state of perpetual servitude to Him.

In short, a sincere giver does not consider himself to be the giver in the general sense of the word. It is the life and nature, being the traces of God’s immanent attributes, which in fact provide everything for everyone.

So far as every act of benevolence is concerned, it is God Himself who gives and provides others through us.

A sincere giver is therefore nothing but a witness to God’s own kindness, grace, and munificence, which He bestows upon His servants through him.

The author is a reputed scholar based out of South Kashmir. Views expressed in this article are author’s own and don’t necessarily reflect KO’s editorial policy.



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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

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Time for a Change on Kashmir Roads

I write with deep concern about the growing menace of road accidents in Kashmir. Almost every day, we hear of another crash—a bus plunging into a gorge, a biker colliding with a truck, a pedestrian run over. These are not isolated events. They reflect a disturbing pattern of neglect, weak enforcement, and unsafe roads.

As per the Ministry of Road Transport and Highways, India recorded over 1.68 lakh road accident deaths in 2022. In Jammu and Kashmir alone, nearly 900 people lost their lives, with more than 6,000 injured. In 2023, reports indicate that the figures worsened. Most victims were young: students, workers, families.

Overspeeding, drunk driving, overtaking on blind curves, and ignoring helmets and seatbelts are among the major causes. Laws are being violated, checkpoints are inconsistent, and fines are often evaded. Speed cameras are absent on key stretches, while many safety signs are either missing or unreadable.

Rural and hilly areas face greater risks. Roads are often narrow, poorly lit, and without barriers. The Mughal Road and Srinagar-Jammu highway see frequent accidents due to sharp bends and changing weather. During rain or snow, these roads turn deadly, yet warnings rarely reach drivers in time. Public transport vehicles are often overloaded, and their condition

barely checked.

Infrastructure is only one part of the problem. Awareness is another. Many still view helmets or seatbelts as optional, not life-saving. Road safety campaigns are rare, and driving schools often skip teaching responsible behavior.

We cannot accept these deaths as routine. These are not just statistics. They are families shattered forever. The government must act. Speed detectors must be installed on important routines. Helmet and seatbelt rules should be strictly applied. Repeat offenders should face license suspension. Drunk driving must attract swift punishment.

Simultaneously, roads need urgent redesign. Sharp turns require guardrails. Signage must be clear and visible. High-risk areas should have regular patrolling and early warning systems.

In 2023, over 1.5 lakh people died on Indian roads. It was the third year in a row with such high numbers. This crisis demands immediate attention. A safer road is not a privilege; it is a basic right.

Yours faithfully,
Arshad Bastavi
Mumbai

When Downtown Felt Like Home

In Srinagar's old city, life was once stitched together by care, community, and quiet responsibility. That warmth is fading. And with it, something essential.

Syed Majid Gilani

There was a time in Srinagar's Shehr-e-Khaas, when life was shaped by community concern and shared lives. The old wooden homes, narrow lanes, and crowded courtyards weren't just part of the landscape. They held together a society where people leaned on each other. Not out of need, but habit, affection, and duty.

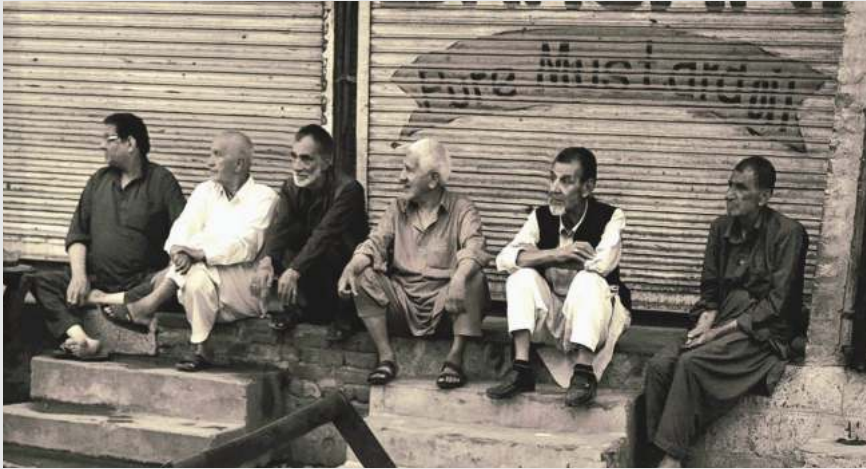
In those modest homes, where means were limited and space was tight, hearts were generous. Neighbours weren't just people living next door. They were part of the family. Doors were open, physically and emotionally. If a child stayed out too long, any elder could ask where they'd been. If joy or grief entered a home, it spread to the whole street. No one waited for an invitation to help.

Food carried meaning. When someone made Tehri, Halwa, or Harisa, neighbours received a portion. It wasn't a formality, it was the quiet way of saying, "You're part of us." Happiness was shared. So was sorrow. No one ate alone in celebration, and no one suffered in silence.

Public spaces mattered too. Men gathered in waani pend, hamams, or bakeries. Those social spaces were informal forums for news, debate, and decisions. Elders carried no official title, but their words had weight. Disputes were settled face to face. Advice was given freely. Peace was restored through counsel, not courts.

Women were protected by the community, not just their families. If trouble brewed inside a home, the women next door would notice. They'd intervene gently, offer help, or take steps to protect. If a married daughter stayed too long with her parents, quiet questions were asked. Not out of judgment, but concern. These checks were woven into everyday life, silent but strong.

Children belonged to the neighbourhood. Any elder could discipline a child, and parents welcomed it. Respect for elders wasn't



taught, it was absorbed. To misbehave in front of an elder was a disgrace. Not just to the child, but to the family.

Hardship was never faced alone. If someone fell ill, lost a job, or suffered a loss, the neighbourhood rallied. Food arrived quietly. Money was slipped into pockets without fuss. No one asked, "How can I help?" They simply did.

Today, those streets feel quieter. Doors stay closed. Disputes go to lawyers. Celebrations happen behind curtains. Grief is endured in isolation. The watchfulness of elders has faded. The gentle intervention of neighbours is rare. Children grow up without the warmth of shared discipline, shared values, shared life.

We've built bigger homes. But the hearts inside them feel smaller. What once lived on the streets—in gestures, greetings, and glances—now lives in memories. We've traded togetherness for privacy, community for convenience.

The change hasn't come overnight. It's come gradually, silently. As people grew busier, they also grew apart. Technology replaced visits. Silence replaced concern.

We stopped showing up. And with that, we stopped belonging to each other.

It's not just a loss of tradition. It's a loss of identity. Of how we saw each other, and what we expected of ourselves. Where people once stepped forward with advice, comfort, and help, there's now hesitation, distance, and fear of overstepping.

And perhaps that's what's hardest to accept. Not just that the old ways are gone, but that we let them slip away without protest.

Shehr-e-Khaas once thrived not on wealth or structure, but on wisdom, patience, and presence. It wasn't perfect. But it was human. It offered a kind of dignity, where problems were shared, and solutions came from within.

As that spirit fades, something deeper is lost. A bond, a rhythm, and a way of life where people didn't just live beside each other, they lived with each other.

What remains are stories, and those who still tell them.

Syed Majid Gilani writes about family, memory and the quiet strength of everyday life. He lives in Srinagar.

In Kashmir, Stigma Still Wins

Mental health issues are growing in Kashmir, but we still struggle to offer real support when it's needed most.

Musaib Bilal

When I first told my mother I was seeing a therapist, she went quiet. After a long pause, she asked, "Are they going to give you electric shocks?" Her view of therapy was shaped by old Bollywood films: people locked up in asylums, their heads shaved, chains rattling as they screamed.

That moment said everything about how we treat mental health. We talk about it a lot more now. On social media, in schools, and even in workplaces. But when someone in Kashmir breaks down in front of us, when they reach out for help, we often freeze. We want to support, but we don't know how.

I've seen it happen too often. I've been the person offering help and then retreating when it was needed most. I've also been on the other side, reaching out for support only to hear "Snap out of it," or "You're overthinking."

These words, meant to soothe, only made the pain worse. They make you feel as if your struggles are invalid, as if your mind isn't allowed to be in pain.

In Kashmir, mental health is still something we don't talk about openly. The word Pagal often comes up in casual conversation. People still see mental illness as something shameful, something that only happens to others, far removed from us. We've grown accustomed to living in a state of conflict, yet we rarely address the psychological toll it takes on our society.

The lack of open dialogue is especially damaging. Growing up, I saw people around me push through immense stress, without ever talking about it. Depression was dismissed as weakness and anxiety as "overthinking."

Yet, the mental health statistics in Kashmir are alarming. According to a recent study, over 50% of the population in Kashmir has experienced some form of mental illness due to the region's long-standing strife.

Mental health isn't something that can be fixed by a few comforting words or a quick social media post. It's an ongoing battle, much like physical health. If some-

one had a chronic illness, we'd offer support without hesitation, making sure they got treatment, time off work, or just some company.

But when the illness is invisible, when it's in the mind, we tend to dismiss it as unimportant.

The problem is even more pronounced in Kashmir's professional spaces. Admitting mental health struggles can be seen as a career-limiting move, as vulnerability is often equated with weakness. Men, especially, face a stigma that labels them as "soft" or "unfit" for leadership if they admit they're struggling.

The result is that people bottle up their pain, and it only intensifies. Many of us cope in unhealthy ways, whether by overworking, turning to substances, or isolating ourselves from others.

The pressure to keep up appearances while struggling on the inside can lead to even darker paths, including self harm. The National Crime Records Bureau recently reported an alarming increase in suicides among young people in Kashmir, but we still don't have the infrastructure to help them.

Social media may be making it easier to discuss mental health, but it's often just a surface-level conversation. Sharing a quote about healing is far different from showing up for someone when they're at their lowest. Listening, without judgment, without trying to fix, is the real challenge.

Empathy isn't just about saying the right words. It's about being present. It's about offering support, not just when it's easy, but when it's uncomfortable.

Mental health requires ongoing care, just like any physical ailment. We need to stop pretending that mental health struggles are rare or shameful and start treating them like the very real issues they are.

Until we act on these conversations, until we turn awareness into genuine care, too many of us in Kashmir will continue to suffer in silence. And the consequences, as we're learning, can be deadly.

Musaib Bilal is a student at Amar Singh College, Kashmir. He writes on social issues and mental health in the region.

Fraud on Four Wheels?

Loudspeaker vans peddling patient sob-stories apparently exploit desperation, violate public peace, and dodge regulation. It's time for action.



Dr. Fiaz Maqbool Fazili

Every now and then, loudspeaker vans cruise through towns, broadcasting desperate pleas for medical help. Draped in laminated documents and patient photos, these vehicles tug at heartstrings and wallets.

But behind the noise lies a darker truth: most of these appeals are reportedly fake. What looks like charity is often a coordinated scam exploiting public empathy in a regulatory vacuum.

Investigations reveal a well-organized racket. Around 99% of such cases lack authenticity. Medical reports are forged, rarely backed by government hospitals. Many "patients" are hired actors, promised a daily wage or a cut of the collections. Operators, often linked to shady NGOs or middlemen, split the proceeds and rotate vans, patient names, and documents to avoid detection. It's not relief work, it's a con job.

And the noise is relentless. Loudspeakers blare from dawn to dusk, disrupting homes, schools, and even hospitals. These vans routinely violate the Environment Protection Act of 1986, which restricts public noise levels.

Yet enforcement is almost nonexistent. Residents' complaints are ignored. The vans carry on, unchecked.

So why does this persist? The answer is simple: regulatory failure.

The Regional Transport Offices (RTOs) and traffic police rarely inspect these vehicles. Many use fake or temporary number plates. Municipal bodies, empowered to seize loudspeakers and fine violators, act only after public outcry.

Law enforcement, despite clear violations under IPC Sections 420 (cheating) and 269 (negligent act likely to spread infection), seldom files cases. Previous crackdowns fizzled as operators simply rebranded or moved locations.

The damage runs deep. These scams erode public trust in genuine crowdfunding, which

has saved lives in Kashmir. When every van becomes suspect, legitimate appeals suffer.

Crowdfunding is already a fragile tool. It's dependent on visibility, often opaque, and unable to fix systemic healthcare gaps. Now, its credibility is at risk too.

The solution lies in shifting focus. Charitable hospitals, those offering free or subsidized care, need more support. These institutions ensure transparency, continuity, and real impact. Unlike crowdfunding's hit-or-miss model, they address healthcare needs sustainably.

Authorities must act, and fast. First, make government hospital certification mandatory for all crowdfunding campaigns, street-based or online.

Second, strictly enforce noise laws: confiscate loudspeakers, fine repeat offenders.

Third, blacklist fraudulent NGOs, cancel their registrations, and prosecute ringleaders.

Fourth, form RTO-police task forces to monitor vans and seize unlicensed vehicles.

Finally, launch public awareness drives to encourage verified giving and promote reporting of suspicious vans.

Citizens can help too. Avoid donating to unverified street appeals. Support established hospitals and trusted platforms like Ketto or Milaap. Spread awareness. Report suspicious vans. It only takes one report to trigger action.

This is about more than fraud. It's about governance. If fake medical vans can operate in broad daylight without consequences, what does that say about public accountability?

The rise of these scams is a test. Can Kashmir's institutions protect public trust from organized exploitation?

Dr. Fiaz Maqbool Fazili is a public health expert, medical researcher, and columnist based in Kashmir. Views expressed in this article are author's own and don't necessarily reflect KO's editorial policy.

A Silence That Screams

In a valley of whispered truths, silence can speak the loudest.

Zahid Sultan

In Nishat, where the Dal Lake mirrors the sky with deceptive calm, a woman was outraged. She was a Gujjar-Bakerwal, a pastoralist whose life unfolded in the highlands, her hands rough with work, her speech Gojri. Her assault met no dissent. No candles were lit. Her name never trended.

The silence was not forgetfulness, it was hierarchy.

Kashmir often speaks of itself as casteless, bound by a common faith that claims equality as its bedrock. Yet the social order here hums with distinctions that no one admits aloud. A Syed is not a Wani. A Sheikh is not a Gujjar. These lines drawn not on paper but in habit, marriage, and mourning, decide whose pain is noticed, and whose is dismissed.

The woman's outrageous case did not disturb the city's rhythm. Feminist circles that rally for students and doctors—the educated, the relatable—did not speak her name. Her story did not fit the polished narratives of panel discussions or the curated grief of social media. As philosopher Nancy Fraser once wrote, justice without redistribution is no justice at all. Kashmir's feminism, fluent in global idioms, often overlooks women who live outside its linguistic and class comfort zones.

In contrast, when a young doctor in Kolkata was raped, Srinagar erupted in empathy. Screens filled with grief. Cafés buzzed with outrage. The violation of a woman who resembled Kashmir's rising middle class felt personal. But the woman in Nishat—tribal, rural, unassimilated—remained invisible. Her suffering didn't echo in the valley's urban conscience.

Why does one woman's pain ignite anger, while another's vanishes? The answer lies in grievability—a term Judith Butler used to ask which lives are publicly

mourned, and which are silently buried. The Gujjar-Bakerwals live at the edges, their tents pitched where city meets wilderness. They are vital to Kashmir's rural economy, yet excluded from its cultural center. Their difference of class, caste, and dialect renders them less legible, less lamented.

Kashmir's social contract is not as egalitarian as its rhetoric. Islam, in principle, rejects caste. But society often reinvents it—quietly, cruelly. The phrase haunts: There is no caste in Islam, but there is Islam in caste. The problem is not belief, but the way it is selectively lived.

What would it take for Kashmir to confront this divide? Not another seminar. Not another Instagram post. But a reckoning, starting with the question: whose pain counts?

The woman in Nishat is not just a victim. She is a mirror. Her story reflects a valley unwilling to look at itself. To mourn her, to name her pain, would be to admit that the silence around caste is not benign. It is engineered. It is chosen.

By the lake's edge, where beauty hides brutality, her scream still echoes. Unheard by many, but impossible to forget.

Zahid Sultan holds Ph.D. in Politics and Governance from the Central University of Kashmir. Views expressed in this article are author's own and don't necessarily reflect KO's editorial policy.

AI Is Giving Boost To Efforts To Monitor Health Via Radar

The Conversation

If you wanted to check someone's pulse from across the room, for example to remotely monitor an elderly relative, how could you do it? You might think it's impossible, because common health-monitoring devices such as fingertip pulse oximeters and smartwatches have to be in contact with the body.

However, researchers are developing technologies that can monitor a person's vital signs at a distance. One of those technologies is radar.

We are electrical engineers who study radar systems. We have combined advances in radar technology and artificial intelligence to reliably monitor breathing and heart rate without contacting the body.

Noncontact health monitoring has the potential to be more comfortable and easier to use than traditional methods, particularly for people looking to monitor their vital signs at home.

How radar works

Radar is commonly known for measuring the speed of cars, making weather forecasts and detecting obstacles at sea and in the air. It works by sending out electromagnetic waves that travel at the speed of light, waiting for them to bounce off objects in their path, and sensing them when they return to the device.

Radar can tell how far away things are, how fast they're moving, and even their shape by analysing the properties of the reflected waves.

Radar can also be used to monitor vital signs such as breathing and heart rate. Each breath or heart-beat causes your chest to move ever so slightly – movement that's hard for people to see or feel. However,

today's radars are sensitive enough to detect these tiny movements, even from across a room.

Advantages of radar

There are other technologies that can be used to measure health remotely. Camera-based techniques can use infrared light to monitor changes in the surface of the skin in the same manner as pulse oximeters, revealing information about your heart's activity. Computer vision systems can also monitor breathing and other activities, such as sleep, and they can detect when someone falls.

However, cameras often fail in cases where the body is obstructed by blankets or clothes, or when lighting is inadequate. There are also concerns that different skin tones reflect infrared light differently, causing inaccurate readings for people with darker skin. Additionally, depending on high-resolution cameras for long-term health monitoring brings up serious concerns about patient privacy.

Radar, on the other hand, solves many of these problems. The wavelengths of the transmitted waves are much longer than those of visible or infrared light, allowing the waves to pass through blankets, clothing and even walls. The measurements aren't affected by lighting or skin tone, making them more reliable in different conditions.

Radar imagery is also extremely low resolution – think old Game Boy graphics versus a modern 4K TV – so it doesn't capture enough detail to be used to identify someone, but it can still monitor important activities. While it does project energy, the amount does not pose a health hazard. The health-monitoring radars operate at frequencies and power levels similar to the

phone in your pocket.

Radar AI

Radar is powerful, but it has a big challenge: It picks up everything that moves. Since it can detect tiny chest movements from the heart beating, it also picks up larger movements from the head, limbs or other people nearby. This makes it difficult for traditional processing techniques to extract vital signs clearly.

To address this problem we created a kind of "brain" to make the radar smarter. This brain, which we named mm-MuRe, is a neural network – a type of artificial intelligence – that learns directly from raw radar signals and estimates chest movements. This approach is called end-to-end learning. It means that, unlike other radar plus AI techniques, the network figures out on its own how to ignore the noise and focus only on the important signals.

We found that this AI enhancement not only gives more accurate results, it also works faster than traditional methods. It handles multiple people at once, for example an elderly couple, and adapts to new situations, even those it didn't see during training – such as when people are sitting at different heights, riding in a car or standing close together.

Implications for health care

Reliable remote health monitoring using radar and AI could be a major boon for health care. With no need to touch the patient's skin, risks of rashes, contamination and discomfort could be greatly reduced. It's especially helpful in long-term care, where reducing wires and devices can make life significantly easier for patients and caregivers.

Public Notice

I have applied for the issuance of DOB certificate in favours of my wards namely
1.FIRDOUS AHMAD GANAIE (DOB: 28-09-2009) Born at home in Mulashulla. Sex: MALE
2.IMRAN HUSSAIN GANIE (DOB: 10-11-2011) Born at Home in Mulashulla Sex:Male
3.MUHAMMAD AMJAD GANIE (DOB: 10-09-2015) Sex: Male
If anybody has any objection in this regard he/she may file them in the concerned office within seven days. After that no objection shall be entertained
FAYAZ AHMAD GANIE
F/o FIRDOUS AHMAD GANAIE , IMRAN HUSSAIN GANIE, MUHAMMAD AMJAD GANIE
Residents of Mulashulla, Beerwah, Budgam.

msl

Office of the Naib Tehsildar Pattan

Sub.. issuance of registration order in respect of delayed Death...

Public Notice

The registrar birth EO MC pattan has submitted a case file pertaining to Death of Rathi Begum w/o Ali Mohammad Najar R/o Palhallan Tehsil Pattan with verified date of Death 30/12/2021 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 Pattan

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

Public Notice..

The registrar birth EO MC pattan has submitted a case file pertaining to birth of Taimoor Bin Shams ud Din Bhat R/o Shams ud Din Bhat R/o Buchoo Tehsil Pattan with verified date of birth 22/11/2022 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..

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Office of the Naib Tehsildar Pattan

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

Public Notice..

The registrar birth EO MC pattan has submitted a case file pertaining to birth of Kulsooma D/o Khazir Mohd Mir R/o Hanjiwera Bala Tehsil Pattan with verified date of birth 12/03/2021 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.

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

Public Notice..

The registrar birth EO MC pattan has submitted a case file pertaining to birth of Moomin Manzoor D/o Manzoor Ahmad Wani R/o Seriguo Dangerpora with verified date of birth 10/01/2022 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..

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

Public Notice..

The registrar birth EO MC pattan has submitted a case file pertaining to birth of Yahya Gulzar D/o Gulzar Ahmad Ganie R/o Ganiepora Buran Tehsil Pattan with verified date of birth 16/02/2021 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..

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

PUBLIC NOTICE..

The registrar birth EO MC pattan has submitted a case file pertaining to birth of Daniya Rafeeq D/o Tariq Rafeeq Khan R/o Ganjipora tehsil pattan with verified date of birth 13/07/2022 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

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Office of the Naib Tehsildar Pattan

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

Public Notice..

The registrar birth EO MC pattan has submitted a case file pertaining to birth of Aizaz Javid D/o Javid Ahmad Bhat R/o Hanjiwera Tehsil Pattan with verified date of birth 20/06/2015 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..

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Dignified Farewell

Transforming Kashmir's Final Rides

In Kashmir, it is a painful irony that the departed, who leave behind a lifetime of earnings, are often transported to their final resting place in load carriers – vehicles they would never have used for commuting while alive. This stark contrast raises a profound question: shouldn't every soul be granted a dignified farewell, just as they lived with dignity? It is time to ensure that the last journey of our loved ones reflects the respect and honor they deserve. Since launching a dedicated funeral service in Islamabad in 2014, Mother Helpage now invites you to donate generously to provide these services for Srinagar, Budgam, and Baramulla.



Donate Now!



- Account Name: **Mother Helpage**
- Ac Number : **0472010100001092**
- IFSC : **JAKA0SAADIQ**
- Branch: **Jammu and Kashmir Bank Ltd, Sadiqabad, Anantnag.**



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Oil Prices Fall, World Share Prices Mixed In Thin Holiday Trading



Associated Press

HONG KONG- Global shares were mixed in holiday-thinned trading Monday, while oil prices fell after the OPEC+ group of oil producing nations said it plans to boost output.

Markets were closed in Britain and much of Asia.

The future for the S&P 500 slid 0.6 per cent while that for the Dow Jones Industrial Average lost 0.5 per cent.

Germany's DAX gained 0.4 per cent to 23,181.61 and the CAC 40 in Paris slipped 0.4 per cent to 7,737.21.

US benchmark crude oil fell as much as 4 per cent early in the day. By late Monday in Asia it had shed USD 1.15 or 2 per cent to USD 57.14 per barrel. Brent crude, the international standard, lost USD 1.14 to USD 60.15 per barrel.

During the weekend, the OPEC+ group of eight nations announced it will raise its output by 411,000 barrels per day as of June 1, stepping up production increases.

The group said strong fundamentals were behind the decision, though analysts also speculated that it might reflect a desire to curry favour with US President Donald Trump before he makes a visit to the Middle East later this month.

Prices have fallen nearly 20 per cent in the past three months as traders have factored in the likely impact of Trump's trade policies on the

global economy. Trump has made delivering lower gas prices one of his talking points.

"Washington wants cheap energy, and Gulf producers still lean on US security guarantees; the White House bears down, they listen," Stephen Innes of SPI Asset Management said in a commentary. "In that sense the US president has become an unofficial swing vote inside OPEC+," he said.

US crude oil is down about 17 per cent for the year. According to AAA, gasoline is selling for an average of about USD 3.17 per gallon, down from USD 3.66 per gallon a year ago.

But prices are falling to a point where many producers can no longer turn a profit.

Most markets in Asia were closed. Australia's S&P/ASX 200 lost 1 per cent to 8,157.80 while Taiwan's Taiex declined 1.2 per cent.

The US dollar slipped to 144.15 Japanese yen from 144.71 yen.

The euro climbed to USD 1.1329 from 1.1306.

On Friday, Wall Street extended its gains to a ninth straight day, the market's longest winning streak since 2004. It has reclaiming much of the ground it lost after President Donald Trump escalated his trade war in early April.

The rally was spurred by a better-than-expected report on the US job market and revived hopes that Washington will tone down its trade tensions with China.

Moody's Says Escalating Tensions Would Weigh On Pakistan's Growth; India To Be Relatively Immune

Press Trust Of India

NEW DELHI- Moody's Ratings on Monday said sustained escalation of tensions between India and Pakistan will not have any major economic disruption in the country, but will be a setback for Islamabad as its forex reserves could come under pressure and weigh on growth.

In its commentary titled 'Escalating Pakistan-India tensions would weigh on Pakistan's growth', Moody's said it does not expect major disruptions to India's economic activity because it has minimal economic relations with Pakistan (less than 0.5 per cent of India's total exports in 2024).

On April 22, 26 people were killed after terrorists opened fire on tourists in Pahalgalam, Jammu & Kashmir. India has identified five terrorists, including three Pakistani nationals, behind the massacre in Pahalgalam and has pledged to take action against the perpetrators of the heinous act.

"Sustained escalation in tensions with India would likely weigh on Pakistan's growth and hamper the government's ongoing fiscal consolidation, setting back Pakistan's progress in achieving macroeconomic stability," Moody's said.

Pakistan's macroeconomic conditions have been improving, with growth gradually rising, inflation declining, and foreign-exchange reserves increasing amid continued progress in the IMF programme.

"A persistent increase in tensions could also impair



Pakistan's access to external financing and pressure its foreign-exchange reserves, which remain well below what is required to meet its external debt payment needs for the next few years," Moody's said.

The Executive Board of the International Monetary Fund (IMF) is scheduled to meet Pakistani officials on May 9 to evaluate a fresh USD 1.3 billion funding arrangement for Pakistan under its climate resilience loan programme. It will also assess an ongoing USD 7 billion bailout package.

Sources have said that India will be asking global multilateral agencies, including the IMF, to re-examine funds and loans provided to Pakistan.

Moody's said the macroeconomic conditions in India would be stable, bolstered by moderating but still high levels of growth amid strong public investment and healthy private consumption.

"In a scenario of sustained escalation in localised tensions, we do not expect major disruptions to India's economic activity because it has minimal economic relations with Pakistan. However, higher defence spending would potentially weigh on

India's fiscal strength and slow its fiscal consolidation," Moody's said.

Moody's said its geopolitical risk assessment for Pakistan and India accounts for persistent tensions, which have, at times, led to limited military responses.

"We assume that flare-ups will occur periodically, as they have (been) throughout the two sovereigns post-independence..., but...it will not lead to an outright, broad-based military conflict," it added.

Moody's has a 'Caa2' rating on Pakistan, which means the debt issued by the sovereign is of poor quality with very high default risks.

Moody's rates India at 'Baa3', which is the lowest investment-grade rating.

Citing "cross-border linkages" to the April 22 attack, India has promised severe punishment to those involved in the strike.

Following the deadly terror attack, India and Pakistan's diplomatic relations have deteriorated. India suspended the Indus Waters Treaty of 1960, which could severely reduce Pakistan's water supply, shut down the only operational land border crossing at Attari and downgraded diplomatic ties.

WE ASSUME THAT FLARE-UPS WILL OCCUR PERIODICALLY, as they have (been) throughout the two sovereigns post-independence..., but...it will not lead to an outright, broad-based military conflict,"

Pahalgalam Attack Not To Hit J&K Bank: CEO Amitava Chatterjee

Press Trust Of India

SRINAGAR- The terror attack on tourists in Pahalgalam that killed 26 people might affect the local economy but it will not have much impact on Jammu and Kashmir Bank as the lender's exposure to the tourism industry is around one per cent of the total portfolio, MD & CEO of the bank Amitava Chatterjee said on Monday.

"It is a matter of prudence that we have already done this assessment. One part of it is the direct impact. The total exposure related to the tourism industry in Jammu and Kashmir is just one per cent of our total portfolio.

"The direct impact will be nominal, even if it is there," Chatterjee told PTI.

He said it has been witnessed in the past as well that people in Jammu and Kashmir and Ladakh generally do not want to default on their loans.



"We have seen this happen in the past and the impact has not been much. During the days, when tourism was not that strongly influencing the economy of this geography, the highest level of stress that we had was 14 per cent.

"And within a span of two to three years it came down to two to three per cent. So, the resilience of this sector is always there. I don't think there will be any direct impact, even if it is there. It may be for

the economy.

"For the indirect impact, we will have to wait and watch as to how much it is going to affect the entire economy of Jammu and Kashmir. That might affect some other sectors which might again affect the bank. As I said earlier, the overall NPA in this region is very low. So I believe the resilience shown by the citizens of this territory and the propensity to repay loan is very high. General people do not want to default," he added.

Jammu & Kashmir Bank on Monday reported over 8 per cent decline in net profit to Rs 584.54 crore for the January-March quarter of 2024-25 compared to Rs 638.67 crore in the year-ago period.

On a sequential basis, its net profit rose by 10 per cent compared to Rs 531.51 crore in the previous December quarter of FY 2024-25, according to an exchange filing by the bank.

RBI May Effect Cumulative Rate Cut Of 125-150 Bps In Fy26, Says SBI Study

Press Trust Of India

NEW DELHI- The Reserve Bank may cumulatively cut the key interest rate in the range of 125-150 basis points this fiscal amid benign inflationary patterns, an SBI Research report said on Monday.

The study suggested that the central bank should go for "jumbo" rate cuts of 50 bps as it would be more effective.

The sharp moderation in consumer price index based inflation, hitting a 67-month low of 3.34 per cent in March 2025 due to sharp correction in food inflation, bodes well for lowering the average CPI headline forecast for FY2025-26 below 4 per cent now (with below 3 per cent in Q1FY26), the report said.

The nominal GDP growth is expected to be in the range of 9-9.5 per cent for FY2025-26 (Budget: 10 per cent), signifying a Goldilocks period to slash the policy rates given the low growth and low inflation, said the research report from the State Bank of India's Economic Research Department titled 'Inflation and Rate Cut Trajectory'.

"With multi-year low inflation in March and benign inflation expectations going forward, we expect rate cuts of 75 basis points in June and August (H1) and another 50 bps cut in H2 -- cumulative cuts of 125 bps going forward while 25 bps rate cut has already been initiated in Feb '25 (that could put the terminal rate at -5.0 per cent - 5.25 per cent by March 2026)," the report said.



"However, we feel, jumbo cuts of 50 bps, could be more effective than secular 25 bps tranches spread over the horizon," it added.

Based on the available estimates of natural rate, the report said that the neutral nominal policy rates work out at 5.65 per cent. The current trajectory of the domestic inflation is well within the band of 2-6 per cent with average inflation based on available data placed at 4.7 per cent.

"Assuming further convergence of domestic inflation to target, the possibility of cumulative rate cut of 125-150 bps is also possible by March 2026...implying repo rate declining below neutral rate," the SBI study said.

It further said that in response to the 50-bps cut in the policy repo rate since February 2025, banks have reduced their repo-linked EBLRs by a similar magnitude.

While the MCLR, which has a longer reset period and is referenced to the cost of funds, may get adjusted with some lag. Larger transmission to deposits rates is expected in the coming quarters.

Sitharaman Meets ADB Chief And Italian FM, Discusses Economic Issues; No Mention Of Pakistan



Press Trust Of India

NEW DELHI- Finance Minister Nirmala Sitharaman on Monday met ADB President Masato Kanda and Italian Finance Minister Giancarlo Giorgetti, and discussed host of economic issues, but there was no mention of the ongoing tension between India and Pakistan during the bilateral meetings.

Sitharaman is in Milan to attend the 58th annual meeting of the Asian Development Bank (ADB).

On the sidelines of the ADB meet, Sitharaman met Kanda and Giorgetti to discuss various economic issues facing the world and the Asian region.

The finance ministry said there was no discussion "on issues related to Pakistan with ADB President and the Italian Finance Minister" in Milan.

During the bilateral meeting with ADB president, Sitharaman reiterated that India focuses on private sector-led economic growth and has been consistently creating a conducive policy and regulatory ecosystem through bold initiatives such as the Insolvency and Bankruptcy Code, and GST

implementation, Production-Linked Incentives, among others, for greater Ease of Doing Business, the finance ministry later said in a post on X.

Sitharaman emphasised that India offers opportunities for ADB to pilot new, innovative financing products and models, it said.

Kanda expressed ADB's full support to India's development priorities, guided by Prime Minister Narendra Modi's vision of Viksit Bharat 2047, it said.

Later, Sitharaman met Giancarlo Giorgetti, Minister of Economy and Finance of Italy, and both the leaders explored ways to strengthen India-Italy economic ties, and enhance cooperation in global and multilateral platforms on issues of mutual interest.

"The meeting highlighted implementation of the Joint Strategic Action Plan 2025-2029 announced by Prime Minister Modi and Italian Prime Minister Giorgia Meloni in November 2024, which will add depth and momentum to our cooperation in priority domains," the finance ministry said in a separate post on X.

RBI Adds 25 Tonne Of Gold In Second Half Of FY25

The RBI added nearly 25 tonne of gold to its reserves in the second half of FY25, a period which saw a rally in the prices of the precious metal, official data released on Monday showed.

The central bank now holds 879.59 tonne of gold in its reserves as against 854.73 metric tonne it held at end-September 2024. In FY25, the central bank added over 57 tonne of gold to its reserves, in a period which saw a 30 per cent rally in the prices of the precious metal. This is the largest yearly addition in the last seven years.

The quantum of the precious metal stored locally grew marginally to 511.99 tonne, as per the Half Yearly Report on Management of Foreign Exchange Reserves by the central bank. Apart from the gold stored in vaults locally, 348.62 tonne was in safe custody of Bank of England and Bank for International Settlements (BIS) and 18.98 tonne was held in the form of gold deposits.

It can be noted that in the first half of FY25, the RBI had moved a larger quantum of gold to local vaults. The overall quantity of the precious metal stored in local safes stood at 510.46 tonne as of September 30, which was up from over 408 tonne on March 31, 2024.

The movement of the commodity, happening at a time of increased geopolitical tensions globally, was said to be one of the biggest movements of gold undertaken by India since 1991, when it had to pledge a substantial part of the gold holding to tide over a foreign exchange crisis that resulted in its movement out of vaults. - (PTI)

Gold Jumps Rs 550 To Rs 97,350/10 Gm; Silver Declines Rs 400

Gold prices rose Rs 550 to Rs 97,350 per 10 grams in the national capital on Monday amid rise in precious metal rates in the global markets.

According to the All India Sarafa Association, the precious metal of 99.9 per cent purity had closed at Rs 96,800 per 10 grams on Friday.

Gold of 99.5 per cent purity also appreciated Rs 550 to Rs 96,900 per 10 grams on Monday. The yellow metal had settled at Rs 96,350 per 10 grams in the previous market session.

Meanwhile, the most traded June contract for gold futures rallied Rs 1,663, or 1.8 per cent, to Rs 94,300 per 10 grams on the Multi Commodity Exchange.

However, silver prices declined Rs 400 to Rs 96,700 per kg from the previous close of Rs 97,100 per kg, as per the Sarafa Association.

Spot gold in the international markets rose USD 46.34, or 1.43 per cent, to USD 3,286.83 per ounce.

"Gold surged to USD 3,280 per ounce on a softer dollar ahead of the upcoming US Fed's two-day Federal Open Market Committee (FOMC) policy meeting starting on Tuesday.

"...market participants are cautiously eyeing Fed Chair Jerome Powell's post-decision press conference. Further, uncertainty around US-China trade developments is likely to keep risk sentiment cautious," Kaynat Chainwala, AVP of Commodity Research at Kotak Securities, said. - (PTI)

Sensex Rises Nearly 295 Pts To Close At 2025-High On Foreign Fund Inflows, Drop In Crude Prices

Benchmark BSE Sensex climbed nearly 295 points to close at an over four-month high on Monday following sustained foreign fund inflows and a sharp correction in global crude oil prices.

Rising for the second in a row, the 30-share BSE barometer gained 294.85 points or 0.37 per cent to settle at 80,796.84, marking its highest close in 2025 so far. During the day, it jumped 547.04 points or 0.67 per cent to 81,049.03.

The NSE Nifty rose 114.45 points or 0.47 per cent to 24,461.15, its highest closing level in 2025.

Among Sensex firms, Adani Ports jumped 6.29 per cent amid reports that Gautam Adani's representatives met with US administration officials to seek the dismissal of criminal charges in a bribery probe. All other listed Adani group stocks, including Adani Enterprises, Adani Ports, Adani Power and Adani Green Energy, ended with sharp gains.

Bajaj Finserv, Mahindra & Mahindra, Eternal, Power Grid, ITC, Tata Motors, Asian Paints and Hindustan Unilever were also among Sensex gainers.

Among the laggards, Kotak Mahindra Bank tanked 4.57 per cent after the firm reported a 7.57 per cent decline in consolidated net profit to Rs 4,933 crore for the March quarter of FY25, primarily due to elevated stress in the microlending book. - (PTI)

World Bank ED Parameswaran Iyer To Represent India At IMF Board

Parameswaran Iyer, Executive Director at the World Bank, has been temporarily entrusted with the responsibility of being India's nominee director on the board of International Monetary Fund (IMF) ahead of a crucial May 9 meeting, sources said.

Iyer's nomination was necessitated to fill a vacancy created with the termination of services of K V Subramanian as the executive director at the IMF, six months ahead of his three-year tenure.

The government's decision assumes significance as the IMF Executive Board will meet on May 9, to take a call on a new USD 1.3 billion loan under a climate resilience loan programme, along with the first review of the ongoing USD 7 billion bailout package for Pakistan.

It is to be noted that India is making efforts to corner Pakistan diplomatically and at various global fora as New Delhi believes its involvement in the Pahalgalam terror attack that led to killing of 26 tourists last month.

According to sources, had India not nominated Iyer, the alternate executive director Harishchandra Pahath Kum bure Gedara of Sri Lanka would have discharged duties of ED as per the rules of the Washington-based multilateral funding agency.

The Appointments Committee of the Cabinet has terminated Subramanian's services effective April 30, 2025.

The reasons for Subramanian's exit have not been officially announced. - (PTI)

CONTD. FROM PAGE 1

J&K Govt Back

bases between Srinagar and Jammu every six months under a pre-Independence practice called Darbar Move that was started by Maharaja Ranbir Singh in 1872.

This practice was discarded after the reorganisation of Jammu and Kashmir into two Union territories in August 2019.

India Braces

fronts. The timing of this drill, amid renewed hostilities along the Line of Control (LoC), is being seen as a signal of India's heightened security posture.

The measures to be taken during the drill include operationalisation of air raid warning sirens and training of civilians on civil defence aspects to protect themselves in the event of a "hostile attack", they said.

The other measures are provisions of crash blackout measures, early camouflaging of vital plants and installations and updation of evacuation plans and their rehearsals.

In Punjab's Ferozepur cantonment, lights were switched off between 9 and 9:30 pm on Sunday as part of a preliminary blackout exercise. The local cantonment board had written to the Punjab State Power Corporation Ltd (PSPCL) requesting a power cut for the scheduled time. "This rehearsal aims to ensure preparedness and effectiveness in implementing blackout procedures during prevailing war threats," the letter stated.

Following a home ministry directive for mock drills amid rising Indo-Pak tensions in the wake of the Pahalgam terror attack, senior officials of the Delhi Police have asked all DCPs to prepare detailed plans for the preparations, sources said on Monday.

They said the deputy commissioners of police (DCPs) have started holding meetings with senior police officers to strengthen patrolling in the national capital.

"We have already increased day and night patrolling in the city. We have deployed paramilitary forces, along with police personnel, at Delhi's borders with Haryana and Uttar Pradesh. Security has already been beefed up in the city. The DCPs are personally monitoring the arrangements in their districts. They are holding meetings with assistant commissioners of police (ACPs) and station house officers (SHOs)," a source said.

A senior officer said in view of the April 22 Pahalgam terror attack and the heightened threat perception across the country, police have undertaken robust security measures aimed at maintaining law and order as well as ensuring public safety.

"Senior officers of all the districts are personally overseeing the field-level deployments. They are coordinating with the ACPs and SHOs concerned, and guiding their teams to ensure optimum utilisation of resources at the police station level. Their continuous ground presence enhances operational efficiency and ensures quick resolution of the concerns of the staff as well as the public," another officer said.

He added that to ensure round-the-clock vigilance, foot patrolling has been significantly enhanced, particularly during the evening and night hours. Special patrol units have been mobilised to cover key areas, including Connaught Place, India Gate, Janpath, Yashwant Palace, Gole Market and other vital installations. Enhanced presence of personnel in the form of motorcycle patrols and special pickets in high-density areas ensure constant police presence, the officer said.

This has been coupled with interactive policing, wherein beat officers engage with shopkeepers, commuters and residents to address concerns and raise alertness.

"During the mock drills, teams will ensure the deployment of the Bomb Disposal Squad (BDS) and dog squads, continuously conducting anti-sabotage checks in high-footfall areas, such as Palika Bazaar, Janpath, Khan Market, and near government buildings," the officer said.

He further said that rigorous anti-terror measures have been undertaken, vehicle-checking drives are being carried out and multiple pickets and checkpoints have been erected at key access-control points.

Comprehensive vehicle checking is being carried out to detect suspicious people, the officer said, adding that the staff has been directed to pay special attention to rental and unregistered vehicles.

"Meetings are being conducted with members of resident welfare associations (RWAs), market welfare associations (MWAs), nagarik suraksha samitis as well as private security guards posted at vital installations for direct engagement. They are very important and they have been asked to contact senior police officers immediately in any concerning condition. They are also being briefed on the importance of maintaining heightened vigilance and immediately reporting any suspicious activity," the officer said.

Another officer said police are already conducting meetings with the staff of hotels and their cooperation is being sought to ensure a meticulous verification of all visitors staying on their premises.

"We urge all residents and visitors to remain vigilant and encourage them

to report any suspicious activity to the nearest police station or through the emergency number," the officer said.

Prime Minister Narendra Modi has been holding a series of high-level meetings, including with top defence functionaries, as India weighs its options for countermeasures against the April 22 terror attack which left 26 civilians, mostly tourists, dead.

Modi has vowed to pursue the perpetrators and those part of the conspiracy to the "ends of the earth" to inflict punishment on them "beyond their imagination".

PM Meets Top

Admiral Dinesh K Tripathi had on Saturday apprised the prime minister on the overall situation in the critical sea lanes in the Arabian Sea.

While the Indian Navy is maintaining a high alert in the Arabian Sea in view of Pakistan's naval drills, the frontline fighter jets of the Indian Air Force have been carrying out long-range sorties.

There is no official word on the prime minister's meeting with the defence secretary.

Citing "cross-border linkages" to the April 22 Pahalgam attack that killed 26 civilians, India has promised severe punishment to those involved in the strike.

The prime minister's meetings with Navy Chief Admiral Tripathi, Air Chief Marshal A P Singh and Defence Secretary Singh came amid speculations about India's possible military strikes against Pakistan to avenge the dastardly attack.

In a high-level meeting with the top defence brass, Prime Minister Modi on April 29 gave the armed forces "complete operational freedom" to decide on the mode, targets and timing of the response to the Pahalgam terror attack.

Modi also emphasised the national resolve to deal a "crushing blow to terrorism".

Amid the escalating tensions between the two sides, the Pakistan military has been resorting to "unprovoked firings" using small arms from their posts across the LoC in the last few days.

Avoid Military

stands ready to support any initiative that promotes de-escalation, diplomacy, and a renewed commitment to peace," he said.

His remarks came hours before closed consultations of the UN Security Council on India-Pakistan tensions after Islamabad sought an emergency meeting.

"Tensions between India and Pakistan are at their highest in years. I deeply respect and am profoundly grateful to the Government and people of both countries - and their significant contributions to the work of the United Nations, not least UN peace-keeping," Guterres said.

"And so it pains me to see relations reaching a boiling point," he said.

Guterres said that he understands the "raw feelings" following the "awful terror attack" in Pahalgam on April 22 and again strongly condemned that attack, extending his condolences to the families of the

"Targeting civilians is unacceptable -- and those responsible must be brought to justice through credible and lawful means," he said.

"It is also essential -- especially at this critical hour -- to avoid a military confrontation that could easily spin out of control," Guterres added.

"Now is the time for maximum restraint and stepping back from the brink," he said.

Ties between India and Pakistan plummeted following the Pahalgam attack that killed 26 people, mostly tourists.

India announced a raft of punitive measures against Pakistan including suspension of the Indus Waters Treaty, shutting down of the only operation land border crossing at Attari and downgrading of diplomatic ties following the terror attack.

Prime Minister Narendra Modi said India is committed to taking "firm and decisive" action against terrorists and their backers.

Modi also told the top defence brass that the armed forces have "complete operational freedom" to decide on the mode, targets and timing of India's response to the attack.

Amid raging tensions, Pakistan requested closed consultations on the situation and the Greek Presidency has scheduled the meeting for May 5 in the afternoon.

Pakistan currently sits as a non-permanent member of the powerful 15-nation Security Council, which is being presided over by Greece for the month of May.

Apart from the five veto-wielding permanent members -- China, France, Russia, the UK and the US -- the 10 non-permanent members in the Council are Algeria, Denmark, Greece, Guyana, Pakistan, Panama, South Korea, Sierra Leone, Slovenia and Somalia.

In the weeks following the Pahalgam attack, External Affairs Minister S Jaishankar spoke with all Council members, except China and Pakistan. He also spoke with Guterres.

In his calls, Jaishankar underlined that "its perpetrators, backers and planners must be brought to justice."

Last Friday, Pakistan's Permanent Representative to the United Nations Ambassador Asim Iftikhar Ahmad said at a press conference at the UN that his country has the right to convene a meeting when "we feel appropriate".

He said the situation that evolved after the Pahalgam attack is a real threat to regional and international peace and security.

The closed-door meeting will not take place in the UNSC Chamber where Council members sit at the powerful horse-shoe table but in a consultations room next to the chamber.

Last week, Ahmad met Guterres and briefed him about the security situation in the region.

Guterres last week also spoke to Pakistan Prime Minister Shehbaz Sharif. (PTI)

J&K Bank Records

today after its Board of Directors approved the numbers at a meeting held here at the Bank's Corporate Headquarters. The Bank's net profit for Q4FY24-25 stood at Rs 584.54 Cr, up 10% QoQ from Rs 531.51 Cr recorded during the previous quarter of the FY 2024-25.

Performance Highlights: Beating consecutively its own highest record of profits achieved during the last two financial years, the Bank's annual net profit surged to Rs 2082.46 Cr, while maintaining a strong and resilient balance sheet.

With its other income crossing Rs 1000 Cr mark at Rs 1136.81 Cr and up YoY by 37.7%, the Bank's Net Interest Income (NII) grew 11.34 % YoY to Rs 5793.82 Cr while the net interest margin (NIM) stood at 3.92%.

The Bank's operating profit also rose 28.7% and stood at Rs 2929.79 Cr. During the quarter, the Bank's Return on Assets (RoA) reached healthy levels to 1.44% QoQ as against 1.34% recorded during the September-December quarter of current financial year.

Expressing satisfaction on the results, MD & CEO Amitava Chatterjee said, "We are delighted to present yet another record-breaking performance with our all-time high net profit of Rs 2082 Cr, while maintaining NIM at 3.92% despite industry wise pressure on margins owing to the rising cost of deposits. Achieving a hattrick of historic profits over the past three years is a reflection of the trust our customers place in us, the dedication of our staff, and the strategic direction laid out by the leadership team."

"With our core fortified and transformation underway, we are prepared to scale up growth operations in high-potential geographies and deepening our presence in core markets, especially in J&K and Ladakh. Going forward, we aim to maintain this growth momentum with increased emphasis on retail, MSME, and agriculture lending -- while accelerating our digital transformation to further enhance customer experience", he added.

Business Growth: J&K Bank's total deposits increased by 10.24% YoY to Rs 148569.46 Cr as on March 31, 2025, compared to Rs 134774.89 Cr last year. The Net Advances rose to Rs 104198.72 Cr, registering a growth of 11.13% from Rs 93762.51 Cr a year ago. Both deposits and advances grew by 5.4% and 8.6% QoQ respectively. The Bank's CASA Ratio stood at 47.01%, maintaining a healthy share of low-cost deposits in the overall mix.

Commenting on business growth, the MD & CEO said, "Adorned with a milestone of advances crossing Rs 1 Lakh Cr mark, the Bank's business performance reflects resilience and adaptability. Despite competitive pressures, the Bank has managed to maintain a CASA ratio of 47% -- which continues to be among the best in the industry. This, coupled with a double-digit growth in advances and deposits, signifies the growing trust and deep-rooted relationships we enjoy across our customer base in the country."

"With our planned expansion in high-growth markets, we are well-positioned to capture emerging opportunities in the current financial year", he added.

Asset Quality: Reinforcing its commitment to credit discipline and risk management, the Bank's Gross NPA ratio declined sharply by 71 bps to 3.37% from 4.08% recorded a year ago, while the Net NPA ratio stood at 0.79%.

The Provision Coverage Ratio (PCR) remains strong at over 90%, underscoring the Bank's focus on prudential provisioning.

Commenting upon the improved asset-quality, MD & CEO said, "Our continued improvement in asset quality is reflective of process excellence in credit appraisal, focused monitoring and sectoral diversification. We have not only met but improved upon our annual guidance on asset quality. This reaffirms our goal of building a resilient, future-ready bank," MD stated.

Capital Adequacy: The Bank's CAR stood at 16.29% as on March 31, 2025, providing ample cushion for future growth and investments in digital and operational capabilities.

Digital Transformation & ESG Commitments: The Bank's digital journey continues to progress with the rollout of several new digital customer journeys and upgradation of backend systems. The institution has ensured uninterrupted services even during peak loads, especially around festive

seasons. Internally, the Bank has fully implemented e-office systems, drastically cutting down paper usage and driving operational sustainability.

"Our digital transformation is not just about efficiency but about reimagining customer experience," the MD said, adding, "Our ESG focus includes green banking, sustainable lending and internal reforms to reduce carbon footprint -- all integral to our larger purpose of responsible growth."

Human Capital Development: With continuous investment in its human capital, the Bank has enhanced learning and growth pathways for employees. Its in-house e-learning platform 'e-Pathshala' is operational, promoting knowledge-sharing and encouraging career growth.

"Our HR strategy revolves around talent transformation. By reskilling and upskilling staff, we are creating a future-ready workforce aligned with evolving business and organisational needs of the Bank," MD & CEO said.

Corporate Social Responsibility: On the Bank's CSR initiatives, MD & CEO said, "During the year, we undertook a diverse range of impactful CSR initiatives across key sectors such as healthcare, environmental sustainability, education, and skill development. With a total financial outlay of over Rs 31 Cr, these interventions reflect the Bank's continued commitment to inclusive and sustainable development across the region. With improved profitability, we aim to enhance our contributions toward the overall social good during the current financial year."

Entrepreneurship & Regional Development: Reaffirming its regional commitment, the Bank will continue to empower youth through entrepreneurship-linked credit, especially in UTs of J&K and Ladakh.

In this regard, MD & CEO Amitava Chatterjee asserted, "We are proud to be an institution of systemic importance for economic transformation in our core geographies. We reaffirm our purpose everyday by supporting businesses led by young, energetic entrepreneurs and promoting inclusive growth."

He concluded by saying, "On behalf of the entire leadership team, I extend heartfelt thanks to our customers, all shareholders especially our promoters, members on our board, our employees and regulators for their continued support and trust."

Notably, in line with its growth aspirations, the Bank has also expanded its reach through strategic partnerships, branch additions and digital product innovations.

LG Reviews Work

interacted with officials on site and directed them to expedite the work for the convenience of Yatra-bound devotees.

He was accompanied by Dr. Mandeep K. Bhandari, Principal Secretary to the LG and CEO of the Shrine Board; Divisional Commissioner Kashmir, Vijay Kumar Bidhuri; Deputy Commissioner Srinagar, Dr. Bilal Mohiud-Din Bhat; and other senior officials.

India Reduces

activities at key hydroelectric projects in Jammu and Kashmir.

Notably, soon after the Pahalgam attack, India suspended the Indus Waters Treaty, curtailed the Chenab River's water flow to Pakistan, closed the Attari border, revoked SAARC visa exemptions for Pakistani nationals, and ordered their departure within 48 hours.

Diplomatic ties were further scaled back with the mutual expulsion of defence staff, marking a significant shift in India's policy toward Pakistan.

Official sources familiar with the development said that the government has initiated reservoir flushing operations at the Baglihar and Salal dams on the Chenab River. These operations, previously conducted with prior notice to Pakistan under treaty norms, were carried out without any

communication this time, they said.

According to officials, the decision not to notify Pakistan stems from the suspension of the IWT mechanism following the Pahalgam attack that left 26 dead.

The sluice gates at Baglihar and Salal dams were opened initially to flush sediment and later closed, temporarily holding back a significant volume of water that would otherwise flow into Pakistan's Punjab province.

Officials estimate that the downstream water flow has been reduced by nearly 90 per cent.

The National Hydroelectric Power Corporation (NHEPC), which operates the dams, said the maintenance work was aimed at increasing reservoir capacity and improving power generation.

Baglihar, located in Ramban district, has a capacity of 900 megawatts, while Salal, in Reasi district, produces 690 megawatts. Both projects are classified as run-of-the-river schemes but require periodic sediment removal to maintain operational efficiency.

The current maintenance includes near-emptying reservoirs and operating adjustable spillway gates, temporarily disrupting natural river flow.

India has also indicated that similar flushing work will be carried out at the Kishanganga hydroelectric project on the Jhelum River.

The Kishanganga project has been at the centre of long-standing disputes between the two countries. India's recent actions signal a policy shift towards using its full entitlement of waters under the treaty without the usual bilateral engagement.

Beyond the immediate reservoir activities, India has expedited work on multiple hydroelectric projects in Jammu and Kashmir, including Pakal Dul, Kuru, Kwar and Ratle. These projects are expected to add over 3,000 megawatts of capacity by 2027-28.

The government described the current steps as part of a broader reassessment of India's approach to water-sharing with Pakistan, prioritising national interests and security concerns over treaty obligations. (KNO)

Avoid Crossing

the river's flow being restricted through the Baglihar and the Salal dams in Ramban and Reasi districts, officials said.

The Centre announced the suspension of the Indus Waters Treaty, which has governed the use of the Indus river and its tributaries between India and Pakistan since 1960, in wake of the April 22 Pahalgam attack.

After conducting a desilting operation last week, the gates of the Baglihar and the Salal dams were closed on Monday to refill the reservoirs, leading to a considerable drop in the Chenab downstream, especially in the Akhnoor sector.

The reduced flow led to hundreds of people thronging the river to take videos while crossing the Chenab on foot at many places.

Many curious locals also started looking for gold and silver ornaments and coins in the river's ankle-deep water.

Sensing danger, police parties led by officers fanned out to clear the people as the water level started rising again late afternoon.

Police personnel were seen using the public address system, warning people against crossing the river on foot.

"There has been rain in the catchment area and a sudden water-level increase is expected," a police officer said, requesting the people to clear out.

Local villagers said they had never witnessed the water flow decline to such a level.

"The treaty's suspension allowed the government to initiate this flood-and drought-like cycle to teach Pakistan a lesson. They should know that they cannot run away after murdering innocents every time," said a

local, Ankur Sharma.

Outrage In Kashmir

immediate calls to law enforcement. Holding deep sighs and sobs, the daughter of the victim pleaded justice and demanded the culprits should meet the same fate. "We will only find peace when the rapists will be brought to justice. Our mother has left behind little kids. How can we live without our mother," said her daughter.

"Weren't they born from a mother? How can they assault and kill a mother of five. The culprits were Inhumans," she wailed. "We found an accused with blood on his pants due to which he was caught. Otherwise we would have no idea about the culprits."

"The culprits should be hanged till death," she, along with her family and relatives, demanded.

Narrating the moments before the incident the daughter of the victim said that her mother was serving tea to them. "Hardly we knew that our mother was serving the last tea to us."

Speaking to reporters at the scene, local resident Mohammad Afzal described the act as "inhuman and unspeakable." He claimed that four men were involved in the assault and subsequent murder. "No punishment can truly match the crime, but the least that should happen is that they never receive bail," he said. Afzal commended the local police, particularly SHO Nishat and the SSP, for arresting the suspects within hours of the crime being reported.

According to the family, the accused had consumed alcohol before committing this brutal act. Post-mortem procedures were carried out at GMC Srinagar, and the victim's body was returned to the family amidst an emotionally charged gathering of villagers and tribal community members.

A wave of grief and anger swept through the Hariganian area of Kangan on Monday as hundreds gathered to attend the funeral of a nomadic woman who died following a brutal assault in Srinagar's Nishat area.

The woman's body was brought to her native village in the afternoon, where a large crowd turned out to offer prayers and bid farewell.

She was laid to rest at the local graveyard amid visible sorrow and rising calls for justice.

According to reports, the police have arrested four individuals suspected to be involved in the case. All four are currently in custody and undergoing interrogation. Preliminary findings suggest that the accused were intoxicated at the time of the crime.

'All Accused

upon receiving information regarding an attempted sexual assault on a woman (name withheld) by a group of individuals near Water Works Road, Nishat. The victim had sustained grievous injuries and was shifted to the hospital, where she was declared brought dead.

Following the incident, FIR No. 35/2025 under relevant sections of law was registered at Police Station Nishat, and investigation was immediately initiated, they said.

During the course of investigation, the following four accused persons were identified and arrested Suhail Bashir Bhat, S/O Bashir Ahmad, R/O Asham Sumbal, Adil Ali Bhat, S/O Ali Mohammad, R/O Zeethyar Nishat, Firdous Ahmad Rather, S/O Ghulam Ahmad, R/O Zeethyar Nishat and Suhail Afzal Bhat, S/O Mohammad Afzal, R/O Pahlloo Brein.

In a swift and decisive operation, all the accused have been apprehended. Further investigation in the case is ongoing, they said. Srinagar Police remains steadfast in its commitment to uphold the rule of law, eliminate crime from society, and ensure the safety and dignity of every citizen, they said.

For any information related to criminal activity, please contact the nearest police station or dial 112, reads the statement.



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India Extend White-Ball Dominance, Retain Top Spot In ODIs & T20Is

Press Trust of India

DUBAI: India retained their top position in the ODIs and T20Is to extend their dominance in the white-ball formats but slipped a place to fourth spot in the Test format, in which Australia reigned supreme, in the latest ICC annual men's ranking update issued on Monday.

The latest rankings rate all matches played since May 2024 at 100 per cent and those of the previous two years at 50 per cent.

In the ODI rankings, 2023 World Cup finalists India have strengthened their grip at the top on the back of a victorious ICC Champions Trophy campaign, improving their rating points from 122 to 124.

Coming in second place are the runners-up at the Champions Trophy, New Zealand, overtaking their Trans-Tasman rivals Australia, who now occupy the third spot.



Sri Lanka, who enjoyed an excellent run at home in recent months, including ODI series wins against India and Australia, are in fourth place after gaining five rating points, leap-frogging Pakistan (fifth with a gain of one point) and South Africa (sixth with loss of four

points) in the process.

Afghanistan also climbed up the ladder – moving to seventh following a four-point improvement – at the expense of former world champions England, who fell to eighth after dropping four points.

West Indies, meanwhile, rose

to the ninth spot after gaining five points to surpass Bangladesh, who dropped to 10th with a four-point decline.

India Boss Shortest Format

In T20Is, the current world champions India are placed at the top, although their lead over

the second-placed Australia has reduced from 10 to nine points.

For the first time ever, the annual update features 100 teams in the global T20I rankings, with the updated list including all sides that have played a minimum of eight T20Is over the past three years.

The original global T20I rankings were launched in 2019 and included 80 sides.

The 2022 edition champions England, sit at number three, with New Zealand, West Indies and South Africa at four, five, and six respectively.

Sri Lanka's surge continues in the shortest format of the game as well, now seventh in the rankings after overtaking Asian rivals Pakistan (8). Bangladesh and Afghanistan follow their fellow Asian teams at ninth and 10th places, respectively.

Ireland also showed improvement, swapping spots with Zimbabwe to sit in the 11th rank.

Short TAKES

Playoff Favourites MI, GT Face Off In High-Intensity IPL Battle

Cujarat Titans' on-song top three will face a stern test against Mumbai Indians' potent bowling attack when the two teams that are favourites to reach the Indian Premier League playoffs clash here on Tuesday.

With the best Net Run Rate among all teams, third-placed MI need two wins from remaining three matches to ensure a direct spot in the final four. The five-time winners will play two of these games at home, where they have won four out of five matches.

GT, who are ranked fourth, have four matches left of which two will be at their home-ground in Ahmedabad where they too have won four out of five times. The Shubman Gill-led side essentially needs two more wins to sail into the playoffs.

The top order troika of B Sai Sudharsan (504 runs), Jos Buttler (470) and skipper Gill (465) have dominated the tournament like no other, setting up many a wins for the Titans. Match starts at 7:30pm IST.

WTC Champions Australia Retain No. 1 Spot In ICC Test Rankings

Reigning World Test Championship holders Australia have retained their top spot in the Test team rankings, though their lead was trimmed from 15 to 13 points after the annual update.

Pat Cummins' side boasts a rating of 126, staying well in front of the chasing pack.

Ben Stokes-led England made a big jump, moving up into the second place while overtaking both South Africa and India.

England's improved position comes on the back of winning three out of their four Test series in the past year. Their rating points climbed to 113, while South Africa (111) and India (105) each slipped one place to third and fourth, respectively.

The rest of the top 10 remains unchanged, with New Zealand holding fifth place, followed by Sri Lanka, Pakistan, West Indies, Bangladesh and Zimbabwe.

Only 10 teams are currently ranked in the Test table. Ireland need to play one more Test in the next 12 months to qualify for a ranking, while Afghanistan must play three more matches to join the list.

DYSSO Budgam Leads Inter-School Zonal Competitions Across District

Observer News Service

BUDGAM: Under the guidance of District Youth Services and Sports Officer (DYSSO) Budgam, G.H. Hassan Lone, Inter-School Zonal Level competitions are actively being held across various zones of the district.

In Zone Dreygam, an Under-14 Girls Kho-Kho Tournament was organised at B.Ed College Wager. The event was inaugurated by DDC Parnewa, Sayika Akhtar, who lauded the efforts of the department in promoting girls' participation in sports.

Meanwhile, in Zone Hardpanzoo, the Zonal Kho-Kho Tournament for U-17 Boys was held at HS



Arizal. ZPEO Hardpanzoo inaugurated the event, joined by the Headmaster of HS Arizal, Mr. Tasaduk Hussain (overall in-charge), and other officials. Numerous students from local high and higher secondary schools participated.

In Zone Magam, the

DYSS organised Volleyball and Kabaddi tournaments for U-14 Boys at PS Hazarpura. The event witnessed the participation of 380 students and was inaugurated by ZPEO Magam, who appreciated the students' zeal and encouraged them in their athletic journey.

YSS Anantnag Organises Inter-School Zonal Events Across Multiple Zones



Observer News Service

ANANTNAG: The Department of Youth Services and Sports Anantnag organised Inter-School Zonal Level competitions in various disciplines across Zones Qazigund, Mattan, Achabal and Anantnag.

Qazigund witnessed Zonal Level Badminton competitions for Girls under the age group of 14 years at High School Sangran. A total of 180 participants from various schools took part in the event.

Zone Mattan, at Higher Secondary School Mattan, organised a Table Tennis tournament for U-14 and U-17 Boys. The competition saw participation from 32 male students representing different institutions of the zone.

Zone Achabal hosted an Inter-School Handball Tournament for U-14 and U-17 Boys at Sports Stadium Thajiwara. The event witnessed participation from both government and private schools with a total of 250 students competing. In the U-14 category, MS. Peerta-

kiya Brinty secured the first position, while HSS Dialgam topped the U-17 category.

Zone Anantnag hosted U-17 Inter-School Zonal Level Football Tournament and resumed at S.S. Monghal Sports Ground, Anantnag, after being earlier postponed due to inclement weather. The event witnessed participation from 80 students. In the opening match, H.S. Shemford defeated H.S. Smart Mission 2-0. The remaining matches will continue at the same venue tomorrow.

Athwas India-11 First Franchise Team Of Khyber Kashmir Super League

Observer News Service

SRINAGAR: In a landmark moment for sports in J&K on Monday, Athwas India-11 was unveiled as the first official football franchise in the Khyber Cement Kashmir Super League (KSL) 2025, with robust backing from Athwas Hyundai, a unit of IA Multi Ventures Pvt. Ltd.

The organisers say the introduction of the Khyber Cement Kashmir Super League 2025 marks a significant milestone in the development of football in the region.

Monday's announcement marks the beginning of a dynamic new chapter in the region's sporting landscape, steered by the vision and leadership of entrepreneur Irfaan Guju.

"We're not just launching a team—we're igniting a football movement in Jammu & Kashmir," said Irfaan Guju. "Athwas India-11 is dedicated to empowering young talent and positioning J&K prominently on the national sports map."



As KSL 2025 prepares to spotlight emerging football talent across the valley, Athwas Hyundai's dual role as both franchise owner and powered by sponsor reflects a growing trend of private sector engagement in regional sports development.

The debut of Athwas India-11 has already generated widespread excitement, setting a strong precedent for corporate participation in nurturing grassroots football and building an inclusive sports ecosystem in J&K.

7 J&K Athletes Appear In Kabaddi Fresher Course At Jaipur

Observer News Service

SRINAGAR: General Secretary of Jammu and Kashmir Amateur Kabaddi Association, Kuldeep Kumar Gupta, informed that seven J&K athletes appeared in All India Kabaddi fresher course, conducted by Amateur Kabaddi Federation of India (AKFI) at Jaipur, Rajasthan.

As per the reports reaching here, J&K athletes, who appeared in this course included Arshid Ahmed Rather, Ram Kumar, Gorav Kumar Dubey, Nahida Nabi, Firdous Ahmad Rather, Liaqat Ali Mir,

Umer Rashid.

These athletes from Jammu and Kashmir have undergone All India Kabaddi Referee's Examination which will boost the Kabaddi game during officiating of matches in Jammu & Kashmir as Technical officials.

The president of the association, Anil Gupta, appreciated and welcomed the newly undergone Technical Officials in the Kabaddi family and hoped they will perform their duty with dedication and honesty in the welfare of Kabaddi game and particularly devote their time to officiating more.



Lewandowski Back In Barcelona Squad For CL 2nd Leg v Inter Milan

Barcelona is getting a boost in attack with the return of Robert Lewandowski ahead of Tuesday's second leg against Inter Milan in the Champions League.

Lewandowski was included in the squad on Monday after being sidelined for about two weeks because of a left thigh injury. The striker missed four games, including last week's thrilling first leg against Inter in Barcelona, when the teams drew 3-3.

The Polish striker was injured in a Spanish league match against Celta Vigo on April 19.

The 36-year-old Lewandowski is having one of his best seasons with Barcelona, having scored 40 goals in total, including 11 in the Champions League. He leads the Spanish league with 25 goals, one more than Real Madrid's Kylian Mbappe.

Barcelona coach Hansi Flick rested nearly all of his regular starters in the team's 2-1 win at Valladolid in the Spanish league on Saturday. With four games each remaining, Barcelona has a four-point lead over Madrid ahead of next Sunday's "clasico" between the rival teams.

Alexander-Arnold Confirms Departure From Liverpool After 20 Years

Trent Alexander-Arnold sat down, took a deep breath and uttered the words many Liverpool knew would be coming.

"After 20 years at Liverpool Football Club," he said into a camera, "I will be leaving at the end of the season."

Alexander-Arnold didn't mention his next destination when confirming his imminent departure from Liverpool on his social media accounts but the England right back is widely expected to move to Real Madrid on a free transfer.

The locally born Alexander-Arnold, who joined Liverpool at the age of 6 and has won every major honor with the club, said it was "easily the hardest decision I've ever made in my life."

He has announced it barely a week after clinching a second Premier League title with the Reds, pushing them onto 20 English top-flight championships — tied for the record with Manchester United.

Alexander-Arnold won the Premier League in 2020 and again this year, as well as the Champions League in 2019, the FA Cup, English League Cup, UEFA Super Cup and Club World Cup.

Champions League: Inter & Barcelona Evenly Poised, PSG Holds Narrow Lead Over Arsenal

Agencies

PARIS: Scoring three away goals should make Inter Milan feel confident heading into the return leg of its Champions League semifinal against Barcelona on Tuesday.

Inter might not think so, considering Barcelona's ability to conjure goals out of nowhere with the world's best young player in the side.

Inter was 2-0 up after 21 minutes in the first leg, before 17-year-old Spain star Lamine Yamal scored a stunning goal and Barcelona fought back to draw 3-3 at home in a pulsating contest packed with spectacular goals.

Stopping Yamal is hard enough, but then there's Raphinha — who is merely Barcelona's other Ballon d'Or contender.

With his long-range shooting and speedy attacks through the middle or down the flanks, he is a permanent threat. The Brazilian has 12 goals in the competition, one more than strike part-



ner Robert Lewandowski.

But for all of Barcelona's firepower, the defense remains vulnerable and coach Hansi Flick is under pressure to make the right calls.

He kept Wojciech Szczesny in goal, even though No. 1 Marc-Andre ter Stegen has recovered from a long-term knee injury

and played in Saturday's 2-1 win at Valladolid.

Barcelona is looking to win the competition for the sixth time, while Inter seeks a fourth title. Inter won in 2010, beating Barca in a tense semifinal.

WALKING WOUNDED

Players and coaches have been

warning about the damaging effects of a congested calendar.

Look no further than Barcelona and Inter for examples.

Barcelona defender Jules Kounde sustained a left hamstring injury in the first leg and the prolific Lewandowski has been nursing a minor left leg injury for two weeks.

Lewandowski has netted 40 goals this season and needs one more goal to hit 100 for Barcelona.

Inter Milan captain Lautaro Martinez also went off injured in the first leg.

Strike partner Marcus Thuram, who scored a superb back-heel flick in the first leg, only returned from a thigh injury last week.

ARSENAL VS. PARIS SAINT-GERMAIN

Paris Saint-Germain is hopeful 33-goal top scorer Ousmane Dembélé will be fit to start on Wednesday.

The star forward limped off with a minor hamstring pull against Arsenal in the semifinal first leg in London, which PSG won 1-0.

Neither side has won the competition, both have lost a final.

PSG reached the semis last season but Arsenal reached this stage for the first time since 2009.

Coach Luis Enrique has transformed PSG into a slick and cohesive unit since Kylian Mbappe's offseason departure to Real Madrid.

RENEWED BELIEF

After falling short with world famous stars, there is genuine belief among PSG fans that this young and vibrant team can finally win the Champions League having cut ties with the overhyped Galacticos era.

Much of that is down to Luis Enrique's hard-nosed ability to generate competition for places, with no favorable treatment like in previous years.

However, he rested his main players on Saturday and shrugged off PSG's 2-1 loss at Strasbourg, the club's second straight defeat in Ligue 1 albeit with the league title already won.

He has his eyes on a much bigger prize, but PSG does not carry the same threat without Dembélé.

Arsenal also lost on Saturday, 2-1 at home to Bournemouth.

Arsenal coach Mikel Arteta pledged to use "the frustration, rage and anger" from the Premier League defeat to fire up his players against PSG.

He needs more than that.

Arsenal was found wanting tactically in the first leg, where PSG dominated the first half and scored when a 26-pass move led to Dembélé's goal.

Star player Bukayo Saka was shut down by PSG winger Khvicha Kvaratskhelia, who has a remarkable ability to attack and defend equally well on the left flank.

Saka's duel with Kvaratskhelia could be crucial, while Arteta needs a vastly improved performance in midfield from captain Martin Odegaard.

Arteta deployed him too far forward in the first leg, and by the time he dropped back PSG was in control.




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



**Based on the variant opted in health plan

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

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