

Srinagar: On the eve of Eid-ul-Azha, Jammu and Kashmir's Lieutenant Governor Manoj Sinha and Chief Minister Omar Abdullah extended warm greetings and best wishes to the people across the region. In his message, Lieutenant Governor Manoj Sinha wished everyone a joyous Eid, emphasizing the festival's spirit of sacrifice and forgiveness. He urged the community to strengthen unity, harmony, and brotherhood, and called for working with love and compassion to ensure the well-being of all. "May this festival spread peace and bring prosperity to all," he added. Chief Minister

A joyous occasion across the Muslim world, Eid is often accompanied by preparing special dishes, donning new clothes particularly for children and visiting friends and relatives to give greetings.



Eid Prayers To Be Held At Jama Masjid At 9:30 AM

Observer News Service

SRINAGAR: Anjuman Auqaf Jama Masjid Srinagar has announced that the Eid-ul-Azha congregation will be held at the historic Jama Masjid Srinagar today at 9:30 AM. Prior to the congregational prayers, Muhammad Umar Farooq will deliver the Eid sermon (khutbah) from 8:30 AM, in which he will speak on the philosophy and spirit of Eid and Qurbani (sacrifice).

Auqaf urges all worshippers to attend the Eid prayers at Jama Masjid in large numbers and partake in the message of unity, sacrifice, and submission to the will of Allah (SWT) that Eid-ul-Adha embodies.

Div Com, DC Sgr Extend Eid Greetings

Observer News Service

SRINAGAR: On the eve of the holy festival of Eid-ul-Azha, top officials in Jammu and Kashmir, including Divisional Commissioner Kashmir Vijay Kumar Bidhuri, Deputy Commissioner Srinagar Dr. Bilal Mohi-Ud-Din Bhat, and Director General of Police Nalin Prabhat, extended warm greetings and best wishes to the people of the Union Territory.

Divisional Commissioner Vijay Kumar Bidhuri conveyed his heartfelt wishes to the people of Kashmir, emphasizing the essence of Eid-ul-Azha as a festival that symbolizes sacrifice, compassion, and communal harmony. "Eid-ul-Azha encapsulates the message of sharing happiness and joy and promotes the spirit of equality and brotherhood among the people," he said. He also prayed for good health, peace, prosperity, and enduring communal harmony across the region.

Deputy Commissioner



Srinagar, Dr. Bilal Mohi-Ud-Din Bhat, in his Eid message, called for remembering the less privileged sections of society and ensuring their inclusion in the celebrations. He said, "Eid-ul-Azha is a time to share happiness, especially with the poor and needy. It is an occasion that fosters sincerity, truthfulness, love, and compassion." He also invoked the story of Hazrat Ibrahim (AS) and Hazrat Ismail (AS), urging people to reflect on their unwavering faith and supreme sacrifice.

Director General of Police, J&K, Nalin Prabhat also extended his warm Eid greetings to the people, the families of the fallen heroes, and the entire police fraternity. "May the divine blessings of Almighty bring you hope, faith, and joy," he said in his message.

The leaders collectively called upon the people to celebrate Eid with devotion, generosity, and a renewed commitment to peace, inclusiveness, and social harmony.

Commissioner SMC Wishes Eid-ul-Azha Greetings

Observer News Service

SRINAGAR: On the joyous occasion of Eid-ul-Azha, Dr. Owais Ahmed (IAS), Commissioner, Srinagar Municipal Corporation, extends his heartfelt wishes to all.

This sacred festival, rooted in the spirit of sacrifice, compassion, and faith, reminds us of the timeless values of unity, empathy, and togetherness. As we remember the unwavering devotion of Prophet Ibrahim (AS), let us embrace the true essence of Eid — by caring for one another and working together towards a peaceful, inclusive, and thriving Srinagar.

May this Eid bring happiness to every home, strengthen our community bonds, and bless us all with good health, joy, and prosperity.

As we celebrate, let's also pledge to protect Mother Nature — by avoiding pollution, refraining from dumping any waste in public spaces, river bodies, and neighbourhoods. Together, we can keep our Srinagar clean and beautiful.



DC Oversees Arrangements For Eid At Hazratbal

Observer News Service



devotees expected to offer Eid prayers at the Shrine especially on account of water supply, electricity, health-care, cleanliness and illumination in and around the shrine, besides proper transportation, parking facility, deployment of fire tenders and establishing emergency control rooms.

The DC also took stock of the arrangements being made by the Waqf Administration at the Shrine for the people on Eid-ul-Azha.

The DC enjoined upon the Traffic Police Department to make fool-proof traffic plans for devotees and also directed SMC officials to ensure proper sanitation in and around the Shrine premises and repair all street lights before Eid-ul-Azha.

The DC further stressed the Officers to maintain close coordination to ensure smooth conduct of the Eid-ul-Azha, the religious festival at Hazratbal Shrine.

Meanwhile, the Deputy Commissioner has directed the all concerned authorities to ensure such arrangements at all other places across the City particularly at prominent Masjids and Shrines.

On Arafah Day Srinagar Markets Witness Massive Rush

Syed Mohammad Burhan



SRINAGAR: A day ahead of Eid-ul-Azha, Srinagar's markets were packed to capacity as residents thronged shops on Arafah Day to make last-minute purchases. From bustling lanes in Lal Chowk to the narrow alleys of Downtown, the festive atmosphere was palpable, with families shopping for groceries, garments, mutton, and other essentials.

Adding to the celebratory mood, bakery shops across the city witnessed an overwhelming rush and remained open till late evening on Friday to cater to the rising demand. Popular bakeries in Karan Nagar, Khanyar, and Rajbagh had long queues of customers eager to pick up traditional cakes, breads, and pastries.

"It's a joy to see families out in such numbers, preparing together for Eid," said Irfan Malik, a shopper in Goni Khan. "The streets are alive with activity, and the spirit of the festival is in full swing."

Despite the cheerful ambiance, many residents expressed disappointment over the absence of market regulation. Shoppers across the Valley complained of arbitrary pricing and no visible presence of enforcement authorities from the Food, Civil Supplies and Consumer Affairs (FCS&CA) department.

"We haven't seen a single official in the markets this week," said Aijaz Dar, a consumer in Nowhatta. "There is complete chaos—every shopkeeper is charging differently, and there's no standard being followed."

Vendors, too, said they had not received any updated rate lists or inspection visits. "Usually we expect some checks before major festivals, but this time there has been none," said Younis Rather, a trader in Soura. "That leaves both shopkeepers and customers confused."

Meanwhile, the district administration and traffic police made special arrangements to manage the crowd, particularly in high-footfall areas. "We have deployed additional personnel and introduced route diversions to facilitate smooth movement," a traffic official stationed at Residency Road said.

As the Kashmir Valley prepares to celebrate Eid-ul-Azha on Saturday, citizens have urged the authorities to ensure more consistent oversight and enforcement in markets. "Festivals come and go, but the government must ensure that basic consumer rights are protected all year round," said Nusrat Ali, a teacher shopping in the old city.

Despite challenges, the strong turnout and vibrant market scenes on Arafah Day reflected the community's resilience and eagerness to celebrate the sacred occasion of Eid with devotion and joy.

Police Saves Woman From Drowning In Jhelum

Observer News Service

SRINAGAR: In a courageous and selfless act, a Special Police Officer on duty, as the driver of SDPO MR Ganj, SPO Irfan Hajam displayed exceptional bravery by responding to the unfolding situation in the nick of time.

Without hesitation, he jumped into the river and rescued the woman, bringing her to safety.

She was immediately provided with first aid and later shifted to a nearby hospital for further medical care.

This heroic action of the police officer averted a tragic incident. Authorities have commended his valour and professionalism.

This incident highlights the critical role of the J&K Police in safeguarding lives and maintaining public safety, even under unpredictable and life-threatening circumstances.

J&K Police remains steadfast in its commitment to respond to emergencies and protect the lives of citizens.



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HIGHWAY STATUS

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





HIJRI CALENDAR

10 Zil-Hajj 1446

PRAYERS

FAJR	3:35
ZUHR	12: 30
ASR	5:29
Magrib	7:43
ISHA	9:24

This Day In History

- 640 Arab Muslim army sent by Caliph Omar (RA) begins siege of Heliopolis, city succumbs mid to late July, paving way for Muslim conquest of Byzantine Egypt
- 1002- German King Henry II the Saint crowned
- 1513- Battle of Novara, the War of the League of Cambrai: the Swiss Confederacy defeat the French
- 1520- France and England sign treaty of Scotland
- 1523- Gustav Vasa is elected King of Sweden, marking the end of the Kalmar Union
- 1536- Mexico begins its inquisition
- 1665- Battle at Monte Carlo: English and Portuguese armies beat Spain
- 1673 -France and Brandenburg sign peace treaty
- 1801- Peace of Badajoz: Spain-Portugal
- 1809- Sweden declares independence, constitutional monarchy established with a new constitution empowering Riksdag after 20 years of absolute monarchy
- 1864- Battle of Lake Chicot, Arkansas (Dutch Bayou)
- 1875- Netherlands joins the gold standard
- 1882- Cyclone in Arabian Sea (Bombay, India) drowns 100,000 (disputed event)
- 1882- Electric iron patented by Henry W Seely, NYC
- 1912- The eruption of Novarupta in Alaska begins, the largest volcanic eruption of the 20th century
- 1916- The death of Yuan Shikai, ruler of much of China since 1912, causes the central government to virtually collapse in the face of warlords, including Sun Yat-sen
- 1918- Battle of Belleau Wood, 1st US victory of WW I
- 1919- Finland declares war on bolsheviks
- 1919- The Republic of Prekmurje ends
- 1923- Edgar Wallace becomes the first British radio sports journalist reporting on The Derby for the British Broadcasting Company (BBC)
- 1926- Egyptian government of Adly Pasha forms
- 1931- Belgian government of Henri Jaspar falls
- 1942- Japanese forces retreat, ending Battle of Midway
- 1944- World War II: All Major League Baseball games are cancelled in honor of the D-Day landings in northern France
- 1944- Operation Overlord: D-Day begins as the 156,000-strong Allied Expeditionary Force lands in Normandy, France, during World War II
- 1947- Treaty drawn up for establishment of International Patent Institute

From KO Archives

Advani Quits In Jinnah's Defence

NEW DELHI - Just two days after his remarks on Muhammed Ali Jinnah, L K Advani on Tuesday resigned as the president of the Bharatiya Janata Party.. His resignation came a day after the top RSS brass demanded that Advani withdraw his utterances. Returning home on Monday, Advani had brushed aside all criticism and described his visit as "an unforgettable week in my life". He said he welcomed a debate on the remarks about Jinnah.

Significantly, Advani wrote the resignation letter just before leaving Karachi on Monday.

RSS has been demanding that he withdraw his statements in Pakistan specially that Muhammad Ali Jinnah was secular.

Hours after the midnight demand of the Sangh Parivar founthead that he "review" the statements made in Pakistan during his weeklong visit.

Advani called Sanjay Joshi., RSS pointsman in-BJP to his residence this morning and handed over to him a letter announcing his resignation as party President.

The party made this disclosure in a press statement along with which it released a letter written by Advani to Joshi significantly "just before" leaving Karachi yesterday.

"I have decided to request the party to relieve me of Presidentship," the letter said.

(Kashmir Observer, 07 June, 2005)



....Steel, Speed & Scenic Glory

Kashmir's New Train Ride The Most Breathtaking Journey Yet

Observer News Service

Srinagar: Imagine gliding effortlessly above the clouds atop the world's highest railway bridge, with panoramic views of snow-capped peaks, lush green

valleys, and rivers carving their way through rugged mountains. This is the experience Kashmir's first high-speed train journey offers — promising to transform travel and tourism in the region forever.

On Friday, Prime Minister Narendra Modi inaugurated two cutting-edge Vande Bharat trains running between Katra and Srinagar, slashing travel time by hours and providing year-round, reliable connectivity

to the Kashmir valley. This train ride doesn't just transport passengers; it offers a mesmerizing voyage through some of India's most dramatic and beautiful landscapes.

Passengers aboard the

train traverse narrow gorges, deep valleys framed by towering Himalayan summits, and serpentine tunnels hewn into the Shivalik hills, all while following the winding course of the Chenab River. Along

this route lie engineering marvels that astound the world: the world's highest Chenab Bridge, India's first cable-stayed railway bridge at Anji Khad, and the extensive 13-kilometre-long T-50 tunnel. **| More on P10**

30 Year Wait Ends: PM Flags Off Historic Kashmir Rail Link

Observer News Service

Srinagar: June 6, 2025, marked a monumental day for Jammu and Kashmir as Prime Minister Narendra Modi officially dedicated the Udhampur-Srinagar-Baramulla Rail Link (USBRL) project to the nation. The Prime Minister flagged off the first Vande Bharat train to Srinagar from Katra railway station in Reasi district, fulfilling a long-cherished dream of rail connectivity for the Kashmir Valley with the rest of India.

The Prime Minister's visit underscored his commitment to bolstering rail infrastructure in the region. Arriving at Udhampur Air Force Station, he then flew to Katra, the base camp



for pilgrims visiting the Shri Mata Vaishno Devi shrine. He was accompanied by Union Railway Minister Ashwini Vaishnaw, Union Minister

Dr. Jitendra Singh, Jammu and Kashmir Lieutenant Governor Manoj Sinha, and Chief Minister Omar Abdullah.

A key highlight of the

inauguration was the inspection of the Chenab Rail Bridge, the world's highest railway arch bridge. Standing at an impressive **| More on P10**

'Kashmir To Kanyakumari' Rail Network Now A Reality: PM Modi

Says Chenab, Anji Bridges Are Gateways to J&K's Prosperity

Observer News Service

Jammu: Prime Minister Narendra Modi on Friday described the completion of the Udhampur-Srinagar-Baramulla Rail Link (USBRL) as a historic milestone and a symbol of national integration, as he flagged off the first Vande Bharat train between Katra and Srinagar.

Speaking at a massive public gathering in Katra, Modi called the moment "a grand celebration of India's unity and willpower."

"With the blessings of Mata Vaishno Devi, Kashmir has now been connected to India's vast railway network," he said. "For decades, the phrase 'Kashmir to



Kanyakumari' has represented a dream of national unity—today, that dream has become a railway reality."

The fully operational USBRL project includes the world's highest railway arch bridge over the Chenab River and India's first cable-stayed

railway bridge over the Anji Khad. Its completion marks the first-ever direct railway link between the Kashmir Valley and the Indian mainland.

Calling the project an emotional moment for the nation, Modi said the **| More on P10**

Pahalgam Attack Won't Halt J&K's Progress: PM

KO Web Desk

Srinagar: Prime Minister Narendra Modi on Friday condemned the April 22 terror attack in Pahalgam as a deliberate attempt by Pakistan to undermine "insaniyat (humanity) and Kashmiriyat (Kashmiri ethos)," targeting not only peace but also the livelihoods of Kashmiris dependent on tourism.

Addressing a massive public rally in Katra after inaugurating the first direct train service to the Kashmir Valley, Modi called the assault "a sinister effort to incite communal violence in India and cripple the tourism sector that sustains thousands of hardworking Kashmiris."

Highlighting **| More on P10**



June 6 Will Go Down In History: LG 'Kashmir Rail Service Connected Hearts Of People'

Observer News Service

Jammu: Jammu and Kashmir Lieutenant Governor Manoj Sinha on Friday termed the inauguration of the Chenab and Anji

rail bridges by Prime Minister Narendra Modi as a "historic moment" in the region's development journey.

"What a momentous day! June 6, 2025, will go down **| More on P10**

A Demotion & A Dream

Omar's Candid Speech At Rail Inauguration

Renews Call For J&K Statehood

Observer News Service

Jammu: Chief Minister Omar Abdullah on Friday lauded Prime Minister Narendra Modi for fulfilling what he called a century-old dream of connecting Kashmir to the rest of India by rail — a project once imagined during British rule.

Speaking at the formal inauguration of the Udhampur-Srinagar-Baramulla Rail Link (USBRL), Omar struck a mix of praise and political reflection. "Even the Britishers dreamt of a railway to Kashmir, but it is Prime Minister Modi who has made that dream a reality," he said. "What they couldn't achieve, you have."

However, Omar didn't shy away from addressing the altered political status of Jammu and Kashmir. Sharing the stage with PM Modi and Lieutenant Governor Manoj Sinha during the flagging off of the Katra-Srinagar Vande Bharat Express,



he remarked:

"Call it fate or destiny, but I've been present at every major railway inauguration in J&K — from Anantnag to Banihal to Katra. Back in 2014, the same four of us were here when Katra station was inaugurated. At that time, I was the Chief Minister of a state. Today, I stand here as Chief Minister of a Union Territory. While Manoj Sinha ji went from MoS Railways to LG, **| More on P10**

How Mules Paved The Way For World's Highest Rail Bridge

KO Web Desk

Srinagar: Before towering cranes and cutting-edge engineering transformed the Himalayan landscape, the monumental dream of connecting "Kashmir to Kanyakumari" by rail began with the plodding footsteps of humble mules. This extraordinary backstory underpins the official realization of the Udhampur-Srinagar-Baramulla Rail Link (USBRL), inaugurated by Prime Minister Narendra Modi on June 6, 2025, a project crowned by the awe-inspiring Chenab Bridge.

According to Afcons Infrastructure Limited, the company behind the Chenab Bridge, the earliest and most formidable hurdle wasn't just the design of the world's highest railway arch bridge, but simply reaching its remote and treacherous location. Surrounded by steep, ancient Himalayan slopes, the only viable option for transporting essential equipment and construction materials was initially by horses and mules.

"Initially, mules and horses were used by the project team to reach the location," a company spokesperson revealed. This arduous, painstaking effort laid the groundwork for what was to come. Slowly, temporary roads were meticulously carved **| More on P10**

'It Wasn't Easy'

Railway Official Shares Story of Kashmir's Toughest Project

KO Web Desk

Srinagar: When Dilip Kumar talks about the Udhampur-Srinagar-Baramulla Rail Link, there's no drama in his voice, just a sense of steady conviction. "It's taken time," he said. "But it's here now. And it's built to last."

Kumar, Executive Director for Information and Publicity at the Railway Board, has been following this project closely. Stretching 272 kilometers and built at a cost of 43,780 crore, the rail line brings seamless, all-weather connectivity between Kashmir and the rest of



the country.

It includes 36 tunnels, 943 bridges, and some of the most challenging engineering ever attempted by Indian Railways.

The Katra-Banihal **| More on P10**

One Engineer's Decade-Long Grit To Link Kashmir by Rail

For railway engineer Tarun Kumar, Friday's inauguration of the Udhampur-Srinagar-Baramulla-Srinagar Rail Link (USBRL) -- Kashmir's historic rail connection to rest of India -- was an emotional culmination of a decade spent overcoming fear and personal sacrifice, including the loss of a colleague to terrorism. Kumar, an **| More on P10**

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KO VIEW

Eid Demands Empathy

Eid-ul-Azha, also known as the Festival of Sacrifice, is a time for Muslims to reflect upon the spirit of sacrifice and seek divine blessings not only for themselves but for the entire Muslim ummah and humanity as a whole. Families purchase livestock for the ritual sacrifice, and its distribution among relatives and the needy people. This is both a sacrifice and an act of charity, carrying a profound spiritual significance. According to religious tradition, the festival commemorates the willingness of the Prophet Ibrahim to sacrifice his beloved son, Ismail, as commanded by Allah. However, as Prophet Ibrahim prepared to carry out the sacrifice, Allah provided a ram to be sacrificed instead, symbolizing the ultimate act of submission and devotion to the Creator.

While the festival is often associated with the act of sacrificing animals, its essence lies in the profound message of selflessness and devotion exemplified by Prophet Ibrahim. It serves as a reminder for Muslims to submit wholeheartedly to Allah's will and seek His pleasure.

This Eid comes in the wake of the four-day war between India and Pakistan over the tragic Pahalgam terror attack that killed 25 tourists and one pony operator. Thankfully the ceasefire followed, saving the region from large scale death and destruction. This makes the Eid festivity all the more blessed.

So, while we celebrate Eid, we need to be mindful of the sections of our society that are struggling to make ends meet, over and above the trauma and grief that we have been experiencing for so many years now. This calls for us to be much more austere in our celebration. We need to show that we care about them on Eid too.

Those of us who can afford to spend should instead donate the amount we would otherwise spend on consumables for our brethren in distress. The same goes for the people who spend lavishly on Eid feast. They would earn more Sawab and God's goodwill should they also contribute some amount to the people who have nothing. Let this Eid further strengthen and sustain the spirit of community effort that has made us resilient in the face of the worst adversity.

More than an occasion of joy, Eid in Kashmir is a time for reflection. And of mourning too, for the thousands who have died over the past over three decades. Eid is inherently also about joy and celebration but there is nothing routine about this joy. The festival is about spiritual renewal and a sense of fulfilment. In Kashmir and of course in other troubled spots of the world, Eid assumes a meaning that runs even deeper. It is a very solemn occasion for individual and collective reflection and remembrance. It is also about our obligation towards our society.

In Kashmir, Eid
Feels Like an Old Song

While the world celebrates with spectacle, Kashmir marks Eid al-Azha with slow cuts, shared meat, and sacred restraint.

The days before Eid al-Azha feel different in Kashmir. The air thickens with scent of livestock, of grass crushed under hooves, of wet wool and mouthwatering delicacies.

In the villages and towns, from the banks of Jhelum to the orchards of Shopian, animals are tethered near doorsteps. Children name them, feed them, sometimes grow attached. But everyone knows the moment is coming.

It always begins with the moon. Once sighted, everything moves. Tailors stay open late. Men visit butchers and brokers. Women count savings tucked into shawls. The streets get busy, but not noisy. Kashmir knows how to move calmly, especially during sacred days.

Eid al-Azha is not just a ritual here. It's a conversation with God that echoes through generations. People know the story well: the Prophet Ibrahim, the dream, the knife, the son, the divine replacement. But the story means more in a place like Kashmir. Where lives are shaped by strife, sacrifice isn't just a lesson. It's a lived thing.

On the first morning of Eid, prayers spill out from mosques and Eidgahs into open spaces. Men in white, boys in crisp kurtas, rows forming on dewy grass. The imams speak of faith, of obedience, of the love between a father and son. Then the people return home, where the animals wait, and the blades have been sharpened with care.

This is not done casually. A proper qurbani must happen after the Eid prayers, scholars say, or it's counted only as charity. The animal must be healthy, the act deliberate.

A full-grown sheep can cost between Rs 12,000 to 18,000. For many, it means months of saving. Some families pool in together. Others give two animals: one for themselves, one on behalf of someone who passed, or someone too poor to afford their own.

In the city, the meat often gets packed in neat polythene bags and sent discreetly to neighbours and the poor. In the villages, the process is slower, more communal.

advance. Some young men learn the process just for these days. How to hold the animal, how to say the prayer, where to cut. It's not just skill. It's intention. "You have to be clean, in body and in mind," said Irfan, a part-time butcher from Sopore. "Otherwise, it's just meat."

In Kashmir, nothing happens far from memory. People remember fathers who once chose the animal, mothers who stayed up late making spice blends. A sacrifice, in many homes, carries their absence. The act becomes personal. The prayer whispered before the cut often includes names no longer spoken aloud.

Still, there is joy. Children watch wide-eyed. Some cry. Some boast. Old women distribute dried dates after the meat is sorted. Kitchens fill with sound: pressure cookers, knives on chopping boards, the soft bubbling of gravy thickening on a stove. The smell of meat and masala drifts through alleys. For a while, everything feels full.

And yet, the day remains solemn. Kashmiris have learned to celebrate without spectacle. This is not a loud festival. It's not about fireworks or lights. It's about fulfilment. The moment when a man offers something precious, not because he must, but because he chooses to.

That choice, of giving what is loved for something higher, is what gives the day its shape. It's what ties Kashmir's landscape to its living spirit.

In a place that has seen too much sorrow, this act of sacrifice gives some solace.

By nightfall, the animals are gone. The courtyards are washed. The meat is stored. The prayers have been said. But something lingers.

A feeling that something intimate has taken place. A gesture between earth and sky.

And tomorrow, the valley wakes again. Not just fed, but reminded.

-The author is a poet and reviewer from Kupwara, Kashmir.

Shafkat Aziz Hajam

In Kashmir, nothing happens far from memory. People remember fathers who once chose the animal, mothers who stayed up late making spice blends.

A New Dawn in Kashmir

A landmark railway project and renewed government focus point to fresh possibilities in a region long marked by division.

Mohammad Amin Mir

When the crescent moon appeared this year, signalling Eid-ul-Azha, there was a peaceful but powerful change in the air over Jammu and Kashmir. It was more than the usual festive announcement. It was a coming of age moment for the region.

The Prime Minister Narendra Modi's historic visit heralded a new era. It wasn't just about the usual high-profile visit. It was about finally bridging a gap.

Think about it: Kashmir waited 127 years for this moment. More than a century of hopes pinned on a railway link connecting it to the rest of India. And now, that dream is reality.

The Udhampur-Srinagar-Baramulla Railway Line is open, with the prime minister himself flagging off the first electric train service. It runs across the Chenab Bridge, which is taller than the Eiffel Tower. Imagine that — a railway soaring above turbulent waters, symbolizing

a new chapter for Kashmir.

This connection is more than just steel and tracks. It's a symbol of progress and unity. Trains bring more than passengers. They bring ideas, jobs, investments, and fresh opportunities.

Look around the region today, and you'll see evidence of the change everywhere. Roads and tunnels like Z-Morh and Zojila are cutting through mountains, making travel easier and safer. New educational institutions like AIIMS and IITs are taking root, offering Kashmir's youth world-class learning opportunities close to home. Healthcare programs like Ayushman Bharat are reaching the most remote villages, providing insurance and medical access where it was once nearly impossible.

There are also government efforts focused on the poorest. From free ration schemes under the PM Gareeb Kalyan Yojana to Ujjwala gas connections for rural households, the government has made welfare a priority. This isn't about empty promises. These are concrete steps that have

This connection is more than just steel and tracks. It's a symbol of progress and unity. Trains bring more than passengers. They bring ideas, jobs, investments, and fresh opportunities.

reached families, students, and farmers.

Tourism is also making a comeback. With improved security and transport, Kashmir's stunning valleys are welcoming visitors again. This means jobs for locals and a revival of traditional crafts, from saffron to Pashmina, that showcase Kashmir's rich heritage. Women-led self-help groups and startups are popping up, contributing to a new economic pulse.

And it's not just infrastructure or economics. The people feel it too.

Prime Minister's decision to visit during Eid sent a message of respect and connection. For many, this was a rare moment where politics and faith came together with warmth and hope. PM's words emphasized dignity, peace, and shared growth. So what does this all mean?

It means Kashmir is no longer seen as just a strife zone. It's a place of potential and promise. This transformation is real and measurable, not just hopeful talk.

Modi's leadership may have its critics, but even they find it hard to deny the scale of change on the ground.

As families gather this Eid, children play under the clear mountain sky, and farmers prepare their orchards for a better season, there is a growing sense of belonging. That Jammu and Kashmir is finally moving from the edges to the very center.

History remembers moments like these not for the speeches or headlines, but for the lives touched and futures shaped.

The author is a legal researcher and columnist.

Highway To The Heart Of Kashmir

We call it a highway. But on days when the fog rolls in and time slows down, NH-44 feels more like a memory I keep returning to.

Dr. Gazanfar Abass

The first time I travelled from Jammu toward Srinagar, something inside me shifted. The warmth of the plains faded behind me. The air turned cool and sharp. Pine trees appeared like sentinels on the slopes, and fog hung low like a secret trying not to spill.

This wasn't just a drive. This was something else.

NH-44, as it's officially called, is the main road connecting the Kashmir Valley to the rest of India. For most people, it's a highway. For me, it's more like a companion, one that breathes with the weather, sighs with the hills, and speaks in the language of tunnels, rivers, and forests.

You begin low, in the dust and heat of Jammu. Slowly, the road climbs, curling through mountains like it's thinking its way forward. The sound of traffic begins to fade. The air smells of damp earth, burning wood, and wildflowers you don't know the names of. And then the tunnels arrive.

The Chenani-Nashri Tunnel, 9 kilometers straight through a mountain, is the first real pause. You enter in daylight. Then darkness swallows you. It's silent inside, even with engines running. Like the world took a breath and asked

you to wait. When you come out, light hits you again. But it feels softer. Calmer.

Further ahead is the Qazigund-Banihal Tunnel. It cuts through the Pir Panjal range and shortens the journey by hours. But what it really does is remind you of what human hands can do, and what they can't. We can dig, carve, build. But we can't erase the mountain's silence. It stays with you, like background music that never quite fades.

This road isn't always easy. In winter, landslides block it without warning. Snow can erase the path entirely. You see trucks parked in lines, drivers cooking meals over small fires. Some sleep in their cabins for days. No one complains much. Maybe it's because everyone knows that this road doesn't belong to any of us. We just borrow it.

I remember one winter stop at Patnitop. Snow covered everything. The trees stood still, like they were listening. I didn't talk. No one did. And somehow, that felt like the right thing.

But it's not all stillness. Sometimes, the road laughs. Monkeys sit on railings like old men watching the world go by. Flowers burst out of rock faces, bright and stubborn. Dhaba cooks shout orders over the steam of rajma chawal and hot roti. There's Kehwa, too: sweet, spiced, unforgettable.

These roadside joints aren't just pit stops. They're homes. A place to warm your hands, to hear a story, to feel human. I once watched a mechanic fix a stranger's tire with tape and prayer. When I asked how much, he smiled and said, "Whatever you feel is right." I gave him what I had. He nodded like we were even.

Even the flyovers seem to know where they are. They don't shout for attention. They just rise slowly above cliffs and rivers, like they're whispering their way across.

I've seen so many people on this road. Pilgrims, students, honeymooners, army convoys, fruit sellers. Buses full of families staring out fogged-up windows. Bikers chasing something they probably can't name. And always, the road watching them all pass.

NH-44 isn't just a stretch of highway. It's a place where stories happen. Where people change without even noticing. Where nature doesn't just sit on the side. It rides with you.

This road doesn't just take you to Srinagar. It brings you home to yourself.

Dr. Gazanfar Abass is a Veterinary Assistant Surgeon in the Animal Husbandry Department, Government of Jammu and Kashmir. He can be reached at gazanfar0966@gmail.com

A Reading Room in the Hills of Kashmir

In a remote corner of Budgam, a tiny library inside a government school is slowly reviving the lost habit of reading and is becoming a guiding light for others.

Muntashir Kifayat Hussain

It was around 1:30 in the afternoon when we arrived. The sun hung low, casting soft shadows on the green hills of Narabal, a village in Budgam district. A few of us, academic monitors, had come to visit one of the government middle schools perched in this part of Kashmir. From the outside, the campus looked still, almost too still. For a moment, we hesitated. Was school already over? Then we stepped closer. Through an open window, I saw something unexpected: a room full of students and teachers, all silently flipping through books. Some leaned back, lost in thought. Others followed words with a finger, lips moving slowly. Nobody spoke. Nobody checked a phone. Twelve feet by twelve, that room

may not have looked like much. But inside, it held something rare: a working school library. Not just a cupboard with textbooks or a locked trunk filled with unused novels, but an actual space for reading. The wooden shelves were packed. Fiction, nonfiction, fantasy, poetry, short stories. Someone had even arranged the books by genre. It felt like a place built with love. I slipped out, not wanting to disturb them. The head of the school came after me and we sat on a low bench outside under a walnut tree. I asked him, "When do the students get a break?" "From 1:00 to 1:30 they have lunch," he said. "From 1:30 to 2:00, they choose if they want to read. Most of them stay back for books." I've visited dozens of government schools in Budgam. I've seen how books, when they exist at all, are

kept in tin boxes labeled "library." You might find a few English readers, old Urdu storybooks, maybe a science text from ten years ago. They sit there, untouched, as if just being present was enough. No shelves, no space, no plan. So I asked the headmaster: what difference does this reading room make? He smiled. "The internet gives you speed," he said. "But books give you depth. Our students read slowly. They think more. They ask better questions. Some even started writing their own stories." I asked about the kind of books they had. "It's not just math or grammar," he said. "We bought fiction to build imagination. Nonfiction to open their minds. Biographies, adventure, poetry. Books about animals, space, forests, feelings. Stories from

Kashmir. Things they can relate to." He paused for a moment, then added, "It's like watching a garden grow. One child, silent and shy, now reads aloud in morning assembly. Another started a wall magazine with handwritten reviews of her favourite books." I thought back to the rooms I've walked into where books are counted only to fill registers. Where dusty cupboards are locked with rusted chains. Where the idea of a library is a line item in an audit report. But in that small reading room, it was different. A few weeks later, I visited another school in the plains. It had space, four unused rooms. Still, their books were packed in a tin trunk, unopened for months. When I asked the teacher about it, she said, "We're planning to use one room for library, but we're

waiting for furniture." Why wait? You don't need mahogany shelves or big donations to build a reading habit. A few plastic containers, a mat on the floor, a dozen borrowed books. That's enough to start. What matters most is intent. And the need is urgent. A recent education survey showed that nearly 65% of students in rural Jammu and Kashmir struggle with basic comprehension by middle school. Add to that the endless distractions of phones, reels, and screens, and you've got children growing up in a world of noise, not meaning. A world where attention is fleeting and depth is lost. But something changes when a child sits with a book. They learn to pause. To listen. To imagine. They learn to feel things that algorithms can't feed them. Stories

teach them empathy. Pages teach them patience. I saw it with my own eyes: a girl no older than ten, holding a fantasy book in one hand and her chin in the other, completely still. Next to her, a boy reading about mountaineers. Behind them, a teacher marking his favourite line from a biography with a pencil. This wasn't a scene from a private school brochure. It was a government school. And it was beautiful. The school education department in Jammu and Kashmir has talked about digital classrooms, smart boards, and e-learning. That's fine. But let's not forget the power of a paperback. Let's not leave books to die in tin boxes.

The writer is a teacher at Boys High School Narabal, Budgam.

When Love Is a One-Way Street

In this intimate, slow-burning account, the author tells the story of Sahil, a man who gave everything to a marriage that gave him nothing in return.

Syed Majid Gilani

They weren't always silent. There were days when the house echoed with the sound of children running down the hallway, their laughter spilling into the corners. But when the noise faded, what remained was silence. The kind that presses against your chest. Sahil lived inside that silence for years. He married Muskaan with hope in his heart. He had seen her once, and something about her stayed with him. A softness in her eyes, maybe. He thought it was love. But Muskaan didn't see him the same way. Her family had chosen Sahil for her, and she walked into the marriage without a word of protest, but also without a trace of warmth. From the beginning, her distance wasn't hard to miss. She answered his questions in half-sentences, never met his gaze for too long, never asked how his day had gone. It was a slow, silent pushing away. But enough to leave Sahil standing alone, even when they sat beside each other. "She never said it outright," Sahil once told a friend. "But her silence said everything." Still, he stayed. Because love, for him, wasn't conditional. He believed in staying through the cold days, in waiting for spring. He made tea for her every morning, fixed the loose hinge on her cupboard, remembered the dates she for-

got. He believed that one day, something would melt in her. But Muskaan was not waiting to be melted. She had built walls early and kept them strong. She visited her parents' home often, ignoring Sahil's messages while she was away. Sometimes, days would pass without a proper word between them. He asked her once, politely, if she was happy. She looked away and said, "This is my life now. What does happiness have to do with it?" It was the closest she ever came to telling the truth. Over time, Muskaan's coldness shifted into something sharper. She didn't raise her voice, but she made sure her indifference stung. She involved their children in it too, carefully planting ideas in their young minds. Ideas that made Sahil the outsider in his own home. "She's turning them against me," he confided to a cousin one night, his voice barely above a whisper. "I don't know what I've done to deserve this." What he had done was love too much. He had mistaken tolerance for strength, and silence for peace. Muskaan's family, always on her side, saw Sahil's kindness as weakness. They knew she hadn't wanted the marriage. But no one had asked Sahil what he wanted, or how it felt to wake up every day beside a woman who wouldn't meet his eyes.

The room he had decorated with soft curtains and pale green walls for her comfort became his prison. She never touched the books he bought her. Never noticed when he changed the curtains with the seasons. He began to feel invisible inside his own efforts. The children were growing. They loved him, but he saw confusion in their eyes now. They didn't know why their mother was always cold, or why their father was always silent. They only knew something was missing. Something important. Something neither parent could explain. "I didn't want them to suffer," Sahil said, "so I stayed. I told myself love means sacrifice. But I was the only one sacrificing." There's a kind of heartbreak that doesn't announce itself. It just builds, moment by moment, in the space between two people who once shared a bed but never truly shared their lives. Sahil's heartbreak was like that. He started waking up earlier than usual. Sitting on the balcony with tea, watching the fog settle over the rooftops. That's when the questions came. Not the ones about Muskaan. But the ones about himself. Was this love? Was this loyalty? Or was it fear? What was he afraid of? Losing the marriage? Or losing himself? The answer came slowly. In the silence of those mornings.

In the tired eyes of his children. In the ache in his chest that had nothing to do with illness and everything to do with emptiness. When he finally decided to let go, it wasn't dramatic. He didn't shout. He didn't accuse. He simply stopped waiting. Stopped hoping. He began to live for something else. Maybe peace. Maybe the chance that one day, his children would come to him not out of habit, but out of understanding. Muskaan never asked why he stopped trying. Maybe she knew. There is no tidy ending to this story. No last-minute reconciliation. No perfect healing. Sahil still carries the scars. But he carries them with the strength of a man who chose truth over illusion. And as for justice, Sahil doesn't seek it from this world. "In the end," he says, "I've left it to Allah. I trust His court more than any other." Maybe that is where true healing begins. Not in forgetting the hurt, but in letting go of what you can't change, and stepping into the light with what's left of your heart.

Syed Majid Gilani writes about emotional truths, unspoken pain, and the courage found in ordinary lives. He is a government officer and a father. He can be reached at syedmajid6676@gmail.com.

A Wake-Up Call for Kashmiri Parents

What seems like a cartoon full of cute chaos is actually a sharp, moving lesson on anxiety, emotional suppression, and the hidden cost of toxic positivity.

Hirra Sultan

I didn't plan to get emotional over a Pixar sequel. I thought I'd just watch Inside Out 2 for fun, maybe smile at the animation, maybe forget about it the next day. But here I am, days later, still thinking about a scene where Joy, the old ringleader of Riley's emotions, learns something important: being good doesn't mean always being happy. And being human means you can feel a lot of things at once. Many adults skip animated films thinking they're just noise for children. Goofy characters. Bright colors. Predictable endings. But Inside Out 2 surprised me. It starts in a familiar place. Riley, now a teenager, has four core emotions living in her mind. Joy leads the charge, curating memories, pushing aside anything that doesn't feel warm or safe. Sadness? Shoved away. Envy? Buried. Discomfort? Erased. There's a clear message early on: only positivity is allowed here. Then puberty hits. And with it comes Anxiety. Wired, twitchy, always on edge. The moment she enters, everything shifts. She takes over like she owns the place. Suddenly, Riley is spiraling, planning every worst-case scenario before anything even happens. Her thoughts race. She can't sleep. She snaps at her friends. And underneath it all, there's a storm of emotions no

one is willing to sit with.

That hit close to home. How often do we look at someone who's upset and say, "That's who they really are"? We dismiss kindness and softness as fake. But why can't someone be angry and still love us? Why can't someone feel afraid and still show up? Why do we expect calmness, politeness, perfection, all the time? The film doesn't preach. It shows. It shows how kids, especially girls, learn early to hide what's uncomfortable. How families sometimes encourage joy so much, other feelings begin to feel like flaws. A child learns to be good, not whole. Riley, like so many real kids, wants to belong so badly she starts trimming parts of herself to fit. Anxiety in the film isn't just a villain. It's a mirror. It shows how fear of failure, of not being enough, takes over. How it talks loud and fast. How it silences other voices in your head. When Riley spirals, it's painful to watch, but painfully familiar, too. Pixar doesn't sugarcoat the impact. At one point, Riley stops hearing her own voice. Her inner self is buried under noise, under pressure, under expectations. It's the kind of moment that makes you wonder: how many kids, especially in high-pressure homes, feel that way every day? How many grownups still do?

Think about what we tell boys when they cry: "Don't be weak." Think about what we tell girls when they speak up: "That's not ladylike." Think about the damage in those casual lines. The boy learns silence, not strength. The girl learns obedience, not confidence. And the child learns that love is conditional. Inside Out 2 doesn't offer neat answers. It can't. But it does something rare: it starts a real conversation. About parenting. About trauma. About how we pass our wounds down, without meaning to. It reminds us that emotions aren't the problem, shame is. Of course, the movie ends on a high note. Riley finds balance. Her emotions learn to coexist. It's neat, hopeful. Maybe too quick, too clean. Real healing takes longer. Sometimes it doesn't happen at all. But even in this ideal world, the message is clear: wholeness is better than perfection. Maybe it starts with us. Maybe the best thing we can do is stop pretending we're okay when we're not. Maybe we can listen more, scold less. Let our kids cry. Let them rage. Let them be. And maybe, just maybe, the next generation won't have to watch a cartoon to feel understood.

The author is a Srinagar-based techie and storyteller.

The Kashmiri Elegist Who Left Too Soon

In a Budgam village, a young poet gave grief its rhythm and remembrance its language. Years since his passing, Syed Hussain Mosvi's Marsiyas still echo with devotion, longing, and the light of divine sorrow.

Dr. Syed Eesar Mehdi

When someone you love dies, you don't lose them all at once. They disappear slowly, in pieces. A shirt left in the wardrobe. A silence where their voice used to rise. A prayer they once whispered, now lingering in the curtains, in the dusk, in the dust. That's how I lost my grandfather. And that's how I have held onto him. Through the echo of his verses. Through the trembling of his voice when he spoke of Karbala. Through the hush that falls when his Marsiya is recited even now, in the Imam Bargah in Budgam, where time seems to bow down before grief. Syed Hussain Mosvi wasn't just a poet. That word, though true, feels too small. He was something else. Something closer to a lantern. He was a bright light carried carefully through storms. He came from Pallar, a village where the air smells of snow and books and the incense of old prayers. He lived only thirty-five years, but he spoke with the weight of centuries.

When he wrote, it was as if history passed through him like wind through chinar leaves. His words didn't perform. They remembered. And remembrance, in his hands, was sacred. I still hear his lines each year on the 25th of Rajab, when thousands gather to mourn Imam Musa Kazim (AS). That night in Budgam is unlike any other. The sky is heavy. The crowd sways like a sea in sorrow. And then comes his voice, his Nouha, spoken now by others, but still his in soul. Azz sappūn barpā dōyūm Aāshūrā Zāhar dēth mōrukh imām-e-mūbeenā Hīyā wāwailā bānoūv tiḡfānā Zāhar dēth mōrukh imām-e-mūbeenā (Again, Ashura bleeds through time, The Manifest Imam—slain without a crime. O wail, O storm! Let heavens cry, They gave him poison—let truth ask why.) That cry doesn't age. It doesn't soften. It cuts through the years, fresh as the first wound. And maybe that's what makes him eternal. His poetry bleeds, but never dries.

His Marsiyas were more than poems. They were places. You didn't read them. You entered them. In them, the desert of Karbala came alive. The sun grew cruel. The thirst returned. And in the center stood Hussain, not as a story from long ago, but as a heartbeat. Mosvi always began with a Hamud, a praise of Allah. But his Hamuds didn't feel like praise from a distance. They felt close, trembling, full of awe, like someone who had caught a glimpse of the Beloved in the middle of a tear. Yā Khāliq-e-arz-ō-samā wāhrēth zamēn bārmā 'Wal-arḍa farashnāhā' Kōrūth wāsḡā (O Creator of earth and the sky so wide, Who spread the land with perfect pride.) And in Surbandh, again: Hāmmdās ham sārḍārā Nāt-ē-Rāsōol-ē-mūkhtārā Sār-ē-daftār zēbānāy (Praise be to Allah, forever raised on high, We glorify His Chosen—a light that shall not die.)

These were not introductions. They were veils lifting. Rumi once wrote, "The wound is where the light enters you." And that's what Mosvi's Hamuds did. They opened the wound gently. They let the light in. He didn't just write Marsiyas. He taught. At the Islamic School in Budgam, he wasn't only an educator. He was a cultivator, of thought, of faith and of wonder. Students recall not lessons but presence: The calm force of a man who could quote Ali (AS) and Ghalib in the same breath. He helped lay the foundations of Jamia Babul Ilem, a place where knowledge is still taught with reverence, not rush. He believed, like Iqbal, that knowledge without soul is a hollow tree. There was something else in him too. Something hard to name. Presence and peace, maybe. You could be with him and feel unhurried, unhidden. He listened the way some people pray. He spoke the way some people light candles, softly, and without drawing attention to the flame. And yet, the flame burned bright.

His Nohas and Marsiyas were not performances. They were prayers. And in them, the sorrow of Karbala did not feel distant or foreign. It felt like it lived in our own ribs. His elegy Zameen feels like the earth itself remembering. Wahee feels like revelation through grief. Bukah means weeping, but his verses weep not just with tears, but with truth. When he recited in the days of Aga Syed Ahmad, people didn't cry out of ritual. They cried because the past had suddenly entered the present. Karbala stood beside Budgam. Dust and blood beside snow and saffron. Poets like him don't need a library to be remembered. They become the book. And when you read their work, you feel not just educated, but changed. Even now, his son Syed Mehdi Mosvi carries his name, and his rhythm. The flame did not go out. It was passed, like a sacred trust. It's been years since he died. But his Marsiyas remain soaked with truth. Still tender. Still trembling. Like Russell said, the greatest men leave us at a loss. Not

because we forget, but because remembering them hurts in the most beautiful way. Syed Hussain Mosvi's life was not long. But some stars don't need centuries. Some voices don't need microphones. Some wounds don't need healing. He wrote with his whole being. And in doing so, he reminded us how to grieve. How to praise. How to remember. He reminded us that Karbala is not history, it is presence. That poetry is not decoration, it is direction. And maybe that's what he leaves behind. Not just words. But a way to live, with dignity, with devotion, with fire. As Sohrab Sepehri once said, "Let us not seek melodies or words, let us open the window and let the wind play." Syed Hussain Mosvi opened the window. And the wind still plays.

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Tourism Players See Industry Coming Back On Track

Observer News Service

SRINAGAR: Amidst the slump in tourism activities post Pahalgam terror attack, the flagging off of two Vande Bharat Express trains at Katra on Friday by Prime Minister Narendra Modi is seen as a major step towards giving a boost to the tourism sector in Jammu and Kashmir, especially in the valley.

According to KNO, The tourism players, including hoteliers, houseboat owners and tour operators, have expressed happiness over the arrival of semi-high-speed trains, saying that it will encourage tourists to travel to the valley.

Zubair, a hotel owner from Srinagar, said the launch of the Vande Bharat trains and the completion of key railway bridges is a game-changer for Kashmir's hospitality industry.

"Improved connectivity means more tourists can visit comfortably and quickly, which will directly increase hotel bookings and occupancy rates. It not only helps revive tourism but also encourages investment in new fa-

cilities and services," he said.

Bilal Ahmad, a tour operator, said the Vande Bharat trains, as well as the completion of the rail link, are a milestone for Kashmir's tourism industry. "These trains offer speed and comfort, which are very important for travellers," he said.

"It will open up new opportunities for adventure tourism, pilgrimages to Vaishno Devi and recreational travel. Tourists can now plan shorter trips without worrying about long or difficult journeys," Ahmad added.

Gowhar, a houseboat owner from Srinagar, said the arrival of these modern trains and better rail links is excellent news for the tourism sector here in Kashmir. "More convenient and faster travel will encourage more tourists, especially families and solo travellers visiting Srinagar and surrounding areas," he said.

He added that for houseboat owners, this means more guests and "a chance to revive our livelihoods, which have been hit hard in recent years".

Vande Bharat Train Will Boost Trade, Say Business Leaders

Observer News Service

SRINAGAR: The traders in Kashmir have expressed hope that the Vande Bharat train, inaugurated by Prime Minister Narendra Modi in Katra on Friday, will prove beneficial for them.

The dream project of 127 years—Vande Bharat train, which would see direct trains from Delhi to Kashmir, has been finally dedicated to the nation by the Prime Minister today at Katra.

Chairman of Kashmir Economic Alliance (KEA), Mohammad Yaseen Khan said it is a very welcome development for Kashmir's economy. "The new trains and enhanced rail connectivity will benefit all," he said.

Khan said the train will cut the fare of visitors from Mumbai, Delhi and other states who

travel to Kashmir and prefer an affordable journey. "It will boost the trade as well," he said. "With faster, reliable transport, their products will reach buyers in better condition, increasing their profits."

According to KNO, President of Kashmir Chamber of Commerce and Industries (KCC&I), Javed Tenga, said the train will be beneficial for them from a business perspective. "Vande Bharat train will give a significant boost to the tourism sector, as visitors can now book a train from anywhere and easily travel to Kashmir," he said.

It will also benefit trade by enhancing imports and exports. "We no longer have to rely solely on the national highway, which often remains closed due to weather conditions. The railway provides a more reliable alternative for the movement of goods," he said.

JKRTC Announces Special Bus Service In Baramulla

Observer News Service

SRINAGAR: In a first-of-its-kind initiative, the Jammu and Kashmir Road Transport Corporation (JKRTC) in Baramulla has announced a special bus service to facilitate public movement on the occasion of Eid ul Adha.

An official said that the dedicated routes, operational from early morning, aim to assist residents in reaching prayer venues and visiting family and friends during the religious festival.

The services will connect key localities such as Sheeri, Khawaja Bagh, Khanpora, Sangrama and central Baramulla, officials said.

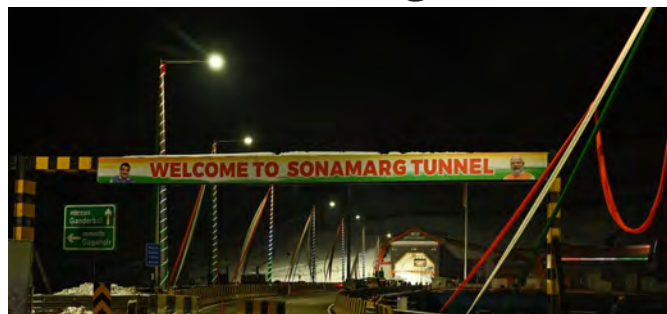
The special bus service will commence at 7:00 AM with

the first trip from Sheeri to Khawaja Bagh followed by Khawaja Bagh to Khanpora at 7:45 AM. "Two buses are scheduled at 9:00 AM—one from Eidgah Baramulla to Sheeri, and another from Bus Stand Baramulla to Sangrama. The final trip will depart from Sangrama to Baramulla at 9:45 AM."

"This is the first time such a service is being offered on Eid in Baramulla. It reflects the commitment to make public transport accessible and responsive to community needs," said an official at JKRTC Baramulla.

The initiative has been widely appreciated by residents, particularly those without access to private vehicles, as it is expected to ease movement on a day marked by large gatherings and prayers.

Sonamarg Market Illuminated With New Street Lights



Observer News Service

GANDERBAL: In a welcome development for the residents and traders of Sonamarg, street lights have been installed in the main market area, addressing a longstanding demand of the local community.

The installation, aimed at improving both public safety and the overall ambience of the popular tourist destination, was carried out through coordinated efforts between the Beopar Mandal Sonamarg and the Sonamarg Development Authority (SDA).

President of Beopar Mandal, Furqan Shera, said the move

marks a fulfillment of promises made to local business owners. "We had assured the trader community that key issues would be resolved. Installing street lights in the main market was one of the priorities, and we're glad it has been accomplished," he said.

Shopkeepers and residents have lauded the initiative, saying it will greatly enhance the evening atmosphere in the market, benefiting both locals and tourists. "It's a big relief. The market now feels safer and more vibrant after dusk. We appreciate the efforts of SDA and the Beopar Mandal," said Adil Ahmad, a local shopkeeper.

PM Modi Calls Kheer Bhawani Mela A Beacon Of Peace, Progress

Observer News Service

KATRA: Prime Minister Narendra Modi on Friday described the recent Mata Kheer Bhawani Mela as a testament to the "new, hopeful" Jammu and Kashmir, where thousands of devotees gathered in a powerful display of faith, peace, and normalcy.

Addressing a gathering, PM Modi reflected on the region's journey from a troubled past marked by terrorism to a future defined by aspirations and opportunities. "There was a time when the people of Jammu and Kashmir had given up on their dreams, having accepted fear and violence as a way of life. But today, the youth are dreaming again—and realising those dreams," the Prime Minister said.

He pointed to the lively scenes at bustling marketplaces, re-opened cinema halls, and vibrant shopping complexes across the region, calling them signs of a changing Kashmir. "This is not just tourism returning—it is the return of trust, vitality, and confidence among the people," he noted.

Reiterating the aspirations of the younger generation, PM Modi said they envision Jammu and Kashmir becoming a hub of tourism, films, sports,



“There was a time when the people of J&K had given up on their dreams, having accepted fear and violence as a way of life. But today, the youth are dreaming again and realising those dreams,

and progress. "The upcoming Amarnath Yatra and Eid celebrations reflect the region's cultural strength and the resilience of its people," he said.

While acknowledging recent security incidents, including the Pahalgam attack, the Prime Minister was unequivocal in his message. "No force

can derail the development of Jammu and Kashmir. Anyone threatening the dreams of its youth will have to face me first," he asserted.

PM Modi also recalled Operation Sindoor, carried out a month ago, describing it as a landmark counter-terror operation that dismantled Pakistan-backed terror infrastructure in minutes. "Pakistan will never forget the sting of Operation Sindoor," he said, adding that the neighbouring country responded with cowardly attacks on civilians in districts like Jammu and Poonch.

Condemning these strikes, the Prime Minister said the world had witnessed Pakistan targeting schools, hospitals, and places of worship in a "desperate attempt" to disrupt peace.

He concluded with a strong message of solidarity. "The people of Jammu and Kashmir have shown unmatched courage. Every citizen of India stands shoulder to shoulder with you—with complete strength and support," he said.

The Prime Minister's remarks were widely shared across platforms, resonating with people from different walks of life, many of whom see the return of such events as the Kheer Bhawani Mela as a symbol of renewed faith and hope in the region.

J&K Seeing Record Infra Growth Under Modi Govt: Shah

Observer News Service

SRINAGAR: Union Home Minister Amit Shah on Friday said that Jammu and Kashmir is now witnessing the fastest pace of infrastructure growth under the Narendra Modi-led government.

"Earlier, Jammu and Kashmir was given the least priority in development. Under the Modi government, it is witnessing rapid development. Today, Modi ji dedicated the world's highest railway arch bridge 'Chenab Rail Bridge' to the public. This reflects our commitment to Jammu and Kashmir's progress," Shah wrote on X.

He added, "This steel arch bridge built on the Chenab River is a living symbol of India's engineering capability in the field of infrastructure."

In another post, he wrote, "Congratulations to our sisters and brothers in J&K on the inauguration of the Udhampur-Srinagar-Baramulla rail link project by PM Shri @narendramodi Ji today. It will serve



as a new artery of growth, making the progress of the region unstoppable. The two Vande Bharat trains flagged off today will instill more power in the region's syncretic culture by boosting religious tourism to Vaishno Devi, while the new health and road projects worth ₹2,400 crore will further elevate living standards to a new height."

Prime Minister Narendra Modi dedicated several key railway and road infrastructure projects to the nation during his visit, including the Chenab Rail Bridge, the Anji Khad Bridge, and the Udhampur-Srinagar-Baramulla Rail Link (USBRL). The USBRL project is 272 km long and has

been completed at a cost of over Rs 11,000 crore.

Officials said the Chenab Bridge is the tallest railway bridge in the world, standing at 359 metres above the riverbed. The Anji Khad Bridge is India's first cable-stayed railway bridge. These projects are part of a fully integrated all-weather railway route linking the Kashmir Valley with the rest of India.

Modi also laid the foundation stone for new road projects worth ₹1,952 crore. These include the widening of the Rafiabadd-Kupwara section of NH-701 and the construction of the Shopian bypass on NH-444. Two flyovers were also inaugurated in Srinagar—one at Sangrama Junction (NH-1) and another at Bemina Junction (NH-44)—to help reduce traffic pressure.

In the health sector, the foundation stone was laid for the Shri Mata Vaishno Devi Institute of Medical Excellence at Katra. The Rs 350 crore facility will be the first medical college in Reasi district.

MODI JI DEDICATED THE WORLD'S HIGHEST RAILWAY arch bridge 'Chenab Rail Bridge' to the public. This reflects our commitment to Jammu and Kashmir's progress.

ACB Charges 84 In Massive Illegal Appointment Scam In Sumbal

Observer News Service

SRINAGAR: The Jammu and Kashmir Anti-Corruption Bureau (ACB) has filed a chargesheet in the Court of Special Judge Anti-Corruption Baramulla against 84 individuals—including officials of the Municipal Committee (MC) Sumbal and 82 illegally appointed beneficiaries—for fraudulent appointments made in 2009–2010.

According to the ACB, the case stems from a tip-off received by the then Vigilance Organization Kashmir (VOK), now ACB, alleging widespread corruption and illegal appointments across various urban local bodies in Kashmir. A verification was launched, leading to the uncovering of a major recruitment scam in MC Sumbal, Bandipora.

The probe revealed that the then President of MC Sumbal, Ghulam Ahmad Wani, and the then in-charge Executive Officer, Abdul Rashid Shah, in collusion with beneficiaries, illegally appointed 82 individuals to various posts. These



appointments, made without proper advertisements, recruitment criteria, or legal authority, were found to be in complete violation of government rules.

The chargesheet states that these illegal appointments were made on regular pay scales and were facilitated by Abdul Rashid Shah, who also attested their service documents. The investigation further revealed that many of the posts did not even exist in the official recruitment rules of 2008, and that appointments were made on political recommendations—including from the then Speaker of the Assembly and MLA Sonawari—none of whom had any legal authority in the hiring process.

The accused allegedly bypassed every procedural safe-

guard—no advertisements were issued, no selection criteria followed, and appointments were done arbitrarily. The ACB stated that clear evidence of nepotism and favoritism emerged during the investigation.

An FIR (No. 13/2015) was registered under various sections of the Jammu & Kashmir Prevention of Corruption Act and the Ranbir Penal Code. Government sanction has also been granted to prosecute Abdul Rashid Shah, who was prematurely retired but later reinstated by a High Court order.

On June 5, 2025, the ACB formally submitted the chargesheet against Ghulam Ahmad Wani, Abdul Rashid Shah, and the 82 illegally appointed individuals before the Special Anti-Corruption Court in Baramulla for judicial proceedings.

Sgr-Katra Rail Link Hailed as Game-Changer By Traders , Artisans



Observer News Service

SRINAGAR: The recent inauguration of the much-anticipated Srinagar-Katra railway link has evoked an overwhelmingly positive response from various sectors across Kashmir, with stakeholders terming it a "historic and transformative" development poised to redefine the region's economic dynamics.

Voicing their enthusiasm, representatives from the horticulture, handicrafts, and trade sectors said the rail link promises to be a critical lifeline, improving connectivity, reducing transportation time, and enhancing access to national markets.

Chairman of the Kashmir Economic Alliance (KEA), Mohammad Yaseen Khan, described the new rail route as a significant milestone for Jammu and Kashmir. "This is a long-overdue development. It will drastically improve logistics, especially for fruit growers dealing in perishable produce like apples and cherries, enabling quicker and more cost-effective transportation," he said.

He added that beyond horticulture, the rail link would support local artisans, small-scale manufacturers, and traders by easing access to larger consumer bases across India. "It will create new economic opportunities and give the local economy a much-needed push," Khan noted.

The Kashmir Valley Fruit Growers Cum Dealers Union—a representative body for fruit growers from areas like Sopore, Baramulla, Anantnag, Shopian, and Pulwama—echoed similar sentiments, calling the project a "bridge of opportunity" for Kashmir's horticultural backbone.

Bashir Ahmad Basheer, chairman of the union and president

of the New Kashmir Fruit Association, hailed the rail link as a "historic step towards inclusive growth." He said the network will not only reduce travel time for both people and produce but also ensure year-round, all-weather connectivity. "This is more than just a railway line—it's an economic artery that will enhance tourism and decongest our road networks," Basheer said.

He also urged the government to introduce direct rail connectivity between Srinagar and major Indian metros like Delhi, coupled with a dedicated goods train service to ease logistics for traders. "Such measures would unlock new revenue channels and benefit both the region and Indian Railways," he added.

The sentiment was shared by Kashmiri artisan Ghulam Rasool, who emphasized the link's potential for reviving Kashmir's rich handicraft sector. "Improved transportation will help artisans reach broader markets. Our craft, which is deeply woven into our cultural identity, can thrive if we are given access and recognition," he said.

Mohammad Yaseen Khan, a Padma Shri awardee in handicrafts, cautioned that the sector remains in a fragile state. "Handicrafts in Kashmir are dying a slow death. The younger generation isn't interested anymore, and with the passing of the elder artisans, we risk losing this heritage," he said, urging the government to take concrete steps toward its revival.

Collectively, the stakeholders praised Prime Minister Narendra Modi and Railway Minister Ashwini Vaishnaw for making the long-cherished railway dream a reality and called for further integration of Kashmir with India's economic heartlands through enhanced rail infrastructure.

Leaders Welcome Arrival Of Vande Bharat Trains

Observer News Service

SRINAGAR: Jammu and Kashmir political leaders on Friday welcomed the arrival of Vande Bharat trains to the valley, with the former chief minister and People's Democratic Party (PDP) president Mehbooba Mufti saying the people are quite happy with the completion of the project.

Earlier in the day, Prime Minister Narendra Modi inaugurated the Chenab railway bridge, the tallest railway bridge in the world. He also inaugurated India's first cable-stayed railway bridge at Anji and later flagged off two Vande Bharat Express trains running between Shri Mata Vaishno Devi Katra and Srinagar.

The PDP chief said, "We welcome the launch of Vande Bharat trains. The work has been going on for the last 40 to 45 years. It was started by Indira Gandhi in 1983, while all the successive governments played their role in the completion of this project. However, the Prime Minister Narendra Modi finally flagged off the trains after the inauguration of two vital bridges."

The Leader of Opposition (LoP) in the Legislative Assembly, Sunil Sharma said the train link is poised to revolutionise regional connectivity and stimulate economic growth.

"Prime Minister Shri. narendramodi 's inauguration of landmark infrastructure projects marked a watershed moment in Jammu and Kashmir's development journey. The

Jammu-Srinagar train link is poised to revolutionize regional connectivity and stimulate economic growth, underscoring the BJP's unwavering commitment to propelling progress and development in the region," Sunil Sharma wrote on X.

Jammu and Kashmir Pradesh Congress Committee (JKPCC) spokesperson, Ravinder Sharma, talking to the media persons, said it is good to see PM Modi inaugurating the projects. "These projects have been taken up during the UPA rule. However, it takes time to complete the project. These projects are set to benefit the people on the ground," he said.

Former minister and Apni Party president, Syed Altaf Bukhari, in a post on X, termed it a "historic milestone" and the fulfilment of a long-cherished dream.

"This train service from Katra to Srinagar will not only reduce travel time by several hours but also ensure all-weather connectivity for Kashmir with the rest of the country for the first time," Bukhari wrote.

"This improved connectivity is a big step towards progress and economic growth, as it provides a faster and more efficient transport link for moving goods — including fruits — to markets across the country. On this special occasion, I extend warm greetings to the people of Kashmir and take this opportunity to express my gratitude to the Government of India for turning this uphill task and long-cherished dream into reality. This is truly a moment of celebration," he added.





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STANDALONE BALANCE SHEET AS AT 31 ST MARCH, 2025			
	Schedule	As at 31.03.2025 ₹ '000' Omitted	As at 31.03.2024 ₹ '000' Omitted
CAPITAL AND LIABILITIES			
Capital	1	1,101,326	1,101,326
Share Application Money		-	-
Reserves and Surplus	2	141,418,109	121,255,497
Deposits	3	1,485,694,591	1,347,763,170
Borrowings	4	23,828,443	28,850,015
Other Liabilities and Provisions	5	42,642,190	46,295,888
TOTAL :-		1,694,684,659	1,545,265,896
ASSETS			
Cash and Balance with Reserve Bank of India	6	73,854,771	72,500,801
Balance with Banks & Money at Call & Short Notice	7	23,743,728	9,274,028
Investments	8	412,126,568	349,867,091
Advances	9	1,041,987,193	937,625,111
Fixed Assets	10	21,912,176	22,574,772
Other Assets	11	121,060,223	153,424,093
TOTAL :-		1,694,684,659	1,545,265,896
Contingent Liabilities	12	57,155,675	48,448,743
Bills for Collection		13,649,798	15,132,708
Principal Accounting Policies	17		
Notes on Accounts	18		
The schedules referred to above form an integral part of the Balance Sheet.			

STANDALONE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2025			
	Schedule	YEAR ENDED 31.03.2025 ₹ '000' Omitted	YEAR ENDED 31.03.2024 ₹ '000' Omitted
I INCOME			
Interest Earned	13	125,358,630	112,123,623
Other Income	14	11,368,121	8,254,789
TOTAL		136,726,751	120,378,412
II EXPENDITURE			
Interest Expended	15	67,420,429	60,086,768
Operating Expenses	16	40,008,392	37,522,857
Provisions and Contingencies		8,473,304	5,096,105
TOTAL		115,902,125	102,705,730
III NET PROFIT / (LOSS)		20,824,626	17,672,682
TOTAL		136,726,751	120,378,412
IV APPROPRIATIONS			
TRANSFERED TO			
i) Statutory Reserve (See Note No. 17 of Schedule -18)		5,485,601	4,418,170
ii) Capital Reserve		-	-
iii) Revenue and Other Reserve		11,802,783	10,641,970
iv) Investment Fluctuation Reserve		814,200	-
v) Special Reserve		354,500	245,000
vi) Proposed Dividend		2,367,542	2,367,542
TOTAL		20,824,626	17,672,682
Principal Accounting Policies	17		
Notes on Accounts	18		
Earnings per Share (in Rs.) (Basic/Diluted)		18.91	16.80
The schedules referred to above form an integral part of the Profit & Loss Account.			

CONSOLIDATED BALANCE SHEET AS AT 3 ^{1ST} MARCH, 2025			
	Schedule	As at 31.03.2025 ₹ '000' Omitted	As at 31.03.2024 ₹ '000' Omitted
CAPITAL AND LIABILITIES			
Capital	1	1,101,326	1,101,326
Reserves and Surplus	2	140,981,781	120,825,934
Minority Interest	2A	-	-
Deposits	3	1,485,520,226	1,347,646,579
Borrowings	4	23,828,443	28,850,015
Other Liabilities and Provisions	5	42,803,595	46,621,958
TOTAL		1,694,235,371	1,545,045,812
ASSETS			
Cash and Balance with Reserve Bank of India	6	73,854,771	72,500,801
Balance with Banks & Money at Call & Short Notice	7	23,976,693	9,463,996
Investments	8	411,217,072	349,002,224
Advances	9	1,041,838,200	937,565,965
Fixed Assets	10	21,918,395	22,577,497
Other Assets	11	121,430,240	153,935,329
TOTAL		1,694,235,371	1,545,045,812
Contingent Liabilities	12	57,155,675	48,448,743
Bills for Collection		13,649,798	15,132,708
Principal Accounting Policies	17		
Notes on Accounts	18		
The schedules referred to above form an integral part of the Balance Sheet.			

CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2025			
	Schedule	YEAR ENDED 31.03.2025 ₹ '000' Omitted	YEAR ENDED 31.03.2024 ₹ '000' Omitted
I INCOME			
Interest Earned	13	125,410,824	112,132,032
Other Income	14	11,469,367	8,376,732
TOTAL		136,880,191	120,508,764
II EXPENDITURE			
Interest Expended	15	67,412,570	60,079,311
Operating Expenses	16	40,120,003	37,625,563
Provisions and Contingencies		8,485,127	5,104,807
TOTAL		116,017,700	102,809,681
III PROFIT			
Consolidated Net Profit for the year		20,862,491	17,699,083
Share of earnings/loss in Associates (net)		(44,629)	13,162
Consolidated Net profit/(loss) for the year before deducting Minorities Interest		20,817,862	17,712,245
Less: Minorities Interest		-	-
Consolidated Net profit/(loss) for the year attributable to the group		20,817,862	17,712,245
Add: Brought forward consolidated profit/(loss) attributable to the group		-	-
Profit available for Appropriation		20,817,862	17,712,245
IV APPROPRIATIONS			
TRANSFERED TO			
i) Statutory Reserve (See Note No. 17 of Schedule -18)		5,485,601	4,418,170
ii) Capital Reserve		-	-
iii) Revenue and Other Reserve		11,796,019	10,681,533
iv) Investment Fluctuation Reserve		814,200	-
v) Special Reserve		354,500	245,000
vi) Proposed Dividend		2,367,542	2,367,542
TOTAL		20,817,862	17,712,245
Principal Accounting Policies	17		
Notes on Accounts	18		
Earnings per Share (Basic/Diluted)		18.91	16.84
The schedules referred to above form an integral part of the Profit & Loss Account.			

For and on behalf of the Board

Amitava Chatterjee Managing Director & CEO DIN: 07082989	Rajesh Kumar Chhibber Director DIN: 08190084	Anil Kumar Goel Director DIN: 00672755	Umesh Chandra Pandey Director DIN: 01185085	Anand Kumar Director DIN: 03041018	Shahla Ayoub Director DIN: 09834993	Sankarasubramanian Krishnan Director DIN: 07261965
Fayaz Ahmad Ganai Chief Financial Officer	Mohammad Shafi Mir Company Secretary					

Place : Srinagar
Dated: 5th May, 2025

In terms of our report of even date annexed

FOR GUPTA GUPTA & ASSOCIATES LLP Chartered Accountants FRN: 001728N/N500321	FOR J C R & CO LLP Chartered Accountants FRN: 105270W/W100846	FOR DHAR TIKU & CO Chartered Accountants FRN: 003423N
CA. Akshay Magotra Partner M.No. 559146	CA. Rakesh Kaushik Partner M.No. 089562	CA. S. K. Shah Partner M.No. 532394

Place : Srinagar
Dated: 5th May, 2025

INDEPENDENT AUDITOR'S REPORT

To
The Members of
Jammu & Kashmir Bank Limited.

Report on Audit of the Consolidated Financial Statements.

Opinion

1. We have audited the accompanying consolidated financial statements of Jammu and Kashmir Bank Limited ('the Bank') and its subsidiary & associate (together, 'the Group') which comprise the consolidated Balance Sheet as at 31st March 2025, the consolidated Profit and Loss Account, and the consolidated Cash Flow Statement for the year then ended, and a summary of significant accounting policies and notes to the consolidated financial statements including s summary of significant accounting policies and other explanatory information (herein after referred to as 'the consolidated financial statements'). The consolidated financial statements included the Returns for the year ended on that date of:
- (i) Audited Standalone financial statements of the Bank with 63 branches/offices audited by us and 981 branches/offices audited by Statutory Branch Auditors.
- (ii) One subsidiary audited by the subsidiary company auditor; and
- (iii) One associate audited by the associate appointed auditor.
- The branches/offices audited by us and those audited by the other Auditors have been selected by the Comptroller and Auditor General of India in accordance with the Guidelines issued to the bank by the Reserve Bank of India.
2. In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditor on separate audited financial statements / financial information of the subsidiary, associate and branches, as referred to in paragraphs 9 to 12 below, the aforesaid consolidated Financial Results:

(i) includes the annual financial results of the following entities:

S.No	Name of Company	Relation
1	Jammu & Kashmir Bank Ltd	Parent
2	JKB Financial Services Limited	Subsidiary
3	J&K Grameen Bank	Associate

- (ii) gives the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 in the manner so required for banking Companies and the applicable accounting standards in the manner so required for the group and are in conformity with accounting principles generally accepted in India and:
- a) the Balance Sheet read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2025;
- b) the Profit and Loss Account read with the notes thereon shows a true balance of profits; and
- c) the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the Consolidated financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

4. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements the year ended March 31, 2025. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters prescribed below to be the key audit matters to be communicated in our report.

Sr. No.	Key Audit Matters	How the matter was addressed in our audit
i.	<p>Classification of Advances, Income Recognition, Identification of and provisioning for non-performing Advances (Refer Schedule 9 read with Note 3 of Schedule 17 to the financial statements): Advances include Bills purchased and discounted, Cash credits, Overdrafts, Loans repayable on demand and Term loans. These are further categorized as secured by Tangible assets (including advances against Book Debts), covered by Bank/Government Guarantees and Unsecured advances.</p> <p>Advances constitute 61.49 % of the Bank's total assets. They are, inter-alia, governed by income recognition, asset classification and provisioning (IRAC) norms and other circulars and directives issued by the RBI from time to time which provides guidelines related to classification of Advances into performing and non-performing Advances (NPA), classification of advances and provisioning there of is made as per RBI guidelines. The Bank classifies these Advances based on IRAC norms as per its accounting policyNo.3.</p> <p>Identification of performing and non-performing Advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to Advances in its Information Technology System (IT System) viz. Core Banking Solution (CBS) which identifies whether the advances are performing or non-performing.</p> <p>The bank is in the continuous process to upgrade existing & implement new IT applications in various are as of its business operations, including income recognition and asset classification in terms of RBI guidelines. These applications require detailed testing, verifications and User Acceptance Testing (UAT) before final implementation. The financial impact pending such implementation is not likely to be material as per the management.</p> <p>The carrying value of the advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed.</p> <p>Considering the nature of the transactions, regulatory requirements, existing business environment, estimation/ judgement involved in valuation of securities and calculation of provisions, it is a matter of high importance for the intended users of the Standalone Financial Statements. Considering these aspects, we have determined this as a Key Audit Matter.</p> <p>Accordingly, our audit was focused on income recognition, asset classification and provisioning pertaining to advances due to the materiality of the balances.</p>	<p>Our audit approach towards advances with reference to the Income Recognition and asset classification (IRAC) norms and other related circulars/ directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of controls on sample basis</p> <p>a. The accuracy of the data input in the system for income recognition, classification into performing and non-performing Advances and provisioning in accordance with the IRAC norms in respect of the branches audited by us;</p> <p>b. Existence and effectiveness of monitoring mechanisms by way of various internal audits as per the policies and procedures of the Bank;</p> <p>c. Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Directions/ Guidelines;</p> <p>d. We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various audits conducted as per the monitoring mechanism of the Bank and RBI SPARC, IRAR and RMP.</p> <p>e. In carrying out substantive procedures at the branches audited by us, we have examined large advances/ stressed advances while other advances have been examined on a sample basis including review of valuation reports of independent valuers provided by the Bank's management.</p> <p>f. We assessed and evaluated the process of identification of NPAs and corresponding reversal of income and creation of provision;</p> <p>g. Reliance is also placed on Audit Reports of other Statutory Branch Auditors.</p> <p>h. Bank has laid down detailed Standard Operating Procedure to ensure control over processes. We have relied on these Standard Operating Procedures and have conducted our testing based on these Standard Operating Procedures.</p>

ii.	<p>Classification and Valuation of Investments, Identification of and provisioning for Non-Performing Investments (Schedule 8read with Note 2 of Schedule 17 to the financial statements): Investments include investments made by the Bank in various Government Securities, other approved securities, Shares, Debentures & Bonds, subsidiaries & sponsored Institutions, and other approved securities. Investments constitute 24.27 % of the Bank's total assets. These are governed by the circulars and directives of the RBI. These directions of RBI, inter-alia, cover valuation of investments, classification of investments, identification of non-performing investments, the corresponding non-recognition of income and provision thereof.</p> <p>Considering the complexities and extent of judgement involved in the valuation, volume of transactions, investments on hand and degree of regulatory focus, this has been determined as a Key Audit Matter.</p> <p>Accordingly, our audit was focused on valuation of investments, classification, identification of non-performing investments and provisioning related to investments.</p>	<p>Our audit approach towards Investments with reference to the RBI Master directions included the understanding of internal controls and substantive audit procedures in relation to valuation, classification, identification of non-performing investments (NPIs), provisioning/depreciation related to Investments. In particular;</p> <p>a. We understood and evaluated the Bank's internal control system to comply with relevant RBI guidelines regarding valuation, classification, identification of NPIs, provisioning/ depreciation related to investments;</p> <p>b. For the selected sample of investments in hand, we tested accuracy and compliance with the RBI Master directions by re-performing valuation for each category of security. Samples were selected after ensuring that all the categories of investments (based on nature of security) were covered in the sample;</p> <p>c. We assessed and evaluated the process of identification of NPIs and corresponding reversal of income and creation of provision;</p> <p>d. We carried out substantive audit procedures to recompute independently the provision to be maintained and depreciation to be provided in accordance with RBI guidelines.</p>
iii.	<p>Assessment of Provisions and Contingent liabilities in respect of certain litigations on Taxes, various claims filed by other parties not acknowledged as debt (Schedule 12 read with Note 18.13 of Schedule 18 to the financial statements): There is high level of judgement required in estimating the level of provisioning. The Bank's assessment is supported by the facts of matter, their own judgement, past experience, and advice from legal and independent tax consultants wherever considered necessary. Accordingly, unexpected adverse outcomes may significantly impact the Bank's reported profit and state of affairs presented in the Balance Sheet.</p> <p>We determined the above area as a Key Audit Matter in view of associated uncertainty relating to the outcome of these matters which requires application of judgement in interpretation of law. Accordingly, our audit was focused on analysing the facts of subject matter under consideration and judgements/interpretation of law involved.</p>	<p>Our audit approach involved:</p> <p>a. Understanding the current status of the litigations/ tax assessments including the status upto the date of auditor's report;</p> <p>b. Examining recent orders and/or communication received from various tax authorities/judicial forums and follow up action thereon;</p> <p>c. Review and analysis of evaluation of the contentions of the Bank through discussions, collection of details of the subject matter under consideration, the likely outcome and consequent potential outflows on those issues; and</p> <p>d. Verification of disclosures related to significant litigations and taxation matters.</p>
iv.	<p>Information Technology ("IT") Systems and Controls impacting Financial Reporting</p> <p>The Bank's IT environment comprises a multitude of autonomous and inter-dependent IT System that are utilized to process and record a substantial volume of transactions in the course of business operators.</p> <p>Consequently, the Bank's financial reporting process is highly critical and reliant on these information technology systems.</p> <p>Appropriate IT general controls and IT application controls are necessary to ensure that such IT systems can process the data in a consistent, comprehensive and accurate manner as required for dependable financial reporting.</p> <p>We have identified specific critical IT Systems that significantly influence the financial reporting process and associated control testing. These systems are considered a critical audit matter due to several factors, including the Bank's extensive use of automation, the complex nature on its IT architecture, and the influence it has on the financial records and financial reporting process.</p>	<p>Our protocols pertaining to this issue comprised of the following measures: Technology specialist assisted in the evaluation of the controls governing the Bank's IT systems by gaining knowledge of the IT infrastructure, IT environment, and IT systems. We assessed and examined the pertinent IT general controls on the critical IT Systems and IT dependencies that were determined to be significant for our examination of the Bank's standalone financial statement and financial reporting process. Important general controls in information technology have been evaluated for the critical IT systems in the following domains:</p> <p>programme change management encompassing the transfer of programme modifications to the production environment in accordance with established protocols.</p> <p>While also ensuring the appropriate segregation of environment.</p> <p>Programme development encompassing the establishment of controls pertaining to the development or implementation of IT applications and the associated infrastructure, upon which financial reporting is dependent.</p>
		<p>IT operations, encompassing tasks such as backup and recovery, monitoring and job scheduling.</p> <p>In addition, we assessed the operational efficiency and design of critical IT dependencies that are integral to the critical business process. This encompassed the testing of interfaces, automated controls, accounting procedures, calculations, segregation of duties, and system generated reports, where applicable.</p> <p>We established communication with individuals responsible for governance and management and when required we implemented alternative audit procedures and/or tested a combination of compensating controls or remedied controls</p>

Information Other than the consolidated Financial Statements and Auditor's Report Thereon

6. The Bank's Board of Directors is responsible for the other information. The other information comprises the Corporate Governance Report (but does not include the consolidated financial statements and our auditor's report thereon).
- Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance or conclusion thereon.
- In connection with our audit of the Consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.
- If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the consolidated Financial Results

7. These consolidated Financial Results have been prepared on the basis of the consolidated annual financial statements and reviewed quarterly consolidated Financial Results up to the end of the third quarter. The Bank's Management and Board of Directors are responsible for the matters stated in section 134(5) of the Companies Act, 2013 ('the Act') with respect to the preparation of these consolidated financial results that give a true and fair view of the financial position, financial performance and cash flows of the group in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of consolidated financial statements by the Directors of the Bank as aforesaid.
- In preparing the consolidated financial results, respective Board of Directors of the entities included in the Group are responsible for assessing the Bank's ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management and Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The respective Board of Directors of the entities included in the Group are also responsible for overseeing the Bank's financial reporting process of the Group.

Auditor's Responsibilities for the audit of the consolidated Financial Results

8. Our objectives are to obtain reasonable assurance about whether the consolidated Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated Financial Results.
- As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the group has adequate internal financial controls system in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
 - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
 - Obtain sufficient appropriate audit evidence regarding the financial information of such entities or business activities within the Group and its associates to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial statements of which we are the independent auditors. For the other entities included in the consolidated financial statements, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

Materiality is the magnitude of the misstatements in the consolidated financial results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the Consolidated Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

9. We did not audit the financial statements/information of 981 branches/ offices included in the consolidated Financial Results of the Group whose financial statements/ financial information reflect total assets of Rs. 105993.15 crores including total advances of Rs. 103956.89 Crores and total revenue of Rs. 9249.57 Crores as at 31st March 2025, as considered in the consolidated financial statements. The financial statements / information of these branches has been audited by the branch auditors whose reports have been furnished to us, and in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors. Our opinion on the financial statements does not cover the other information and the Basel-III disclosure and we do not express any form of assurance conclusion thereon.
10. The accompanying consolidated Financial Results include the audited financial results of 1 subsidiary whose financial statements/ results/ financial information reflects Group's share of total revenues of Rs. 19.18 crores, and Group's share of total net profit after tax of Rs. 3.79 crores for the year ended on that date, which has been audited by other auditor, which financial statements, other financial information and Auditor report have been furnished to us by the management. Our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the reports of such other auditor.
11. The consolidated Financial Results includes Bank's share Loss of Rs. 3.02 crores for the quarter ended March 31, 2025 and loss of Rs. 4.46 crores for the year ended March 31, 2025, as considered in the Statement, in respect of one associate, whose financial statements have not been audited by us. These financial statements have been audited by other independent auditor whose report on financial statements has been furnished to us by the management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate, is based solely on the report of such auditor. The Auditor has qualified the report of the Associate.
12. We did not incorporate The Jammu & Kashmir Asset Reconstruction Limited which has been incorporated by Government of J&K and J&K Bank Ltd on 28.04.2017. The Bank has subscribed capital to the tune of Rs. 98 lakhs whereas Government of J&K has subscribed Rs. 102 lakhs. The Bank has incurred Rs. 7632730/- towards incorporation expenses for the company. The promoters i.e. J&K Government and Jammu & Kashmir Bank Limited have not released their respective shares towards the capital of the company. In the meantime, the promoters have decided to wind up the company and in turn the Bank has approached the Registrar of Companies (J&K) (ROC) for removal of the name of the company from the Register of Companies under Section 248 of the Companies Act, 2013. The application of the Bank is pending with ROC

Our opinion is not modified in respect of these matters. Report on Other Legal and Regulatory Requirements

13. The consolidated Balance Sheet, Profit and Loss Account and Cash flow statement have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014.
14. The Comptroller and Auditor General of India has issued directions indicating the areas to be examined in terms of sub-section (5) of section 143 of the Companies Act, 2013, the compliance of which is set out in "Annexure-A" to this report.
15. As required by sub-section (3) of Section 30 of the Banking Regulation Act, 1949, we report that:
- (a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
- (b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

Continued from p8

(c) the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our audit;

(d) the consolidated profit and loss account shows a true balance of profit for the year then ended.

16. Further, as required by section 143(3) of the Act, we report that:

a) the other auditor whose report we have relied upon have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit of the consolidated financial statements;

b) in our opinion, proper books of account as required by law have been kept by the Group so far as it appears from our examination of those books;

c) the reports on the accounts of the branch offices of the Group audited under section 143(8) of the Act by branch auditors of the Bank have been sent to us/ the other auditor whose report we have relied upon and have been properly dealt with by us in preparing this report;

d) the consolidated Balance Sheet, the Statement of Profit and Loss and the Statement of Cash Flows dealt with by this report are in agreement with the books of account;

e) in our opinion, the aforesaid consolidated financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, to the extent they are not inconsistent with the accounting policies prescribed by RBI;

f) on the basis of written representations received from the directors as on 31st March 2025 and taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2025 from being appointed as a director in terms of Section 164(2) of the Act;

g) with respect to the adequacy of the internal financial controls over financial reporting of the Group and the operating effectiveness of such controls, refer to our separate Report in "Annexure B";

h) as per the Notification No. GSR 463(E) dated 05.06.2015 Section 197 of Companies Act, 2013 is not applicable to Jammu & Kashmir Bank Limited, being a Government Company;

i) with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i) the Bank has disclosed the impact of pending litigations on its financial position in its financial statements –in Schedule 12., to the financial statements;

ii) The Group did not have any longterm contracts including derivative contracts for which there were any material foreseeable losses and

iii) There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Bank;

FOR GUPTA GUPTA & ASSOCIATES LLP
Chartered Accountants
FRN: 001728N/NS00321

FOR J C R & CO LLP
Chartered Accountants
FRN: 105270W/W100846

FOR DHAR TIKU & CO
Chartered Accountants
FRN: 003423N

CA. Akshay Magotra
Partner
M.No. 559146

CA. Rakesh Kaushik
Partner
M.No. 089562

CA. S. K. Shah
Partner
M.No. 532394

Place : Srinagar
Dated: 5th May, 2025

Annexure-A to Para 14 of Independent Auditor's Report of even date on the consolidated Financial Results of Jammu and Kashmir Bank Limited. Directions of Comptroller and Auditor General of India under Section 143(5) of Companies Act 2013 for the Financial Year 2024-2025

S. No.	Directions/Sub directions	Auditor's comments including action taken wherever required	Impact on accounts and financial statements
1	Whether the company has system in place to process all the accounting transactions through IT system? If yes, the implications of processing of accounting transactions outside IT system on the integrity of the accounts along with the financial implication, if any may be stated.	As per information and explanation given to us the bank has system in place to process all the accounting transactions through IT.	Nil

Whether there is any restructuring of an existing loan or cases of waiver/write off of debts/loans/interest etc. made by a lender to the company due to the company's inability to repay the loan? If yes, the financial impact may be stated. Whether such cases are properly accounted for? (In case, lender is a Government company, then this direction is also applicable for statutory auditor of lender company).

2

Whether funds (grants/ subsidy etc.) received/ receivable for specific schemes from Central/ State Government or its agencies were properly accounted for/ utilized as per its term and conditions? List the cases of deviation.

3

a) The restructuring of loan was done as per the guidelines of the Reserve Bank of India and Bank's own policy on Restructuring of loans.

b) Principal Waiver/ write-off of debts/loans amounting to Rs. 18.70 Crores and waiver of unapplied interest of Rs. 172.56 Crores on account of negotiated settlement with the borrowers.

Principal Waiver /write-off resulted in loss of Rs. 18.70 Crores and in respect of waiver of un-applied interest, there is no impact as the same has not been treated as income.

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Partner
M.No. 089562

CA. S. K. Shah
Partner
M.No. 532394

Place : Srinagar
Dated: 5th May, 2025

Annexure B to the Independent Auditor's Report of even date on the consolidated financial statements of Jammu and Kashmir Bank Limited Report on the Internal Financial Controls over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013

1. We have audited the internal financial controls over financial reporting of The Jammu & Kashmir Bank Limited ('the Bank') as at 31 March 2025 in conjunction with our audit of the consolidated financial statements of the Bank for the year ended on that date.

Management's Responsibility for Internal Financial Controls over Financial Reporting

2. The respective Board of Directors of the group is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('the ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Group's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ('the Act').

Auditor's Responsibility

3. Our responsibility is to express an opinion on the Group's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') and the Standards on Auditing ('the Standards'), issued by the ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

4. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial control over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and

operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Group's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

6. A bank's internal financial controls over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial controls over financial reporting includes those policies and procedures that

a) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the bank;

b) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the bank are being made only in accordance with authorisations of management and directors of the bank; and

c) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the bank's assets that could have a material effect on the financial statement.

Inherent Limitations of Internal Financial Controls over Financial Reporting

7. Because of the inherent limitations of internal financial controls over financial reporting including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial controls over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

8. In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2025, based on the internal control over consolidated financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

Other Matters

9. Our aforesaid report in so far as it relates to the operating effectiveness of internal financial controls over financial reporting of 981 branches/ offices and entities in the Group is based on the corresponding reports of the respective branch auditors of those branches and auditors of other entities.

Our opinion is not modified in respect of this matter.

FOR GUPTA GUPTA & ASSOCIATES LLP
Chartered Accountants
FRN: 001728N/NS00321

FOR J C R & CO LLP
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Partner
M.No. 089562

CA. S. K. Shah
Partner
M.No. 532394

Place : Srinagar
Dated: 5th May, 2025

OFFICE OF THE ASSISTANT REGIONAL TRANSPORT OFFICER BUDGAM

Subject:- Necessary Correction/change in address in data to the License No.JK-0120010019424 issued in favour of MOHAMMAD SHAFI MALYAR Parentage ABDUL KAREEM MALYAR

Whereas an application has been recieved by one MOHAMMAD SHAFI MALYAR Parentage ABDUL KAREEM MALYAR wherein he claimed that the Name has been wrongly recorded in the records of Driving Licenses as MOHD SHAFI MALYAR Parentage KASIM MIR Which needs to be changed as MOHAMMAD SHAFI MALYAR Parentage ABDUL KAREEM MALYAR.

Now therefore it is notified for the information of the general public that objections if any in this regard shal reach in written in the office of the Assistant Regional Transport office Budgam within a period of 7 days from the date of publication of this notice in the daily newspaper.After expiry of stipulated time no objection will be entertained.

Assistant Regional Transport officer
Budgam Kashmir

mcb

PUBLIC NOTICE

This is information for the general public that in my Adhar card bearing No 310597386053 the name is entered as ZABO BEGUM while my actual name is HAJRA BEGUM. Now i want its correction, in this regard if anybody having any objection may contact Concern department with in a period of seven days. No objection shall be entertained after that.

HAJRA BEGUM
W/O MOHD SABIR MIR
R/o MAIDANPORA LALPORA KUPWARA.

mcb

PUBLIC NOTICE

The name of my son has been wrongly mentioned as "Majid Manzoor Ganie" in his Aadhar card instead of actual and correct name as "Abdul Majid Ganaie" Now I have applied for the correction of the same 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.

Manzoor Ahmad Ganie
F/o Abdul Majid Ganaie
R/o Hamray Tehsil Pattan
Distt: Baramulla Kashmir
Pin 193121
Phone No: 7006425055

FKO

NORTHERN RAILWAY**E-TENDER NOTICE**

Sr.DEN-I/FZR acting for and on behalf of The President of India invites open tenders (E-Tenders) against below titled tenders and available on www.ireps.gov.in with closing date **02.07.2025 up to 15:00 Hrs.** Bidders will be able to submit their original/revised bids up to closing date and time only. Manual offers are not allowed against these tenders, and any such manual offer received shall be ignored. In place of Earnest money deposit, "Bid Security Declaration" is to be submitted or prescribed format as available in document section on the portal.

Tender Type	Open	Tendering Section	Works	Packet System	Single Packet System
Date of Uploading tenders	05.06.2025	Bid Starting Date	18.06.2025	Bid Closing Date/Time	02.07.2025 at 15:00 hrs.
Sr.No.	Tender No.	Details of Tender			
1.	28-2025-26-ADEN-LDH	Construction of Limited Height Subway (5.00x 5.00m) Internal Size on B-route VANDE BHARAT in lieu of LC No. S-84 at KM 398.970 having TVU 78912 on SNL-JUC section by pushing method under ADEN/LDH.			
Advertised Value	₹6,73,51,739.19	Earnest Money	₹4,86,800/-	Validity of offer	60 Days
				Period of Completion	06 Months

Similar Nature Work: "Construction of bridges/Limited Height subway with box pushing/ pipe pushing method."


NOTE: Before bidding, bidders to check for any corrigendum issued against tender.

Tender Notice No.: 28-2025-26-ADEN-LDH Date: 06.06.2025 1688/2025

SERVING CUSTOMERS WITH A SMILE

PUBLIC NOTICE

In my passbook my name is written as Ghulam Mohi-ud-din S/O Mohammad Akbar Matoo R/O Moti Mohalla khurud Dal instead of Ghulam Mohi-ud-din Matoo R/O Moti Mohalla khurud Rainawari Guri pora srinagar.Now I am applying for the correction of same .objections if any must reach concerned authorities within a week at the most after that no objection will be entertained.



INF

PUBLIC NOTICE

In my bank records my name is wrongly written as Mariya jan instead of Mariya Bashir R/O Bonigam shalimar srinagar branch name Lal Bazar bearing account no 1501040100018757 .Now I m applying for the correction of the same.If anybody has any objection in this regard can kindly contact the concerned authorities within seven days.After that no objection will be entertained.

INF

NORTHERN RAILWAY**E-Tender Notice**

Sr.DEE/G/FZR acting for and on behalf of The President of India invites E-Tenders www.ireps.gov.in against below titled Tenders Bidders will be able to submit their original/revised bids up to closing date and time only.

Tender No	Name of Work	App Cost (in Rs.)	Earnest Money (in Rs.)	Completion Period	Opening of tender	Website Particulars
251-Elect/T-07-2025-26	Provision of solar power plant at different locations (station, service building, residential building & LC gate) over Firozpur division.	11,05,35,584.10/-	7,02,700.00/-	06 Months	26.06.2025 after 15:00 Hrs.	www.ireps.gov.in

No. 251-Elect/T.Notice No.07-Elect/2025-26 Dated: 05.06.2025

Serving Customers With A Smile 1670/2025

PUBLIC NOTICE

The electricity connection with consumer ID:0204020005954 registered in the name of Ghulam Hassan Sultan is to be transferred in favour of Bashir Ahmed S/O Ghulam Hassan Sultan R/O Sultan Mohalla kalan and khurud srinagar. objections if any must reach concerned authorities within a week at the most

INF

PUBLIC NOTICE

In my bank records my name is wrongly written as Mariya jan instead of Mariya Bashir R/O Bonigam shalimar srinagar branch name Lal Bazar bearing account no 1501040100018757 .Now I m applying for the correction of the same.If anybody has any objection in this regard can kindly contact the concerned authorities within seven days.After that no objection will be entertained.

INF

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CONTD. FROM 3RD PAGE

LG, CM Extend

Omar Abdullah highlighted the deep spiritual significance of Eid-ul-Azha, reflecting on the exemplary faith and obedience of Prophet Ibrahim (AS) and his son Prophet Ismail (AS). He described the festival as a reminder of selflessness, devotion, and steadfastness amid trials. Omar Abdullah expressed hope that the occasion will reinforce communal harmony, mutual brotherhood, and tranquility in Jammu and Kashmir. Both leaders prayed for continued peace, progress, and prosperity in the region as families prepare to celebrate the holy festival on June 7, 2025.

Kashmir's New

For nature lovers and travelers seeking unforgettable experiences, this route delivers a visual spectacle at every turn. Delhi-based author Satesh Verma described it as "a traveller's date with nature" — a feast for the eyes that lingers long after the journey ends.

Jammu and Kashmir, long celebrated for its natural beauty, now welcomes visitors with this extraordinary rail link that opens new doors to explore its pristine landscapes. Locomotive pilot Manoj Kumar Meena shared his pride in piloting the inaugural train, calling it "a journey through a wonderland of ever-changing natural beauty and engineering feats."

From dense pine forests dusted with snow to blooming springs, summer's verdant green, and autumn's golden hues, every segment of the ride presents a fresh and breathtaking frame. Meena and his colleagues Vikas Chouhan and Rajinder Kumar believe the train will revolutionize tourism in Jammu, bringing a much-needed boost to the region.

The journey is more than a passage; it's a living postcard. Railway employee Sahil Kumar described how the changing seasons and landscapes unfold before passengers, from the plains of Jammu to the soaring Himalayas, making it a soul-stirring experience.

The moment the train crossed the 359-metre-high Chenab Bridge, children on board erupted in joyous cheers, a spontaneous celebration of a historic milestone. Prime Minister Modi dedicated the Chenab Bridge to the nation, highlighting its resilience against harsh weather and extreme winds, designed to stand tall for 120 years.

Students like Sunita Kumari and Anurag were overwhelmed with pride and awe, calling this moment a historic step in Kashmir's integration and accessibility.

The journey also features the stunning Anji Khad Bridge, a 725-metre-long cable-stayed structure suspended 331 metres above the ground, adding to the route's growing reputation as a showcase of engineering brilliance.

Stretching 272 kilometres and costing over Rs 43,000 crore, the Udhampur-Srinagar-Baramulla Rail Link cuts through the formidable Himalayan terrain with 36 tunnels and 943 bridges — a testament to human ingenuity and perseverance.

Dilip Kumar, Executive Director of the Railway Board, described the Banihal-Katra section as "a breathtaking journey through India's finest engineering marvels," with more than 97 kilometres of track running through tunnels and across bridges.

Social media users have already dubbed the ride "India's Switzerland experience," with viral videos capturing trains weaving through snow-covered valleys. Tourism influencers and celebrities, including cricket legend Jonty Rhodes, have expressed excitement to experience the route.

Union Minister Jitendra Singh emphasized the route's appeal for all ages and its potential to reduce highway traffic by offering a scenic alternative.

As Kashmir's first high-speed train carves its way through steel, speed, and scenic glory, the country watches keenly. Is this the most breathtaking journey India has to offer? And will it redefine scenic tourism for generations to come?

The rails now hold the answer.

'Kashmir To Kanyakumari'

long-pending dream of lakhs of people in Jammu and Kashmir had finally been realised. "This project was stuck for years, but during our tenure, we chose to challenge the challenge itself—and we delivered," he said.

Referring to the Pahalgam terror attack that claimed the lives of 26 people, mostly tourists, Prime Minister Modi called it an assault on 'insaniyat' and 'Kashmiriyat', accusing Pakistan of attempting to derail peace and tourism in the region.

"Pakistan is against humanity, against tourism, and against the rozi-roti of Kashmiris. That's why they attacked innocent tourists in Pahalgam," he said.

He added that enhanced connectivity through projects like USBRL was a strong reply to such attempts. "These bridges and trains are not just made of steel and concrete—they represent the lifelines of a new, empowered Jammu and Kashmir," he said.

The Prime Minister also launched infrastructure and development projects worth 46,000 crore during the event, underscoring the Centre's push for economic revival and stability in the Union Territory.

Pahalgam Attack

the symbolic significance of the inauguration, featuring the world's highest arched Chenab railway bridge and India's first cable-stayed Anji bridge, Modi emphasized that despite such attacks, Jammu and Kashmir is poised for progress.

"Pakistan stands against humanity, social harmony, and economic prosperity," Modi said, adding that the attack was aimed at robbing Kashmiris of their 'rozi-roti' (livelihood).

The Prime Minister praised the courage of Adil Hussain Shah, a young pony ride operator who lost his life resisting terrorists during the attack, and lamented the loss of 26 innocent lives, including tourists and locals.

Modi recalled India's cross-border military

response under Operation Sindoor in early May, calling it a "decisive blow" that destroyed terrorist infrastructure deep inside Pakistan. He said Pakistan's retaliatory shelling on civilian areas in Jammu and Kashmir reflected its frustration and condemned the attack on schools, hospitals, temples, mosques, and gurdwaras.

Expressing solidarity with victims of the shelling, Modi announced an enhanced relief package: families of those whose houses were completely destroyed will receive an additional Rs 2 lakh, and those with partially damaged homes will get Rs 1 lakh. He also confirmed that compassionate appointments have been given to next of kin of those killed.

The Prime Minister said decades of terrorism had crushed the dreams of Jammu and Kashmir's youth, forcing many to accept violence as their fate. However, he stressed that the government has reversed this trend, with young people now witnessing the rise of shopping malls, cinema halls, and vibrant markets.

"Development will not be deterred by the Pahalgam incident. Any obstacle to the dreams of our youth will have to face Modi first," he declared.

Modi pointed to the large turnout at the Mata Kheer Bhawani Mela and the upcoming Amarnath Yatra as evidence of the region's resilience and unity.

Referring to Chief Minister Omar Abdullah's remarks, Modi highlighted that the completion of the Udhampur-Srinagar-Baramulla rail link, including the iconic Chenab and Anji bridges, fulfills a long-held dream and marks a historic milestone for Jammu and Kashmir.

The 272-kilometre rail project, built at a cost of nearly Rs 44,000 crore, includes 36 tunnels and 943 bridges, ensuring all-weather connectivity that will drive economic integration.

Modi also announced the expansion of MBBS seats in the region from 500 to 1,300 and the establishment of a new medical college in Reasi district to improve healthcare.

Chief Minister Omar Abdullah praised the completion of the rail link and paid tribute to former Prime Minister Atal Bihari Vajpayee for declaring the project of national importance. Abdullah humorously noted the change in Jammu and Kashmir's status from a state to a union territory after the abrogation of Article 370 and expressed confidence that statehood will be restored under Modi's leadership.

30 Year Wait Ends

359 meters above the Chenab River in Reasi district, the 1,315-meter-long bridge is engineered to withstand high winds and seismic activity. The Prime Minister walked to a viewpoint near the bridge, receiving a briefing on its engineering marvels, and also visited a railway museum, interacting with the project's engineers and workers. He formally inaugurated the bridge, a significant step in connecting Kashmir by rail, and released commemorative coins and stamps to celebrate this engineering feat.

Following the Chenab Bridge event, PM Modi proceeded to inaugurate India's first cable-stayed Anji Khad Bridge, another crucial component of the USBRL project, which further enhances connectivity in the region's challenging terrain.

At noon, the Prime Minister flagged off two Vande Bharat Express trains from Shri Mata Vaishno Devi Katra Railway Station — one to Srinagar and another back to Katra. These state-of-the-art trains are specially designed for cold climates, featuring advanced heating systems and anti-spall layers. They will operate six days a week, significantly reducing the 190 km journey to approximately 3 hours, with stops at key stations like Reasi and Banihal. The new Vande Bharat services are expected to greatly boost tourism and connectivity in Jammu and Kashmir. Regular commercial operations for these Vande Bharat trains will commence on June 7, 2025.

Beyond rail infrastructure, the Prime Minister dedicated multiple development projects worth over Rs 46,000 crore to the nation at Katra. These projects encompass critical road infrastructure, flyovers in Srinagar, and the Shri Mata Vaishno Devi Institute of Medical Excellence, the first medical college in Reasi district, valued at over Rs 350 crore. He also laid the foundation stone

for additional projects aimed at enhancing healthcare, education, and economic growth in the region.

After a historic day in Katra, the Prime Minister departed by helicopter at approximately 2:30 PM, returning to Delhi.

June 6 Will Go

in history. Hon'ble PM Shri Narendra Modi Ji inaugurated the Chenab Bridge, the world's highest railway arch bridge, and the Anji Bridge, India's first cable-stayed rail bridge—making the dream of connecting Kashmir to Kanyakumari a reality," Sinha said in a post on X.

Sinha declared that the long-held vision of connecting Kashmir to Kanyakumari is no longer just a slogan but has been transformed into reality with the inauguration and flagging off of the Vande Bharat trains to the valley.

Speaking at a public rally following the launch of the Kashmir rail service, Sinha said the historic inauguration has not only linked Jammu and Kashmir with the rest of India by rail but has also connected the hearts of millions across the nation.

"I feel 'Kashmir to Kanyakumari' is no longer just a slogan after Prime Minister Narendra Modi flagged off the Vande Bharat trains running between Katra and Srinagar. This is now a reality," the LG said.

He further highlighted that the rail connectivity fulfills the dream of former home minister Sardar Vallabhbhai Patel and Syama Prasad Mookerjee, who envisioned a unified and strong India. "Today, we have connected not just railway tracks but also the hearts of lakhs of Indian citizens," Sinha added.

The inauguration event also witnessed Prime Minister Modi unveiling some of India's most iconic engineering feats: the world's highest Chenab Railway Bridge, the country's first cable-stayed Anji Rail Bridge, and the entire Udhampur-Srinagar-Baramulla Rail Link (USBRL) project. These infrastructure marvels are set to redefine connectivity and spur economic prosperity in the region.

Terming the occasion historic and momentous, Sinha expressed his heartfelt gratitude to Prime Minister Modi for dedicating these projects to the people of Jammu and Kashmir and the nation at large.

"The skills of our engineers and the dedication of workers who carved through the challenging Himalayan terrain have bridged gaps between the 'crown jewel of India' and the rest of the country," he said.

The LG also emphasized the transformative socio-economic progress the Union Territory has witnessed under the leadership of Prime Minister Modi in the last six years. "The prime minister's policies, speedy implementation, and push for industrialization have brought Jammu and Kashmir to the forefront of growth," he noted.

Sinha revealed that since April 2022, projects worth over Rs 1.15 lakh crore have been dedicated or had their foundation stones laid in the region, signifying an unprecedented development push.

He also praised the government's firm stance against terrorism, referring to Operation Sindoor, which avenged the brutal Pahalgam terror attack and marked a clear red line against terror activities. "Our armed forces are prepared to protect the nation's integrity while creative power is harnessed for building a developed India," he said.

In addition to rail connectivity, the Prime Minister laid the foundation stone and inaugurated several critical road infrastructure projects to improve last-mile connectivity, especially in border areas. These include the widening of National Highway-701 from Rafiabad to Kupwara and the construction of the Shopian bypass road on NH-444, worth over Rs 1,952 crore.

The LG also mentioned two new flyovers at Sangrama Junction on National Highway-1 and at Bemina Junction on National Highway-44, aimed at easing traffic congestion and improving commuter experience in Srinagar.

Highlighting developments in healthcare, Sinha announced the foundation stone laying of the Shri Mata Vaishno Devi Institute of Medical Excellence in Katra, a Rs 350-crore project that will become the first medical

college in the Reasi district and significantly boost regional healthcare infrastructure.

With these developments, Jammu and Kashmir stands on the threshold of a new era, one defined by integration, connectivity, and progress, Lt Governor Manoj Sinha affirmed.

Omar's Candid

I was demoted. But I believe things will return to normal, and J&K will regain statehood under Prime Minister Modi."

His candid remarks — part nostalgia, part political assertion — subtly renewed the demand for restoration of Jammu and Kashmir's statehood, which was revoked in 2019.

Omar also acknowledged the role of former Prime Minister Atal Bihari Vajpayee, crediting him for granting the USBRL the status of a 'project of national importance'. "I was in Class 8 when the foundation was laid. Now at 55, I'm seeing its completion. It's a historic moment," he said.

The Chief Minister said the new railway link would significantly benefit both residents and tourists, especially during weather-induced highway closures that often lead to sky-high airfares.

PM Modi also inaugurated the world's highest railway bridge — the Chenab Bridge — and India's first cable-stayed railway bridge over Anji Khad. Together, they mark the full operationalisation of the USBRL, built at a cost of 43,780 crore. The Prime Minister also launched development projects worth 46,000 crore and interacted with engineers and passengers aboard the Vande Bharat train.

How Mules Paved

out, eventually extending 11 kilometers on the North bank and 12 kilometers on the South bank of the river, finally allowing heavier machinery to reach the site.

The journey from rudimentary transport to engineering marvel epitomizes India's resolve. Krishnamurthy Subramanian, Executive Vice Chairman, Afcons, emphasized, "The Chenab Railway Bridge is more than just a marvel of engineering. It is a symbol of India's resolve to conquer the most formidable challenges with ingenuity and courage."

With access secured, the colossal construction could truly begin. The project utilized the world's tallest crossbar cable cranes and specialized heavy machinery to tackle the daunting terrain. The very slopes that once necessitated mules were "tamed using massive consolidation grouting, making them sturdy for the colossal arch foundations."

A moment of profound triumph arrived on April 5, 2021, when the single, majestic arch, constructed from both sides using a cantilever technique, met precisely at its crown. PTI reported that the subsequent viaduct construction presented further unique challenges, with its complex transition areas requiring a meticulously planned, four-section launching sequence. Girdhar Rajagopalan, Deputy Managing Director, Afcons, highlighted an Indian Railways first: incremental launching on both a transition curve and a longitudinal gradient simultaneously for the viaduct portion.

This dedication to quality was upheld through the establishment of a NABL-accredited laboratory on-site — a first in Indian Railways' history — ensuring stringent quality monitoring at every stage.

Rising 359 meters above the river, the Chenab Bridge stands 35 meters higher than the iconic Eiffel Tower in Paris, truly earning its title as the world's highest railway bridge. After its inauguration, Prime Minister Narendra Modi, holding the Tricolour high, walked across this incredible testament to human perseverance and engineering, having traveled to the spot in a rail engine coach — a fitting tribute to the journey from mules to high-speed rail.

Railway Official

section alone, Kumar said, covers 111 kilometers, of which more than 97 run through tunnels or over bridges.

"That gives you a sense of how difficult the terrain is," he said. "But the alignment was carefully studied. This corridor had to be safe, durable, and efficient."

Nearby, the Chenab Bridge stands 359 meters above the river—35 meters taller than the

Eiffel Tower. It's the highest railway arch bridge in the world.

"We used 29,800 metric tons of steel on that structure," Kumar said. "It's in seismic zone 5. But it's been designed to withstand strong winds and earthquakes."

A few kilometers away, the Anji Bridge—India's first cable-stayed rail bridge—spans a deep gorge with 96 high-tension cables. Wind speeds here can reach 225 kmph.

"The bridge was built for those conditions," Kumar explained. "We used 849 metric tons of steel and designed it to hold steady even in the most difficult weather."

As Prime Minister Narendra Modi Friday flagged off the first Vande Bharat Express on this route, Kumar said the focus is also on service.

Two trains will run daily between Katra and Srinagar, reducing travel time to around three hours. "It will bring consistency and speed to travel across the region," he said. "And it's part of a wider effort to connect remote areas across India—Mizoram, Sikkim, the Himalayan belt."

The USBRL project, he added, reflects a shift in execution. "We are working under a clear mandate to complete projects quickly, once they begin. It's a different pace now."

For a railway official who has tracked the slow rise of infrastructure in the mountains, the moment carries massive satisfaction. "This wasn't easy," Kumar said. "But it has been worth the effort."

One Engineer's

engineer with Indian Railway Construction International Limited (IRCON), shared the journey of his association with the project at the Banihal railway station, located 100 km from Srinagar along the national highway.

"As a manager in IRCON, I was initially posted in Srinagar and later had my postings in Baramulla and Anantnag. My main job was to look after the tracks, bridges, station buildings, platforms and electrification. At that time, very few people from outside used to come to the Valley for work," Kumar told PTI videos.

He also said the locals in Kashmir are very cooperative and "if militancy is taken out of this place, it will turn into a real heaven".

Prime Minister Narendra Modi on Friday flagged off two specially-designed Vande Bharat trains, one from Katra to Srinagar and the other from Srinagar to Katra, to mark the completion of the USBRL project.

"I came to Kashmir from my home state Bihar in 2003 to work on the USBRL project. Initially, I was really scared. There were forces everywhere, and bomb blasts were happening. I was not sure if I would continue for a long time. But with time, I got used to it and continued my work," Kumar said.

Kumar said he was transferred outside Kashmir several times before being posted here again.

"Seeing the project get completed today brought me a lot of joy," he added.

Recalling the loss of a 30-year-old colleague named Sudhir Kumar Pundir from Meerut in 2004, Kumar said he was abducted from a railway construction site in south Kashmir's Awantipora and later police recovered his body with his throat slit.

"The unfortunate incident will remain engraved in my mind forever. Pundir was on duty when he was abducted from a railway construction site," Kumar said.

Fearful of the risks associated with working in Kashmir, the IRCON engineer said he decided to quit his job and go back to his native place.

"But work commitment did not allow me to leave in the middle of the project... If militancy is taken out of Kashmir, this place is a heaven," Kumar said.

Expressing happiness over the completion of the project, Kumar said he feels proud to be associated with the landmark endeavour.

"I cannot explain how happy I am right now. It was like an impossible dream, and we gave up on it so many times. Today, the train has finally rolled out and it is a moment of pride for all of us. I am thankful to the government for motivating us continuously," Kumar said.

He also said the all-weather train will be a game-changer for the holistic development of the Himalayan region.



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Will Kohli Come Out Of Test Retirement If India Lose In England?

Press Trust of India

NEW DELHI: Former Australia captain Michael Clarke believes Virat Kohli, who considers Test cricket as the pinnacle, could come out of retirement if India suffer a heavy defeat in the upcoming five-Test series in England and is requested to return by the team management and selectors.

Kohli had announced his retirement from the longest format last month after featuring in 123 Tests for India, scoring 9,230 runs at an average of 46.85, including 30 centuries.

"I believe this. If India go to England and get flogged, if they lose the series 5-0 for example, I think the fans will want Virat Kohli to come out of retirement and play Test cricket again," Clarke told the Beyond23 Cricket podcast on Friday.

"And I honestly, I think if he was asked by the captain, selectors and supported by fans, if they get beaten big time in England, I think he'll come. He still loves Test cricket.

"I think his words, I think those words, like you could hear his passion for Test cricket is real."

Following his long-cherished dream of winning the IPL with Royal Challengers Ben-

galuru, Kohli had said the title triumph still ranked "five levels under Test cricket".

Both Kohli and Rohit Sharma had announced their retirement from Tests ahead of the England series, which begins with the opening match in Leeds on June 20.

"Rohit Sharma retires from Test cricket. I think tactically any team will miss his captaincy. I think tactically he was a brilliant captain. Virat Kohli walks away from test cricket. Devastating! What an absolute champion he's been and test cricket will miss him," Clarke said.

Shubman Gill has been named captain following Rohit's retirement.

"He (Virat) sees it as the pinnacle and he's still playing good enough cricket. He definitely made the decision to retire and whatever his reasons are, everybody comes to that time in their career," said Clarke, who captained Australia in Tests and ODIs between 2011 and 2015.

"If that's the case, then so be it. But if they don't perform, if they get beaten, like I say, 5-0 in England, which I don't think they will. I think they can still win in England, even without Virat Kohli and Rohit Sharma. I think this Indian squad is a good squad," he added.

Clarke also heaped praise on young batter Sai Sudharsan for his impressive performances in the IPL for Gujarat Titans.

"Forget he's the leading run scorer, but to me, this kid is a superstar. He left hander. I think he's a number three in test cricket. I think he's probably going to open the batting in time in India's T20 team."

"He's in their test squad. He gets his first opportunity in England. I think he can walk straight into bat number three. I think technically he's very good. He's got all the shots and mentally he's ready. He really impressed me.

And he's a good looking player as well. He's got that left hander backlift. He plays all the shots; against the quicks he'll take on the short ball..."



Gill-Led India Depart For England, Aim To End 18-Year Long Wait



The Shubman Gill-led Indian cricket team took off for England from Mumbai on Friday for a five-match Test series, part of the 2025-27 ICC World Test Championship cycle.

The series, to commence on June 20, will be played at Headingley in Leeds, Edgbaston in Birmingham, Lord's and The Oval in London, and Old Trafford in Manchester.

India have not won a series in England since 2007. India's last tour to England in 2021 ended in a 2-2 draw.

This will be India's first Test series since both Rohit Sharma and Virat Kohli announced their retirement from Test cricket last month.

India's Test squad for England tour: Shubman Gill (c), Rishabh Pant (vc), Yashasvi Jaiswal, KL Rahul, Sai Sudharsan, Abhimanyu Easwaran, Karun Nair, Nitish Reddy, Ravindra Jadeja, Dhruv Jurel, Washington Sundar, Shardul Thakur, Jasprit Bumrah, Mohammed Siraj, Prasidh Krishna, Akash Deep, Arshdeep Singh, Kuldeep Yadav.

Rahul's Century Boosts India A On Day 1 Against England Lions

Opener K L Rahul lead the charge with a fluent century on the opening day of their second unofficial Test against England Lions, in County Ground, Northampton, on Friday.

India A were well-placed on 247/4 in 60 overs as they bounced back after a couple of early wickets in the morning session.

Rahul delighted with strokeplay as he stroked 111 from 165 deliveries, with 14 fours and a six -- adding 121 from 159 balls for the fourth wicket with Dhruv Jurel, who stroked 52 to register his third fifty in a row of the series.

Jurel was bowled by pacer George Hill in the third session.

Karun Nair failed to carry on after getting off to a good start, as he was leg before wicket to Chris Woakes, who took 3/48 in 15 overs. Rahul put on a 89-run stand for the third wicket with Karun to get India A back on track after early wickets.

Brief scores: India A 247/3 in 60 overs (K L Rahul 111 not out, Dhruv Jurel 52, Karun Nair 40; Chris Woakes 3/30) vs England Lions.

Irrespective Of Repercussions, Starc 'Heavily Committed' To DC

Mitchell Starc is still "heavily committed" to his Indian Premier League team Delhi Capitals but only "time will tell the repercussions" after he decided not to return after the resumption of the tournament unlike some of his other Australian colleagues.

Starc decided against returning to India when IPL resumed on May 17 following a 10-day break after country's armed forces executed Operation Sindoor, a military operation in response to Pakistan-backed terrorists killing 26 civilians in Pahalgam.

Starc, who was a vital cog in the Capitals' bowling line-up, took 14 wickets in 11 matches, featured in the contest against Punjab Kings in Dharamsala on May 8 when lights abruptly went off in the stadium and the game was abandoned.

"It was a very individual decision, and I'm happy to live with whatever comes of that."

"I'm still heavily committed to the Delhi group, and I'm not someone that's gone into tournaments and pulled out after being picked up in an auction or whatever that looks like. These are different circumstances," Starc said.

Who Has Qualified For The 2026 FIFA World Cup Thus Far?

The 2026 World Cup will have a record 48 teams in the tournament to be co-hosted the United States, Mexico and Canada.

Uzbekistan, Jordan and South Korea sealed qualification on Thursday.

Forty-three teams will get their spots through their continent's qualifying process. Another two will secure their berths in the international playoffs featuring six teams and scheduled for March 2026. The three host countries automatically qualify.

Who has qualified so far?

The three host countries automatically qualify.

- **Host nations:** United States, Mexico, Canada
- **Asia:** Japan (qualified on March 20)
- **Iran** (qualified on March 25)
- **Jordan** (qualified on June 5)
- **South Korea** (qualified on June 5)
- **Uzbekistan** (qualified on June 5)
- **Oceania:** New Zealand (qualified on March 24)
- **South America:** Argentina (qualified on March 25).

District Admin Budgam Organises Cycle Rally To Raise Awareness

Observer News Service

BUDGAM: In an initiative aimed at raising awareness about drug de-addiction, the District Administration Budgam, in collaboration with the Department of Youth Services and Sports, School Education Department and Social Welfare Department, organised a Cycling Event on Friday.

The event was flagged off from Railway Station Budgam and culminated at Beheshti Zehra Park, with enthusiastic participation from students, teachers, officials, and youth from across the district.

The cycling rally was organised to spread a strong message against drug

abuse and to motivate the younger generation to adopt a healthy, active, and drug-free lifestyle. Speaking on the occasion, officials highlighted the importance of community efforts in tackling the growing menace of substance abuse and the role of youth as change-makers.

The event was held under the overall supervision of the District Development Commissioner Budgam and supported by District Youth Services and Sports Officer Ghulam Hassan Lone, who lauded the collective participation of departments and students in spreading awareness through such meaningful initiatives.



Mini Marathon, Kho-Kho Mark Twin Sports Events In Tangmarg



Observer News Service

BARAMULLA: Department of Youth Services and Sports Zones Tangmarg and Kunzer on Friday jointly organised two impactful events -- a Mini Marathon for sub-division Tangmarg and a Girls Kho-Kho competition at playfield Kunzer, under the banner of the Nasha Mukht Bharat Abhiyan.

MLA Farooq Ahmad Shah flagged-off the Mini Marathon from Hospital Crossing, Tangmarg, and later presided over the Kho-Kho competition.

The marathon concluded at Higher Secondary School Chandilora, with 310 boys participating.

Mini Marathon was attended by SDM Gulmarg, DYSSO Baramulla, and other officers and officials from various departments.

Later in the day, focus shifted to YSS Zone Kunzer, where a Girls Kho-Kho competition was held at playfield Kunzer under the same campaign. The event witnessed participation from over 300 girls.

In a special gesture, local national-level cricketer Mir Khushboo from Maamooza Kunzer and other national level athletes from the previous year were felicitated with appreciation certificates, celebrating their achievements and encouraging their peers.

Cristiano Ronaldo By The Numbers As He Auditions For Club World Cup



Agencies

WASHINGTON: Evergreen and still setting records at 40 years of age.

Cristiano Ronaldo continues to deliver at the highest levels of international soccer after guiding Portugal to the final of the Nations

League.

Ronaldo captained the team and scored the winning goal in a 2-1 victory over Germany in their semifinal on Wednesday to set up a showdown Sunday with Spain.

The goal -- Ronaldo's 137th for Portugal -- extended his record as the leading scorer in men's international soccer.

He broke the record as a 36-year-old by scoring twice in a European qualifier against Ireland in September 2021. That took his tally to 111 goals in 180 games for Portugal, surpassing the previous mark by Iran's Ali Daei.

His performance was a timely

reminder for any teams playing at the Club World Cup that he's potentially available to join them for the tournament starting in the United States on June 14.

A switch to Al-Nassr's bitter Riyadh rival Al-Hilal -- the one Saudi club that qualified -- has been mooted as a short-term solution

to having Ronaldo play at the Club World Cup, where his great rival Lionel Messi will be playing with Inter Miami.

Ronaldo didn't just add to his record goals-tally against Germany. Just by playing on Thursday he made his record-extending 220th international appearance.

RONALDO'S RECORDS BY THE NUMBERS:

- 137 – INTERNATIONAL GOALS SCORED
- 220 – INTERNATIONAL GAMES PLAYED
- 6 – EUROPEAN CHAMPIONSHIP TOURNAMENTS PLAYED
- 5 – EUROPEAN CHAMPIONSHIP TOURNAMENTS SCORED (2004, 2008, 2012, 2016, 2020)
- 30 – EUROPEAN CHAMPIONSHIP MATCH APPEARANCES
- 74 – EUROPEAN CHAMPIONSHIP APPEARANCES INCLUDING QUALIFYING
- 14 – EUROPEAN CHAMPIONSHIP GOALS
- 55 – EUROPEAN CHAMPIONSHIP GOALS INCLUDING QUALIFYING
- 5 – WORLD CUP TOURNAMENTS SCORED (2006, 2010, 2014, 2018, 2022)
- 52 – EUROPEAN CHAMPIONSHIP AND WORLD CUP APPEARANCES COMBINED
- 22 – EUROPEAN CHAMPIONSHIP AND WORLD CUP GOALS COMBINED
- 197 – UEFA CLUB COMPETITION APPEARANCES
- 145 – UEFA CLUB COMPETITION GOALS
- 140 – CHAMPIONS LEAGUE GOALS
- 67 – GOALS IN CHAMPIONS LEAGUE KNOCKOUT GAMES
- 17 – GOALS IN A CHAMPIONS LEAGUE SEASON (2013-14)
- 183 – CHAMPIONS LEAGUE APPEARANCES
- 11 – CONSECUTIVE CHAMPIONS LEAGUE GAMES SCORED
- 3 – CHAMPIONS LEAGUE FINALS SCORED.



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