# KASHMIR OBSERVER®

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### Heavy Rain, Cloudbursts Forecast In J&K An alert has been issued by the local Meteorological Department (MeT) here for the next 48 hours for two Kashmir districts, including Anantnag and Kulgam, and all ten dis-tricts of the Jammu region. The weatherman has **Observer News Service** Srinagar: The Meteorological Centre in Srinagar on Saturday issued a weather forecast for Jammu and Kashmir, predicting heavy rainfall across Jammu disaid there is a possibility of cloudburst, landslides, and flash floods in Jammu divivision and two districts of Kashmir in the next 48 hours. The forecast also cautioned about the possibility of cloudbursts and flash sion over the next 48 hours. While the alert has been floods in the Jammu division. 2 Dead In Kathua, Reasi; **Authorities Issue Advisory Press Trust Of India** Jammu: Two persons were killed and an equal number injured in two separate rain-related incidents in Reasi and Kathua districts early Saturday, officials said. Shahbaz Ahmad, a resident of Jamlan village, lost his life, and two others were injured when their truck came under a landslide triggered by rains near Malai Nallah

Nepotistic Appointments

### **HC Rejects Ex-Bank** Chairman's Plea To Quash FIR

HEAVY RAINFALL IS EXPECTED in Jammu, Reasi, Udhampur, Samba, Rajouri, and Kathua, while moderate to heavy rainfall or intense showers are expected in Poonch, Ramban, Doda, and Kishtwar, as

well as in the southern parts of Kashmir division.

**M** Ahmad

Srinagar: The High Court of J&K and Ladakh has dismissed a plea by former chairman Board, Urban Cooperative Bank Ltd, seeking quashing of FIR registered by Anti Corruption Bureau over alleged backdoor appointment of his 12 kith and kins.

The court also held that an officer or servant employed bv Cooperative Society or Cooperative Bank falls within the definition of "Public Servant".

A bench of Justice Sanjay Dhar made the observation while dismissing a plea by Gh. Nabi Shah, the former chairman of the Board, Urban Cooperative Bank Ltd, seeking quashing of FIR (No. 04 of 2020

dated 17.08.2020) filed against him for offences under Sections 5(1) (d) read with Section 5(2) of the J&K Prevention of Corruption Act 2006 and 120-B RPC registered with Police Station, ACB Anantnag.

Among other grounds, the 65-year-old chairman had challenged the FIR on the ground that after coming into force of the Jammu and Kashmir Reorganization Act of 2019, the provisions of Prevention

have been extended to the UT of J&K, therefore, the procedure prescribed in the Act would be applicable to the case at hand. He also submitted that in terms of Section 17-A of the Act of 1988, without previous ap-

### No Terrorist Force Can Ever Subdue India: LG

'Dark Chapter Over, J&K Marching Towards Peace'

Appreciates ICC Efforts In Promoting Trade, Industry In UT

**Observer News Service** 

Srinagar: Jammu and Kashmir Lieutenant Governor Manoi Sinha on Saturday interacted with members of the Indian Chamber of Commerce (ICC) in Srinagar, appreciating their efforts to promote trade, commerce, and industry in the Union Territory.

Speaking at the meeting, Sinha said the gathering would provide a platform for networking and collaboration for local businesses.

"India is one of the oldest civilisations in the world. For us, relationships are not transactional. They are based on compassion and brotherhood. Our unique cultural heritage and traditional values have made our economy resilient and established India

CENTI

as a great and powerful nation," he said.

Highlighting the signifi-cance of holding the ICC meeting in Srinagar, the Lt Governor added, "By organising this meeting here, the ICC has assured the industrial ecosystem that no terrorist

force can ever subdue India. This event in Srinagar is a huge statement against the enemies of our nation and will inspire industries in J&K to aim for greater goals."

Sinha also spoke about the investment opportunities in the Union Territory and the economic transformation witnessed over the past few years. "Under the leadership of Prime Minister Narendra Modi, Jammu and Kashmir is witnessing an industrial revolution and has emerged as an attractive destination for investment. Historic milestones in road, air, and rail connectivity have extended the reach of industrial opportunities to every corner of J&K," he said.

"During the past five years, the people of Kashmir have stood firm against Pakistan and its disruptive agenda. Everyone has acknowledged this change, and J&K has now come at par with other regions of the country."

has connected Kashmir with Kanyakumari in spirit and development. | More on P6

velopment acknowledged LG Sinha said that train that, at the current pace, it will take an additional six to eight months for full completion. "AIIMS Awantipora was origi-

nally scheduled for completion by January 2025, then revised to November 2025. While significant progress has been made, some crucial infrastructure remains under construction. If the current pace continues, the project should be completed within the next 8-10 months," a senior official said. | More on P6

**AIIMS Kashmir** 

**2025 Deadline** 

Srinagar: The highly anticipated All India Institute of Medical

Sciences (AIIMS) at Awantipora

in south Kashmir's Pulwama

district is once again set to miss

its deadline, raising concerns

among residents and patients

eager for advanced healthcare

Despite repeated assurances,

the project, initially slated for

completion by January 2025 and later revised to November

2025, is still far from finished.

According to sources with knowledge of the project, ap-

proximately 70–75% of the work has been completed, with an es-

Officials involved in the de-

timated 25-30% remaining.

**Set To Miss** 

Agencies

facilities.

### 'Hindi A **Symbol Of Pride, Unity** & Identity'

alling Hindi a "symbol of pride, unity and identity," Lieutenant Governor Manoj Sinha on Friday Jurged the youth to embrace linguistic harmony while addressing "Hindi Rangmanch - Humari Bhasha, Humari Pehchaan" at Tagore Hall, Srinagar. Sinha lauded the remarkable efforts of Wadies Hindi Shiksha Samiti towards the promotion of the official language Hindi in Jammu Kashmir.

"In the last 75 years, Hindi has become the language that connects the country and our shared culture. During the freedom struggle, Hindi language was considered the medium for exchanging sentiments of the entire country."

He said that hindi has played a very important role in weaving our diversity into the thread of unity. "Our policy makers had | More on P6

### J&K Govt Seizes Control Of JeI **Schools Amid Tight Security**

Education Minister Distances Herself From Order

**KO Web Desk** 

Srinagar: Teams of officials accompanied by police visited schools affiliated with the banned Jamaat-e-Islami (JeI) across the 10 districts of Kashmir as the J&K government on Saturday took over their management.

According to officials, the entire process was conducted "peacefully and smoothly", without disturbing the education of the students.

The School Education Department had on Friday ordered the takeover of 215

**Political Parties Slam Move** 

Several political parties in Kashmir on Saturday criticised the J&K govern-ment's takeover of the management of

the 215 schools affiliated with the banned

Jamaat-e-Islami (JeI), with many calling it a



schools affiliated with JeI and its Falah-e-Aam Trust, where over 51,000 students are enrolled, in order to "safeguard | More on P6

#### **FAT Schools Under Interim Oversight: Itoo**

akina Itoo Saturday addressed a press conference in Anantnag, clarifying the government's position on the functioning of schools affiliated with the Falah-e-Aam Trust (FAT).

Sakina said that the future of 51,000 students enrolled in these institutions would not be jeopardized due to administrative | More on P6

### **Set Lofty Goals, Test Your Limits: CM To Students**



**Observer News Service** 

Srinagar: Chief Minister Omar Abdullah Saturday addressed the TEDx event at JK Public School Kunjwani as chief guest, inspiring students to challenge limits and embrace the theme "Beyond Boundaries".

Speaking to a hall full of students besides other eminent speakers and school administration, the Chief Minister said boundaries exist everywhere,

in geography, politics, laws and borders, sometimes for good reasons, sometimes as restrictions. He noted that people often create self-imposed boundaries shaped by experiences or stereotypes. "These limits may be real or imagined, but every great exploration and advancement of civilization has come from crossing boundaries," he said.

Encouraging students to aim high, he urged them not to let boundaries hold | More on P6

### **ACB Convicts 2 Officials In**

**Observer News Service** 

Srinagar: Anti-Corruption Pulwama Court Anantnag on Saturday convicted then Girdawar circle Keegam Shopian and then Junior Assistant in BDO Office, Larkipora, Anantnag in separate trap cases.

As per a statement, a spokesman said that in a sigof Corruption Act, 1988 nificant verdict reinforcing the commitment to combating corruption, the Special Judge Anti-Corruption Court Pulwama, Dr. Noor Mohammad Mir, convicted Ghulam Hassan Kumar, son of Ghulam Rasool Kumar, resident of Tarigam Devbug,

**Bribery Cases In Kashmir** Kulgam, in a bribery case registered under FIR number 22/2008 PS VOK.

The accused, then-serving as Girdawar, was found guilty under Sections 5(2) read with 5(1)(d) of the J&K Prevention of Corruption Act, Svt. 2006 and Section 161 RPC, for demanding and accepting a bribe of Rs 2.000 from the complainant, in exchange for demarcating land measuring 18 kanal and 18 marla.

"Following a complaint filed on June 16, 2008, a trap was successfully laid by the Vigilance Organisation Kashmir (now Corruption | More on P6

### Kashmir's 20-Year-Old Prodigy Builds An AI Hedge Fund

From coding on old desktops to pitching global fintech visions, a Budgam boy is rewriting the rules of investing.

**Ansar Hussain** 

"betrayal" by the National Conference.

that the ruling party is

PDP president Mehbooba Mufti described it

as yet another attack on the institutions in

Jammu and Kashmir, saying it is unfortunate

Srinagar: In a small house hidden among Budgam's apple trees and winding lanes, a 20-year-old is chasing Wall Street with code.

Ifham Banday, a student at IIT Madras, is building Walford Capitals, an AI-powered platform designed to simplify and democratize investing.

dents are just starting internships, Banday is writing algorithms, assembling a team, and

At an age when most stu-



pitching a vision ambitious even by Silicon Valley standards: making hedge-fund-grade tools accessible to ordinary people. "We want to take the friction

out of finance." he said from his

home. "Whether you're a trader in Mumbai or a college student in Srinagar, your decision-making power should be the same if you have data and intelligence on your side.'

This idea of leveling the field with machine learning is gaining traction globally.

Financial services where are transforming. Hedge funds increasingly use artificial intelligence and quantitative models to spot inefficiencies in markets. In New York, London, Singapore, | More on P6

### Kashmir's First Printmaking Studio Brings India's Master Artists Home

Harwan Residency Aims to Make Srinagar a Printmaking Hub for Young Artists

**Ansar Hussain** 

Srinagar: On the morning of September 2, 2025, the first printmaking studio in Jammu and Kashmir will open its doors, welcoming five days of creativ-

ity, colour, and collaboration. Five of India's most acclaimed printmakers will guide young artists, students, and teachers through the intricate processes of etching, woodcut, linocut, and

lithography. From Hyderabad, Padma Reddy and Rajeswara Rao will join Jayanti Rabadia and Surashree Rabadia from Vadodara, and Jayesh Shukla

from Rajkot, Gujarat. Their presence marks a milestone for the valley, where opportunities to work alongside master printmakers have been rare.

The venue is the newly established Kashmir Art and Artists Foundation (KAAF) Studio, nestled in the foothills of Harwan with a view of Dal Lake.

Nasreen Mohsin, a printmaker with a Master of Fine Arts from M.S. University, Baroda, and her husband, writer and filmmaker Fayaz Dilbar, conceived the studio as a space where local talent can grow without leaving home.

"Printmaking for me is a way to explore texture, pattern, and design," Mohsin said, her hands tracing the outline of a freshly etched plate. "It's a dialogue between ink, paper, and imagination. I want young artists in Kashmir to feel that same ex-

citement here.' For decades, Kashmiri artists seeking printmaking resources traveled to Delhi, Chandigarh, or Vadodara to find studio space,

materials, and mentorship. Even something as basic as metallic plates or specialized inks



was hard to come by in Srinagar. offering equipment, techni-The new studio fills that gap, cal guidance, and a creative



We want this to be a community, a place where creativity is shared, celebrated, and expanded."

environment amid the valley's serene landscapes.

The initiative goes beyond tools and techniques. The KAAF's art residency offers

fessionals a retreat-like atmosphere, where work can unfold undisturbed against the backdrop of snow-dusted mountains and the glimmer of Dal Lake.

artists, writers, and creative pro-

"This European-inspired residency encourages deep focus," Dilbar said. "Artists can make prints, write, or experiment without daily distractions. We hope it will also foster cultural tourism in Kashmir.'

The studio's timing aligns with a larger resurgence of printmaking in India.

The modern | More on P6

Monday - Saturday (9am - 6pm)

No 5- Dal Lake Boulevard Srinagar, 190001, Kashmir



### **Scholarships This Week**

Kashmir Observer in association with Buddy4Study.com presents scholarships available for the meritorious students of Jammu and Kashmir.

Scholarship Name 1: DXC Progressing Minds Scholarship for Graduation Students in STEM

Description: A CSR initiative by DXC Technology that aims to support the educational expenses of students who belong to marginalized groups. Women and transgender students pursuing graduation in any year of a STEM-related

field are eligible. Applicants must have obtained a minimum of 60% marks in their previous class/semester Applicants' annual family income must be less than or equal to INR 4,00,000

Students from PAN India are eligible to apply Children of employees of DXC

Technology and Buddy4Study are not eligible to apply Students with disabilities will be given preference

- Prizes & Rewards: INR 50,000
- Last Date to Apply:
- Application mode:
- applications only www.b4s.in/ Short Url:

30-

Online

observer/DXCS6 d2w7l1p59qkl0r.cloudfront. net/static/images/scho-media/2025-261755496064.png

Scholarship Name 2: Kotak Life **Insurance Scholarship Program** 2025-26

An initiative by Kotak Life Insurance Company Ltd. to provide financial assistance to students from Tamil Nadu and Maharashtra to help them pursue their undergraduate studies in the commerce stream.

Eligibility: Open to students from Tamil Nadu and Maharashtra who are enrolled in the first year of

the B.Com program. Applicant must have secured 60% marks or more in Classes 10 and 12. The applicant's annual family income must be INR 3,60,000 or less.

Children of employees of Kotak Mahindra Life Insurance Company Limited and Buddy4Study are not eligible



to apply.

A one-year gap in studies will be con-

There are 46 preferred colleges for this scholarship. Visit the Kotak Life Insurance Scholarship Program 2025-26 page on Buddy4Study to view the list.

Up to INR

07-09-

Online

www.b4s.in/

- Prizes & Rewards: 30,000 per year
- Last Date to Apply:
- Application mode: applications only
- Short Url: observer/KLISP3

mcb

QR Code: d2w7l1p59qkl0r.cloudfront.net/ static/images/scho-media/kotaklife-insurance-scholarship-program-2025-261755496802.png

Scholarship Name 3: Unnati 2-Towards a Better Future Scholarship

Description: CNH Industrial (India) Private Limited invites applications from students who are currently

studying in Class 8 to 10 or in firstyear ITI/Diploma courses in Gurgaon, Delhi, and Noida.

> level scholarship is for applicants studying in Classes 8 to 10, who have scored at least 60% in the previous academic

> For the ITI/Diploma level scholarship, the student must be studying in the first year of the course.

Students from Gurgaon, Delhi, or Noida whose total family income does not exceed lakh are eligible to apply.

Children of Buddy4Study and CNH Industrial (India) Private Limited employees are not eligible to

- Prizes & Rewards: ships up to 12,000 per year for up to three years for school stu-
- Scholarship up to 18,000 per year for two years for Diploma/ ITI students.
- Last Date to Apply: 31-08-
- Application mode: Online applications only
- www.b4s.in/ Short Url: observer/UTBF3
- d2w7l1p59qkl0r.cloudfront.net/ static/images/scho-media/unnati-2-towards-a-better-futurescholarship1752509043.png

### **PUBLIC NOTICE**

This is information for the general public that in my Adhar card bearing No 605952942785 the name is entered as SAKEENA AKHTER while my actual name is SAKEENA KHALIQ. 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.

SAKEENA KHALIO D/O ABDUL KHALIQ REESHI R/o GUND ALI NAIK BUDGAM,

#### **GOVERNMENT OF JAMMU & KASHMIR** OFFICE OF THE TEHSILDAR KREERI

Subject: Application of NAYEEMA BEGUM W/O late ABDUL HAMID WANI R/O HAIL JAGIR for the issuance of LEGAL HEIR certificate

PUBLIC NOTICE

Regarding the subject cited above in this context a report sought from patwari halqa concerned and the Death certificate issued by the competent authority reveals that ABDUL HAMID WANI S/O GH NABI WANI has passed away on 09/02/1996 .The report of the patwari further depicts that the deceased has left behind following dependent as tabulated below

1	NAYEEMA BEGUM	wife	47 vears	Housewife
_	ABDUL HAMID WANI	son	31 years	private teacher
	*****	Mother	70 years	old aged

.The applicant has applied for Issuance of Legal heir certificate in favour of Self

if anyone have any objection to the issuance of delay order of said certificate shall present his/her claim this office within 07 days, after that no objection shall be entertained

NAIB TEHSILDAR KREERI

**GOVERNMENT OF JAMMU & KASHMIR** 

#### OFFICE OF THE TEHSILDAR KREERI

Subject: Application for issuance of OBC certificate applicant ABDUL AHAD DHOBI R/O FRASTHAR TILGAM Tehsil KREERI in favour of SON AAQIB HAMID DHOBI for the issuance of OBC (Other Backward class in his /her / their favor

#### **PUBLIC NOTICE**

Regarding the subject cited above the file in the office of the undersigned for the issuance of OBC in this connection a report of patwari halqa concerned has been sought which reveals that the applicant is currently residing in the village of FRASTHAR TILGAM of Tehsil KREERI and belongs to the DHOBI community having annual income 480996 // in words Four Lack Eighty thousand Nine hundred Ninty six only the details of family of the applicant are as fallows

	AB HAMID DHOBI	self	58 years	Farmer
2	SHAMEEMA BEGUM			Housewife
3	ASIF HAMID DHOBI	Son	_ · , · · ·	Govt em- plovee
4	IQBAL HAMID DHOBI	son		Labour
5	AAQIB HAMID DHOBI	son	25 vears	student
	KHÙSHBOO HAMID		20 years	H/W
		_	•	

if anyone have any objection to the issuance of delay order of said certificate certificate shall present his/her claim this office within 07 days, after that no objection shall be entertained

**Notice** 

My name wrongly mentioned in adhar card as Fasil

Sabzar Bhat while my correct name is Faisal Sabzar

Now I want to correct the same. If any body is having any

objection he/she may contact concerned adhar authority

within 7 days. After 7 days no objection will be accepted.

fko

#### their objection in writing to the Regional Transport Office (RTO). Srinagar within seven (7) days from the date of publication of this notice. **Media Line Advt**

از نیابت بومئ زینگیر منوان: درخواست منجانب مبشرشيرلون ولدمرحوم شبيراحمدلون ساكنه زالوره بمرادا جرائي

**URGENTLY REQUIRED** 

**ACCOUNTANT** 

Applying candidate having Tally and GST

knowledge with experience of at least 1-2 years.

Shortlisted candidates will be called for

interview. Please mail your resume on above

Phone No: 9697841321

Email id:denovoengineeringpvtltd2@gmail.com

M/S. DENVO ENGINEERING PVT. LTD

Plot No., 127 B, J&K State Industrial Complex, Rangreth,

**PUBLIC NOTICE** 

I, Azad Hussain Lone S/o Abdul Salam Lone, intend to rectify

the name mentioned in the Registration Certificate (RC) of my

vehicle bearing RC No. JK01K2670. The name currently

recorded is Azad Ahmad Lone S/o Abdul Salam Lone, which is

incorrect. The correct name, as per my Aadhaar, is Azad

Hussain Lone S/o Abdul Salam Lone.If any person or

authority has any objection to this correction, they may submit

(Old Airport Road Budgam)-191132

Must be B.Com or M.Com.

mentioned mail id.

#### اشتهار هرخاص وعام

عاملہ مندر جیعنوان الصدر میں سائل نے ایک درخواست بغرض لیگل ہیر سرٹفنکیٹ پیش کی ہے جو کہ زیر کاروائی ہے اس بارے میں پٹواری حلقہ سے رپورٹ طلب کی گئی ہے جس سے عیاں ہے کہ سائل کا والد شبیراحمدلون مورخہ 2006-11-22 کوفوت ہواہوارمتوفی کے

ار ثان جائز بذیل ہے گھریلوکام 53سال بیوہمتوفی سمانةعطيقه بيكم بيوه شبيراحمه زيرتعليم 21 سال پسرمتوفی ببشرشبير يسرشبيراحمه -- 120 --امروز هثبير يسرشبيراحمه بصباح شبير دختر شبيراحمه 18 سال وختر متوفی عمررسيده 69سال والده متوفي اجهبيكم زوجه محمد مقبول لون

س کےعلاوہ اور کوئی دیگروار ثان موجو ذہیں ہے اور اب سائل اپنے حق میں لیگل ہیر سرٹفیکیٹ ماصل کرنے کا خواں ہے۔ سرٹفیکیٹ زیر بحث اجراء کرنے میں اگر سمی شخص کو کوئی عزریا ا عتراض ہوتو وہ بعد شتہراخبارسات دن کے اندرا ندرآ پنے عذریا عتراض عدالت ھذا کو فتری ادقات کے دوران پیش کریں۔بعد گزرےمیعاد کو بی عذر یاعتراض قابل قبول نہیں ہوگا۔ نائب تحصيلدا

FKO

منوان: مرخواست منجانب فيضان اسدالله ولد مجمد اسدلله لون ساكنه سكى پوره بمرادا جرائى

معامله مندرجه عنوان الصدر میں سائل نے ایک درخواست بغرض ڈیپندنٹ سرٹفیکیٹ پیش کی ہے جو کہ زیر کاروائی ہے اس بارے میں پٹواری حلقہ ہے رپورٹ طلب کی گئی ہے جس سے عیاں ہے کہ سائل موضع سگی پورہ میں رہائش پذیر ہے اور متوفی کے وارثان جائز بذیل ہے مجمراسدالله لون ولدخليل مجمرلون عمررسيره 74 سال والدمتو في

ر فيقة بيكم زوجه محمد اسدالله لون والده ـ . ح 73 سال والده ـ . سرکاری ملازم 21سال سائل خود

بلقيس جان دختر اسدالله لون زيرتعليم 23 سال بهن متوفى اريبه جان دختر ـ جسمانی ناتوان 22 سال بهن متوفی س کےعلاوہ اور کوئی دیگروارثان موجو دنہیں ہے اور اب سائل اینے حق میں ڈیپند لٹ برٹفیکیٹ حاصل کرنے کا خوال ہے۔ سرٹفیکیٹ زیر بحث اجراء کرنے میں اگر سمی مخض کو

كوئى عزرياا عتراض ہوتووہ بعدمشتهراخبارسات دن كےاندراندرآ ينے عذرياعتراض عدالت هذاكو دفتری ادقات کے دوران پیش کریں۔ بعد گزرے میعاد کو پی عذریا عتراض قابل قبول نہیں ہوگا۔

### ازنیابت بومئ

منوان: \_ درخواست منجانب وسيم احدريثي ولدغلام رسول ريثي ساكنهايمبر زالواري بمراد مرادعطائگی RBA تحت بحق سائل

### اشتهار هرخاص وعام

معاملہ مندر جیمنوان الصدر میں سائل نے ایک درخواست بغرض RBA سرٹفیکیٹ پیش کی ہے جو کہ زیر کا روائی ہے اس بارے میں پٹواری حلقہ سے رپورٹ طلب کی گئی ہےجس سے عیاں ہے کہ سائل واقعی ایمبر زلواری میں رہائش پذیر ہے اور کھی بھی ترک سکونت نہیں کی ہے سائل کا کنبہ بذیل افراد پرمشمل ہے

غلام رسول ریش نمینداری 60سال 8000 آمدنی سيده بيكم زوجه غلام رسول گھريلو کام 58 سال

> وسيم احمد پسرغلام رسول زيرتعليم 28 سال نثاراحد۔۔ زیرتعلیم 26سال

نبسم رسول دختر غلام رسول ۔۔ 24 مائل مذکورہ OBC سرٹفیکیٹ حاصل کرنے کاخوال سے اور کنیہ کی مہوار آمدنی

8000رویے تک ہے ۔ سرٹفلیکیٹ زیر بحث اجراء کرنے میں اگر کسی محض کو کوئی عزریا ا متراض ہوتو وہ بعدمشتہرا خبارسات دن کےاندرا ندرآ پنے عذر یاعتراض عدالت ھذاکودفتری اوقات کے دوران پیش کریں۔بعد گزرے میعاد کو پی عذر یا عتراض قابل قبول نہیں ہوگا۔

### **PUBLIC NOTICE**

The name of my son has been wrongly written in his adhaar card as Arsalan Javed while his correct name is Arsalan Javaid Makroo. 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 aadhar centre Jammu /Srinagar within seven days. After that no objection shall be entertained.

Javaid Ahmad Makroo F/O Arsalan Javaid Makroo FKO R/O Sugan Tehsil Chitragam District Shopian

### **PUBLIC NOTICE**

My name has been wrongly written in my Driving Licence bearing DL No: JK01 19990101871 as Muzaffer Ahmad Dar, while my correct name is Muzaffar Ahmad Dar S/o Mohammad Sultan Dar R/o Palhalan Pattan.

Now I have applied for the correction of the same. If anybody has any objection in this regard, he/she may file the same in the office of ARTO Sopore within seven days from the date of publication of this notice. After that, no objection shall be entertained.

Muzaffar Ahmad Dar S/o Mohammad Sultan Dar

R/o Palhalan Pattan

My name has been wrongly written in my adhaar card as Gulam Mohammad Chopan while my correct name is Gulam Mohammad. 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 adhaar centre Jammu/Srinagar within seven days. After that no objection shall be entertained.

**PUBLIC NOTICE** 

**PUBLIC NOTICE** 

This is information for the general public that in my Adhar

card bearing No 528704803227 the name is entered as AFRIDI

SHAIKH while my actual name is MUKHTAR SHEIKH. Now i

want its correction, in this regard if anybody having any objec-

tion may contact Concern department with in a period of seven

days. No objection shall be entertained after that.

**MUKHTAR SHEIKH** 

S/O ABDUL AZIZ SHEIKH

R/o GUND ALI NAIK BUDGAM,

**Gulam Mohamamd** S/o GH Nabi Chopan

R/o Allowpora District Shopian

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BILAL NEWS AGENCY	KAK SARAI	KHALIQ NEWS AGENCY	NOWSHEH- RA		
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HASAN NEWS AGENCY	SOURA	NISAR NEWS AGENCY	LAL BAZAR		
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fko

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R/o Muradpora Shopian

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### **CS Visits Pediatric** & Orthopedic Health **Facilities In City**

**Observer News Service** 

SRINAGAR: Chief Secretary, Atal Dulloo on Saturday conducted a detailed inspection of two premier healthcare institutions in Srinagar - the 500-Bedded Government Children Hospital, Bemina, and the Bone & Joint Hospital, Barzulla.

At the Children Hospital, Bemina, the Chief Secretary took an extensive round of various sections including the NICU, PICU, Dialysis Centre, Pediatric Superspecialty wards, and Pediatric Surgery theatre. He interacted with faculty members and reviewed the advanced medical care being provided under 16 newly established pediatric super-specialties.

The Chief Secretary was briefed about the functioning, hospital's patient footfall, referral system, and diagnostic facilities. He directed the Roads & Buildings Department to fast-track construction of the upcoming Diagnostic Block. which will house CT,

MRI, and Digital Radiography facilities, along with provisions for vertical expansion by three additional floors to accommodate more superspecialty services.

A detailed presentation showcased the working of critical departments including Pediatric Surgery, Nephrology, Hematology, Ophthalmology, Cardiology, Gastroenterology, Pulmonology, Microbiology, and Radiology. Appreciating the hospital's role in significantly reducing Neonatal Mortality Rate (NMR) and Infant Mortality Rate (IMR) to levels below the national average, the Chief Secretary stressed on the need to set new milestones for further growth, consolidation, and expansion of services.

He also expressed satisfaction over the fellowship programmes initiated in Pediatric Neonatology and Neurology, and the proposed fellowship in Pediatric Nephrology. It was further informed that MD seats in General Pediatrics will be enhanced from 17 to 21.

### **J&K ACB Charge-Sheets Former Patwari In Bribery Trap**

**Observer News Service** 

Srinagar: Jammu and Kashmir Anti-Corruption Bureau presented Charge-sheet in case FIR No. 21/2023 registered under Section 7 of the Prevention of Corruption Act, 1988 at Police Station ACB Srinagar Kashmir against accused Ashiq Hussain then Patwari Malik. Halqa Sharifabad HMT Srinagar, in a bribery case before the Additional Special Judge Anti-Corruption court Srinagar.

The FIR was registered on5th October, 2023 on a written complaint alleging therein that aforesaid demanded 10,000 as bribe for making requisite entries in Jamabandi online documents of revenue. A trap was laid and the accused was caught red-handed while accepting 10,000 as bribe from the com-

plainant. The bribe money was recovered on the spot, and chemical tests later confirmed the presence of phenolphthalein on the accused's hands.

Based on the facts circumstances together with cogent evidence brought on record, the investigation established the commission of offence u/s 7 of the Prevention of Corruption Act, 1988 against the accused public servant namely Ashiq Hussain Malik, then Halqa Sharifabad Patwari HMT Srinagar.

After obtaining the requisite sanction for prosecution from the Govt. the charge-sheet was presented before the Hon'ble Court of Additional Special Anti-Corruption Judge Srinagar, today on 23th August 2025 for judicial determination.

The next date of hearing has been fixed on 8th October, 2025.

### **EPG. RTI Movement Commemorate** Third Death Anniversary of **Sved Nasrullah Shah**

**Observer News Service** 

Srinagar: To pay glowing tributes to the noted legal luminary, trade unionist, environmentalist and RTI activist Syed Nasrullah Shah, the Environmental Policy Group (EPG) and J&K RTI Movement on Saturday organized a special programme on his third death anniversary.

The event, held in

Srinagar, witnessed the participation of a large number of retired bureaucrats, legal experts, society actors,

faculty members from educational institutions. activists. iournalists. and students from different schools and colleges. The day was observed to remember the immense contributions of Syed Nasrullah Shah towards society, particularly his role in filing Public Interest Litigations (PILs) on issues of public concern, ranging from environmental protection to social justice, through his organisations J&K Peoples Forum and the Environmental Policy Group (EPG).

### **PUBLIC NOTICE**

Plot No 273 Jawahar Nagar Srinagar was allotted to late S. Jagjit Singh S/o Late S. Balwant Singh: vides Govt order No: 45-3-20-B/56 of 1961 dated 3-8-1961 and for transfer of the ownership rights in favour of Karanjit Singh on the basis of Court Decree, at the time of applying for the transfer of rights, notice was circulated in three daily news papers i.e. Rising Kashmir dated 6th July 2024, Kashmir Observer dated 6th July 2024 and Daily Roshni dated 6th July 2024. However, due to typographic error the plot size was mentioned 45' X 60' whereas the actual size of



the plot is 45' X 65'. Now I have represented to the JK Housing board for considering my request in respect of size of the plot (45' X 65'). Object if any may be conveyed to Managing Director JK Housing board within seven days. No object shall be entertained beyond the seven



# **DPS Srinagar Hosts Classical Music Concert**

### LG Manoj Sinha Attends The Event As The Chief Guest

Observer News Service

Srinagar, Aug 23: Delhi Public School (DPS) Srinagar hosted an Indian classical music concert at its campus on Saturday.

The concert was organized by Benu Heritage in collaboration with Sopori Academy of Music and Performing Arts (SaMaPa) and supported by Matrix Freight Systems Pvt. Ltd. under its CSR initiative.

Lieutenant Governor Manoj Sinha attended the event as the Chief Guest. Other officials present included the Divisional Commissioner Kashmir, Deputy Commissioner Srinagar, and SSP Srinagar.



The concert featured a santoor recital by Abhay Sopori and concluded with a flute recital by Pt. Chetan Joshi.

The programme began with

a welcome by Class 8 student anchors and the school prayer. This was followed by a vocal recital by Dr. Ojesh Pratap Singh. Students of Grade 4 then performed a clas-

The concert featured a santoor recital by Abhay Sopori and concluded with a flute recital by Pt. Chetan Joshi.

LG, along with the school leadership and representatives of the collaborating organizations, felicitated the artists.

Chairman Mr. Vijay Dhar and Principal Ms. Shafaq Afshan expressed appreciation for the event and highlighted its value for students.

9070806160



TRAFFIC POLICE: 9419993745, 01998-266686 PCR: 0194-2452092,2455883 PDD: 0194-2450213 FIRE AND EMERGENCY SERVICES: 2479488,2452222,2452155

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#### **AIRPORTS**

SHIEK UL ALAM AIRPORT: 01942303311



**RAILWAYS** 



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

#### **HIGHWAY STATUS**



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



**PRAYERS FAJR** 4:30 **ZUHR** 12:35 **ASR** 5:15 Magrib 7:11 **ISHA** 8:40

### This Day In History

- 1608- 1st English convoy lands at Surat, India
- 1690- Job Charnock sets up East India Company HQ camp by Kalikata village (modern Calcutta)
- 1704- Battle of Málaga: largest naval battle in the War of the Spanish Succession; Tactically indecisive
- but a Grand Alliance strategic victory 1789- French Revolution: The National Assembly
- proclaims freedom of speech 1814- British forces capture Washington, D.C. and
- destroy many landmarks (War of 1812) 1891- Thomas Edison patents motion picture
- 1904- Battle of Liao-Yang-200,000 Japanese against 150,000 Russian, Japanese tactical victory
- 1912- District of Alaska becomes an organized incorporated territory of the United States 1914- Battle of Bergen: Germans defeat Belgian/
- **British troops**
- 1914- German troops occupy Namur, Belgium 1920- With British approval, Greece is encouraged to
- take offensive action against Turkish nationalists in Asia Minor
- 1921- Battle of Sakaray Valley begins between
- 1929- Turkey & Persia sign friendship treaty
- 1931- France & USSR sign neutrality/no attack
- 1937- In the Spanish Civil War, the Basque Army surrenders to the Italian Corpo Truppe Volontarie following the Santoña Agreement.
- 1939- Germany & USSR sign 10-year non-aggression
- 1949- North Atlantic Treaty Organization (NATO) goes into effect
- 1966- USSR launches Luna 11 for orbit around Moon 1968- France becomes the world's fifth thermonuclear power with a detonation on Mururoa
- Atoll in the South Pacific 1976- Soyuz 21 returns to Earth
- 1978- USSR performs underground nuclear test
- 1979- UN's Vienna office begins issuing postage
- 1985- STS 51-I mission scrubbed at T -5m because of bad weather
- 1991- Mikhail Gorbachev resigns as head of USSR **Communist Party**
- 1992- Diplomatic relations are established between
- the People's Republic of China and South Korea.
- 1993- Mars Observer comes closest to Mars 1994- Israel & PLO initialed accord giving autonomy
- to Palestinians in West Bank in education, health,
- taxation, social welfare & tourism
- 1995- Microsoft debuts Windows 95
- 1997- Gordon Spence discovers 2^2976221-1 (36th known Mersenne prime)
- 2004-89 passengers die after two airliners explode after flying out of Domodedovo International Airport, near Moscow. The explosions were caused by suicide bombers (reportedly female) from the Russian Republic of Chechnya.
- 2006- The International Astronomical Union (IAU) redefines the term "planet" such that Pluto is considered a Dwarf Planet.
- 2015- Physicist Stephen Hawking presents a new theory on black holes at a lecture at the KTH Royal Institute of Technology, Stockholm
- 2015- Facebook CEO Mark Zuckerberg announces that for the 1st time 1 billion people logged into
- 2016- Astronomers announce discovery of earth-like planet named Proxima b orbiting star Proxima Centauri 2016- 6.2-magnitude earthquake strikes central
- Italy, north east of Rome, killing 268, injuring 400 2018- Scott Morrison becomes Prime Minister of Australia after defeating Peter Dutton in a leadership spill, replacing Malcolm Turnbull
- 2019- US adventurer Victor Vescovo is the first person to visit the deepest point of every ocean when he reaches Mollov Hole, in the Arctic
- 2020- First documented case of a person being reinfected with COVID-19 a second time, a Hong Kong man four months after first infection
- 2021- Kathy Hochul becomes the first female Governor of New York, replacing Andrew Cuomo after his resignation



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🔌 KO VIEW

### **Kashmir's Crisis** of Relevance

ublic institutions once stood as pillars of trust in the val ley. Schools welcomed first-generation learners, hospitals carried dignity in care, and cultural platforms gave voice to poets and musicians who shaped a common spirit They were not just buildings but symbols of a society invested in its own growth. Today, that foundation feels unsteady.

The cracks show most clearly in education. Government schools still register thousands on paper, but in reality classrooms sit half-empty. Parents silently move their children to private academies, chasing the promise of better learning. What they are really searching for is not just a school but confidence, that their children will be prepared for a world driven by technology and re shaped by artificial intelligence. Even many private schools, once seen as dependable, now struggle to keep pace.

The same drift shadows culture. Doordarshan Srinagar was once a landmark of imagination, a stage where Kashmiri voices found recognition. For decades it carried poetry, music, and storytelling into homes across the valley. But over the years the stage shrank, new talent was ignored, and programming turned stale. What remains today is less a hub of creativity than a reminder of what neglect can do to a cultural light.

Healthcare has followed a similar path. Public hospitals that once inspired confidence now struggle to keep it. Families, unwill ing to take chances, often bypass them altogether. Many travel outside Kashmir at crushing financial cost. A 2023 health ministry survey found nearly 40 percent of patients in need of advanced care seek it outside the region. Private hospitals have stepped into this vacuum, offering efficiency where state-run systems falter.  $\,$ 

The pattern is unmistakable. Institutions that once shaped collective trust and aspiration did not adapt. They failed to reform or respond to the people they were meant to serve. The result is not collapse, but something slower and more corrosive: a steady

erosion of credibility. For students, this erosion means growing up with little faith in their schools. For patients, it means selling land to pay for treat ment far from home. For artists, it means searching for stages that no longer exist. Each loss tells the same story, of what happens

when institutions turn away from their purpose. Kashmir cannot afford this drift. Renewal will not come from nostalgia, nor from clinging to faded symbols. It demands leader ship willing to demand accountability, embrace innovation, and return service to the heart of public life. Schools must prepare children for tomorrow, hospitals must restore dignity in care, and cultural platforms must once again open their doors to creativity.

The decline of institutions is not just about services lost, but trust undone. The choice before Kashmir is simple: repair the fab ric, or watch it tear further.

# The Return of the Loom

Grassroots initiatives and global recognition are helping artisans stitch resilience into Kashmir's craft economy.

Malik Daniyal

n Srinagar's old alleys, the clatter of looms has grown faint. Once-bustling karkhanas now stand locked or turned into storage spaces.

For centuries, Kashmiri handicrafts have carried history, preserved identity, and sustained families. From Pashmina and Kani shawls to papier-mâché and walnut woodwork, these crafts supported generations.

Today, they stand at the edge of decline, pressured by globalization, technology, and neglect.

Handmade with patience and precision, each Kashmiri craft is a cultural heirloom. The warmth of a Pashmina, the delicate Sozni embroidery, and the vivid strokes of papier-mâché tell a story.

Yet in today's fast-paced markets, their prestige is slipping, leaving artisans to fight

For decades, handicrafts were cultural expression as well as economic backbone. At their peak, government records estimate more than 2.5 lakh artisans were engaged directly or indirectly in the sector. Whole communities revolved around these crafts, where weaving, carving, or embroidering was both livelihood and legacy.

Now, signs of revival are emerging. In traditional craft clusters, like Nawa Kadal, Zaina Kadal, and Kanihama, the hum of charkhas is being heard again. A major reason is the growing use of Geographical Indication (GI) tags, which give authenticity new economic value.

From only 175 GI labels in 2014, the number rose to over 13,900 by 2022-23. Exports, too, nearly doubled in two years, from 563 crore in 2021-22 to around 1,162 crore in 2023-24.

For many artisans, this has brought not just hope but steady earnings.

But beneath the upbeat figures lies a harsher reality. While 92% of artisans rely almost entirely on handicrafts, many barely make enough to cover daily needs. Wages remain stagnant, unchanged for decades, and payments are often delayed.

Intermediaries profit while loom workers struggle. Cheap, machine-made imitations further undercut original work, hitting Pashmina, carpets, and shawls the hardest. The toll is heavier on women.

Once nearly half the workforce, their participation has dropped sharply. By 2017, some 10,000 women spinners had left the craft because of low pay. Traditional spinning and dehairing, once their domain, had nearly gone silent. Recent revival efforts, however, are pulling some back

At initiatives like "Zaevuyl," spinners now earn around 14,000 a month, while weavers can make about 20,000, a sharp rise

Grassroots interventions are also reshaping the craft. The Centre for Excellence in Narwara, backed by the Aditya Birla Group and led by entrepreneur Mujtaba Kadri, has revived women's work with better pay and fied products.



In traditional craft clusters, like Nawa Kadal, Zaina Kadal, and Kanihama, the hum of charkhas is being heard again. A major reason is the growing use of Geographical Indication (GI) tags, which give authenticity new economic value.

new opportunities.

QR-coded GI tags, about 20,000 on Pashmina shawls and 9,800 on carpets, let buyers trace products back to the artisans, strengthening both trust and markets.

Yet, these gains remain fragile. Only about 1% of all Pashmina items carry a GI label. The absence of modern wool-processing units is a major hurdle. Raw fleece sells for just 20/kg, while processed wool fetches

Without local facilities for washing, spinning, and yarn processing, much of the value is lost outside Kashmir.

Government policies have laid groundwork, through GI certification and the 2020 Handicrafts and Handloom Policy, but impact is uneven.

Subsidies and microcredit schemes exist but remain hard to access due to red tape and poor awareness. Welfare measures like health camps or guaranteed prices are irregular and underfunded.

Even so, examples of sustainable models are visible.

The Looms of Ladakh cooperative, powered by women's self-help groups, has helped 427 rural women move from subsistence to fair wages, turning them into "farm-to-fashion" producers. Their model - local value addition, collective bargaining, and design innovation - offers lessons for Kashmir.

For a true revival, a balanced strategy is needed. Policymakers must make GI certification central to exports and push e-commerce platforms to feature only veri-

Setting targets of 10-20% certified output can scale authenticity. Investment in clusterlevel processing infrastructure, through public-private partnerships, is equally urgent.

NGOs can focus on design-led training and capacity building. Collaborations with institutes like NIFT or global fair-trade bodies can introduce modern design language without eroding tradition. Women artisans need targeted skilling, social security, and financial inclusion to remain in these value chains.

Academia, too, has a role: documenting artisan histories, mapping economic flows, and assessing GI's real impact to guide smarter policies.

Consumers hold perhaps the most immediate power: choosing authentic, QR-labeled crafts through verified channels. Each purchase strengthens livelihoods and signals to global markets that Kashmir's handmade goods deserve their value.

Kashmiri handicrafts are living carriers of identity and resilience, bridges between generations of artisans and the world.

If policies, markets, and consumers align, then Pashmina, papier-mâché, Kani shawls, carpets, and wood carvings will thrive.

And with them, so will the dignity and future of Kashmiri artisans.

The author studies at the University of Delhi and writes on Jammu and Kashmir's economy. He tweets at @daniyaal\_tweets and can be reached at mdanival.054@gmail.com

# Kashmir's 50-Year Real Estate Story

Over fifty years, Srinagar's outskirts transformed into prime urban neighbourhoods. Early investors turned modest plots into fortunes, offering lessons in patience, diversification, and strategic financial planning.

Irshad Mushtaq

Kashmir's real estate journey tells a story of foresight, patience, and strategic thinking. Early investors turned sparsely developed land into lasting legacies.

'n the early 1970s, a kanal of land in Hyderpora or Zakura might cost Rs 3,000. Roads were narrow, transport options scarce, and development seemed a distant hope.

Today, those same plots fetch Rs 2 crore or more.

Ahmad Nagar's 90-foot road, once a sleepy byway, now pulses with construction activity, shops, and new homes.

For early investors, this growth represents a staggering 12.6 percent average annual increase, translating into returns thousands of times the original investment.

Back then, these neighbourhoods were overlooked. Villages threaded with canals, orchards, and low-rise homes dotted the landscape.

Urbanization began reshaping the region slowly but inexorably. Roads replaced waterways, utilities expanded. and the demand for con-

struction-ready land surged. Those who recognized this shift and invested prudently saw their modest holdings turn into financial



lifelines, supplementing incomes rooted in agriculture, horticulture, and Kashmiri

handicrafts. The transformation was

more than monetary. Families who bought land early witnessed the emergence of new schools, hospitals, and marketplaces, altering lifestyles and opportunities.

Real estate became a bridge from traditional livelihoods to modern economic stability, turning long-term

vision into tangible wealth. Today, the investment landscape has shifted. Prime land is scarce, and expecta-

tions of exponential returns have tempered. Investors now seek diversification.

Mutual funds, multi-asset

portfolios, and systematic investment plans (SIPs) are emerging as tools to secure steady long-term growth.

Even modest monthly contributions can, over decades, accumulate into substantial wealth, demonstrating the power of disciplined, incremental investing.

Financial literacy emerges as the next frontier. Teach-

ing younger generations about market dynamics, prudent spending, and the virtues of patience ensures that wealth is preserved and multiplied.

Impulse-driven decisions give way to careful planning, understanding risk, and responding to evolving economic realities.

Kashmir's real estate journey tells a story of foresight, patience, and strategic thinking. Early investors turned sparsely developed land into lasting legacies.

Future prosperity will depend on the ability to combine this historical wisdom with modern financial strategies, blending tangible assets with diversified portfolios and informed decision-making.

For Kashmiris, the lesson is clear: wealth is built over time, nurtured by knowledge, and preserved through careful, adaptable strategies.

> The author is aSrinagar-based reputed financial advisor.

# Marriage Market in Kashmir Goes Online

As economic pressures, societal expectations, and rising divorce rates reshape marriages in Kashmir, a new app is offering young people privacy, trust, and hope.

Syed Mohammad Burhan

aima leans by the carved wooden window of her parents' home, watching sunlight dance across Dal Lake. Memories of her wedding day return, filled with both hope and heartache.

She had dreamed of stability and companionship, but the marriage collapsed within six months. She came back home carrying betrayal and a divorce.

What lingered longer than heartbreak was the judgment of relatives and neighbours.

Seven years later, the thought of remarriage still feels distant.

Her experience reflects a wider shift in Kashmir, where young people are grappling with uncertainty, heavy wedding expenses, and shifting social expectations.

Unemployment among men stands at 17.4 percent, making many reluctant to marry until they feel financially secure. Families, meanwhile, struggle with the weight of dowries and extravagant ceremonies.

Divorce, once rare, is steadily rising, signaling changes in how people view marriage, gender roles, and companionship.

Imran, 32, a software engineer, returned from studying abroad eager to build a life in Srinagar. He wants a steady career and a family, but the unstable job market has made him cautious.

He has watched friends marry only to stumble under financial burdens and family demands. He wonders if he is ready for the same.

Ayesha, 29, a postgraduate in English literature, faces another kind of barrier.

Despite her education, she finds herself sidelined by a society that often prefers younger, less-quali-

Relatives advise her to lower her expectations, a suggestion that leaves her isolated and anxious. Data confirms these personal

Jammu and Kashmir has India's highest share of unmarried youth at 29.1 percent, according to the Ministry of Statistics and Programme

Implementation. Fertility rates have dropped to 1.4, far below the replacement level of 2.1, raising concerns about an aging population and shrinking work-

Doctors, too, warn of health risks. Women marrying later, says Dr. Masooda Khan, an obstetrician in Srinagar, face greater chances of hypertension, diabetes, and cesarean births.

For men, economic insecurity continues to delay marriages, making the issue even more complex.

It is in this setting that Nikahfyme was born.

Developed by Srinagar-based entrepreneur Imad Ur Rehman, better known for his brand name Imad-Clicks, the app offers a secure and culturally attuned space for match-

Within a month of its launch, more than 20,000 users signed up, clear proof that Kashmiri youth are searching for alternatives to traditional networks.

Every profile is carefully verified: government-issued IDs and, in some cases, facial recognition confirm authenticity, while encrypted data protection ensures privacy, crucial in a region where trust is

Behind the platform is a team of young Kashmiri professionals. Developers, designers, and support staff have worked together to create an interface that feels modern yet culturally rooted.

The first 30 days saw three families tying knots, a sign that digital matchmaking is possible even in conservative settings.

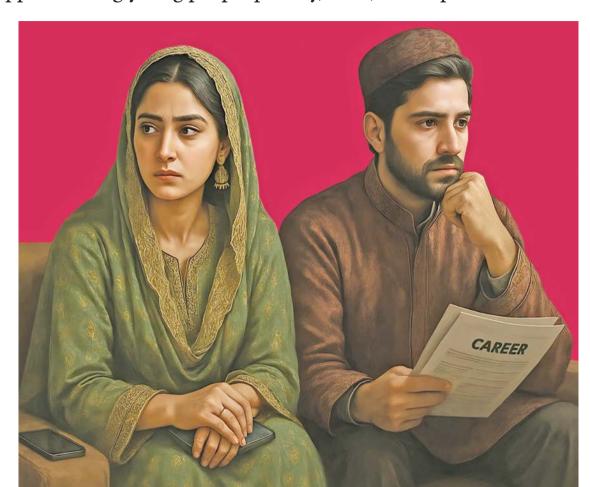
For users like Imran, the app offers order and privacy.

"It's not like family-arranged meetings," he says. "Here, you can see profiles, understand backgrounds, and talk without feeling judged. It feels like a private space to make serious decisions."

Ayesha agrees. "I feel respected here," she says. "The focus is on compatibility and values, not just age or looks. For women like me,

that means everything.' The design of Nikahfyme reinforces these priorities.

The minimum age is set at 21 for women and 25 for men, encouraging serious intentions. Filters allow users to search by sect, profession,





**Behind the platform is a team of young** Kashmiri professionals. Developers,

designers, and support staff have worked together to create an interface that feels modern yet culturally rooted. The first 30 days saw three families tying knots, a sign that digital matchmaking is possible even in conservative settings.

and location, balancing tradition with choice.

Partnerships with local organizations are in the works to expand reach and build further trust.

"We don't just want digital pro-

files," says Imad from his glass cubicle in Lal Bazar, watching his team enjoy and work with ease and shared purpose. "We want to meet real needs. Young people deserve

platforms that respect their values,

ambitions, and privacy."

The broader impact is still unfolding. Traditionally, matchmaking depended on family networks and community reputation. That often excluded those who didn't fit

the mold: divorcees, the elderly, or highly educated women.

Apps like Nikahfyme hand over some control, letting individuals shape their own futures.

Still, technology cannot erase the financial pressures. Families remain tied to lavish weddings and dowries, while stagnant wages and unstable jobs make marriage a gamble.

Rising divorce reflects not only economic strain but also shifting expectations. Young couples want relationships based on values and mutual respect, not obligation.

For Saima, these digital platforms signal a second chance. She watches friends find partners through verified apps, rebuilding lives with more autonomy than earlier gen-

"It's a relief to know there's a system that values privacy and seriousness," she says. "It gives hope to people like me who thought our chances were over."

Nikahfyme is part of Kashmir's wider digital transformation. From education to commerce, online platforms are reshaping traditions. In marriage, the change is deeply personal, touching families, values,

Technology cannot lift every burden, but it provides tools to steer them with more transparency and choice. The growing popularity of Nikahfyme points to a cultural shift.

Young Kashmiris, once entirely dependent on family networks, are carving out space for autonomy in choosing life partners. For many, marriage is a partner-

ship built on shared aspirations, personal values, and trust in a system that protects privacy. On afternoons when the sun lights up Dal Lake, Saima allows herself to imagine a new begin-

ning, guided by both tradition and technology. Imran and Ayesha scroll through profiles, measuring compatibility, values, and ambition. Nikahfyme may not solve every

challenge Kashmiri youth face, but it offers something rare in the marriage market: a sense of control, dignity, and hope.

— The author is Special  $Correspondent\ at\ Kashmir$ Observer.

## Kashmir's Poet-Physician Redefining Relief Globally

Dr. Akhtar Purvez brings the spirit of Kashmir to American medicine, blending science and poetry to transform healthcare.

Fiza Masoodi

n a bitter winter morning in the early 1960s, in Tangmarg, just 23 miles from the capital city, a young Akhtar Purvez watched a neighbour mount a horse and ride ten miles to summon a doctor.

Hours later, the physician returned the same way.

By then, the patient had died. "That memory stayed with me," Purvez recalls. "It wasn't just the loss of life. It was the intense feeling of unmitigated suffering, helplessness, and the relief that was out of our reach."

He grew up in a place where hospitals were distant, doctors rare, and families often relied on prayer, herbal remedies, or

Those early experiences left a lasting impression on the boy who would go on to practice pain medicine in the United States, still a new field of medicine, and lead medical research to discover new therapies that would benefit the humanity be-

yond one country. Today, Purvez is a leading physician in America, shaping how chronic pain, and its re-lated field of addiction medicine, is understood and treated around the world.

His upbringing was modest but rich in culture. His father, the renowned Kashmiri-American intellectual and poet, Muzaffar Aazim, instilled in him the virtues of service to the humankind without discrimination and a love of language and

"Our home was full of books and conversations," he says. 'We didn't have much wealth,

but we had values: honesty, hard work, and respect for

Healthcare in the valley remained a struggle. The nearest hospital was more than fifty miles away, and traditional remedies often failed.

"I saw pain treated as destiny," Purvez continues. "That was difficult for me to accept. I wanted to understand pain and confront it."

Medicine carried great respect in Kashmir. Doctors were guardians of life, and humility was expected.

That cultural gap hit him hard during his first residency interview in the United States.

"They asked why they should hire me," he laughs. "I thought my résumé spoke for itself. In Kashmir, speaking of your achievements feels like boasting. In America, it's a way of life to highlight who you are, and what you have done."

After earning a Master of Surgery in India, Purvez moved to the United States. His first year as a surgical resident in New York was relentless: twentyhour shifts, sleepless nights, and long stretches without food.

"I asked about another young Kashmiri who had started before me. They said, 'He lasted only two months.' That scared me," he recalls. "But I decided I would not give up."

Perseverance carried him

to Boston University Medical Center, where he trained in anesthesiology, opening a path to pain medicine, a field that demands both precision and em-

Later, at the University of Virginia, he studied under Dr.



John Rowlingson, a pioneer, a thought leader in the specialty, and a mentor that would shape his professional career for years

Today, Purvez is President of Momentum Medical Research in Virginia. Over four decades, he has served as a head and neck surgeon, anesthesiologist, interventional pain specialist, and principal

Certified by both the American Board of Pain Medicine and

investigator in major clinical trials. His studies range from osteoarthritis treatments to metabolic disorders, vaccine safety and beyond.

the American Board of Anesthesiology, he has helped shape standards that ripple through the medical systems worldwide. "I've always believed medi**Today, Purvez** is President of **Momentum Medical** Research in Virginia. Over four decades, he has served as a head and neck surgeon, anesthesiologist, interventional pain specialist, and principal investigator in major clinical trials. His studies range from osteoarthritis treatments to metabolic disorders, vaccine safety and

cine is not only about science," he says. "It is also about listening to people, understanding their suffering, and helping them reclaim their lives."

beyond.

He also teaches as an Adjunct Clinical Professor at Lincoln Memorial University. He has mentored students from Boston University, the University of Virginia, and elsewhere.

"Technical skill matters," he tells them. "But it should be the caring and compassion that should guide you.'

Purvez has written extensively. His books, "Managing Chronic Pain in an Age of Addiction,' and "The Brain Behind Pain," have influenced public debate during the opioid crisis. These are available in most libraries in the United States.

He emphasizes addressing pain responsibly without dis-

missing patients' suffering. "Pain doesn't care about your income or passport," he says. "It is democratic. The challenge is how we respond, with compassion and science, or with indifference.'

At local, national, and international conferences, he frames pain care as a matter of human

His research on atrial fibrillation, dietary additives, and chronic pain syndromes appears in leading journals. He also serves on editorial boards shaping the work of future phy-

Yet for all his medical accomplishments, Purvez is also a poet.

Fluent in Kashmiri, Urdu, Hindi, Farsi, and English, his verses echo his father's traditions, often weaving medicine with humanity, and science with spirit.

"I see poetry as a form of healing," he says. "Where medicine reaches the body, poetry reaches the soul. Both

are necessary."
His poetry carries Kashmir with it: rivers, mountains, resilience. Abroad, he recites his father's verses, introducing audiences to the cultural fabric of his homeland.

"In many ways," he reflects, "I am an ambassador of Kashmir through both medicine and poetry."

The valley, often associated with turmoil in headlines, remains central to his identity.

"The inspiration for what I do, my drive to relieve suffering, was born there," he says.

But even today, Kashmir's healthcare system struggles. A 2023 survey by the Ministry of Health found that nearly 40 percent of patients needing advanced care travel outside the region, often facing crippling financial burdens. Specialists remain scarce, particularly in rural areas.

Reflecting on these challenges, Purvez adds, "Every child in Kashmir who dreams of becoming a doctor should have the chance to learn, serve, and lead. That is the hope I carry for our

In Virginia, that very much resembles like, and reminds him of Kashmir, he continues to treat patients, guide research, and write. His vision blends the wisdom of tradition with modern science.

"Every patient I see reminds me of where I came from, physically and emotionally," he concludes. "That boy in Kashmir who watched a doctor ride on horseback to save a life is still with me. He pushes me for-

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**Heavy Rain,** season's first snowfall was recorded at Razdan Top in Bandipora district.

An Independent Weather Forecaster, Faizan Arif Keng has said that the temperatures in mountains have significantly dropped, which is a transition to

Moreover, the reports of hailstorm have also been reported from the Yachama area of Kangan in Central Kashmir's Ganderbal district and also from Bandipora district as well.

Director MeT, Dr Mukhtar Ahmad, in a detailed forecast, has predicted light to moderate rain and thundershowers at many places till August 26. He said heavy rainfall is expected in Jammu, Reasi, Udhampur, Samba, Rajouri, and Kathua, while moderate to heavy rainfall or intense showers are expected in Poonch, Ramban, Doda, and Kishtwar, as well as in the southern parts of Kashmir division.

Ahmad said hot and humid weather is expected, with brief spells of rain and thunder at a few places from August 27 to 31.

He added that generally hot and humid weather, with brief spells of rain and thundershowers, is expected at a few places from September 1 to September 5.

Moreover, in its advisory, the MeT has appealed to people to stay away from water bodies, streams, Nallasm River embankments, loose structures, ka-

The MeT has advised the concerned authorities to follow precautions accordingly.

#### 2 Dead In Kathua,

in the Mahore area of Reasi district, the officials

They said the incident occurred around 2.30 am and the injured, Javed Ahmad and Abdul Gani, were evacuated by the rescuers to hospital.

One person, identified as Ravi, lost his life when his car was caught in flash floods while crossing an overflowing stream near Dreamland Park in Kathua district, the officials said.

They said the body of the deceased was retrieved by a joint rescue team of the State Disaster Response Force (SDRF) and police.

Meanwhile, at least 20 passengers, including some students, were injured when a private bus overturned near a bridge in the Arnia area of R S Pura on the outskirts of Jammu.

The bus was on its way to Jammu when its driver lost control, as a result of which the vehicle skidded off the road and turned turtle in an open field, the officials said, adding the injured were shifted to the hospital and the condition of four of them was stated to be "serious".

Authorities on Saturday issued advisories amid a weather forecast of intense rainfall with possibility of cloudbursts, flash floods and landslides in high altitude areas of Jammu and Kashmir during the next four days.

Deputy Commissioners of Jammu, Ramban and Kishtwar have separately issued advisories as a precautionary measure, asking people to avoid venturing near nallahs, riverbanks, flood-prone, or waterlogged areas, keep emergency supplies ready and stay updated with official weather advisories.

People have been asked to remain vigilant and prioritize personal and community safety at all times, evade unnecessary travel, especially in lowlying and flood-prone areas.

Residents in vulnerable areas should identify safer locations and move in consultation with local authorities, stay away from landslide-prone zones, fast-flowing streams, and unstable slopes, an official spokesperson said.

The advisories were released in view of the prevailing weather conditions and rainfall alert issued by the Srinagar centre of the Indian Meteorological department, predicting intense rainfall with the possibility of cloudbursts, flash floods, landslides and mudslides across Jammu and Kashmir, from August 23 to 27.

The spokesperson said all government departments have been directed to remain on high alert. Ensure that the field staff remain stationed at their respective headquarters and be prepared to provide immediate assistance, he said, adding all tehsildars have been instructed to report immediately any loss of life or property due to prevailing weather conditions to the office of deputy commissioner without delay.

For any exigency, the general public was asked to contact the Police Control Room, district control Rooms and emergency response support system

### **No Terrorist Force**

"Days of fear are over and Jammu and Kashmir is marching on the path of peace, prosperity, and integration with the rest of the nation," he added.

Highlighting the change in the ground situation, LG Sinha said that in the past, Pulwama was synonymous with violence, but today the district has more industries than Srinagar. "Hundreds of people from villages in Pulwama proudly joined the Tiranga Yatra this year, showing their faith in peace and progress," he added.

Recalling the grim past when Pakistan-backed shutdowns paralysed Kashmir, the LG said, "There used to be 150 days of hartals in a year at the behest of Pakistan, Terrorists dictated terms, and after any encounter in which a terrorist used to get killed, schools, colleges, and markets across the Valley were shut forcibly. That dark chapter has ended."

He said, "Now Lal Chowk remains open till late in the night, and there is a new vibrancy in Kashmir's

LG Sinha also pointed out the major dip in terrorist recruitment, noting that only one local youth has joined terrorist ranks this year. "This is a clear sign that the youth of Kashmir have rejected Pakistan's propaganda and embraced peace," he said.

He praised the peaceful conduct of Lok Sabha and Assembly elections in Jammu and Kashmir, which recorded the highest polling percentage in 35 years. "Politicians freely carried out their campaigns till late in the night, something unimaginable in the past," the LG said.

The Lieutenant Governor said, "Jammu and Kashmir has witnessed a remarkable transformation under the leadership of Prime Minister Narendra Modi, and the region is now emerging as one of the favourite investment destinations in the

country. "Investments worth thousands of crore rupees have already arrived in J&K, with new industries and opportunities being created for the youth," he

He lauded the ICC for its role in policy advocacy, connecting investors, and promoting a businessfriendly environment, calling it an important pillar in India's journey towards a Viksit Bharat by 2047.

The Lieutenant Governor also thanked business leaders and stakeholders for their contributions in attracting domestic and foreign investment and assured all necessary support and handholding to explore profitable opportunities in J&K.

Senior ICC members and local business leaders attended the event.

#### **Hindi A Symbol Of**

stressed that there should be harmony between Hindi and other languages of the country," the Lieutenant Governor said.

The Lieutenant Governor observed that India is a multilingual country where 453 living languages are officially spoken and among these 453 languages, Hindi has been the connecting link for 140 crore Indians. He asked the youth to maintain linguistic harmony and learn and respect other languages.

"Along with Hindi, we should be proud of all our languages. Apart from our mother tongue, we should also learn other languages and spread the cultural and literary heritage of those languages,' the Lieutenant Governor said.

Speaking about the discussion held in the Constituent Assembly on 14 September 1949, the Lieutenant Governor said that when the debate was going on in India on the selection of the official language, Hindi got the most support from those areas where Hindi was not spoken.

For our Freedom Fighters, Policy Makers, Hindi was linked to the identity of the nation. They saw Hindi as a thread of harmony and it has further enriched the diversity present in our cultural heritage, he said.

He also appreciated the endeavours of Culture Department and J&K Academy of Art, Culture & Languages to promote I&K's linguistic heritage.

On the occasion, the Lieutenant Governor felicitated the students, teachers and artists for their exceptional participation in a campaign launched by Wadies Hindi Shiksha Samiti in the month of June-July this year in four Kendriya Vidyalayas to generate interest in Hindi language among students of class 6th to class 10th through various activities.

#### **AIIMS Kashmir**

He said that once operational, the institute's MBBS courses are expected to commence from July 2026, with outpatient department (OPD) services likely to begin by August 2026.

The central government sanctioned two AIIMS projects for Jammu and Kashmir in 2019, one at Vijaypur in Jammu and another at Awantipora in Pulwama. While AIIMS Jammu was completed last year and inaugurated by Prime Minister Narendra Modi, AIIMS Awantipora has faced multiple hurdles leading to delays.

Land acquisition issues for an access road, which is crucial for transporting construction materials, were among the primary challenges. The situation was exacerbated following the abrogation of Article 370 and subsequent regional restrictions. The COVID-19 pandemic, conflicts related to a nearby army base, and erratic weather conditions further slowed progress.

"Despite these hurdles, work has been ongoing for the past two years. The academic blocks, hospital units, and hostel buildings are nearing completion, and we are making every effort to hand over the institute to the authorities as soon as possible," the official added.

Residents of Pulwama and neighbouring areas expressed disappointment over the repeated delays. They said that while Jammu has already benefited from the AIIMS Vijaypur, Kashmir continues to lack access to such advanced medical facilities.

"Both AIIMS projects were sanctioned simultaneously, but only Jammu has benefited so far. People in Kashmir are suffering more, as they lack easy access to premier institutions like AIIMS Delhi or PGI Chandigarh. The government should have prioritised AIIMS Awantipora, considering the healthcare needs of the valley," said Mohammad Ibrahim, a local.(KNO)

### J&K Govt Seizes

their academic future"

On Saturday morning, officials of district administrations, principals of the respective nearest high and higher secondary schools, accompanied by police teams, reached these schools. The administrative teams took charge of the schools, checked their documents and the infrastructure, as well as

interacted with the staff, the officials said. The Friday order said, "The Managing Committee of the 215 schools shall be taken over by the District Magistrate/ Deputy Commissioner concerned who shall propose a fresh Managing Committee in due course for the concerned schools after getting these duly verified.'

The Union Ministry of Home Affairs, on February 28, 2019, and again on February 27, 2024, declared the Jel as an unlawful association under the Unlawful Activities (Prevention) Act.

"The Intelligence Agencies have identified a number of schools which were found to be directly or indirectly affiliated with proscribed organisation Jamaat-e-Islami (Jel)/Falah-e-Aam Trust (FAT)," the order said.

It said the validity of the managing committees of these schools has expired, and also these panels have been "reported adversely" by the intelligence agencies.

The order said the decision to take over the managing committees of such schools has been taken in order to safeguard the academic future of the students enrolled in these schools.

The concerned District Magistrate/ Deputy Commissioner shall take appropriate steps in consultation and in coordination with the School Education Department to ensure that the academic career of the students enrolled in these schools is not affected in any manner, it added

Education Minister Sakina Itoo, however, said that the schools will be looked after by the principals of the nearby high or higher secondary schools. She said the draft approved by her on Friday mentioned that the cluster principals would look after these schools, contrary to the order issued by the School Education Department Secretary, an IAS officer who reports to the LG.

### **FAT Schools**

and verification hurdles.

Itoo said the charge of FAT-affiliated schools has been temporarily handed over to the principals of nearby government higher secondary schools until the process of Criminal Investigation Department (CID) verification of their management committees is completed.

"If any school receives clearance earlier, we have no objection in immediately handing it back to the local community. This decision is purely to safeguard the future of students who cannot be left

without institutional responsibility," she said. The minister explained that since 2019, FAT

schools have been operating without formal management committees or proper registration. According to her, the reason lies in adverse CID reports against certain members of the committees,

which blocked the process of renewal. "As a result, around 51,000 students were left in uncertainty. They had no one to take responsibility for their academics, and last time, even the board refused to accept forms of three girl students. Such situations were creating unnecessary hurdles and mental stress for children," Itoo said.

To prevent further complications, the Education Department decided to authorize government school principals to oversee administrative responsibilities, including signing board examination forms, until new committees are formed and

Responding sharply to criticism from opposition parties, particularly the PDP, Itoo accused them of double standards and politicizing a sensitive

She recalled that in 2002, under the government of late Mufti Mohammad Sayeed, Jamaat-e-Islamirun schools were raided and shut down, yet those who are raising questions today remained silent.

"Again in 2019, under the PDP government, adverse CID reports came against FAT schools, leaving them without registration and management. Those who were in power then did not utter a single word. But today, when we are working to ensure students don't suffer, they are spreading misinformation that schools are being closed," she said.

The minister further alleged that her original order was deliberately modified.

"I had clearly mentioned that these schools would be supervised by principals of the nearest government schools only as an interim arrangement and would be handed back once the CID clearance comes within three months. Our intention is not to close schools but to provide them a way to function smoothly with proper management," Itoo clarified.

She reiterated that the FAT schools were not shut down under the present dispensation, but rather given a mechanism to continue functioning until legal and administrative formalities are completed.

"Those who claim schools are being closed must understand these schools have been facing restrictions since 2019. Instead of playing politics, opposition leaders should ask why nothing was done back then. We have opened a pathway so that they get registered with proper managing bodies, and children are not denied education," she said.

In a direct attack on PDP chief Mehbooba Mufti, Itoo asked why the party had remained silent for the past several years on this issue.

"If we are in this situation today, where J&K has limited powers as a Union Territory, it is because of PDP's failures. Till now, they were mum, and suddenly they are projecting themselves as champions of education. My question to Mehbooba Mufti is simple – where were you sleeping all these years when students were suffering? This is about the careers of our children and not about politics," she

Itoo assured parents and students that the government's priority is to protect education and prevent disruption in the academic calendar. She emphasized that the move is a temporary arrangement until the schools are regularized through proper management committees cleared by CID.

### **Political Parties**

going "against its own people and implementing the BJP's agenda'.

"This is another attack on institutions and culture of Jammu and Kashmir. I am linking it with culture and the identity of J&K because there are very few schools that provide regular education along with Islamic education," Mufti told reporters here.

She said earlier, the assets of Jel were taken over and it was banned, but people of J&K still had faith that once an elected government was formed, such attacks on our identity and institutions would stop"

"That is the reason that the people gave around 50 seats to the National Conference and three MPs, including Ladakh.... But it is unusual that such an order has now come from the government," she said.

Mufti, a former chief minister of the erstwhile state of J&K, said Urdu "is being removed from government offices and school textbooks. and the NC government has remained silent. "This time, it is a participant in the process," she added.

"It is unfortunate that they are going against their own people and implementing the BJP's agenda," she said.

Justice and Development Front (JDF) J&K -- formed by the members of the banned JeI -- denounced the government move, saying it was an "administrative overreach" and a "painful reminder" of the National Conference's "history of betrayal".

In a post on X, it "strongly" urged the authorities to revoke "this arbitrary ban" and ensure that every child in Jammu and Kashmir has access to uninterrupted education.

"215 schools forcibly taken over by the J and K Government. And no prizes for guessing. The elected government has passed the order. Shame and shamelessness have assumed new meanings in this government," Peoples' Conference chief and MLA Handwara Sajad Lone said.

"They are setting new standards in servility," Lone said in a post on X.

He asked the people to be "under no illusions" as the elected government "is a party to all acts undertaken".

"Be it mailings or termination of employees, they are equal partners. They have been equal partners in the past. And they will be equal partners in the future. This is the A team. This was always the A team." Lone said, referring to the name-calling by the National Conference (NC) while targeting his party during the assembly elections.

PDP leader Iltija Mufti said JeI has always been the first target of the NC when in power.

"Throughout Kashmir's history, every time the National Conference got a brute majority, their first target has always been the Jamaat," she said on X. Another PDP leader, Waheed Para, said integrat-

ing JeI into the electoral process was one of the major successes of the Centre post-abrogation of Article 370 in 2019. However, he said the recent moves like book bans and school takeovers appear to be "knee-jerk reactions" rather than well-thought-out strategies.

turmoil of the past two decades," Para added. When asked about J&K Education Minister Sakina Itoo's clarification, the PDP president said she should cancel the order if there is confusion

"These actions suppress JeI-aligned individuals and

close doors for those seeking to emerge from the

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"Why takeover in the first place? When they were not taken over in the LG rule, why now in the popular government? If the minister is saying there is confusion, the order should be cancelled. I think it is very bad to play with the lives of the people and especially with the education system," Mufti said.

Itoo on Saturday said the order to take over the 215 schools affiliated with the banned JeI was "distorted" and they will only be looked after by the government till the new management committees are formed.

The Jammu and Kashmir BJP welcomed the takeover of over 200 schools affiliated to the banned Jamaat-e-Islami (JeI) in the valley and said the Lt Governor-led administration has secured the future of thousands of students by this action. BJP vice president Priya Sethi said the JeI and its

affiliate Falah-e-Aam Trust (FAT) misused the sacred platform of education to spread radicalisation instead of knowledge. "By seizing control of these schools, the government has broken this vicious cycle and secured

the academic future of thousands of innocent students," Sethi, who is a former education minister, said in a statement here. She said the Ministry of Home Affairs had rightly declared the JeI as an unlawful association because of its anti-national agenda, and the recent takeover

of 215 of its affiliated schools is a strong step to put

an end to this "dangerous misuse of education". "This move is yet another step under the leadership of Prime Minister Narendra Modi to safeguard the future of the youth and ensure that education in the Union Territory remains free from radical influence.

#### Set Lofty Goals,

them back. "Set lofty goals. Unless you test your limits, you cannot carve a unique identity for yourself," he said. He advised them to speak up, ask questions and never let hesitation silence them. Gender, background or appearance, he added, should never be hurdles to achievement.

At the same time, he reminded students to distinguish between restrictive or imaginary boundaries and the laws of the land. "Go beyond boundaries, but do so lawfully. Goals must never be pursued by breaching the law," he said.

"Set many goals and spend your life striving to achieve them. The pursuit itself is worthwhile, no matter what the outcome," the Chief Minister told the gathering.

Other speakers who shared their ideas at the event included educationists such as Prof Amitabh Mattoo and Usha Mani.

#### Kashmir's 20-Year-Old

and Hong Kong, AI predicts asset prices, optimizes portfolios, and automates risk management. JPMorgan has built tools that scan millions of news articles for trading cues. BlackRock uses AI to forecast bond yields. Retail platforms like Robinhood and Wealthfront are adding algorithmic nudges and behavioural finance tools.

India is on the cusp of this shift too. A 2024 NASSCOM report projects the Indian fintech market will reach \$2.1 trillion by 2030, with AI-driven investing playing a central role.

Yet most innovation is centered in metros like Bengaluru, Mumbai, and Hyderabad. Kashmir doesn't feature on that map. That's what makes Banday's story unusual. He

isn't just entering India's fintech boom, he's building something Kashmir hasn't seen before. Banday's journey began in the computer lab of

Delhi Public School Budgam, learning to code on old desktops and teaching himself how financial markets worked. By the time he reached IIT Madras, he was al-

ready exploring market simulations and algorithmic trading tools. A turning point came in his first year when he landed an internship at a Y Combinator-backed startup. Working closely with founders, he experienced

how fintech products were built and scaled at speed. "That internship was my first exposure to how quickly things move in the real startup world," he said. "I saw how decisions were made, teams were built, and products scaled globally in months."

Later, he earned an 80% scholarship, worth nearly 1.5 lakh, from Harvard Business School Online to study business fundamentals. The coursework gave him a framework for strategy, finance, hiring, and compliance.

"It helped me understand that a good product

needs structure," he said. With that clarity, Walford Capitals was born.

At its core, Walford is an AI-driven asset management platform. It offers trading dashboards, realtime analytics, and autonomous decision agents that help investors analyze and execute strategies without the complexity of traditional tools.

"Most traders juggle Bloomberg, Excel, news feeds, Twitter, technical indicators, and charts," Banday explained. "We want to bring everything into one intelligent system that learns and adapts."

The platform isn't just for professionals. It aims to support everyone from small-town traders to college students trying to understand equities.

Walford could be transformative in Kashmir, where financial education is limited and stock market access is low.

"Kashmiris often don't consider finance as a career because it feels distant," Banday said. "What if the tools weren't intimidating? What if they were built with our context in mind?

Even at this early stage, Walford is attracting attention. The Wadhwani Foundation, known for mentoring high-potential startups, selected it for its entre-

preneurship program. Banday has been chosen as a delegate for the Artificial Intelligence and Blockchain Conference and as a Harvard representative at a global business

summit in Tokyo. He recently ranked in the top 20% of the WorldQuant Challenge, a global competition testing quantitative finance strategies.

During a startup session, he met Peter Davison, an early investor and mentor to Elon Musk, who encouraged him to keep going.
For a founder in a conflict-affected region, with-

out large networks or venture capital, these are significant milestones. Kashmir has long been on the edges of India's tech story. While Bengaluru, Delhi, and Mumbai

boast incubators and startup funds, most Kashmiri founders work in isolation, often without mentorship. But change is coming.

A new generation of tech-savvy youth is building apps, platforms, consultancies, and content startups. They are self-taught, globally aware, and driven more by grit than capital.

Banday sees Walford as part of this wave.

"There are kids in Shopian and Kupwara running simulations late at night, watching MIT lectures on YouTube, debugging alone," he said. "They may not have a co-working space or startup fund, but they have talent. What they need is belief, bandwidth,

and a push. Walford Capitals is still early. The team is refining the platform, building partnerships, and preparing pilot tests with small investor groups. Banday is expanding his team with young engineers, finance analysts, and UI designers, many from small towns.

There are no revenues or product launches yet, but energy and belief are growing.

"We're not trying to be the next flashy startup," he said. "We're trying to solve a hard problem. We'll take our time and do it right."

Back in Budgam, Banday works late into the night. A second hand monitor glows in his room. A to-do list sits next to an open corporate finance textbook. The windows rattle with wind. But the signal holds, and so does the vision.

#### **ACB Convicts 2 Officials**

Bureau), during which the accused was caught red-handed while accepting the bribe," the state-

After thorough investigation, the spokesman said that a chargesheet was filed on December 4, 2008, and the case proceeded for judicial determination. "On August 18, 2025, the Hon'ble Court delivered the judgment, sentencing the accused Under Section 5(2) r/w 5(1)(d) of J&K PC Act, Svt. 2006 for simple imprisonment for three years and six months along with a fine of Rs 20,000. In default of payment, an additional simple imprisonment of three months. Under Section 161 RPC the accused was sentenced for simple imprisonment for one year and a fine of Rs 10,000. In default, an additional simple imprisonment of one month," the statement added.

This conviction marks another milestone in the Anti-Corruption Bureau's ongoing efforts to uphold integrity and accountability in public service.

Meanwhile, the Special Judge Anti-Corruption Court Anantnag, Masarat Roohi, also delivered a significant judgment in a long-pending corruption case, convicting Habibullah Kumar, then serving as Junior Assistant in the Block Development Office,

The case, registered under FIR No. 25/2009, was investigated by the then Vigilance Organization Kashmir (now Anti-Corruption Bureau) under Sections 5(1)(d) read with 5(2) of the J&K Prevention of Corruption Act, Svt. 2006 and Section 161 RPC, the spokesman said, adding that the case originated from a written complaint.

'The complainant stated that he, along with five other helpers posted in the BDO Office Larkipora, had been granted in-situ promotion with effect from 1st November 2008. When he approached the accused, who was then Incharge of Establishment, for the preparation of arrears bills, the accused demanded a bribe of Rs 1,800 for processing the same." he said.

Upon receiving the complaint, the spokesman said that a trap was laid by the Vigilance Organization, during which the accused was caught red-handed while demanding and accepting the bribe amount from the complainant. (KNO)

### **HC Rejects Ex-Bank**

the competent authority, the investigation against him could not have proceeded.

He further contended that an employee or officer of the Cooperative Society does not fall within the definition of 'public servant' as contained in Section 2(2) of the State Act, as such, the proceedings against him cannot continue.

"In the instant case, the alleged offence has taken place at a time when State Act was in force and, as such, in terms of Article 20(1) of the Constitution of India which provides that no person shall be convicted for any offence except for violation of a law which was in force at the relevant time, the petitioner has to be tried for the offence as defined under repealed State Act and not for the offences created under the Act of 1988, which was not in force at the time of the alleged occurrence," the bench of

**Justice Saniav Dhar said** Referring to sub-section (2) of Section 2 of State Act, the Bench observed that it adopts the definition of 'public servant' as contained in Section 21 of

the Ranbir Penal Code. "Section 21 of the Ranbir Penal Code defines "public servant", and it brings certain persons within the purview of the definition of "Public Servant". An officer or servant employed by a Cooperative Society or Cooperative Bank, whether for the whole or part of his tenure including every member of the society or bank falls within the definition of "Public Servant" as contained in aforesaid provisions," the court said and dismissed his plea to quash the FIR.

### **Kashmir's First**

Indian printmaking movement began in the early 20th century with Nandalal Bose and later flourished through institutions such as Kala Bhavana, Santiniketan, and M.S. University, Baroda.

Today, artists across India blend traditional techniques with digital innovations, creating works that are both contemporary and deeply rooted in craft. For Kashmir, the KAAF studio represents a rare

convergence of tradition, skill, and innovation. "Despite our valley's rich artistic heritage, printmaking has remained underdeveloped," Mohsin said. "Here, we can preserve those traditions and explore new possibilities, giving students and local artists ac-

cess to the knowledge and mentorship they deserve." The foundation plans to invite national and international artists for workshops, providing exposure to multiple styles and practices.

shops in screenwriting, theater, and other creative disciplines, aiming to cultivate dialogue between artists, writers, and performers. For young artists like Shireen Bhat, a student at

the Srinagar College of Art, the studio feels like a doorway into a world previously out of reach. "I always dreamed of learning printmaking from experts," she said, her eyes lighting up at the mention of the September workshop. "Now it's happen-

ing here, in our own city."

already feel limitless.

a beacon, attracting both aspiring and established artists, nurturing talent, and anchoring Kashmir firmly on the map of India's vibrant art scene. "We want this to be a community, a place where

Mohsin and Dilbar hope the studio will become

creativity is shared, celebrated, and expanded," Dilbar said. With the first workshop set to bring five master printmakers to the valley, the KAAF Studio promises a transformative experience. For Kashmir's

artists, the ink is barely dry, but the possibilities

Beyond fine arts, KAAF intends to host work-

### **Peaceful & Prosperous Kashmir Rests On Dialogue: Geeta Singh**



SRINAGAR: Geeta Singh, President of Vishwa Gram, on Saturday emphasized that the roadmap for a peaceful and prosperous Kashmir lies in dialogue, reconciliation, and the revival of cultural traditions that have historically shaped

the Valley's identity.
"The vision for Kashmir's future must rest on dialogue and reconciliation. We need to rediscover the traditions of harmony that have always defined the Valley's character," Singh said.

She noted that creating inclusive platforms where diverse communities, faiths, and ideologies can engage in conversation was essential for healing the fractures of conflict. "Nonviolence and coexistence must form the moral foundation of this process, inspired by Kashmir's Sufi and Rishi traditions," she stressed.

Calling for greater focus on the youth, Singh said they must be guided away from cycles of violence towards constructive paths. "Education, employment and cultural activities are the true alternatives we must provide to our young people. Conflict resolution cannot remain limited to a narrow security lens-it must also embrace social, cultural and humanitarian perspectives," she observed.

Underscoring the importance of participatory governance, she added, "At the heart of this vision are the people of Kashmir. Communities must be equal partners in policy and decision-making. Women, in particular, must be empowered through education, entrepreneurship, safety and leadership opportunities."

**SRINAGAR:** Peoples Conference

president Sajad Gani Lone on Sat-

urday accused the National Con-

ference (NC) and Peoples Demo-

with the Centre in the decision to

Addressing a news confer-

ence here, Lone said that the

National Conference and Peoples Democratic Party had col-

laborated with the Centre to

"The law under which action

was taken was enacted by the

Faroog Abdullah-led government

in 1983 and received the Gover-

nor's assent on March 23, 1983.

The law was first implemented

in 1990 when Jagmohan was

Governor. The Kashmiri partner

in the decision was Mufti Mu-

hammad Sayeed. FAT was first

banned when Mufti Muham-

mad Sayeed was Home Minister,"

Lone said, adding that the direc-

tive to ban FAT schools post-2019

He reiterated that Kashmiri

parties had partnered with the

was based on the 1990 ban.

ban FAT-affiliated schools.

ban FAT schools.

**Agencies** 

She said the preservation of the Valley's cultural identitylanguage, arts, crafts, music and traditions-was equally vital for strengthening social cohesion. "Heritage is a source of pride, and protecting it will deepen our collective belonging," Singh said.

Linking peace with progress, she argued that development must follow stability. "Tourism, agriculture and horticulture need modernization through technology. New jobs in IT, handicrafts, horticulture and tourism can provide livelihoods and stability to our youth," she said, while underlining the importance of upgrading infrastructure in healthcare, roads, education and digital connectivity.

Singh also highlighted the environmental dimension. "Kashmir's fragile environment, glaciers and rivers must be safeguarded. A green vision supported by clean and renewable energy projects is the only sustainable way forward," she remarked.

She urged for greater national and international cooperation to unlock the Valley's potential. "Kashmir cannot progress in isolation. Platforms like the United Nations, SAARC and SCO offer opportunities for partnerships, while investor meets can showcase the Valley's immense potential to global stakeholders," she said.

Outlining the ultimate goal, Singh said: "The outcome of such a vision would be the emergence of the 'Kashmir Model'-a global example of how peace, humanity and development can be woven together. A joint declaration rooted in this model would guarantee peace, empower people and ensure sustainable prosperity for genera-tions to come." – (CNS)

Centre to ban FAT schools.

"The ban on FAT schools was

imposed post-2019. The Nation-

al Conference implemented it in

had banned FAT schools had no

right to condemn the move.

Lone asserted that those who

"Don't turn it into theatre. It

is not a doll play. This concerns

250 schools and the future of thousands of students. When

such issues are trivialized, peo-

ple stop taking us seriously," he

said. Responding to a question

about Education Minister Saki-

na Ittoo's claim that the pro-

posal approved by her did not

intend to take over FAT schools.

Lone said she has the authority

has the power to do so. There is

no need for cabinet approval

to rescind it. The minister has

more powers than the adminis-

Lone added that the Peoples

Alliance for Change condemns

the government's takeover of FAT

schools and urges the administra-

tion to roll back the order—(KNO)

trative secretary," he said.

"Let her rescind the order. She

to rescind the order.

### **CS Assures Budgam's Economic Transformation**

Inspects 125 bedded DH, 100 bedded Critical Care Unit

**Observer News Service** 

**BUDGAM:** Chief Secretary, Atal Dulloo on Saturday visited Budgam to take stock of progress on various ongoing developmental works and flagship schemes undertaken by different departments in

He assured all possible help in uplifting the economy of Budgam through timely project completion, saturation of welfare schemes and effective implementation of developmental programmes.

Deputy Commissioner Budgam, Dr. Bilal Mohi-Ud-Din Bhat, presented a sector-wise detailed report on the District Capex Budget 2024-25 and 2025-26, financial and physical progress on works, status of languishing projects and other flagship programmes.

The Chief Secretary stressed that all schemes whether Centrally Sponsored or UT Capex must be implemented in letter and spirit to yield real benefits for the people. He directed the concerned departments to achieve 100 percent coverage of all eligible beneficiaries so that no one is left out.

Underscoring the need for accountability and grassroots presence, the Chief Secretary instructed the officers to frequently undertake field inspections to assess the real-time status of schemes and projects, ensuring that maximum benefits reach the targeted beneficiaries. He directed the executing agencies to strictly adhere to timelines and expedite the pace of ongoing projects.

The Chief Secretary asked the Agriculture Department to



enhance production of exotic crops and vegetables besides ensuring proper functioning of Kissan Khidmat Ghars(KKGs) and expanding the Kisan Credit Card coverage. He asked the Sheep and Ani-

mal husbandry departments to boost mutton and poultry production. He also asked the horticulture department for providing proper guidance to the orchardist for maximum benefits.

The Chief Secretary directed the agriculture and allied departments for ensuring stronger coordination to reap maximum output under HADP. He asked the FCS&CA to strengthen the PDS distribution across the district.

The Employment Department was tasked with scaling up training programmes under Mumkin, Tejaswini and Mission YUVA. The GM DIC was directed to support the unemployed youth in establishing units.

The RDD was asked to expedite the completion of PMAY houses and enforce door-to-door waste segregation in coordination with PRIs. The Education authorities were told to rationalize the teaching staff and ensure functional toilets and drinking water facilities in schools. While reviewing PMGSY, PWD and Jal Jeevan Mission works, the Chief Secretary directed the concerned to complete the projects within set deadlines. Atal Dulloo also instructed the departments to identify the pending works under earlier schemes and finish them without delay.

Emphasizing tourism promotion, the Chief Secretary called for development of Doodh-pathri, Tosamaidan and Yousmarg with proper sanitation, hutments, cafeterias and visitor amenities to enhance the tourist experience. He also stressed on convergence of MGNREGA with other schemes to provide sustainable employment and create durable rural assets.

On the occasion, the Chief Secretary interacted with the beneficiaries of welfare schemes. He distributed approval certificates for dairy, mushroom, apiculture, embroidery and agriculture units besides handing over keys of subsidized tractors and farm machinery to them at DC office complex Budgam.

Later, the Chief Secretary, accompanied by the Deputy Commissioner, inspected three major infrastructure projects including 125-bedded District Hospital Budgam, 100-bedded Critical Care Unit at Reshipora and Transit accommodation for the Kashmiri Migrants at Kakanmaran Budgam. He directed the concerned agencies to expedite work and ensure

### **Secretary RDD Inspects Progress On Niwas At Kheer Bhawani Temple**

**Observer News Service** 

GANDERBAL: Secretary, Rural Development Department (RDD) & Panchayati Raj, Aijaz Asad, inspected the ongoing construction work on Yatri Niwas at the revered Mata Kheer Bhawani Temple, Tulmulla, to assess the progress and expedite timely completion of the

He was accompanied by Deputy Commissioner Ganderbal, Jatin Kishore, Director RDD, Shabir Hussain Bhat, Executive Engineer REW, Assistant Commissioner Panchayat Ganderbal and Block Development Officers of Ganderbal, Lar and Tulmulla.

During the site visit, the Secretary reviewed the com-

pleted phases of the work and sought a detailed briefing on the timelines for the remaining components. He directed the Executive Engineer REW to accelerate the pace of construction. He instructed that any issues, particularly those related to fund availability, be reported promptly to avoid unnecessary delays.

Emphasizing the importance of the project, Aijaz Asad underscored the need for strict adherence to the approved timeline and quality standards.

The Secretary stated that the Yatri Niwas, once completed, will significantly enhance accommodation and allied facilities for the pilgrims visiting the historic Kheer Bhawani Temple.



### Khair Ull Nissa Shah **Brings Global Lessons To Kashmiri Startups**

At Startup Kashmir's weekly session, Shah emphasized resilience, innovation, and the power of storytelling in building global ventures.

Syed Sammar Mehdi

At a packed hall in Srinagar on Saturday, dozens of young entrepreneurs gathered to hear a message that was as simple as it was ambitious: Kashmiri startups can go global.

The speaker was Khair Ull Nissa Shah, Executive Director of NEOM at the World Trade Center (India), who has been recognized internationally as Women CEO of the Year and one of the Top 50 Global Inspirational Women.

She was addressing Startup Kashmir's weekly mentorship program, a growing platform for the region's entrepreneurs.

"Start small, scale with creativity, and build through persistence," Ms. Shah told the audience, urging them not to wait for ideal conditions to launch their ventures.

Her talk, titled "Building Globally Relevant Startups From Kashmir," laid out both the promise and the challenges for entrepreneurs in the valley.

Kashmir has registered nearly 600 startups under the government's Startup India initiative since 2016, most in agriculture, crafts, and IT services.

Yet few have expanded beyond local markets. Limited access to capital,

scarce mentorship opportunities, and fragile infrastructure continue to restrain growth.

Youth unemployment remains around 20 percent, among the highest in India, according to government data.

Ms. Shah offered examples from global brands that had either scaled dramatically or collapsed after early success.



She stressed adaptability, market research, and the need for a strong digital presence. "A Kashmiri idea can travel globally with the right storytelling and positioning," she said.

During a lively question-andanswer session, participants sought advice on sign, digital marketing, and approaching investors.

Ms. Shah provided pointed suggestions, linking global strategies to local contexts.

For Startup Kashmir, founded by entrepreneur Shahid Ansari, the event was another step in building what it calls an "ecosystem of dialogue and mentorship" in a region where such opportunities remain limited.

"These sessions are about refining vision and finding courage to scale," Mr. Ansari said.

The turnout, both in person and online, reflected growing interest in entrepreneurship as traditional industries struggle.

For many in the room, the session signaled something more than technical advice: a sense that ideas born in Kashmir could belong to markets far beyond it.

INCLEMENT WEATHER FORECAST

### **Ramban Admin Issues Advisory**

**Observer News Service** 

RAMBAN: District Administration Ramban has issued a detailed advisory (precautionary measures) for the general public and concerned departments in view of the weather forecast- alert issued by the India Meteorological Department (IMD), Meteorological Centre, Rambagh, Srinagar (Ref: WS-01 dated 23.08.2025), predicting intense rainfall with the possibility of cloudbursts, flash floods, landslides and mudslides across Jammu & Kashmir, including District Ramban, from August 23, 2025 to Aug 27, 2025.

The General Public has been advised to avoid venturing near nallahs, riverbanks, floodprone, or waterlogged areas, keep emergency supplies ready and stay updated with official weather advisories, remain vigilant and prioritize personal and community safety at all times, evade unnecessary travel, especially in low-lying and flood-prone areas, residents in vulnerable areas should identify safer locations and move in consultation with local authorities, stay away from landslide-prone zones, fast-flowing streams, and unstable slopes.

All stakeholder departments including Revenue, PWD (R&B), Mechanical Engineering, PMG-SY, JPDCL, Jal Shakti, Health & Medical, Education, Irrigation & Flood Control, NH-44, BRO and others have been directed to remain on high alert. Ensure that the field staff remain stationed at their respective headquarters and be prepared to provide immediate assistance.

In the event of school closures due to adverse weather, Zonal Education Officers (ZEOs) shall report the situation to the Chief Education Officer, who will inform the Deputy Commissioner at least one day in advance.

### **Curbs Imposed in Gund Khawaja Qasim to Maintain Peace**



**Observer News Service** 

**BARAMULLA:** Authorities in north Kashmir's Baramulla district imposed restrictions in Gund Khwaja Qasim, Kanterbugh, and adjoining areas of Singhpora in Sub Division Pattan on Friday to prevent possible clashes during the observance of 28th Safar, a significant date in the Islamic calendar.

Elsewhere big congregations were held on the occasion in Hassanabad and Gund Hassibhat in Srinagar, Chattetgam in Budgam and Uthoora in Baramulla.

District Magistrate Baramulla, Minga Sherpa, said Section 163 of the Bharatiya Nagrik Suraksha (BNSS)-2023 was invoked, prohibiting assembly of four or more persons, processions, carrying of firearms, and use of loudspeakers without prior permission in Gund Khwaja Qasim and nearby areas. The restrictions, which came into force on Friday night, remained effective till 9:30 PM on August 23. Officials said the decision

followed inputs from the police and civil administration about potential law-and-order problems if gatherings were allowed. Previous incidents of confrontations between rival groups, leading to FIRs at Police Stations Pattan and Magam, were cited as reference. Reports from the Senior Superintendent of Police, Baramulla, and Sub Divisional Magistrates of Pattan and Magam had recommended maintaining the status quo, which was also directed by the Principal District

and Sessions Court Baramulla. While the situation remained peaceful in Gund Khwaja Qasim, police prevented a group from nearby Kanterbugh from entering the area, leading to slogans being raised against a rival group and its late leader.

Police officials confirmed that the restrictions were imposed to prevent a religious gathering at Imambargah

the martyrdom anniversary of Prophet Muhammad (Pbuh) and Imam Hassan (AS), observed by the Shia community. Sources said a group of supporters of former MLA and President of Shia Association, Imran Reza Ansari, attempted

to hold the congregation at the

Imambargah despite opposition

from the local Augaf commit-

tee. Security forces deployed in

waja Qasim on the occasion of

advance foiled their attempt. Meanwhile, Imran Ansari and his uncle, Abid Ansari, were placed under house arrest at their residences in Srinagar. Residents of Gund alleged that the duo had been attempting to hold the gathering without the consent of the local committee

managing the shrine. District Magistrate Sherpa said the measures were "precautionary in nature" to prevent any imminent threat to life and property and to safeguard communal harmony in the region.

### **Leaf Miner Pest Threatens Kashmir's Prime Apple Belt**

NC, PDP Partnered With Centre

**To Ban FAT Schools: Lone** 

**Agencies** 

**SRINAGAR:** Apple growers in north Kashmir's Baramulla district are grappling with mounting concerns as the leaf miner pest has started infesting orchards, leaving farmers anxious about potential large-scale losses during the ongoing season.

Farmers from several apple-rich belts, particularly Rafiabad, reported visible damage to their orchards, with an estimated 30–40% average damage already recorded. They fear the situation could escalate further if timely preventive measures are not taken.

An official from the horticulture department confirmed that the menace is not a disease but a pest (insect) that has been grad-ually spreading across the Valley in recent years. "We have been closely monitoring the situation in collaboration with SKUAST and issuing advisories from time to time," Parvaiz Ahmed, an In Charge official said.

The department, meanwhile, has urged orchardists to strictly follow the recommended control measures to minimize the damage. "At present, farmers are advised to use Thiamethoxam 25 (50 g per 100 litres of water) in solid form or, in liquid form, Lambda-cyhalothrin and Imidacloprid (50 ml per 100 litres of water)", the official added.

Experts warn that unchecked spread of the leaf miner pest could dent the Valley's apple economy, which supports thousands of families and contributes significantly to Jammu and Kashmir's horticulture sector.

"We invested all our savings into this season, but the leaf miner pest has already eaten away a large part of our orchards. If it continues like this, we fear losing nearly half of our crop," said Feroz Ahmed, an orchardist from Rafiabad.

# **Narcotics Offender Booked In Sopore**

**Observer News Service** 

**SOPORE:** Continuing its intensified drive against narcotics, Police in Sopore on Saturday said to have booked a habitual drug offender under the stringent Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act (PIT

"The individual identified as Mehraj-ud-din Mir @Dina resident of Chijhama had a history of involvement in multiple narcotics-related cases. Despite repeated arrests and pre-



his illegal activities, posing a persistent threat to society," a police spokesman said in a statement issued to Kashmir Observer.

After compiling a detailed dossier and obtaining approval from the competent authority, a detention order was executed, and the offender has been booked under PIT NDPS Act and has been lodged in Central Jail Jammu, police said.

Meanwhile, Police reiterated its zero-tolerance policy towards narcotics and warns all repeat offenders to desist from such activities. The public is urged to remain vigilant and support efforts to ensure a drug-free Sopore, police







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