



Manoj Sinha
Lieutenant Governor, J&K



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-Narendra Modi
Prime Minister

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Over 40% Of India's IT, Gig Workforce Uses AI Tools; Employability Soars To 56%: Report

Press Trust Of India

Over 40 per cent of India's IT and gig workforce uses AI tools for automation, analytics, and creative production, according to an India Skills Report. The employability in India has improved to 56.35 per cent, up from 54.81 per cent in 2025, showing consistent progress in job readiness and skill adaptability, it said. The 13th edition of the India Skills Report 2026 was released by Educational Testing Service (ETS), in association with Confederation of Indian Industry (CII), All India Council for Technical Education (AICTE) and Association of Indian Universities (AIU). The report is based on data from over 1 lakh candidates and 1,000 employers across seven sectors. The document noted that India's demographic advantage, a workforce with an average age of 28.4, presents both urgency and opportunity, and women have surpassed men in job readiness for the first time. "To sustain its rise as the world's skills capital, the na-



tion must scale AI-ready learning ecosystems that empower every learner, from schoolchildren to senior professionals," the report said. It lauded such moves as NEP 2020, SOAR (Skill for AI Readiness), and Skill India Digital as foundational for the country's growth, yet claimed that "true transformation" will need deeper alignment across academia, industry, and government. "Employability in India has improved to 56.35 pc, up from 54.81 pc in 2025, showing consistent progress in job readiness and skill adaptability. Tier-2 and Tier-3 cities such as

Lucknow, Kochi and Chandigarh are emerging as strong employability hubs, narrowing the urban-rural skill gap," it added. The report found female employability at 54 per cent surpassed male employability at 51.5 per cent, driven by hybrid work and digital skilling initiatives. It said India now accounts for 16 per cent of the world's AI talent, which is projected to reach 1.25 million professionals by 2027. More than 90 per cent of employees across sectors use Generative AI tools, while 70 per cent of IT and half of those

working in banking, financial services, and insurance (BFSI) organisations have adopted AI-based recruitment systems, it said. In 2025, over 40 per cent of India's IT and gig workforce uses AI tools for automation, analytics, and creative production, it said. With 71 per cent of Gen Z freelancers receiving AI training, India is "pioneering a new hybrid model of human-AI collaboration, balancing technical precision with creative problem-solving," the report added. Hiring intent for FY 2026-27 stands at 40 per cent, up from 29 per cent in the previous year, driven by sustained demand in technology, BFSI, manufacturing, renewable energy, and healthcare, it said. The BFSI and fintech sectors alone are expected to generate 2.5 lakh new jobs by 2030, with an annual growth rate of 8.7 per cent. "By 2030, global labor shortages are projected to reach 85 million, while India is forecast to supply a surplus of 45 million skilled professionals, positioning it as the world's primary talent hub," the report said.

NOTICE

The electricity connection with Consumer ID: 0203010018363 and Installation No. 29236 R_1, registered in the name of Abdul Rashid Hagroo, is proposed to be transferred in favour of Irfan Ahmad Hagroo S/O Abdul Rashid Hagroo R/O Haider Colony, Bemina.

Objections, if any, may be submitted to the concerned authorities within seven (7) days from the date of publication of this notice. After that, no objections shall be entertained.

inf

Office Of The Naib Tehsildar Pattan

Sub., Application of Ishfaq Ahmad teli s/o Farooq Ahmad Teli R/o Pattan for issuance of legal hair certificate..

PUBLIC NOTICE

IT is inform to general public that applicants father's legal hair certificate is under process in this office in this matter report Was sought from Patwari concerned which reveals that applicants father namely Farooq Ahmad Tali s/o Abdul Gani Tali R/o pattan died on 28/10/2025 and left following legal hairs..

Name	Age	Relationship with the Deceased	Marital Status
HALEEMA BEGUM	54	WIFE	WIDOW
SABREENA FAROOQ	25	DAUGHTER	UNMARRIED
ISHFAQ AHMAD TALI	34	SON	UNMARRIED
NAZIMA FAROOQ	36	DAUGHTER	MARRIED

In this connection if any body having objection for issuance of said certificate he may contact to this office within 04 days after that no objection shall be entertained.

SD

fko Naib Tehsildar Pattan

PUBLIC NOTICE

I, Gh Mohd Jogi, S/o Ghulam Mohi Ud Din Jogi, R/o Koker Bagh, Mala Bagh, Hazratbal, Srinagar, Kashmir hereby inform the general public that I have lost my passport. Despite diligent search, the same could not be traced. I am therefore applying for a duplicate passport. If anyone having any objection in this regard, he/she may contact the Passport Office, Srinagar within 7 days. After that no objection will be entertained.

Name: Gh Mohd Jogi
S/o: Ghulam Mohi Ud Din Jogi
Address: Koker Bagh, Mala Bagh, Hazratbal, Srinagar, Kashmir University, J&K - 190006
Date of Birth: 17/05/1965

Mohd Jogi

Office of Advocate Mohd Moonis Manzoor

Lic No.: 1070/23

In the case of Sangam Cricket Club Through its president
1. Wajahat Majeed (Age 40)
2. Fayaz Ahmad (Secretary Age 41)
3. Majid Ahmad (treasurer Age 39) (Caveators)

V/S
PUBLIC AT LARGE
(Non-Caveators)

In the matter of: Caveat petition in terms of section 148-A of C.P.C the caveator has reason to believe/ apprehension that non caveator may file a suit of any other type of proceeding before the Hon'ble court and on the ground of Distorted facts/misrepresent and cooked story and may succeed in obtaining some relief/order at irreparable loss and inconvenience It would be proper that caveator is given opportunity of being heard by the Hon'ble court before passing any other.

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JAMMU AND KASHMIR PUBLIC SERVICE COMMISSION

RESHAM GHAR COLONY, BAKSHI NAGAR, JAMMU - 180016

Website: <http://jkpsc.nic.in>

Jammu: 0191-2566533

Subject: Filling up of posts of Lecturer(s) [Geology, Dogri, Statistics, Sanskrit and Punjabi] in the School Education Department-Declaration of result of written test reg.

Notification No. PSC/Exam/S/2025/51
Dated: 12.11.2025

In pursuance of Rule 42 of J&K Public Service Commission (Conduct of Examinations) Rules, 2022 read with Rule 31 and 43 of J&K Public Service Commission (Business & Procedure) Rules, 2021, as amended upto date, the candidates as per Annexure-A, B, C, D and E to this notification are hereby declared to have qualified for the Oral Test/Viva Voce for the post(s) of Lecturer(s) [Geology, Dogri, Statistics, Sanskrit and Punjabi] respectively in School Education Department on the basis of their performance in the Written Test which was held on 29.09.2025. The notification with respect to the dates of Interview/Viva-Voce shall be notified separately.

Note:

- For checking the result, candidates are advised to access the official website of the Commission i.e. <http://www.jkpsc.nic.in>.
- The candidature of candidates shown in Annexure-A, B, C, D and E are purely provisional. The documents of the candidates will be verified at the time of interview and in case any discrepancy with regard to age/qualification/experience and other eligibility conditions is noticed at the time of interview or thereafter, the candidate shall not be allowed to appear in the interview or where the candidate has already appeared in the interview, the candidature shall be deemed to have been cancelled ab-initio.
- Only eligible candidates, possessing requisite qualification prescribed under rules, shall be allowed to appear in the Oral Test/Viva-Voce subject to the condition that they are within the prescribed age limit on the cutoff date.
- The candidates shall produce their original certificates/ testimonials on the date of oral test/Viva-Voce.

This is subject to the outcome of writ petition, if any, pending disposal before any competent Court of Law.

(Sachin Jamwal) JKAS,
Controller of Examinations
Public Service Commission

No. PSC/Ex-Secy/2025/12

DIPK-8059/25 Dated: 13.11.2025

ANNEXURE-A

To Notification No. PSC/Exam/S/2025/51 Dated:
12.11.2025

Lecturer (Geology)

S.NO.	ROLLNO
1	6200032
2	6200044
3	6200115
4	6200118
5	6200131
6	6200142
7	6200145
8	6200151
9	6200172
10	6200242

(Sachin Jamwal) JKAS,
Controller of Examinations
J&K Public Service Commission

ANNEXUREB

To Notification No. PSC/Exam/S/2025/51 Dated: 12.11.2025
Lecturer (Dogri)

S.NO.	ROLLNO
1	5500004
2	5500040
3	5500058
4	5500065
5	5500074
6	5500082

7	5500132
8	5500137
9	5500138
10	5500160
11	5500216
12	5500219
13	5500220
14	5500230
15	5500232

(Sachin Jamwal) JKAS,
Controller of Examinations
J&K Public Service Commission

ANNEXURE-C

To Notification No. PSC/Exam/S/2025/51 Dated: 12.11.2025
Lecturer (Statistics)

S.NO.	ROLLNO
1	7200025
2	7200035
3	7200071
4	7200085
5	7200146

(Sachin Jamwal) JKAS,
Controller of Examinations
J&K Public Service Commission

ANNEXURED

To Notification No. PSC/Exam/S/2025/51 Dated:
12.11.2025

Lecturer (Sanskrit)

S.NO.	ROLLNO
1	7600006
2	7600014
3	7600015
4	7600034
5	7600086
6	7600104
7	7600105
8	7600117
9	7600120
10	7600122
11	7600126
12	7600138
13	7600139
14	7600144
15	7600145

(Sachin Jamwal) JKAS,
Controller of Examinations
J&K Public Service Commission

ANNEXUREE

To Notification No. PSC/Exam/S/2025/51 Dated:
12.11.2025

Lecturer (Punjabi)

S.NO.	ROLLNO
1	7000008
2	7000015
3	7000023
4	7000032
5	7000062

(Sachin Jamwal) JKAS,
Controller of Examinations
J&K Public Service Commission

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PUBLIC NOTICE

The name of my son has been wrongly written in his adhaar card as Aamir Ali Reshi While his correct name is Zubair Ali Reshi . 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.

Fayaz Ahmad Reshi F/o Zubair Ali Reshi
R/o Hanjiwera Tehsil Pattan

fko

PUBLIC NOTICE

My name has been wrongly written in my adhaar card as Safeena Begum while my correct name is Safina Bano . 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.

Safina Bano W/o Abdul Rashid Dar
R/o Chukar Tehsil. Kunzer

fko

PUBLIC NOTICE

My Name in my Service records has been wrongly entered as Kalidas S/O Sh. Baj Nath R/O Jawahar Nagar Udhampur while my correct Name is Kalidas S/O Beej Nath R/O Jawahar Nagar Udhampur. Now I want the same to be corrected if anybody has any objection in this regard He/ She may file his /her objection in the Office of the Jammu and Kashmir Armed Police JKAP 8TH Bn Aphq Jammu Srinagar, within a period of seven (7) days from the date of publication of this notice. After that no objection shall be entertained.

Kalidas
S/O Beej Nath
R/O Jawahar Nagar Udhampur

JNA7780878931

PUBLIC NOTICE

My Name in my Service records has been wrongly entered as Mohd Ayoob Mir S/O Gh. Mohd Mir R/O Sadoora Anantnag while my correct Name is Mohd Ayoub Mir S/O Gh. Mohd Mir R/O Sadoora Anantnag. Now I want the same to be corrected if anybody has any objection in this regard He/ She may file his /her objection in the Office of the Jammu and Kashmir Armed Police JKAP 8TH Bn Aphq Jammu Srinagar, within a period of seven (7) days from the date of publication of this notice. After that no objection shall be entertained.

Mohd Ayoub Mir
S/O Gh. Mohd Mir
R/O Sadoora Anantnag

JNA7780878931

PUBLIC NOTICE

It is hereby notified that the electricity connection presently registered in the name of Late Ghulam Qadir Gogri, resident of Nehama Kakapora, Pulwama, is being transferred to the name of his son Mr. Reyaz Ahmad Gogri, following the demise of the registered consumer. Any person having objection or claim regarding this transfer may contact the office of the Assistant Executive Engineer (AEE), PDD Sub-Division, Nawa Pulwama, within seven (7) days from the date of publication of this notice.

If no objections are received within the stipulated period, the transfer shall be deemed to have been completed without further notice.

fpi

PUBLIC NOTICE

It is hereby notified that the date of birth of Midhat Zehra, student of Dubai Grand International School,HMT Srinagar, has been changed from 12-08-2016 to 12-08-2018. Further, the name "Midhat Zehra" has been changed to "Saamiya Zehra."

If anyone has any objection to the above changes, they may file the same in the office of Dubai Grand International School,HMT Srinagar within seven (7) days from the date of publication of this notice. No objection shall be entertained thereafter

Fida Hussain Rather
F/O: Midhat Zehra
Hanjivera Pattan.

jml

PUBLIC NOTICE

My name and DOB has been wrongly written in my adhaar card as Nazrana Bilal & DOB: 14-02-1990 while my correct name is Dazi Jan and Correct DOB: 15-03-1988 . 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.

Dazi Jan
D/o Farooq Ahmad Dar
R/o Balpora Shopian

fko

PUBLIC NOTICE

My name has been wrongly written in my adhaar card as Aadil Yaseen Shah Peerzada Qadri S/o Mohd Yaseen Shah Peerzada Qadri while my correct name is Aadil Yaseen Shah S/o Mohd Yaseen Shah . 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.

Aadil Yaseen Shah
S/o Mohd Yaseen Shah
Mashwara Keller Shopian

fko

PUBLIC NOTICE

This is information for the general public that in Birth Certificate of my son the name is entered as IMAAD IQBAL while his actual name is IMAAD IQBAL DAR. Now I want its correction, in this regard if anybody having any objection may contact EXECUTIVE OFFICER MUNICIPAL COUNCIL BUDGAM with in a period of seven days. No objection shall be entertained after that.

MOHD IQBAL DAR
F/o IMAAD IQBAL DAR
R/o HOORU BUDGAM
CELL. 7006939636

mcb

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Expose Terror Shelters, Counter Radicalism: LG

Says Society Must Stand Up Against Terror Sympathisers

Observer News Service

Srinagar: Lieutenant Governor Manoj Sinha on Thursday said that while security forces remain determined to dismantle the terror ecosystem in Jammu and Kashmir, society too must come forward and shoulder its responsibility in combating terrorism.

Addressing a special convocation ceremony at the University of Jammu, the Lieutenant Governor said terrorism is a "multifaceted challenge" that cannot be fought by security forces alone.

"Society must actively counter terrorism because it is a multifaceted challenge and society plays a critical role in recognizing and reporting suspicious terror activities and counter the radicalization efforts," he said.

Sinha cautioned that if people do not stand up strongly against terrorists and their sympathisers, the threat will grow into an "existential" challenge for society.

"If the people don't stand up



strongly against terrorists, then it will become an existential threat for society and destroy its stability, peace and progress," he said.

Calling upon "enlightened citizens" to play a proactive role, the LG urged people to expose those who provide shelter to terrorists or promote extremist narratives.

"It is the need of the hour to expose those who give shelter to terrorists and create extremist narratives. You must stand against such elements," he added.

Sinha said the people of Jammu and [More on P10](#)

IT IS THE NEED OF THE HOUR to expose those who give shelter to terrorists and create extremist narratives.

Punishment Will Send Message To The World: Shah

Observer News Service

New Delhi: Union Home Minister Amit Shah on Thursday said that those responsible for the deadly blast near Delhi's Red Fort will face the "strictest possible punishment," asserting that the action taken will serve as a message to the world that no one should ever dare to attempt such an attack in India again.

Shah made the remarks via video link while virtually inaugurating the Shri Motibhai R Chaudhary Sagar Sainik School and Sagar Organic Plant at Boriyavi village in Mehsana district of Gujarat. His scheduled visit to the state was cancelled following Monday's car explosion in the national capital, which claimed 13 lives.

"All those who committed this cowardly act and those behind it will be brought before the law and given the strictest possible punishment. The Government of India and



Ministry of Home Affairs are fully committed to ensuring this," Shah said, according to an official release.

He expressed condolences to the families of those killed in the high-intensity blast, describing it as a terrorist attack intended to disturb peace and stability.

Quoting Prime Minister Narendra Modi's stance, Shah said, "Prime Minister Narendra Modi's resolve to ensure strict punishment for all those responsible for this terrorist act will definitely be fulfilled."

He added that the punishment meted [More on P10](#)

From CCTV Clues To DNA Proof: Delhi Blast Probe Unfolds

» Raids Intensify; Türkiye Link Under Scrutiny

» 4-City Terror Plan Surfaces; Al Falah Faces Action



KO Web Desk

Srinagar: The investigation into the deadly Red Fort blast that killed 13 people earlier this week has expanded across multiple states and

now involves international coordination, with forensic confirmation of the bomber's identity, reconstruction of his last movements, fresh detentions, and scrutiny of overseas travel [More on P10](#)

Kashmiri Professor, Cardiology Student Held In UP

KO Web Desk

Srinagar: The probe widened further after two medical professionals from Jammu and Kashmir were detained in Uttar Pradesh—one from Hapur and another from Kanpur—after their suspected links to the module surfaced.

In Hapur, Dr Farooq Ahmad, an assistant professor in the Obstetrics Department of GS Medical

College, was detained by Delhi Police late Wednesday night. According to Hapur Additional SP Vineet Bhatnagar, Farooq, originally from Jammu and Kashmir, lived on the college campus and had completed his medical studies at Al Falah University in Faridabad—an institution now under scrutiny following the exposure of the interstate module. He had been [More on P10](#)

RBI Clears S Krishnan as J&K Bank Chairman

KO Web Desk

Srinagar: J&K Bank on Thursday said the Reserve Bank of India has approved the appointment of S Krishnan as part-time chairman of the Bank.

His appointment is effective from November 13, 2025 till March 26, 2028, J&K Bank said in a regulatory filing.

The bank's board had in August approved his appointment, it said.

Krishnan, currently an independent director on the board of Srinagar-headquartered bank, served as MD & CEO of state-owned [More on P10](#)

Don't Brand Entire Kashmir As Terror Sympathisers: CM

Seeks Exemplary Punishment For Blast Accused

Observer News Service

Jammu: Chief Minister Omar Abdullah on Thursday said that the entire population of Jammu and Kashmir cannot be painted as sympathisers of terrorism, stressing that only a handful of elements were responsible for disturbing peace in the region and that the perpetrators of the Delhi blast must be given exemplary punishment.

Speaking to reporters on the sidelines of the 19th (Second Special) Convocation of the University of Jammu,



the Chief Minister said innocent people must not be harassed in the name of counter-terror operations.

"Only a few elements were responsible for disturbing peace and harmony in the

region and they should be given the strictest punishment. Innocent people should not get caught in it," he said.

Condemning the killing of civilians in the blast near the Red Fort, he said no words were enough to describe the brutality of such an act.

"Every resident of Jammu and Kashmir is not a terrorist. Not every Kashmiri is on the side of terrorists. It is only a handful of people who have tried to disturb the peace and harmony here," he said.

He warned against stereotyping [More on P10](#)

From Tradition To Tech: Kashmir Startups Get IP Edge

From Pashmina designs to tech innovations, Kashmir's MSMEs are discovering that legal protection is key to scaling businesses and accessing national markets.

Fiza Masoodi

Srinagar: Afiya Khan had spent months designing a unique Pashmina pattern for her small textile startup when she saw a near-identical version being sold elsewhere.

Her creation, deeply rooted in Kashmiri tradition, had no legal protection.

"I realized ideas can disappear if there is no shield around them," she said.

Afiya was one of more than seventy entrepreneurs, researchers, and startup



founders who attended an Intellectual Property Rights (IPR) awareness workshop at the Atal Incubation Centre

of the CSIR-Indian Institute of Integrative Medicine on November 13.

The session, [More on P10](#)

All Eyes on Budgam

Budgam, Nagrota By-poll Results Today

Observer News Service

Srinagar: As political parties brace for a crucial day, counting of votes for the Budgam and Nagrota Assembly constituencies will take place on Thursday, with both seats drawing intense attention for very different political reasons.

The Election Commission of India has put in place elaborate arrangements for the smooth counting process held for the bypolls conducted on November 11. Officials said the counting will begin at 8 a.m. with postal ballots, followed by

the opening of Electronic Voting Machines (EVMs) at 8:30 a.m.

Returning Officer for Budgam, Afroza Bano said that 15 rounds of counting will be held for the seat. However, the Returning Officer for the Nagrota constituency, Rajesh Kumar, declined to share the details, citing other engagements.

A total of 27 candidates are in the fray for both constituencies, previously held by the National Conference (Budgam) and the BJP (Nagrota).

Initial field reports suggest a tight contest [More on P10](#)

Kashmiri Mother's Viral Story Of Lost Child Prompts Hospital Probe

SKIMS Responds: Infant Death Inquiry Began Before Online Uproar

Mohammed Mudassir

Srinagar: It was just after midnight on Friday, October 17, when Sumaira Sumi realised her baby was seriously ill.

Ahmed, her infant son, had a fever over 101 degrees, persistent vomiting, and flu-like symptoms.

"He couldn't settle all night. I kept worrying he was getting worse with every hour," Sumaira recalls in a post that has gone viral, nearly a month after her child's death.

By morning, Sumaira began calling local paediatricians, only to find that most would not be available until late afternoon.

One doctor, Tanveer Bashir at Noora Hospital, said he would see patients from 11 a.m. to 4 p.m. Assured by the hospital staff, the mother left home with Ahmed, hoping for care.

They arrived around noon. The doctor was absent. Staff said he was attending the emergency room, promising he would arrive in 10 to 15 minutes.

Hours passed. And when

Sumaira asked if the doctor had stepped out for prayers, staff insisted he was in the ER. "They kept saying he was coming, but we waited more than two hours," she said.

By 2:30 p.m., Dr Bashir finally showed up. At 2:45, Sumaira went inside. The mother said the doctor didn't examine her son, didn't take his temperature, and didn't check his vitals. The only measurement taken was the baby's weight by the receptionist. "I told him Ahmed might be dehydrated. He didn't



even check," Sumaira said. The night grew worse. Ahmed

remained restless. Sumaira and her husband took him to the

paediatric emergency room at SKIMS. There, only one doctor, Dr Tahir, was present. A nurse arrived late, after Ahmed had been denied timely care.

Attempts to draw blood for basic tests failed repeatedly. The veins, the staff said, were "too cold."

After eight painful pricks, they inserted a DNS line and began fluids.

Half an hour later, test results had not been processed. Dr Tahir was asleep. When asked about the tests, he asked

Sumaira's husband to deliver them to the lab.

Throughout the night, Ahmed's condition worsened. His lips turned blue. Oxygen levels dropped to 64. Nurses and the doctor dismissed concerns, attributing the readings to faulty machines or cold extremities.

Finally, only after raising her voice did the doctor attend to Ahmed. He was rushed to NICU.

By 10:15 a.m., Ahmed had died. Sumaira Sumi, exhausted and grieving, [More on P10](#)

AIU Suspends Al Falah University's Membership

Press Trust Of India

New Delhi: The Association of Indian Universities (AIU) on Thursday suspended membership of Al Falah University, which is under scanner in connection with the Red Fort blast case, officials said.

The Association of Indian Universities (AIU) is a registered society under the Societies Registration Act, 1860, with membership of Indian Universities. It provides a forum for administrators and academicians of member universities to exchange views and discuss matters of common concern.

"It is intimated that, as per the Bye-laws of the Association of Indian Universities(AIU), all universities shall be treated as members as long as they remain in good standing," said AIU Secretary General, Pankaj Mittal.

"However, it has come to notice that Al Falah University, Faridabad, Haryana, does not appear to be in good standing. Accordingly, the membership of AIU was accorded to Al Falah University, Faridabad, Haryana, stands suspended with immediate effect," she added.

The top official informed that Al Falah University is

“It is intimated that, as per the Bye-laws of the Association of Indian Universities(AIU), all universities shall be treated as members as long as they remain in good standing

not authorised to use the name or logo of AIU in any of its activities, and the AIU logo must be removed from the university's official website.

The Al Falah University in Dhauj village in Faridabad came under the scanner of investigating agencies after an instestate "white collar" terror module was busted. It is a private institute that also houses a hospital on its campus.

On Monday, a high-intensity blast ripped through a car near Red Fort in Delhi, killing 13 people and injuring several others, hours after the busting of a "white collar terror module" and the arrest of eight people, including three doctors. The arrested doctors were linked to Al Falah University.

SC Bans Mining Within 1 KM of National Parks, Sanctuaries



Press Trust Of India

New Delhi ~ The Supreme Court on Thursday banned mining activities within an area of one km from national parks and wildlife sanctuaries, noting that such activities will be hazardous to the wildlife.

A bench comprising Chief Justice of India BR Gavai and Justice K Vinod Chandran was considering pleas on issues related to the notification of areas under Saranda Wildlife Sanctuary (SWL) and the Sasangdaburu Conservation Reserve (SCR) as a conservation reserve in Jharkhand.

"It has been the consistent view of this court that mining activities within one km of the protected area will be hazardous to the wildlife. Though in the case of the Goa Foundation, the said directions were issued with respect to the State of Goa, we find that such directions need to be issued on a pan-India basis.

"We direct that mining within national parks and wildlife sanctuaries and within an area of one km from the boundary of such national parks or wildlife sanctuaries shall not be permissible," the bench said.

The top court also directed the Jharkhand government to notify the region as a wildlife sanctuary.

It clarified that the rights of the tribals and forest dwellers in the region should be protected as per the Forest Rights Act and asked the state government to widely publicise it.

Earlier, the bench had asked the Jharkhand government to take a decision to declare the ecologically rich Saranda region as a reserve forest.

The matter pertained to a long-pending proposal to notify the Saranda and Sasangdaburu forest areas in West Singhbhum district as a wildlife sanctuary and conservation reserve, respectively.



Bihar Verdict Today: NDA Confident, RJD Eyes Upset

EC Puts Elaborate Security, Monitoring Mechanism in Place Across 243 Constituencies

Trans Asia News

Patna: The Election Commission of India will begin counting of votes for the high-stakes Bihar Assembly elections from 8 a.m. on Friday, marking the final stage of a fiercely contested political battle.

Barely 24 hours before results, top leaders across parties huddled in strategy meetings on Thursday, fine-tuning last-minute plans. The verdict will decide whether Nitish Kumar, the JD(U) stalwart and Bihar's longest-serving Chief Minister, secures a record fifth consecutive term—or whether voters swing towards change.

Exit polls have largely projected a clean sweep for the NDA, of which the JD(U) is a key constituent, triggering jubilation in ruling circles and unease in the opposition INDIA bloc. BJP leaders have reportedly ordered large quantities of sweets in anticipation of a "day of victory," PTI reported.

Senior JD(U) leader Shrawan Kumar, who held the rural development portfolio, predicted an NDA win "with a difference." Meanwhile, RJD leader Tejashwi Yadav, the INDIA bloc's chief ministerial candidate, dismissed exit poll findings, recalling past media "goof-ups" such as exaggerated Operation Sindoor reports and false news of veteran actor Dharmendra's death.

EC's Tight Security, 4,300 Counting Tables Ready

According to the Election Commission, elaborate arrangements have been made for counting across all 243 constituencies. The process will be overseen by 243 returning officers (ROs), their observers, and candidates or their representatives.

A total of 4,372 counting tables have been set up, each staffed by a supervisor, assistant, and micro-observer. More than 18,000 counting agents appointed by candidates will also monitor proceedings.

Counting of postal ballots will begin first at 8 a.m., followed by EVM counting at 8:30 a.m. Postal ballots will be tallied before the penultimate round of EVM counting. The Election Commission emphasized that seals and serial numbers of EVM control units will be verified before counting, with VVPAT slips cross-checked in case of discrepancies.

After EVM counting, five polling stations per constituency will undergo mandatory VVPAT verification in the presence of candidates and their agents. The Commission said results will be uploaded round-wise and constituency-wise on its official results portal, advising media and the public to rely only on verified updates and disregard unofficial claims circulating online or on television.

"The Commission advises all to refer only to the official results portal for accurate and verified updates," the EC cautioned.

'Exercise Trishul Sets New Benchmark, Strengthens Forces'

Press Trust Of India

Porbandar : Tri-services' Exercise Trishul has set new benchmarks in jointness and interoperability and "we go back much stronger out of it", top Indian military commanders said on Thursday.

The nearly two-week-long exercise that culminated with a joint amphibious exercise -- Amphex 2025 -- was the largest tri-services exercise conducted after Operation Sindoor.

Lt Gen Dhiraj Seth, General Officer Commanding-in-Chief, Southern Command; Vice-Admiral Krishna Swaminathan, Flag Officer Commanding-in-Chief, Western Naval Command; and Air Marshal Nagesh Kapoor, Air Officer Commanding-in-Chief, South Western Air Command, witnessed the exercise.

The top commanders also interacted with the media before the exercise commenced

on Madhavpur Beach off the Saurashtra Coast in Gujarat's Porbandar.

Asked if Exercise Trishul was a fallout of Operation Sindoor conducted by the armed forces in May, and whether there was any strategic messaging in it, Air Marshal Kapoor said "no" to both the queries.

"This has been a continuous process, a regular exercise. To give or not to give a strategic message was not our aim. Our aim was to refine our protocols and procedures, and field new technology. So, it was not a fall-out of Operation Sindoor, and there was no strategic messaging (in it)," he said.

Air Marshal Kapoor also shared that the exercise brought to the table "our warfare capabilities", saying the IAF has flown "approximately 1,450 sorties during this exercise".

"We analyse the results to ensure our tactics become more refined in the next exercise. Various new equipment have been fielded during the exercise... I can confidently say that our troops are ready to come out stronger, and I have no doubt about that," the officer said.

From Thar desert to Kutch, the Army, Navy and the Air Force took part in a series of sub-exercises for the last two weeks, under the overarching framework of Exercise Trishul.

Lt Gen Seth said the exercise has set a new benchmark in jointness, integration and interoperability.

"During Exercise Trishul, the kind of jointness, integration and interoperability we have established is a new symbol. It has been very effective, and we have set a new benchmark," the army commander said.

Delhi Blast Victims Suffer Hearing Loss, Pain in Ear

Neha Mishra

Press Trust Of India

New Delhi: Several of those injured in the Red Fort blast are suffering from hearing problems and pain in ear, doctors have said.

Of the 13 dead in the Monday blast, only eight have been identified, as the remaining came dismembered.

Many of the blast victims have been admitted to LNJP Hospital in different departments. According to an official speaking to PTI, the hospital's emergency ward currently has 12 patients —

partment, Sir Ganga Ram Hospital, said that in such high-intensity blasts, the extent of the impact depends on several factors, including the distance from the explosion.

"Some people are also more prone to what we call 'soft ears,' meaning they are more sensitive to noise-induced trauma than others. The duration and intensity of the effect vary, often resulting in temporary or permanent hearing impairment and, in some cases, tinnitus — a persistent ringing sound in the ear," he said.

On Monday evening, a powerful explosion ripped



six in the isolation ward, four in the ICU, four in the neurosurgery unit, and one in the trauma centre.

Md Safwan, 28, from Chennai is suffering from pain in both ears, along with abrasions, swelling on his leg, and bruises.

Shiva Jaiswal, also 28, from Uttar Pradesh has hearing issues in both ears, burns on his arm, forearm, and face, and multiple abrasions.

Doctor Devinder Rai, Senior Consultant, ENT De-

through a slow-moving car near the Red Fort area, killing 13 people and injuring around 27. The entire area has been sealed for investigation.

Among the unidentified, one body is believed to be of a man aged around 40, another approximately 58. Three more bodies were brought to the hospital at 11.53 pm and 11.51 pm and one body part arrived at 10.22 pm on Monday, according to the latest medical report seen by PTI.

SC Orders HCs To Display Verdict On Websites

Press Trust Of India

New Delhi- To enhance transparency and accountability, the Supreme Court on Wednesday directed all the high courts in the country to create a dashboard on their websites giving details of judgements reserved after January 31, verdicts pronounced, and the date of uploading on their platforms.

A bench of Justices Surya Kant and Joymalya Bagchi, which has taken a critical view of several high courts, including the Jharkhand High Court, not delivering verdicts in both criminal and civil cases for years together after hearing the final arguments and reserving their decisions, said this data should be in public domain.

"Let everyone know how many judgements were reserved, in how many cases orders were passed and on which date the decision was uploaded on the high court website," Justice Kant said.

Concurring with Justice Kant, Justice Bagchi said, "Creating a dashboard or a separate window on the high court's website will show the accountability of the judiciary towards the people".

The top court was hearing a batch of pleas of which one, filed initially by several death row and life convicts through advocate Fauzia Shakil, complained to the top court that the Jharkhand High Court did not deliver judgements for couple of years on their appeals against conviction and sentence, after hearing the final arguments and reserving the decisions.

However, immediately after the apex court's nudge, the Jharkhand High Court delivered the verdicts in their matter and most of them were acquitted of their charges.

Similarly, other convicts lodged in different jails of Jharkhand also approached the top court seeking similar directions.

The bench then expanded the scope of the litigation and sought details of such cases from all the high courts, where judgements were not pronounced for months even after reserving the decisions.

On Wednesday, Shakil, appointed amicus curiae in the matter, pointed out that seven high courts have not submitted their details, while the rest have submitted their reports and the data is being compiled.

Man Posing as IT Officer Steals ₹55 Lakh in Fake Raid

Press Trust Of India

Palghar: A man has been arrested in Palghar district for allegedly posing as an income tax officer and duping a woman of Rs 55.8 lakh through a fake raid, police said on Thursday.

A Boisar police station official identified the accused as Faiyaz Kader Kazi alias Manish Pawaskar.

"He and his associates raided a home in Mann village last month by



posing as IT department personnel. Showing fake ID cards, the accused seized Rs 55.80 lakh from a cupboard and fled. After a case was filed, we checked CCTV footage of stretches on Boisar-Chilhar Road, Mumbai-Ahmedabad National Highway, and Manor-Bhiwandi Highway," the official said.

Faiyaz Kader Kazi alias Manish Pawaskar, who hails from Rajapur in Ratnagiri district, was arrested, while a hunt is on for his accomplices, the official said.

The top commanders also interacted with the media before the exercise commenced

“He and his associates raided a home in Mann village last month by posing as IT department personnel. Showing fake ID cards, the accused seized Rs 55.80 lakh from a cupboard and fled.

Karan Johar Condemns ‘Media Circus’ Around Ailing Dharmendra

Press Trust Of India

Mumbai ~ Filmmaker Karan Johar on Thursday criticised the “paparazzi and media circus” around an ailing Dharmendra, urging them to leave the Deol family alone as they cope with an emotionally difficult time.

Johar shared a note on his Instagram Stories and said the relentless media coverage of a “living legend who has contributed so massively to our cinema” was “heart-breaking”. “When basic courtesy and sensitivity leaves our hearts and our actions, we know we are a doomed race... PLEASE leave a family alone!!!! They are already emotionally combatting so much...”

“It’s heartbreaking to see a paparazzi and media circus for a living legend who has contributed so massively to our cinema... This is not coverage; it’s disrespect!” he said.

Dharmendra, 89, was discharged from



the Breach Candy Hospital and moved home for continued treatment.

Over the past two days, media crews had camped outside both the hospital and the Deol residence, prompting pleas of privacy from the family.

Earlier on Thursday, actor Sunny Deol sharply reprimanded photographers gathered outside his Juhu home.



His remarks followed the circulation of a leaked video purportedly showing the Deol family grieving at the bedside of an ailing Dharmendra. On Tuesday, as rumours swirled that he had died and condolences started pouring in, daughter Esha Deol and wife Hema Malini condemned “irresponsible” media behaviour and clarified that the actor was stable and responding to treatment.



Sri Sri Ravi Shankar Meets Mirwaiz Umar Farooq

Observer News Service

Srinagar: Founder of the Art of Living Foundation, Sri Sri Ravi Shankar, met Mirwaiz Muhammad Umar Farooq at his residence in Srinagar on Thursday where the two discussed peace, compassion, and inter-faith harmony.

During the cordial meeting, Sri Sri Ravi Shankar, who is visiting the Valley after seven years, expressed happiness at returning to Kashmir and lauded its rich spiritual and cultural heritage as a symbol of coexistence and harmony.

Mirwaiz Umar Farooq

Both leaders underscored the need for sustained dialogue, empathy, and mutual understanding as essential pillars to promote peace, dignity, and human values in society.

and disempowerment often fuel radicalisation, which poses a serious threat to peace and stability.

Mirwaiz also appreciated Sri Sri Ravi Shankar's recent anti-drug awareness initiatives in the Valley and emphasised that such efforts are vital



welcomed the visiting spiritual leader and reiterated that the institution of the Mirwaiz remains deeply committed to peace and dialogue as the most humane and effective means of addressing issues and resolving differences. Both leaders agreed that injustice

to safeguarding the younger generation.

Both leaders underscored the need for sustained dialogue, empathy, and mutual understanding as essential pillars to promote peace, dignity, and human values in society.

Bemina Residents Terrified by Stray Dog Packs

Observer News Service

Srinagar: Panic and fear have gripped Gousia Colony in Bemina area of Srinagar as locals complain of an alarming rise in stray dogs roaming the lanes, making it unsafe for women and children to step outside.

Locals told KNT that the area has turned virtually inaccessible during morning and evening hours as packs of stray dogs occupy the lanes. "The situation has worsened to the extent that we can't even venture out to fetch bread

or offer prayers," said one local, adding that the menace has created a constant sense of fear among inhabitants.

Inhabitants, particularly women and children, are said to be the worst affected. "Our children are terrified, and women avoid stepping out alone. The dogs chase anyone passing by," another local lamented.

The inhabitants have made an appeal to the Srinagar Municipal Corporation (SMC) and concerned authorities to act immediately and address the growing menace before it leads to any untoward incident.



DC, Commissioner SMC Review Traffic Decongestion Measures

Observer News Service

Srinagar: Deputy Commissioner (DC) Srinagar, Akshay Labroo, and Commissioner, Srinagar Municipal Corporation (SMC), on Thursday chaired a comprehensive meeting at the DC Office Conference Hall to deliberate on key measures aimed at decongesting city traffic and improving overall mobility.

The meeting was attended by SSP Traffic, Aljaz Ahmad; Additional Deputy Commissioners, Mir Intiyaz Ul Aziz and Aadil Fareed; Regional Transport Officer (RTO) Kashmir, Qazi Irfan; Chief Planning Officer, Fayaz Ahmad Dar; Superintending Engineers of R&B North and South, Shabir Ahmad and Tatheer Manzoor; ARTO Srinagar, Mouzam Ali; besides officials from Smart City Srinagar Limited (SSCL) and other concerned departments.

A detailed discussion was held on a range of crucial agenda points including the notification of dedicated bus stops within the city, delineation of contract carriage permits, replication of one-way traffic systems on select routes, identification of accident-prone (black) spots, regulation of e-rickshaw movement, and exploration of alternate road connectivity projects. The meeting also reviewed proposals for developing additional parking spaces and easing pressure on existing routes.

After extensive deliberations, several decisions were finalized

Use Public Transport, Avoid Roadside Parking: SSP Traffic

Observer News Service

Srinagar: Senior Superintendent of Police (SSP) Traffic Srinagar city, Ajaz Ahmad Thursday appealed to citizens to cooperate with traffic authorities by using public transport, shared taxis and avoiding roadside parking to help ease the mounting congestion in the summer capital.

Addressing a press conference at his office, SSP Ajaz Ahmad said traffic pressure in Srinagar has grown sharply in recent weeks as schools and offices now open around the same time, particularly along M.A. Road and Residency Road, the city's busiest corridors.

The shorter autumn daylight window, he said, has further narrowed the time available to regulate peak-hour

movement.

The SSP said that despite the Darbar Move offices shifted to Jammu, traffic complaints have increased.

"Earlier, school timings were 8 AM, but now both schools and offices start at 10 AM. As everyone leaves and returns together, the traffic load converges on key routes," he said, adding that the situation worsens in the evening when people finish work between 3 and 4 PM.


According to KNO, he said additional personnel are being deployed at critical junctions and appealed for citizen cooperation. "We understand the public's inconvenience, but people must avoid roadside parking and prefer shared or public transport. Only collective effort can ease the gridlock," he said.

to address key traffic bottlenecks and improve transport reliability. The officers emphasized the importance of providing robust and efficient public transport services and taking proactive steps to prevent traffic congestion for smoother vehicular movement across Srinagar.

The DC and SMC Commissioner also underscored the need for a structured and sustainable frame-

work for e-rickshaw operations—balancing convenience, safety, and discipline on city roads.

Additionally, the meeting discussed the framework for establishing a District Excellence Centre Srinagar at the Regional Transport Office, aimed at enhancing efficiency and coordination among departments involved in urban transport management.




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

AIRPORTS
SHIEK UL ALAM AIRPORT: 01942303311




RAILWAYS




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

HIGHWAY STATUS



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



HIJRI
CALENDAR
22 Jumada al-Awwal
1447

PRAYERS

FAJR	5: 38
ZUHR	12:14
ASR	3: 51
Magrib	5:31
ISHA	6: 55

This Day In History

- 1380- King Charles VI of France crowned at age 12
- 1524- Francisco Pizarro begins his 1st great expedition, near Colombia
- 1550- Pope Julius III proclaims new seat on Council of Trent
- 1675- Pope Clemens X declares Gorcumse martyrs divine
- 1680- Gottfried Kirch discovers the Great Comet of 1680 (Kirch's Comet/Newton's Comet)
- 1834- William Thomson, later scientist Lord Kelvin, enters Glasgow University at just 10 yrs 4 months
- 1856- American Gail Borden is issued a patent for technology related to his invention of condensed milk
- 1864- One of the last public executions in England: Franz Muller is hanged for murder in front of a crowd of 50,000 outside Newgate Prison
- 1881- Charles Guiteau put on trial for the assassination of US President Garfield
- 1885- Serbia invades Bulgaria, beginning the two-week Serbo-Bulgarian War; the Serbs are later defeated decisively [O.S. November 2]
- 1889- New York World reporter Nellie Bly (Elizabeth Cochran) begins her attempt to surpass fictitious journey of Jules Verne's Phileas Fogg by traveling around the world in under 80 days. She succeeds, finishing the trip in 72 days, 6 hours
- 1896- Power plant at Niagara Falls begins operation
- 1907- The Third Duma (Parliament) meets in Russia; following Tsar Nicholas II's limiting of the franchise, a conservative majority holds sway and suppresses the radical elements

CONDOLENCE MESSAGE

The J&K State Cooperative Bank Employees Union expresses its deep sorrow on the sad demise of the mother of Mr. Mohammad Maqbool, presently posted at Branch office Budgam. We extend our heartfelt condolences to Mr. Maqbool and his family in this moment of grief. May the departed soul rest in eternal peace, and may Almighty grant the bereaved family strength and patience to bear this irreparable loss. Our thoughts and prayers are with the family during this difficult time.

Regards
J&K State Cooperative Bank
Employees Union

CONDOLENCE MESSAGE

We deeply mourn the sad demise of Mr. Mohammad Akbar Ganie (Ex-DGM), father of Mr. Javed Ahmad Ganie, Assistant Manager, JKSCB. Mr. Mohammad Akbar Ganie was an esteemed officer known for his dedication, sincerity, and valuable contribution to the institution. His memories will always be cherished by all who had the privilege of knowing and working with him. The JKSCB Employees Union expresses heartfelt condolences to Mr. Javed Ahmad Ganie and the bereaved family during this difficult time. We pray to the Almighty to grant eternal peace to the departed soul and give strength to the family to bear this profound loss. May his soul rest in peace.



Regards
JKSCB EMPLOYEES UNION

PUBLIC NOTICE

In my Driving License bearing DL NO. JK0520180000783 name is mentioned as AMRITPALL SINGH. But my actual name is AMRITPAL SINGH. Now I want to correct it if anybody has any objection, he/she may contact ARTO OFFICE SOPORE within the period of 7 days; after that, no objection will be accepted.

Name: AMRITPALL SINGH
S/O: GURMEET SINGH
R/O UPLINA BARAMULLA BLA.
BARAMULA, JK
Pincode: 193101

ab

PUBLIC NOTICE

In my Driving License bearing DL NO. JK05 20200002202 name is mentioned as WASEEM AHMAD MALLA. But my actual name is WASEEM AHMAD GANIE, and my father's Name is mentioned as MOHANNAD MAQBOOL MALLA. But my actual name is MOHAMMAD MAQBOOL GANIE. Now I want to correct it if anybody has any objection, he/she may contact ARTO OFFICE SOPORE within the period of 7 days; after that, no objection will be accepted.

Name: WASEEM AHMAD GANIE.
S/O: MOHANNAD MAQBOOL GANIE.
R/O RAWOOCHA DANGIWACHA RAFIABAD BLA.
PANJOORA BARAMULLA, JK
Pincode: 193301

ab



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

Notice Inviting Tender

For and on behalf of Hon'ble Vice Chancellor, Islamic University of Science and Technology, Awantipora, J&K UT, E-Tenders (in Two cover system) are invited on item rate basis, from registered vendors for the following work.

Name of Work: Bid for Services –Laying of Fiber Local Area Network (LAN) Infrastructure including Underground Optical Fiber Cable (UG-OFC) via Horizontal Directional Drilling (HDD), with Testing and Commissioning at IUST Main Campus, Awantipora	
E-NIT No. & Date	No: IUST/DITSS/25/564, Dated: 11-11-2025
Advertised Cost of Work	Rs. 90,00,000.00 Class of Contract: "Approved Vendor"
Bid submission Start Date: 11-11-2025	
Bid submission Closing Date: 22-11-2025	
Bids shall be opened at IUST on 24-11-2025 at 10:00 am.	

Tender details are available on website www.iust.ac.in and <https://jktenders.gov.in>.

DIPK-NB-2451/25
dated: 13-11-2025

Sd/-
A.R Procurement & Stores IUST, Awantipora

NORTHERN RAILWAY
TENDER NOTICE
Invitation of Tenders through E-Procurement system

Sr. Divisional Material Manager, N Rly., Store Branch DRM Office, Firozpur
for and on behalf of President of India, invited tenders through e-procurement system for the supply of the following items: -

Sr. No.	Tender No.	Description	Quantity	Due Date
01	94255737	Portable Emergency lighting equipment box (PELEB) complete with all accessories and conforming to RDSO's Specification No. RDSO/PE/SPEC/TL/0012-2000 (Rev.'0') June 2000, Amendment No. 1.	397 Numbers	04.12.2025

NOTE-Above tenders with detailed description are uploaded on IREPS site i.e. www.ireps.gov.in. The firm, who desires to participate against e-tenders, is advised to electronically register themselves on the above website for which they would require to have a class III digital certificate form certifying Agencies authorized under IT Act 2000 by Govt. of India. Manual offers against e-tenders will not be accepted.

No. 04/2025-26/94255737 Date: 13.11.2025

SERVING CUSTOMERS WITH A SMILE 3532/25

GOVERNMENT OF (U.T) JAMMU & KASHMIR
Office Of The Executive Engineer Jal Shakti (PHE) Deptt. Ground Water Division Srinagar
Baghi-Ali-Mardan, Nowshara Srinagar.
E- mail: - hakeemmushtaq.75316@jk.gov.in Tel./FaxNo:- 0194-2411285

CANCELLATION CORRIGENDUM/NOTICE

Sub: Repairing of Washrooms of Divisional Office of Jal Shakti (PHE) Ground water Division Srinagar.

Ref: This office e.NIT No. 56 /JS-PHE/GWDS/Mech. 2025-26, issued vide endorsement No: JS-PHE/GWDS/25-26/Camp/ 11672-82, dated: 07-11-2025 Tender ID No: 2025_PHE_294625.1

Refer to the above mentioned subject and reference. In this connection, due to change in technical specifications, the above subject mentioned work issued under reference No. is hereby cancelled.

DIPK-8082/25
dated: 13-11-2025

Sd/-
Executive Engineer,
Jal Shakti (PHE) Deptt.
Ground Water Div. Srinagar.

KASHMIR OBSERVER®

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KO VIEW

Kashmir's
Diabetes Distress

World Diabetes Day carries a deeper meaning for Kashmir. It points to a growing health crisis that has slowly spread through homes and hospitals across the valley.

Studies show that around 19 percent of adults in Jammu and Kashmir live with diabetes, almost double the national average. In cities, the figure rises to 26 percent, placing the region among the highest in North India.

Hospitals report a steady rise in new cases, and younger people are increasingly affected. Doctors at SKIMS and GMC Srinagar say that nearly one in five patients visiting their outpatient departments now suffers from diabetes or prediabetes. Many discover it late, when complications like kidney failure or heart disease have already begun.

Researchers point to the same causes: poor diet, lack of physical activity, obesity, and high stress.

Traditional Kashmiri meals once centered on grains, vegetables, and home-cooked food. Today, processed snacks, sweetened tea, and fried street food dominate daily life.

Long winters and sedentary routines make things worse. Studies from the Indian Council of Medical Research and local universities show that central obesity and hypertension are major risk factors among Kashmiris. Smoking and genetic predisposition add to the burden.

Diabetes is now one of the leading causes of blindness, kidney disease, and amputations in the region. It silently drains families of income and energy, often pushing them into debt from medical expenses.

Every village needs regular sugar testing and counseling at health centres. Schools and offices should encourage movement and healthy food. Awareness must focus on prevention than cure.

Community leaders, religious groups, and media can help people change habits before it's too late.

On November 14, World Diabetes Day reminds Kashmir to act now. Simple habits like walking daily, eating healthy, and testing sugar levels can help the valley stop this silent crisis before it deepens.

CASH COURSE

Read This Before You Buy Anything

Enterprise The Valley

Years of subsidies created dependence. Real growth will come from skills and self-reliance.

Irshad Mushtaq

For too long, Kashmir's idea of industrial growth has relied on subsidies instead of real enterprise. Government packages promised development, but many factories existed only to claim benefits. When the funds stopped, most of them shut down, leaving behind empty buildings and lost jobs.

True growth comes from effort, skill, and steady markets. Tourism, handicrafts, and horticulture once kept Kashmir's economy alive, but each is now struggling. Poor roads, weak transport, and storage problems hurt farmers and artisans alike. Young entrepreneurs have ideas, but face endless paperwork and unreliable infrastructure.

It is time to change how we think about progress. Kashmir needs small, skill-based industries that serve real market needs. Repair units, design studios, and food ventures can create lasting jobs and pride in local work. This means investing in people, not in perks.

The government can help by simplifying rules, supporting fair loans, and improving logistics. When systems are clear and trustworthy, real investors and workers both gain confidence.

Kashmir's future depends on its ability to build from within. Growth should be earned through hard work, innovation, and honesty.

The valley's real potential lies in its people, and in their power to create.

The author is a Srinagar-based reputed financial advisor.

Why Kashmir's
Schools Must Change

A documentary about social media fame reveals how schools can nurture confidence and self-expression alongside academics.



Inshallah Azhar

Last week, I found myself in a packed hall at the University of Kashmir, attending a film festival organized by the Media Education Research Centre. Various documentaries and short films were being screened, each followed by lively discussions between students and scholars.

I wandered among the audience, notebook in hand, ready to capture impressions. One documentary, in particular, stayed with me long after the lights came back on. Its title was almost casual: Hello Guyzz.

The film follows the life of a married woman from a middle-class family. She started making TikTok videos and went viral.

Her journey was far from easy. Family opposition, even physical abuse from her husband and relatives, could not shake her resolve. She continued creating content, learning along the way, refining her voice, and growing ever more confident.

I do not advocate that every woman in Kashmir follow her path or make similar content. Our society has deep cultural and religious traditions that guide public behaviour.

Still, her story illuminates a universal truth: confidence and courage are skills in themselves, and they can flourish outside conventional education.

Many viewers might dismiss her success as trivial. After all, TikTok videos are short, informal, and often unpolished.

But speaking confidently into a camera and sharing ideas with an audience is far from easy. It requires overcoming hesitation, fear, and self-doubt, barriers that many students in our schools face every day.

The woman in the documentary may not have had a formal higher education, but the environment she grew up in nurtured her with kindness, encouragement, and patience. These qualities gave her the fearlessness that propelled her to viral success.

Scrolling through social media, most of us encounter content that feels superficial or cringe-worthy. Few stop to consider the courage it takes to put oneself out there for public scrutiny.

That courage, the ability to face an audience without fear, is precisely what our schools often fail to cultivate.

Kashmiri students frequently grapple with stage fright, hesitation, and low self-

confidence. These are consequences of systemic shortcomings.

From early schooling onward, teacher-student relationships hinge on academic performance rather than holistic development. Good grades become the currency of approval, while personal expression, creativity, and risk-taking remain undervalued.

This pattern is visible across both government and private schools, though the disparities are sharper in the former.

Government schools, particularly at the primary and middle levels, often struggle with inadequate resources, overcrowded

publicly remains handicapped in both personal and professional arenas.

The documentary reminded me that education must extend beyond textbooks. It must develop courage and self-assurance. Schools should foster positive, supportive teacher-student relationships. Students who perform well academically tend to receive encouragement, boosting their confidence. Those who lag fall behind emotionally, reinforcing fear of failure.

We need a system that values every student's voice, not just their grades.

Social media illustrates the potential of

I left the festival thinking about the woman in Hello Guyzz. She may not have had formal qualifications, but she mastered fearlessness. She created a space for herself, learned skills along the way, and dared to be visible. Our schools should offer the same opportunity to every child: confidence, courage, and a voice that can speak without hesitation.

classrooms, and outdated teaching methods.

Students in such schools carry a weak foundation into higher education, hampering both knowledge and confidence.

Parents who can afford it send their children to private schools, hoping for an edge in academics and self-expression. Even teachers often do the same for their own children.

I have asked myself where the responsibility lies.

Are government teachers underperforming because their job security reduces pressure? Do parents in government schools fail to engage enough in their children's learning?

The truth is more complex. Becoming a teacher in a government school requires rigorous study and a competitive selection process. Knowledge is rarely the problem. The challenge lies in nurturing students who can express themselves without fear and hesitation.

In a digitally connected society, knowledge alone is insufficient. Confidence and communication are equally crucial for success.

Digital tools and online learning platforms have reshaped education, offering students a chance to learn at their own pace. Private school students often benefit from exposure to these tools, which can enhance their self-expression and creativity.

But fear and nervousness persist even among the academically gifted. A student who excels in exams but struggles to speak

self-expression in a world where traditional employment remains uncertain. Campus radio, digital storytelling, and media-related co-curricular activities can give students the tools to communicate, collaborate, and showcase their skills.

Exposure to such platforms at the school level can cultivate fearlessness, preparing students to face both digital and real-world challenges.

Zohran Mamdani's election as New York City's youngest councilman demonstrates the power of social media. He leveraged online platforms to amplify his voice and reach audiences that traditional methods might have ignored.

Schools do not need to train students to follow the same path. They only need to provide safe spaces for public expression, where creativity and confidence can flourish.

I left the festival thinking about the woman in Hello Guyzz. She may not have had formal qualifications, but she mastered fearlessness. She created a space for herself, learned skills along the way, and dared to be visible.

Our schools should offer the same opportunity to every child: confidence, courage, and a voice that can speak without hesitation.

The author is a research scholar at the University of Kashmir, specializing in health communication. He can be reached at darazhar77@gmail.com

Letter to Editor

The Lost Roots of Kashmir's Digital Children

It is November 14, Children's Day, a date meant to remind us of the value of childhood and the responsibility of nurturing it.

This reminder feels quite compelling in the valley. Our children are growing up in a world where learning begins on a screen and dreams are shaped by algorithms.

They are quick with gadgets, fluent in apps, and ready for competitions that take them beyond borders. Their curiosity is boundless, their confidence striking. But beneath this digital brilliance lies a sad story.

Kashmiri children are evolving fast, but the soil that once nourished

them seems to be slipping away. Many can code before they can recite a verse in their mother tongue. They can design, pitch, and present, but they rarely pause to ask what it means to belong.

The world tells them to look ahead, while the valley whispers to look within. Somewhere between these two calls, a generation is learning to grow without roots.

Schools, too, are caught in this transition. They prepare children for competitive exams, global markets, and social confidence. But how many prepare them for the moral and emotional world they come from?

The stories of our poets, the patience of our artisans, and the pulse of the seasons are the language of belonging. A child who learns empathy, humility, and cultural pride grows with depth as well as direction.

What would it mean to rethink education here? Perhaps a school day that begins with a folk tale. Art classes that teach the embroidery of a pheran as much as digital design. Debates that explore both climate change and the loss of our local springs.

The goal is balance, a way of raising children who are both global in thought and grounded in heart.

The test of our time is not how tech-savvy our children become, but how human they remain.

As we celebrate Children's Day, we must ask if we are giving them more tools than values, more exposure than identity.

The future needs to grow from somewhere. And that somewhere must always be home for Kashmiri children.

Sincerely,

Shabnam Mehraj
shabnam.mehraj909@gmail.com

The Invisible Weavers of Kashmir

Kashmir's pashmina glows in global markets, while the women behind it remain in the shadows of their own homes.

Kulsuma Bano

When I began my postgraduate research on women in pashmina work in Baramulla, I imagined I was studying a traditional art form.

I did not expect to walk into a world where women's hands sustain an industry that forgets their names.

Every household I visited had the same sound in the background: the soft, steady whirr of a spinning wheel. It was almost musical.

But behind that sound lay a silence about ownership, pay, and recognition.

Pashmina is a symbol of heritage, patience, and pride in Kashmir. A single shawl can travel from a small village in Baramulla to a boutique in Delhi or Paris, fetching thousands of rupees.

But the woman who spins the wool into fine yarn may earn less than what a city café charges for a cup of coffee.

I met Sara, a 23-year-old spinner, one cold morning in her modest home. Her fingers moved fast and sure over the spindle, twisting the fine fibres of raw wool into perfect threads.

"I start before sunrise," she told me, her eyes fixed on her work. "Once I finish my house chores, I sit here till late evening."

She worked beside her brother, but when it came to money, the control shifted. "He decides how to spend it. I only get a small amount for myself."

That pattern was everywhere I looked. Women produced the yarn, the most delicate and time-consuming part of the process, while men handled the selling and transactions. They travelled to markets, negotiated prices, and brought back the earnings.

At home, women worked long hours, often under poor light, and rarely saw the real value of what they created.



In one village, I met a group of women who spent up to four months weaving a single shawl. When their total earnings were divided across that time, they made roughly 300 to 400 rupees a day, less than an unskilled labourer.

The finished product would sell for fifteen to twenty thousand rupees. "It's like our hands make gold," one woman said with a faint smile, "but we only touch dust."

Beyond wages, this imbalance is about control, over money, mobility, and decisions.

In most families, women are expected to work from home. They are discouraged from visiting markets or

attending cooperative meetings.

In some cases, they are not even allowed to interact with buyers.

"Men talk to men," Naina, a 29-year-old weaver, told me. "We are not supposed to sit in the market."

Their exclusion extends to policy and planning.

In the villages where I conducted my fieldwork, over 90 percent of households were involved in pashmina weaving, but few women's names appeared in cooperative or union records.

Since their work takes place within the home, it is often dismissed as "family labour." They do not exist as workers. And that invisibility has real consequences.

Without income in their own name, women lose agency. They cannot save, invest, or make choices that improve their lives.

Some I met spoke of being mocked or scolded for asking about money. Others described verbal abuse when they questioned how their earnings were spent.

Economic dependence leaves

them with little power to challenge such treatment or walk away from it.

During interviews, I often found myself struggling with anger. These women were not unskilled or passive. They were experts at what they did: patient, precise, and deeply proud of their craft.

What they lacked was access. The tools, the raw material, and the buyers were controlled by men. Even the language of the industry reflects this hierarchy: "master weaver," "dealer," "exporter" - all male titles.

The pashmina that adorns global runways owes its existence to invisible hands. Every strand that passes through a loom carries the touch of a woman who is rarely paid what she deserves. The global market celebrates the product but forgets the person behind it.

Real change must begin with ownership. Women-led cooperatives could transform this landscape by letting artisans sell directly and earn collectively.

When women control their sales,

they earn more and command respect at home. In a few parts of Kashmir, small self-help groups have started doing this, but they remain underfunded and unsupported.

Skill recognition is another missing link. Government certification could help women gain fair rates and enter export chains.

If a spinner's name appeared on the product she created, her value would increase, so would her pride.

Legal protection matters too. Home-based artisans must be brought under labour laws to ensure minimum wages and social security.

Money alone cannot solve everything. The deeper challenge lies in changing attitudes that see women as helpers rather than earners.

Awareness campaigns in weaving communities could help families understand that women's income is not a threat but an asset.

Access to microfinance is equally vital. Many women told me they would like to buy their own spinning wheels or raw material but



BEHIND EVERY SHAWL SOLD ABROAD IS A WOMAN IN KASHMIR who works through cold mornings and late nights, her labour woven into something she can never claim as her own.

lacked funds.

Small, interest-free loans could give them independence and stability.

When I look back on my research, I remember those long winter afternoons spent inside rooms where women sat spinning by the hearth. Their fingers were fast, their talk gentle, and their laughter rare. They spoke of dreams, of sending children to school, buying a machine, and having their own name on the product they make.

The beauty of a pashmina shawl lies in its softness and fine weave, but its story is one of endurance.

Behind every shawl sold abroad is a woman in Kashmir who works through cold mornings and late nights, her labour woven into something she can never claim as her own.

True value for these women will come only when the hands that create Kashmir's most treasured fabric are also allowed to own it.

Pashmina's future depends on whether the women behind the wool are finally seen, valued, and free to shape their own lives.

— The author works at HWVO and holds an MA in Gender Studies from Jamia Millia Islamia, Delhi. She can be reached at kulsumayousuf443@gmail.com

The Death of Verification

A false rumour about a film legend's death shows how speed has replaced sense in modern journalism.

Seema Sangra

Two days ago, while scrolling through my phone, a message flashed in a WhatsApp group: "End of an era."

Below it was a picture of veteran actor Dharmendra.

A moment later came an Instagram post by a bestselling novelist and socialite: a black-and-white photograph with the actor from the pages of a bygone Stardust magazine.

The caption carried a heartfelt tribute, a promise of a forthcoming column, and a hashtag: #RIP.

The story seemed set, the digital obituary complete. But like life itself, every story needs verification.

News portals, scrambling to keep pace, echoed the sentiment. Then came the correction, a blessed denial.

It was Esha Deol, the actor's daughter, who stepped in to refute the rumors.

In the comments section of the novelist's post, a fan added a plea for reason: "Requesting you to delete this post as he is recovering. It is a very stressful time for the family. I don't know why people have to spread rumours about someone passing away. Sad indeed."

The sadness deepened as the story twisted.

Journalists rushed to the hospital, their persistence so intrusive that the actor's elder son, a star in his own right, was forced to confront them publicly.

While Veeru, as Dharmendra is fondly remembered from Sholay, was hopefully delighting in his recovery, journalism seemed to be losing its dignity in the chase for a dubious headline.

Bill Kovach, former Washing-



THERE WAS ONCE A SAYING COMMON IN OLD NEWSROOMS: "If your mother says she loves you, check it out." Today, when a rumour can circle the globe before truth has had its first cup of tea, that old advice feels like a pledge we all must renew.

ton bureau chief of The New York Times, once said that "the essence of journalism is a discipline of verification."

That discipline now feels en-

dangered.

In our hyper-connected world, conclusions come before confirmation. Before official agencies even reach the scene, the verdict, on motive, cause, or crime, is already tried, sentenced, and shared a million times.

We can be thankful this was only a false alarm about a beloved actor. We laughed, sighed in relief, and moved on. But not all misinformation ends so gently.

In the rush to be first, to fit a narrative, to feed the algorithmic beast, we are building a world on a foundation of sand.

There was once a saying common in old newsrooms: "If your mother says she loves you, check it out."

Today, when a rumour can circle the globe before truth has had its first cup of tea, that old advice feels like a pledge we all must renew.

— The author, a native of Jammu & Kashmir, leads the Media Studies program at Amity University Dubai and serves as Media Advisor to the Kashmir World Film Festival.

Brides of Winter

From henna-stained hands to herbal facials, Kashmir's winter brides blend ancient rituals with modern care to shine through the cold.

Shahnaz Hussain

Kashmiri winter wedding feels like something out of a dream. The air is crisp, the light soft, and every photograph looks touched by gold.

Winter may make the setting magical, but it also brings challenges for skin and hair that need special attention.

For every bride hoping to look flawless through the long wedding days, preparation begins weeks ahead.

Cold air dries the skin and steals its natural glow, while long functions and heavy makeup can dull the complexion.

A simple care routine, built on cleansing, hydration, and nourishment, can make all the difference.

No Kashmiri wedding begins without mehndi. The ritual of henna runs deep in the valley's traditions. Every bride dreams of dark, rich patterns on her palms and arms, symbols of love, luck, and fertility.

The intricate designs, including floral, paisley, and abstract, speak of patience and artistry. Sometimes, women cover their feet and calves too, turning the skin into a canvas of celebration.

The darker the stain, elders say, the stronger the bond.

Bridal preparation today often starts in salons that mix heritage with science. They offer everything from skin therapies to hair spa treatments.



ON THE WEDDING DAY, WHEN THE BRIDE STEPS INTO THE LIGHT, everything comes together: the rich colours, the flawless skin, and the steady confidence.

A good salon routine begins early, especially for those dealing with acne, pigmentation, or dryness.

Facials using herbal blends or plant-based peels can refresh the skin. Veg Peel, for instance, helps smooth scars and uneven texture when done weekly over a few sessions.

These treatments should start six to eight weeks before the wedding for best results.

Kashmir's dry winter air can be harsh. Oily skin turns flaky, while sensitive skin reddens easily. Deep cleansing, exfoliation, and hydrat-

ing masks become essential.

Local remedies remain trusted allies: saffron masks for glow, almond scrubs for softness, and rosewater toners for balance.

Therapists in the valley often combine these age-old methods with new techniques, proving that beauty is both tradition and science.

Hair care needs equal focus. Cold weather and indoor heating can make it brittle. Regular oil massages and nourishing masks restore shine.

Kashmiri brides often choose almond, walnut, or apricot oils, all rich in nu-

trients and easily absorbed. Weekly hair spa treatments before the wedding help maintain volume and texture.

Bridal packages today are full-body rituals meant to relax, cleanse, and restore confidence. From body polishes to manicures and foot spas, every step prepares the bride for her big day.

The glow that follows is not only from products but from the calm that comes with care.

The real secret, however, lies beyond the salon. Eating balanced meals, drinking enough water, and sleeping well are simple habits that reflect directly on the skin.

Homemade masks, turmeric and milk for brightness, aloe vera for hydration, and fruit pulps for freshness, remain favourites. Passed down through generations, they remind us that beauty begins with health.

On the wedding day, when the bride steps into the light, everything comes together: the rich colours, the flawless skin, and the steady confidence.

Her glow mirrors the warmth of her preparation and the care woven into every ritual.

— The author is an internationally renowned beauty expert and founder of the Shahnaz Husain Group. Known as the "Herbal Queen of India," she has pioneered Ayurvedic beauty care across the world.

35 Kashmir Craftsmen To Participate In India Int’l Trade Fair In New Delhi

Direct-To-Consumer Sales Platform For World-Famous Pashmina, Kani Shawls, Silk Carpets & More

Observer News Service

SRINAGAR- In order to provide direct marketing linkage, as many as 35 artisans and weavers from Kashmir are participating in the 44th edition of the prestigious India International Trade Fair (IITF) 2025, scheduled from November 14 to 27 at Bharat Mandapam, New Delhi.

Organised by the India Trade Promotion Organisation (ITPO), IITF is country's biggest and most celebrated trade-cum-consumer fair, attracting lakhs of visitors annually.

In a press statement issued here today, a spokesman of the Handicrafts and Handlooms Department, Kashmir, stated that on the requisition of Jammu & Kashmir Trade Promotion Organization, a list of 35 artisans and weavers from Kashmir Division, after draw of lots, was forwarded for participation in the Trade Fair which includes 05 each from Srinagar and Budgam, 03 each from Baramulla, Ganderbal, Anantnag & Bandipora, 02 each from Kupwara, Shopian, Pulwama & Kulgam, and 05 from within the registered Cooperative Societies.

The spokesman further stated that IITF at New Delhi will provide globally-acclaimed Kashmir artisans a direct marketing opportunity for dis-



playing and selling their wide range of exquisite handmade products to domestic and international buyers which include Pashmina and Kani Shawls, Sozni & Crewel embroidery, Hand-knotted Silk Carpets, Walnut Wood Carving and Papier Mache items.

"This is a golden opportunity for our artisans to connect directly with the buyers. IITF 2025 will not only elevate Kashmir's GI-tagged handicrafts on a global platform but also empower our craftsmen economically by ensuring they retain the full value of their labour," the spokesman added.

Markets End Slightly Higher Amid Global Volatility, FII Outflows



Press Trust Of India

MUMBAI- Stock markets' three-day winning run paused on Thursday with benchmark indices Sensex and Nifty closing slightly higher as volatile global sentiment triggered profit-taking, aiding the withdrawal momentum for foreign capital.

After oscillating between gains and losses during the day, the 30-share BSE barometer Sensex ended with a gain of 12.16 points, or 0.01 per cent, at 84,478.67. During the session, it touched a high of 84,919.43 and a low of 84,253.05.

The broader NSE Nifty closed the session in green with just 3.35 points, or 0.01 per cent, higher at 25,879.15.

From the Sensex pack, Asian Paints, ICICI Bank, PowerGrid, Larsen & Toubro, Bajaj Finserv, Bharti Airtel, Sun Pharmaceuticals, Maruti Suzuki India, Axis Bank, UltraTech Cement and HCL Technologies were the only gainers.

On the other hand, Eternal, Tata Motors' commercial vehicles arm, Mahindra & Mahindra, Tata Steel, Bharat Electron-

ics Ltd, Tata Motors Passenger Vehicles, Trent, Tata Consultancy Services, Hindustan Unilever, and Infosys were among the laggards.

"National equities closed flat after a positive session, as profit-taking erased early gains despite optimistic global and domestic cues. Sentiment was buoyed by Trump signing a short-term funding bill to end the US government shutdown and hopes of tariff relief for India," Vinod Nair, Head of Research, Geojit Investments Ltd, said.

Nair further stated that the record-low October inflation prints reinforced expectations of an interest rate cut by RBI, making rate-sensitive sectors like metals and realty attractive to investors.

"However, amidst continued outflows from FII and a weak rupee, profit-taking emerged at elevated levels ahead of the Bihar election results, which left the benchmark indices largely unchanged by the close," he added.

The BSE Midcap gauge fell 0.34 per cent and smallcap closed 0.30 per cent lower.

Buyer Not A Consumer If Purchase Made For Profit: SC

Press Trust Of India

NEW DELHI- In a significant verdict, the Supreme Court on Thursday held that if any purchase of goods or services is for profit generation, then the purchaser cannot be held to be a consumer and consequently cannot pursue cases under the Consumer Protection Act.

A bench of Justices JB Pardiwala and Manoj Misra, delivering the judgement in an appeal filed by M/s Poly Medicure Ltd, affirmed the findings of the State and National Consumer Disputes Redressal Commissions that the complaint filed by the company was not maintainable under the Act.

It held that a company purchasing software to automate its business processes cannot be regarded as a "consumer" under the Consumer Protection Act, 1986, as such a transaction is for a "commercial purpose".

Authoring the verdict, Justice Manoj Misra referred to various judgements and said, "the transaction of purchase of goods/ services (i.e., software) had a nexus with generation of profits and, therefore, qua that transaction the ap-



pellant cannot be considered a consumer as defined in Section 2(1)(d) of the 1986 Act."

If the transaction has a nexus with generation of profits, it would be treated as one for a commercial purpose, it said while dismissing the appeal of the firm.

The appeal arose from a complaint filed by Poly Medicure Ltd, a manufacturer and exporter of medical devices, before the Delhi State Consumer Disputes Redressal Commission in 2019.

The company had alleged deficiency in service by M/s Brillio Technologies Pvt Ltd, from which it had purchased a software product licence for streamlining its export-im-

port documentation system.

Poly Medicure claimed that despite making full payment, the software did not function properly and sought a refund of the licence and development costs, along with 18 per cent interest.

However, the SCDRC, in its order of August 19, 2019, dismissed the complaint on the ground that the company did not qualify as a "consumer" under the Consumer Protection Act, since the purchase was for a commercial purpose.

The National Consumer Disputes Redressal Commission subsequently upheld the SCDRC's view in June 2020, prompting the appellant to approach the top court.

SC Raps Banks for Filing Cheque Bounce Cases in Distant Courts

Press Trust Of India

NEW DELHI- Expressing displeasure over the "misuse of law" and "harassment" meted out to small-time borrowers by financial institutions and banks by lodging cheque bounce cases at distant locations in the country, the Supreme Court on Thursday said it would examine the issue and settle the law.

A bench of Justices Surya Kant and Joyimalya Bagchi expressed shock over a case in which one Golla Naraesh Kumar Yadav sought the transfer of a case lodged by Kotak Mahindra Bank before the chief judicial magistrate at Chandigarh to a court of metropolitan magistrate in Adoni of Kurnool district in Andhra Pradesh.

Appearing for Yadav, the bench was informed by advocate P Mohith Rao that the bank has lodged the case at Chandigarh despite all transactions having taken place in Andhra Pradesh, which is creating difficulties for the petitioner.

He said that the borrower of the credit facilities from the bank regularly paid the loan instalment but the case was lodged due to a small default.

The bench asked the counsel appearing for the bank as to why the complaint was lodged against Yadav in Chandigarh when the entire transaction had taken place in Andhra Pradesh.

The counsel for the bank said that they have an office in Chandigarh which deals with the loan for which the petitioner is a guarantor.

"Just because you have an office in Chandigarh, you will lodge a complaint there. This



is unfair and harassment of small-time borrowers.

"What makes you think that you will not get justice in Andhra Pradesh? Chandigarh courts are not sitting idle," Justice Kant told the counsel for the bank.

Rao told the bench that this is a problem which is happening day in and day out, and the apex court is flooded with cases where litigants, who are sometimes small borrowers, have to seek transfer of the cases lodged against them.

"They file cases in Delhi, Calcutta or any other city while transactions normally have taken place in some other distant part of the country," he submitted.

Justice Kant told the bank's counsel, "You are like an octopus. You have offices everywhere, so does it mean you will file cases here and there? We are opening courts everywhere but you still file cases at distant places, just to harass the borrowers. Where is the access to justice?"

The counsel for the bank said the complaint was filed under the provisions of the Negotiable Instrument Act and the 2015 amendment to the law provided for it.

Justice Bagchi said the question is not of territorial jurisdiction but in transfer cases, the court normally looks at the convenience of the parties.

Justice Kant intervened and told the bank, "Just because you can file a complaint anywhere in the country where you have a collection centre, does not mean you will harass these small-time traders or borrowers."

The bench said, "It means if transactions took place in Srinagar, you will file a complaint in Kanyakumari or Coimbatore. This was not the intent of the legislation. It is a misuse of the law. We will examine this issue and pass orders and set the law."

The top court allowed the petition of Yadav and transferred the case to the court in Andhra Pradesh.

It asked Rao to find out how many complaints the bank has filed in Chandigarh, which court is examining them and the status of those cases.

The case pertained to a Cotton trading company situated in Andhra Pradesh which obtained credit facilities like overdraft in 2021 from the bank through its branch situated at Adoni in Kurnool district.

Gold Surges Rs 3,000 To Rs 1.30 Lakh/10g

Press Trust Of India

NEW DELHI- Gold prices surged Rs 3,000 to Rs 1,30,900 per 10 grams in the national capital on Thursday tracking firm global cues and weak dollar, according to the All India Sarafa Association.

Traders said the end of US government's shutdown also supported the appeal of the safe-haven asset.

The precious metal of 99.5 per cent purity extended its gains for the third straight day, jumping Rs 3,000 to Rs 1,30,300 per 10 grams (inclusive of all taxes) from Wednesday's closing of Rs 1,27,300 per 10 grams.

In the local bullion market, gold of 99.9 per cent purity had closed at Rs 1,27,900 per 10 grams in the previous market session.

Silver prices skyrocketed Rs 7,700 to Rs 1,69,000 per kilogram (inclusive of all taxes) on Thursday. The white metal had settled at Rs 1,61,300 per kg, up Rs 5,540 on Wednesday.

Meanwhile, the dollar index, which gauges the greenback's strength against a basket of six currencies, was trading 0.20 per cent lower at 99.30, after the Trump administration passed the bill to end a 43-day record government shutdown, lending support to the bullion prices.

In the international markets, spot gold rose USD 41.19, or 0.98 per cent, to USD 4,236.84 an ounce.

"Bullion extended its gains on Thursday, supported by a soft US dollar and growing expectations for more rate cuts following weaker macroeconomic



data from the world's largest economy.

"Additionally, the Federal Reserve is likely to inject more money into the system to address a partial liquidity drain caused by the shutdown, which also impacted positively precious metals," Saumil Gandhi, Senior Analyst -- Commodities at HDFC Securities, said.

Spot silver was trading 1.13 per cent higher at USD 53.86 per ounce in overseas trade.

"Silver has rebounded strongly this week, gaining more than 10 per cent so far. This surge is driven by several bullish factors, including expectations for rate cuts, supply concerns, robust industrial and investment demand, and strong technical momentum," Gandhi added.

The US Department of the Interior added silver to its "critical minerals" list, and highlighted its importance to the economy and national security.

"The market is now awaiting a flurry of official data after the US government ends the longest shutdown in its history. The official data eliminates the market's dependence on private data, offering clarity about the US economy's health and dispelling uncertainty about future rate decisions," he said.

‘Your Capital – Your Right’ Camps On Unclaimed Assets On Nov 14 In J&K

Observer News Service

SRINAGAR- The Union Territory Level Bankers' Committee (UTLBC), J&K, will host two mega awareness camps in Srinagar and Jammu on November 14 (Friday) under nationwide "Your Money, Your Right" a three month campaign launched on October 1, 2025, by the Department of Financial Services (DFS), Ministry of Finance. The camps will be organised through LDM Srinagar and LDM Jammu. The initiative aims to expedite the settlement of unclaimed deposits and enhance public awareness on reclaiming dormant financial assets.

In Jammu, the camp will take place at Hotel Country Inn, Bahu Plaza, from 11:30 a.m., where the local Member of Parliament has been invited grace the event as the chief guest. The Srinagar camp will begin at 11:00 a.m. at the Community Hall, Khalifa Pora, Khanyar, and will be graced by elected representatives from Khanyar and Hazratbal.

Both camps will facilitate on-the-spot verification and settlement of eligible claims related to unclaimed deposits, insurance proceeds, mutual fund units, pension dues, and other financial assets. Senior officers from banks, insurance companies, pension bodies, and mutual fund institutions will be present to guide visitors through the claim process.



Encouraged by recent BLBC meetings and awareness drives conducted by banks and FLCs, a strong turnout is expected, with residents advised to bring valid identification and supporting documents.

Extensive local publicity—through community announcements and coordination with nearby bank branches—has been carried out to ensure maximum participation. Verified claims will be processed and disbursed immediately during the camps.

These events form a key part of the DFS's national initiative to return unclaimed financial assets to their rightful owners and promote transparent, citizen-centric financial services. For further information, individuals may visit the RBI UDAM Portal or contact their nearest bank branch.

'GST Rate Cuts Pull Down Oct Inflation By 85 Bps'

Press Trust of India

NEW DELHI- The GST rate cuts brought down retail inflation by 85 basis points to a record low of 0.25 per cent in October and the declining trend is likely to continue in the coming months, according to experts.

The Consumer Price Index- (CPI)- based retail inflation was lowest in the current series (base year 2012), which captures data since January 2014.

CPI inflation increased in case of personal care and effects, owing to higher gold prices, at 57.8 per cent, an SBI research report said, adding that if the precious metal is excluded, headline CPI turns the print negative at -0.57 per cent year-on-year. "We believe, given the current trend, CPI, excluding gold, would remain negative even in the next two months," the 'SBI Ecwrap' said.

GST rationalisation, which came into effect from September 22, has also led to reduction in CPI inflation.

"We earlier estimated that CPI will moderate by 65-75 bps owing to GST. However, the decline in CPI inflation due to GST has been higher at around 85 bps," the report said.

It further said the CPI inflation trajectory calls for a strong case for decisive actions. The higher growth numbers for second quarter and the October inflation print will pose a serious dilemma for the RBI for a rate action in December.

"Under these circumstances, we believe December rate cut is a close call and not a given. It will entirely depend on how the RBI is able to communicate to the market a rate cut when growth numbers are in excess of 7 per cent," the SBI report said.

‘Indian Businesses Keen To Expand Trade Investment In Saudi’

Press Trust of India

DUBAI- A large number of Indian business leaders see Saudi Arabia as a reliable investment destinations and are keen to increase trade with the country amid global uncertainties, a new report has said.

This aligns with the Kingdom's Vision 2030 plan, which aims to build a resilient, stable economy with attractive growth opportunities, according to the HSBC New Networks of Capital: Saudi Arabia report.

Citing a survey, the report said that Indian businesses are increasingly viewing Saudi as a reliable partner and 85 per cent of Indian businesses – the highest among surveyed markets – see Saudi Arabia as a more attractive destination for trade and investment amidst global uncertainties.

As many as 78 per cent of Indian businesses are planning to increase investments in Saudi Arabia in the next six months – representing the highest level of commitment among any market outside the Middle East, claims the report. Looking ahead over the next five years, this figure is expected to rise to 88 per cent.

The report is based on a survey of 4,000 business decision makers with international operations, each generating annual revenues of USD 50 million to USD 500 million.

The survey uncovered insights into the evolving trade and investment links between Saudi Arabia and eight major global markets, including the UK, Hong Kong, Mainland China, USA, India, Germany, UAE, and Egypt. Responses were also drawn in-market, from Saudi Arabia.

US Tariffs: 'India Doing Right Thing By Trying To Sign FTA With US'

Press Trust of India

NEW DELHI- Former Planning Commission deputy chairman Montek Singh Ahluwalia on Thursday lauded the government's handling of the tariff issue with the United States, and said signing the Free Trade Agreement (FTA) with the US would be the "right thing" to do.

Delivering a lecture on former prime minister late Manmohan Singh's life and legacy at the Prime Ministers Museum and Library (PMLL) here, Ahluwalia also favoured the lateral entry of young people from the private sector into governance, citing the example of Nandan Nilekani while introducing Aadhaar. Ahluwalia said the idea of "Viksit Bharat" cannot be achieved unless human resources are tackled in a reasonable manner.

"Some people criticise the government saying the US is acting tough on tariffs and we should also act tough on the same. I don't think it is actually correct.

"In fact, what we are doing, which is trying to sign an FTA, is a very good thing. Some people do feel that it is the right thing to do," he said. It is important to design a policy in such way that differences are erased amicably, he added.

Noting that there will always be differences on the way one designs the policy, "but the best way to do is encourage people to erase those differences and discuss it".

Citing the case of Nandan Nilekani, who was brought in from the private sector to introduce Aadhaar in the country, Ahluwalia said in future when we have complex things such as AI and cyber security, this cannot be done in a normal way.

JKEDI Holds Awareness Prog Under J&K Startup Policy

Observer News Service

RAJOURI- The Jammu and Kashmir Entrepreneurship Development Institute (JKEDI), District Centre Rajouri in collaboration with the Government Industrial Training Institute (ITI), Rajouri organised an Entrepreneurship Awareness Programme (EAP) on Thursday.

The awareness program was held at Industrial Training Institute (ITI), Rajouri, as part of the institute's mandate to foster entrepreneurial spirit among the youth of Jammu and Kashmir and make them aware about different government initiatives for entrepreneurship under the J&K Startup Policy 2024-27.

The program witnessed participation of aspiring entrepreneurs and enthusiastic students, all eager to explore the realms of entrepreneurship. JKEDI, with its commitment to nurture entrepreneurship in the region, orchestrated the awareness program as a step towards instilling a culture of innovation and enterprise among the educated youth of the district Rajouri.

Aatif Mirza, Instructor, Electronics Department, spearheaded the initiative emphasizing the significance of entrepreneurship in today's dynamic business landscape. Mehraj-ud-din Bhat, District Nodal Officer, JKEDI Rajouri, along with, Wajahat Hamid, Office Associate, JKEDI Rajouri conducted and coordinated the program. Over 60 participants gained real time know how about the various initiatives under the J&K Startup Policy 2024-27

Kashmir Lights Candles in Solidarity with Delhi Blast Victims

Observer News Service

SRINAGAR: Candle marches are continuing across several districts of Kashmir to condemn the deadly terror blast near Delhi's Red Fort that claimed multiple innocent lives.

In a fresh march, a large number of residents, traders, students, and members of civil society took to the streets in Sopore, holding candles and placards as they marched in silence to honour the victims of the attack.

KINS reported that the participants chanted slogans like "Hindustan Zindabad" and "Down with Terrorism," calling for an end to the senseless killing of innocent people.

The people lit candles in memory of those who lost their lives. "We are here to show that Kashmir stands with the victims and their families. Terrorism has no religion, and those who



WE ARE HERE TO SHOW THAT KASHMIR STANDS WITH THE VICTIMS AND THEIR FAMILIES. TERRORISM HAS NO RELIGION, AND THOSE WHO CARRY OUT SUCH ATTACKS ARE ENEMIES OF HUMANITY,"

carry out such attacks are enemies of humanity," said

Farooq Ahmad, a local trader who participated in the march.

In the last two days, similar scenes were witnessed in Ganderbal, Kupwara, Handwara, where community leaders and social activists joined hands to express solidarity with the victims.

Participants held posters that read "Stop Killing Innocents" and "We Stand Against Terror."

Political parties and civil society groups across Jammu and Kashmir have

already issued statements strongly condemning the attack.

Several leaders urged the government to take decisive action against those responsible.

The candlelight marches came amid nationwide outrage following the high-intensity explosion near the Red Fort metro station in Delhi's Chandni Chowk area on Monday evening. The blast killed at least 13 people, injured over two dozen, and damaged several vehicles, sending shockwaves across the country.

Meanwhile, the Union Cabinet, chaired by Prime Minister Narendra Modi, on Wednesday expressed deep sorrow and grief over the tragic loss of lives in the terrorist car explosion. The Cabinet observed a two-minute silence to honour the victims, terming the attack a "cowardly act aimed at disturbing the nation's peace and unity."(KINS)

Police Intensify Action Against Terror Network in Baramulla

Observer News Service

BRAMULLA: J&K Police in Baramulla executed a series of meticulously coordinated preventive operations across the district, a spokesman said in a statement issued to Kashmir Observer.

The concerted initiative was aimed at fortifying internal security architecture, neutralizing subversive and law-defying elements, and reinforcing the overall climate of public order and civic assurance.

During these operations, the following actions were undertaken: 06 individuals linked with subversive networks were brought to Police stations and bound down under law; 22 properties associated with terrorist associates were searched; 20 terrorist associates were bound down and 02 were sent to jail under preventive detention; 02 individuals booked under UAPA (presently on

bail) were examined, 01 bound down under preventive law, 08 bailed UAPA accused were identified for bail cancellation and 02 have been submitted before the competent court; 16 CASOs were conducted at different locations; 292 vehicles were thoroughly checked at various checkpoints across the district; 05 E&IMCO-linked individuals and 02 JEI affiliates were searched to ensure compliance with law; 02 absconding UAPA accused were traced and legal action initiated, police said.

These coordinated operations were meticulously executed to pre-empt potential security contingencies, neutralize disruptive elements, and preserve public order across the district.

Meanwhile, J&K Police reiterated its unwavering commitment to continue these preventive actions to strengthen stability, security, and harmony across the district.

National Conference Concludes at GDC Women Sopore

Observer News Service

SOPORE: The two-day national conference on Frontiers in Basic Sciences: Advancing Climate Resilience, Drug Discovery and Epigenetic Medicine concluded on Thursday at Government Degree College for Women, Sopore, with experts stressing stronger research collaboration and innovation to tackle global challenges in climate science and health.

The event, held from November 12 to 13 brought together leading scientists, academicians and students from across India and abroad. The sessions focused on emerging research in climate resilience, biomedical sciences and epigenetic medicine, highlighting the growing importance of interdisciplinary approaches in addressing sustainability and public health concerns.

Across six technical sessions, researchers from the University of New Mexico (USA), IITs, CSIR laboratories

and several state and central universities presented their studies.

Discussions centered on integrating scientific research with practical applications to build climate-resilient systems and promote advancements in drug discovery and molecular medicine.

During the inaugural session, MLA Sopore Irshad Rasool Kar served as the chief guest.

The valedictory session, attended by dignitaries from academia, featured a detailed report by Dr. Mushtaq Ahmad Tantary. The session concluded with a vote of thanks by Dr. Parvaiz Ahmad Dar.

According to KNO, the conference ended with a collective call to enhance research networks, encourage student participation in scientific inquiry and strengthen institutional partnerships to advance climate resilience, sustainable health and innovation-driven medicine.

Two Hybrid Terrorists Arrested in Sopore

Observer News Service

SOPORE: Police and security forces on Thursday said to have arrested two hybrid terrorists during a joint operation in Moominabad area of Sopore.

The arrested individuals have been identified

as Shabir Najar and Shabir Ahmed Mir.

According to Police, the operation was launched following specific intelligence input about the movement of terror operatives in the area.


During the search, both individuals were apprehended

and incriminating materials, arms and ammunition were recovered from their possession.

Meanwhile, a case has been registered and further investigation is underway.

This development comes amid heightened

security measures and intensified cordon and search operations across Kashmir, especially in Baramulla and Sopore, as part of ongoing efforts to dismantle terror networks and curb the activities of Over Ground Workers (OGWs).



OFFICE OF THE CHIEF EXECUTIVE OFFICER WULLAR MANASBAL DEVELOPMENT AUTHORITY

E-BID Document (Auction ID:27359).
Outsourcing of Shop No 08 in shopping complex near Ancient Temple at Manasbal.
No: CEO/WMDA/ 894-98 Dated:12-11-2025.

For and on behalf of Lt. Governor of J&K UT, e-bids are invited online through GeM Portal for Outsourcing of Shop No 08 in shopping complex near Ancient Temple at Manasbal per year for a period of 03-years on license Basis through GeM Portal. @ Rs.0.21 Lacs (Twenty one thousand only) per year with the corresponding increase of 10% on the yearly basis year after year.

S No	Name of Asset	Date	Remarks
01	PQ (Pre-Qualification) Submission Start Date	10.11.2025 = 10:00 AM	Nil
02	PQ (Pre-Qualification) Submission End Date	17.11.2025= 04:00 PM	Nil
03	PQ (Pre-Qualification) Assessment End Date and Time	22.11.2025 = 02:30 PM	Nil
04	EMD Start Date	23.11.2025=10:00 AM	Nil
05	EMD End Date	25.11.2025= 04:00 PM	Nil
06	EMD (Bid Security) Amount in Shape of CDR/ FDR/ DD	Rs.2100/- (Rupees. Two thousand One hundred only)	To be pledged in favor of Account's Officer WMDA
07	BID Submission/Auction Start Date & Time	27.11.2025 =12:00 PM	Nil
08	BID Submission/Auction End Date & Time	28.11.2025 = 1:30 PM	Nil
09	Reserve Bid Amount	Rs.0.21 Lacs (Twenty one thousand only) per year	10% escalation for each successive year.

The e-Auction shall be finalized by the Outsourcing committee under the Chairmanship of Director Tourism, Kashmir. Reliable/Resourceful and experienced agencies/Persons, who fulfill the ELIGIBILITY CRITERIA (Pre-Qualification) detailed as under shall only be eligible to participate in the e-bidding process.

Pre-Qualification (PQ) CRITERIA (To be uploaded on GeM Portal)

- The bidder shall have to upload Certificate of Registration for Hotel or Restaurant duly issued by the Tourism Department under J&K Registration of Tourist Trade Act or Relevant Qualification (Degree/Diploma/Certificate Course) in the Hospitality sector or having experience in the Hospitality Sector with documentary proof to be uploaded.
- The bidder shall have to upload a character Certificate from the concerned Additional Dy. Commissioner (ADC) or Police Station or alternatively copy of Valid Passport.
- The Bidder shall have to upload self - attested PAN Card and Aadhar Card.

NOTE:- Preference will be given, first come first, to Departments/Institutions and individuals involved in Handicrafts, Handloom, and NRLM, intending to participate in the shops."

Shop No 08 for Shawls/Suits etc.

Terms and Conditions:-

- The Allottee will arrange for basic facilities like accommodation for his staff/electricity/drinking water/sanitation and not depend on Tourism Development Authority Manasbal, for the same.
- The Electricity/Water consumption chargers shall be payable by outsourcee.
- The bidder should not be employee of any Govt. department or a public sector undertaking.
- The minimum reserve bid has been fixed at Rs.0.21 Lacs (Twenty one thousand only) per year for one shop per year with escalation of 10% for each successive year thereafter to be deposited 2 months before the due date from the start of every year in one go.
- The bid offers should be above the minimum reserve bid.
- The period of outsourcing shall be shall be on license basis for 03-years from the date of issuance of the formal allotment letter.
- Eligible persons shall be allowed to participate in the e-bidding process only after uploading of relevant documents mentioned in the Eligibility Criteria and EMD (after qualifying pre-qualification) in the shape of CDR, amounting to Rs.2100/- (Rupees. Two thousand One hundred only) pledged in favor of Account s Officer WMDA.
- The successful bidder shall have to deposit 100% of the bid amount for the 1st year within a period of Seven Days In One Go after the culmination of bidding process otherwise the claim shall get forfeited.
- The contract shall be awarded for one year in the first instance and renewal of the same shall be subject to depositing of rentals for the each successive year in advance including 10% compound escalation, in one go, at least 2 months before the expiry of each year. The department is in its right to cancel the contract.
- In case the successful bidder fails to complete the term of contract, or leaves the contract half way or the contract is cancelled due to any disqualifications, the CDR shall be forfeited.
- The watch and ward, up-keeping, maintenance, cleanliness, insurance and fire safety equipment of the asset will have to be borne by the Allottee during entire period of allotment and nothing will be paid by Tourism Development Authority Manasbal in this regard.
- The allottee will have to abide by all labour laws applicable in J&K and if any violation of the same is committed by him, the action under rules may be initiated against the allottee by the concerned authorities.
- The allottee is required to insure the asset at the time of taking the possession of asset. All the premiums will have to be paid by the allottee.
- For security and safety reasons the allottee shall install CCTV Surveillance cameras in the entire premises and the footage record, shall be available to Authority as and when required.
- The interested parties should compulsorily visit and inspect the asset before participating in the e-bidding process and the physical position of the asset shall stand on "as is where is" basis. As such, no claim of any deficiency, addition, alteration, rectification in the asset would be entertained during/ after bidding process. However, for up keeping the asset the licensee shall be allowed to take needy measures after following due procedure at his cost.
- The asset will not be used for any act or purpose which is illegal or not as per law.
- The maintenance of the asset will be done by the outsourcee and the monitoring committee will carry periodical checks in this regard. If the asset is found ill maintained or any complaint is received in this regard by any tourist or visitor, the contract will be liable for cancellation.
- The allottee shall not make any addition or alteration in premises without seeking prior permission in writing from the Tourism Development Authority, WMDA.
- The bidders should take into consideration the weather condition, security scenario, epidemic conditions etc. before submission of bids and in nor circumstances any sort of financial compensation, time extension rehabilitation etc. will be considered except natural calamities for which Government instruction which may be issued will be fulfilled in letter and spirit.
- No extension of allotted asset beyond allotted time will be given at any cost.
- WMDA will not be responsible for any kind of Damage, injury and theft/ mishap/ loss of life or property during the period of contract.
- The allottee shall not transfer or sublet or assign its interest and privilege in license holder rights to any person or agency.
- The non-refundable document fee for prescribed amount should be deposited in through Demand Draft/ G.R in the name of Accounts Officer, Tourism Development Authority Manasbal.
- The security deposit for the prescribed amount in the form of Demand Draft/Fixed Deposit/Bank guarantee in favour of Accounts Officer WMDA, which will be released after smooth completion of outsourcing period of successful bidder/Allottee and for other participants the same will be released after fifteen days of the allotment issued to the successful bidder.
- In case of any untoward/undesired commission of act by the successful tenderer/bidder or any of his staff member during the contract period the dispute have to be resolved by the successful tenderer/bidder himself and Development Authority shall have no responsibility on this account.
- The offer below minimum bid price will be rejected and not entertained at all.
- Any offer with conditions incorporated by bidder will be rejected out rightly.
- In case the successful bidder fails to pay total amount in one go within the stipulated time period. The security deposit shall be forfeited, and the 2nd highest bidder shall be offered on the 1st highest bidder rates.
- Any person who violates any of the terms and conditions should not submit his bid, as the submission of bid will be considered acceptance of all terms and conditions.
- The staff engaged by the allottee should be professional having experience in Hotel business, must be well dressed and should not cause any kind of in convenience to tourists / visitors.
- The allottee has to provide their own uniform to staff engaged for the food court, as per the specification provided by Tourism Development Authority, WMDA
- The allottee shall bear all the costs and expenses for executing agreement.
- The allottee shall be responsible for implementation of various laws applicable to commercial establishment.
- The allottee shall have to bear all taxes, levies etc. payable under different laws and other charges imposed by the Government from time to time.
- The allottee shall make necessary arrangements for fire protection in order to avoid any untoward incident.
- Cleanliness & sanitation of the allotted facility with adjacent area premises will be responsibility of the allottee. In case of non-compliance heavy fine will be imposed on the defaulter by Tourism Development Authority, WMDA.
- The Allottee for the job shall have to execute an agreement with Tourism Development Authority, WMDA regarding the outsourced property.
- On completion of the contract the successful bidder shall have to handover the infrastructure in the same manner in which it has been handed over to him.
- The agency shall not raise any extra infrastructure within the outsourcing property. However, necessary repairs renovates whenever required to the asset during the period of outsource shall be carried by the outsourcee for up keeping property after due permission.
- The terms and conditions as mentioned above shall be binding upon all the bidders and the successful bidder has to provide firefighting equipment at site duly approved by concerned department.
- In case of death of any unskilled or skilled labour, employee engaged by the outsource contractor on the job the allottee shall be responsible for the compensation for such deaths under rules in - vogue in the UT/State of J&K.
- All the items to be utilized should be eco- friendly.
- The waste disposal should be carried out on scientific lines and all the expenses is to be borne by allottee.
- The allottee will have to get all items for running his business at his own expenses which may be needed from time to time and lift back the same after expiry of contract.
- The allottee should have to take possession of the allotted asset within seven days after drawing agreement with Tourism Development Authority Manasbal, (WMDA).
- The outsourcing period will be calculated from the date of taking possession of the asset.
- In case of any dispute between the allottee and the WMDA the Administrative Department Tourism will be sole arbitrator and his decision will be binding on both the parties.
- That outsourcee will keep the premises/property in good condition and any damage to the property/ goods shall be borne out by the outsourcee.
- The licensee has to insure the property through any Nationalized Insurance Company in the name of the Chief Executive Officer WMDA, for which a letter of authority shall be issued by this office. The premium on this account shall be borne by the licensee.
- Any dispute arising out of or in connection with the contract, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration in accordance with the Jammu and Kashmir International Arbitration centre (arbitration proceeding) Rules for the time being in force, (JKIAC Rules), which rules are deemed to be incorporated by reference in the clause.
- The seat of arbitration shall be Srinagar Kashmir.
- The language of arbitration shall be English.
- The law governing the contract shall be Laws of Jammu & Kashmir UT.
- Errors and Omissions Excepted.

DIPK-NB-2453-25
DT: 13/11/2025

Sd/-
Chief Executive Officer,
Wullar Manasbal Dev. Authority

DEO Inspects Counting Centre for Budgam AC

Observer News Service

BUDGAM: In view of the Counting for By-Elections to 27-Assembly Constituency Budgam on 14th November 2025, District Election Officer (DEO) Budgam, Dr. Bilal Mohi-Ud-Din Bhat on Thursday conducted a detailed inspection of the Counting Centre and took an on-spot assessment of the arrangements being put in place for the smooth and transparent counting process.

During the visit, the DEO Budgam inspected all designated counting halls, strong room areas, entry and exit points, security arrangements, and facilities being established for the counting staff and observers. He also reviewed the layout plan of counting tables, movement corridors, CCTV surveillance systems, and communication setups

to ensure compliance with Election Commission of India (ECI) guidelines.

The DEO Budgam directed the concerned officers to ensure foolproof security, uninterrupted power supply, proper barricading, and regulated entry for authorized personnel only. He emphasized maintaining complete transparency and adherence to all ECI

protocols during the entire counting process.

The DEO visited the Media Centre established for counting and reviewed arrangements for real-time dissemination of counting trends and updates to the press and media personnel.

He instructed officers to facilitate the media with adequate infrastructure, seating, and communica-

tion facilities.

During the inspection, RO to 27-AC budgam, Dy. DEO Budgam, AROs, Executive Engineers, and other senior officers accompanied the DEO.

He stressed that all concerned departments must work in close coordination to ensure that every aspect of the counting process is conducted in a peaceful, efficient, and transparent manner.

The DEO Budgam expressed satisfaction over the progress of preparations and directed officers to complete all pending arrangements.

He said that the District Election office Budgam is fully committed to ensuring the smooth conduct of the counting process in accordance with ECI norms and in an atmosphere of fairness and order.

Gund Darvesh Shed Turns Health Risk

Observer News Service

SRINAGAR: What was once envisioned as a model waste management facility has now become a source of distress for residents of Gund Darvesh, Amerbugh, and adjoining areas in South Kashmir's Shopian district.

The segregation shed, set up to promote scientific waste management, has instead turned into a dumping site for household garbage and animal carcasses, posing serious health and environmental hazards.

Locals say that the facility, which was meant to improve sanitation, has now become a "nuisance" for residents and commuters

alike. "People from nearby villages have converted the segregation shed into an open dumping ground. Every day, heaps of garbage and even carcasses of dead animals are thrown here, spreading unbearable stench throughout the area," said Gulzar Ahmad Wani, a resident of Gund Darvesh.

As per KNO, he added that the situation has worsened over recent months due to poor supervision by authorities.

"The shed is situated close to the main road. The smell is so strong that it's difficult for people to pass by. The air is polluted, and we constantly fear the outbreak of diseases," said

another resident, Zameer Ahmad.

He said the foul smell has made life miserable for those living nearby. "School-going children and pedestrians suffer the most. The stench is intolerable, and sometimes we even see animal carcasses lying in the open. This is not just about inconvenience – it's a public health crisis," he said.

Children who pass through the area on their way to school said they feel unsafe due to the presence of stray dogs that gather around the waste pile. "Dogs are always present there, and we are scared to cross the area. They could attack us anytime," said a

group of students.

They said that site was cleared several times but later the process of dumping waste here continued as vehicles hired by the RDD department are throwing all waste here.

Residents say they have repeatedly brought the issue to the attention of concerned authorities, but no substantial action has been taken so far. "Officials visit occasionally, click a few photos, and leave – but nothing changes on the ground. We urge the district administration to either relocate the segregation shed or ensure proper management of the waste," said Sara Begum, another local.

India Must Teach World How To Manage Diversity: Bhagwat

Press Trust Of India

Jaipur: RSS chief Mohan Bhagwat on Thursday said that India must teach the world how to manage diversity as it lacks the systems that India possesses.

He said that making the nation prosperous and 'Vishwa Guru' is beyond the control of any one individual.

"Leaders, policies, parties, governments, ideas, great men

and organisations like RSS can contribute to this, but ... this is everyone's job, and everyone must be involved," he said.

Bhagwat was giving a speech at the Entrepreneur Dialogue: Towards New Horizons programme as part of the 100 Years of RSS Yatra Series.

He said that people should not form an opinion about the RSS without experiencing it first-hand. The RSS wants to organise

the entire society, he said.

"The entire society should become a Sangh, meaning everyone should live for the country with authentic, selfless devotion," he said.

The RSS chief said that the events held to mark the completion of the Sangh's 100-year journey are not a celebration, but rather a chance to consider the expansion of its work with an eye to the future. He said

RSS was founded by Dr Keshav Baliram Hedgewar after observing society over decades.

Social harmony, environmental consciousness and active civic responsibility were hailed as tenets of civic life by him.

Bhagwat encouraged weekly family gatherings, community engagement, tree planting, water conservation, reducing plastic usage, and fostering self-reliance and national pride.

Special Security Drive At Jammu Station As Railways Intensifies Vigil

Press Trust Of India

Jammu: The Northern Railway on Thursday conducted a special drive at the Jammu railway station as part of enhanced security measures, officials said. The move comes in the wake of a high-intensity blast in a slow-moving car near the Red Fort in Delhi on Monday evening, killing 13 people.

"Special security drives are conducted periodically at various railway stations in the

Jammu division of Northern Railway to ensure passenger safety," Senior Divisional Commercial Manager, Jammu Division, Uchit Singhal said.

The special security drive was carried out by the Railway Protection Force (RPF), Government Railway Police (GRP), dog squad, and officials from the commercial department, he added. The Jammu station and the surrounding railway premises were thoroughly checked, Singhal said.

"Passenger luggage, platforms, and arriving and departing trains were checked using metal detectors and dog squads. The waiting room, reservation counters, booking office, and parcel office were specially inspected," he added.

Passengers were informed about security precautions during the drive. "The primary objective of this special security operation is to ensure normal rail traffic at the station without causing inconvenience to passengers," Singhal said.

CONTD. FROM PAGE 3

Expose Terror

Kashmir have suffered the brunt of terrorism for more than three decades, but a positive transformation is now visible among the youth.

"But now the youth here are increasingly dreaming of and working towards goals similar to those in rest of the country and desire for a better life and career," he said.

He reiterated that the administration, along with security agencies, is committed to uprooting terrorism, but meaningful and sustained societal participation remains crucial to securing lasting peace and stability in the region.

From CCTV Clues

by several doctors linked to what officials describe as a "white-collar terror module."

DNA Confirms Umar Was Driving the Blast Car
Police sources on Thursday confirmed that DNA samples collected from the blast site match those of Pulwama-based doctor Umar Nabi, establishing beyond doubt that he was driving the explosives-laden Hyundai i20 that blew up outside the Red Fort on Monday evening. The DNA samples of his mother, taken on Tuesday, were analysed alongside the remains recovered from the site.

"The DNA results confirm that it was indeed Umar who was driving the fateful vehicle," a senior police source said. Umar was among the key suspects linked to a module with alleged ties to Jaish-e-Mohammad and Ansar Ghazwat-ul-Hind.

Umar's Final 24 Hours: Zigzag Routes & Night Stay In Car
Investigators reconstructed Umar's route using footage from more than 50 CCTV cameras across Delhi and Haryana. The trail shows him leaving Faridabad on Sunday morning, travelling along the Delhi-Mumbai Expressway, halting at a dhaba in Haryana's Nuh district, and spending the night inside his car.

The next morning, he re-entered Delhi via the Badarpur border and drove a looping, zigzag path across Southeast, East, New Delhi, Central and Northwest Delhi—movements police believe were calculated to avoid surveillance.

He was captured stopping at an eatery in Ashok Vihar, appearing calm, before heading toward central Delhi. Later, he visited a mosque near Asaf Ali Road, where he stayed for nearly three hours.

Police said his phone activity during this period is also being closely examined. Investigators suspect he might have received instructions before proceeding toward the site.

"At 3:19 pm, Umar's car entered the parking area adjacent to the Red Fort complex, where it remained stationary for around three hours. CCTV footage shows the car parked quietly among other vehicles near the Sunehri Masjid parking," an officer privy to the investigation said.

Around 6:22 pm, the car was seen leaving the parking area and heading towards the Red Fort Metro Station side. Barely 30 minutes later, at 6:52 pm, the vehicle exploded in a powerful blast that shattered windows, scattered body parts across the road, and triggered panic among visitors and commuters in the area.

Encrypted Apps, 26 Lakh Pool & 4-City Terror Plot

Investigators probing the Red Fort blast have uncovered an extensive network of encrypted communication, pooled funds, coded notes and chemical purchases that point to a meticulously coordinated plan by what officials describe as a "white-coat terror module" involving young medical professionals.

According to police sources, the three core suspects — Dr Umar Nabi, who drove the explosives-laden Hyundai i20 that detonated on Monday, Dr Muzammil Ahmad Ganaie and Dr Shaheen Shahid — allegedly used the Switzerland-based encrypted messaging app Threema to communicate and coordinate their activities. Umar had also created a small Signal group, consisting of two to four members, to handle operational instructions.

Investigators said the group had pooled more than 26 lakh in cash, which was handed over to Umar for "safekeeping and operational use." Using part of the pooled amount, the suspects allegedly bought 26 quintals of NPK fertiliser, worth around 3 lakh, from suppliers in Gurugram, Nuh and nearby towns. NPK fertiliser, when mixed with other chemicals such as potassium chlorate and sulphur, can be used to make Improvised Explosive Devices (IEDs).

Police sources said at least eight suspects were preparing to carry out blasts in four cities, with the plan to move in pairs to each target location. The Red Fort blast was allegedly the first in the series.

The scale of the conspiracy became clearer after investigators recovered notebooks and diaries from Dr Muzammil's Room No. 13 and Dr Umar's Room No. 4 at the Al Falah University campus. The diaries contained coded entries, names, numerical sequences and the repeated use of the word "operation", dated between November 8 and 12. Police said the codes suggest layered planning and a high level of coordination.

The entries also included references to 25–30 individuals, largely from Jammu and Kashmir — the home state of the two doctors — as well as Faridabad and surrounding areas. Officials say the material gives insight into the structure and reach of what they are now calling a "white-coat terror module", a nod to the suspects' medical backgrounds.

Investigators believe the group rented multiple

accommodations outside the university to store chemicals, fertiliser bags and explosive components. During raids earlier this week, two additional vehicles — a red Ford EcoSport and a Maruti Brezza — were seized for forensic examination. One senior officer said a large bag believed to contain explosives had been placed on the back seat of Umar's car as he drove toward Delhi ahead of the blast.

Police said Umar, considered academically gifted by peers, allegedly became radicalised over the last two years, joining several encrypted and closed-group messaging platforms.

Probe Enters Multi-State, Multi-Agency Phase
Officials say the case has now entered a complex phase involving Delhi Police, NIA, J&K Police, UP ATS, Haryana Police and central agencies. With DNA confirmation, extensive CCTV mapping, cross-border elements, foreign travel links and multiple detentions across states, investigators believe they are uncovering a sophisticated "white-collar" network that used professional credentials, encrypted communication and overseas travel as cover. More arrests and international requests are expected as the probe deepens.

Kashmiri Professor

teaching at the medical college for almost a year.

In Kanpur, the Uttar Pradesh Anti-Terrorist Squad detained Dr Mohammad Arif Mir (32), a first-year DM cardiology student at GSVN Medical College. Arif was picked up from an undisclosed location on Thursday, after which ATS personnel searched his rented accommodation in Ashok Nagar, seizing his phone and laptop before taking him to Delhi. Officials said Arif had been in telephonic contact with individuals linked to the network on the day of the blast. He allegedly attempted to delete data from his phone when ATS teams arrived.

Arif is believed to have come under the ATS radar during the interrogation of former GSVN professor Dr Shaheen Sayeed, who has already been arrested in the case. Investigators say Arif recently travelled to Jammu and Kashmir and may have used a shared email ID—an old technique employed by terror groups to avoid electronic surveillance.

Kanpur Police Commissioner Raghuraj Lal told PTI that he has received information about the detention and has sent a team to verify the reports.

"We are checking the facts. I will comment only after confirmation," Lal said.

Dr Awadhesh Kumar Sharma, media in-charge of GSVN Medical College, said, "Arif first got admission at Sanjay Gandhi Postgraduate Institute of Medical Sciences, Lucknow, but later chose Kanpur during the second round of counselling."

College director Dr Rakesh Verma said Arif secured an All-India Rank of 1608 in the NEET Super Speciality examination. "He was a bright and disciplined student," Verma added.

Arif's roommate, Dr Abhishek, who briefly went missing after the ATS action, later surfaced to deny any link with the case. "I was at a friend's house when he was taken. I have no connection with any suspicious activity," he told reporters.

According to the sources, Arif's flat near Fatima Hospital in Ashok Nagar was arranged with the help of another doctor, Mohammad Yasir of Aligarh.

"He would leave for the hospital on a bike taxi every morning and return late in the evening. He rarely interacted with anyone," a neighbour said.

The medical fraternity in Kanpur has expressed shock over the developments.

Meanwhile, both the National Investigation Agency (NIA) and ATS have begun verifying the backgrounds of Kashmiri-origin students studying in Kanpur and are continuing operations to trace any additional links to Dr Shaheen's network.

According to ATS sources, around 48 such students are currently enrolled at a leading technical institute and details about their activities are being collected.

More names may surface as the probe progresses, they said.

Meanwhile, the government on Thursday ordered a forensic audit of all records of the Al Falah University, which is under the scanner following the Delhi blast, besides asking the ED and other financial investigative agencies to check the money trail of the Haryana-based institution, sources said.

The Association of Indian Universities (AIU) suspended the university's membership, saying it "does not appear to be in good standing".

The National Assessment and Accreditation Council had earlier issued a show-cause notice to Al Falah University for displaying false certification on its website.

Türkiye Denis Radicalisation Links

Amid scrutiny of the Türkiye travel angle, Ankara's Directorate of Communications issued a strong statement rejecting reports that its territory was being used for radicalisation or logistical support. It described such claims as "malicious disinformation" aimed at harming bilateral ties with India and said they have "no factual basis."

Interpol Notice

crackdown on the Valley's terror ecosystem. Some detainees had reportedly travelled to Türkiye recently, a detail being examined closely.

Over 200 people have been questioned so far.

Earlier seizures included nearly 3,000 kg of ammonium nitrate, potassium chlorate and sulphur, pointing to a large, well-organised operation.

The police searched 22 properties associated with overground workers (OGW), while 20 OGWs were bound down and two were jailed under preventive detention.

Two individuals booked under UAPA and presently on bail, were examined and one was bound down under preventive law.

Eight bailed UAPA accused were identified for bail cancellation and two have been submitted before a court.

The spokesperson said 16 cordon and search operations (CASOs) were conducted across the valley, while 292 vehicles were made to undergo checks.

Five individuals linked with Egress and Internal Movement (Control) Ordinance (E&IMCO) and two Jamaat-e-Islami (JEI) affiliates were searched, while two absconding UAPA accused were traced, he added.

In Pulwama district of south Kashmir, CASO operations were carried out at multiple locations, including against J-K-based Jammu and Kashmir Nationals Operating from Pakistan (JKNOP) and other subversive networks, the spokesperson said.

In Shopian, extensive searches were carried out at multiple locations linked with members and associates of Jel and JKNOPs.

The spokesperson said the searches were part of the crackdown aimed at identifying individuals and networks involved in providing any kind of assistance, logistical or financial, to terror-related activities.

Srinagar Records

the freezing mark, recording a minimum of 1.2°C.

Pahalgam recorded a low of -3.8°C, making it one of the coldest places in the region. In north Kashmir's Kupwara, the mercury settled at -2.2°C, while the ski resort of Gulmarg recorded -0.5°C. MeT officials said.

Qazigund recorded a minimum temperature of -1.5°C, adding to the overall cold wave sweeping across Kashmir.

The MeT Department has predicted mainly dry weather across the valley till November 15, which is likely to cause night temperatures to fall even further. The department also said there is a possibility of light rain and snow over the higher reaches at isolated places on November 16.

With the continuing dry spell and clear skies, officials warned that colder nights are expected in the coming days as the valley moves deeper into early winter.

Don't Brand Entire

Kashmiris, especially Muslims, in the wake of the blast.

"When we begin to look at every Kashmiri Muslim through the same lens and try to give the impression that every Kashmiri Muslim is a terrorist, it becomes very difficult to keep things on the right track," he said.

Omar reiterated that those responsible for the attack must face the "harshest possible punishment," but stressed that innocent people must not be caught in the dragnet. "Those who are guilty must face the strictest punishment. Innocent people should not get caught in it," he said.

Highlights Reforms in Higher Education

Earlier, addressing the convocation, Omar Abdullah said his government had undertaken major reforms to improve access, quality and relevance in higher education across Jammu and Kashmir. "Reforms that directly benefit institutions such as the University of Jammu and, most importantly, its students," he said.

He congratulated graduates, medal winners and Ph.D. scholars, calling the day a "moment of pride, celebration and reflection" for the university and its community. He credited parents and families for their support, saying the achievement belonged to them as much as to the students.

The event was attended by Lieutenant Governor Manoj Sinha, Chancellor of the University, senior officers, faculty members, achievers and students.

Omar said the University of Jammu had grown into a major centre of learning with 11 off-site campuses, 40 departments and over 160 affiliated colleges. He praised the institution's NAAC A++ accreditation and its ranking of 51st in the NIRF university category, noting its steady rise among public universities nationwide.

He also highlighted the university's focus on employability through job fairs, global placement drives and international collaborations.

Mission Yuva for Youth Empowerment

The Chief Minister outlined his government's flagship initiative, Mission Yuva, designed to equip young people with skills, mentorship, career guidance, entrepreneurship opportunities and mental-wellbeing support. "Together, these efforts ensure that our young citizens are not only educated but empowered to contribute meaningfully to a progressive, inclusive and self-reliant Jammu & Kashmir," he said.

Calling education the "heart of transformation," Omar urged graduates to be "worthy ambassadors" of the University of Jammu and to pursue lives marked by purpose, compassion and service.

"The University has invested in you. Now it is time for you to invest in the world around you," he told students.

He expressed confidence that Jammu University would continue to excel as a centre of innovation, academic rigour and character building, shaping future leaders for the region and the nation.

RBI Clears S Krishnan

Punjab & Sind Bank.

Subsequent to superannuation and pursuant to the approval of the appointment by the RBI, Krishnan took charge as MD & CEO of Tamilnad Mercantile Bank in September 2022.

From Tradition

organized by the Ministry of Micro, Small and Medium Enterprises under its National Outreach Mission, emphasized that innovation alone is not enough. Protecting it is crucial for growth.

Dr. Shahid Jibran, CEO of the incubation centre, opened the workshop with a simple message: "Protecting your intellectual property ensures ideas can grow, scale, and benefit both your business and society."

Mohammed Tariq Ishtiaq, Assistant Director at the MSME office in Srinagar, highlighted Kashmir's textile sector as an example. He explained that registering a weaving design or trademark allows products to command higher prices, enter national markets, and reduce imitation risks.

Prof. Parvez A. Mir, CEO of the CIED-IUST Foundation, encouraged participants to connect research-driven innovation with entrepreneurship to drive regional growth.

Entrepreneurs shared their experiences and sought expert guidance on safeguarding their ideas.

Ubaid Mehraj, managing director of L-Crystal, said, "Registering a design or process turns creativity into a business asset. It protects ideas, opens opportunities, and lets your business contribute to society."

From the government side, Saheel Alaqband outlined schemes like the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and SRI Funds, showing how financial support can reinforce intellectual property protection.

Attorney Zainab Syed led a technical session on registering designs, trademarks, and patents, and discussed how MSMEs can leverage the Intellectual Property Facilitation Centre.

The workshop included a lively Q&A where participants asked about costs, timelines, and commercializing ideas in Kashmir context.

Kashmir's entrepreneurship scene has grown rapidly.

Since 2020, over 1.72 lakh women-led MSMEs registered through Udyam and Assist portals, raising women's share of enterprises from 11.39% in 2020-21 to 26.62% in 2023-24.

The sector now employs more than 17 lakh skilled youth, with around 1.6 lakh new micro and small enterprises launched over three years.

Credit access has expanded, with nearly 3.99 lakh loans sanctioned under the Pradhan Mantri Mudra Yojana and 1.51 lakh guarantees approved under CGTMSE.

Traditional crafts are gaining recognition too. Fifteen crafts now hold Geographical Indication (GI) tags, including Sozni embroidery, Pashmina and Kani shawls, and walnut wood carving. The Handicrafts & Handloom Department has issued 55,113 GI labels to protect regional handicrafts.

But challenges remain. More than 700 MSME units closed between July 2020 and November 2024, showing the risks of running businesses without proper legal protection and strategy.

The workshop highlighted success stories. A Srinagar-based embroidery startup that registered its design secured a contract with a national retailer, boosting margins by about 30%.

Eight more crafts, including Kashmir Namda and Crewel embroidery, recently obtained GI certification, bringing the total to 15.

These registrations create new pathways for branding and exports.

In the tech sector, registering copyrights or patents gives startups credibility and opens doors to national and international investors.

For Kashmiri entrepreneurs, the message was clear: A good idea is only the beginning. Legal protection, strategic planning, and ecosystem support are essential to turn creativity into sustainable growth.

Reflecting on the session, Afia Khan concluded, "I came for IP registration guidance. I leave with a path to make my idea survive and grow beyond the valley."

Budgam, Nagrota

in Budgam, where the seat is likely to be decided by a narrow margin between NC's Aga Mehmood and PDP's Aga Muntazir Mehdi. In Nagrota, BJP's Devyani is said to hold the advantage in the seat that fell vacant following the demise of her father, Devinder Singh Rana.

As per the Election Commission, Budgam recorded a turnout of 50.01%, while Nagrota registered 74.82%.

Budgam: First Big Test for NC After Ruhullah Rift

Beyond the numbers, the Budgam bypoll is being viewed as the first major litmus test for the one-year-old National Conference-led government, led by Chief Minister Omar Abdullah. Political observers say the contest carries symbolic weight far beyond the seat itself.

According to political observers, the Budgam verdict will reveal whether NC's grassroots cadre has remained intact despite the open rebellion by party MP Aga Ruhullah Mehdi and the early signs of anti-incumbency against the new administration.

"Ruhullah may have a limited but influential vote bank. His absence from campaigning could impact NC's prospects in what has long been considered a traditional stronghold," observers noted.

They said an NC win would indicate that its organisational base remains resilient despite internal dissent, while a setback would underline the depth of the rift between Ruhullah and the party leadership.

The rivalry has shaken the NC's usually steady equation in Budgam, tightening the race significantly. Many believe Ruhullah's loyalists have quietly shifted their support to PDP candidate Aga Muntazir Mehdi, given the overlap in their core Shia vote base.

While the verdict may shape the broader narrative around the NC-Ruhullah conflict, observers added that the outcome itself may not bring Ruhullah direct political gains—since an NC win or PDP win has limited personal impact for him.

What a PDP Win Would Mean

For the PDP, reduced to the margins of Kashmir's electoral landscape, a victory in Budgam would be a major morale boost. The party currently holds just three seats, a steep fall from the 28 it held in 2024.

Observers, however, caution that a win would not indicate a broader revival or wave.

"It would not mean a pro-PDP resurgence. But it would help the party reclaim space as a genuine alternative to the NC, especially with support concentrated in Shia belts," they said.

Nagrota: BJP Expected to Retain the Seat

In Nagrota, field reports indicate a comfortable edge for BJP's Devyani, daughter of late MLA Devinder Singh Rana. The seat has been a BJP stronghold, and early assessments suggest the party is on course to retain it.

Punishment Will

out to the perpetrators would send a strong signal globally.

"Punishment for the perpetrators of the Delhi terror attack will send a message to the world that no one should ever dare to even think of such an attack in our country," he said.

Highlighting India's security efforts over the past decade, the Home Minister said the world has recognised the country's fight against terrorism under Modi's leadership, with the prime minister playing a key role in shaping global counter-terrorism initiatives.

Shah had been scheduled to inaugurate a book fair in Ahmedabad and attend events at the Sainik School and Sagar Organic Plant under Dudhsagar Dairy on Thursday. However, he cancelled his visit in the wake of the terror attack in Delhi.

Kashmiri Mother's

reflects on a system that failed her child.

"We were in the hospital from 3 a.m., and by 10:15 a.m., he was gone. It should never have happened," she said.

The heartbroken mother says she is still waiting for justice. "The doctors' association said they are looking into the case, but we haven't heard from them," she said.

In response to the viral post, the SKIMS administration issued a clarification stating that a committee had been formed to probe the complaint from the parents on October 18, 2025 itself.

"The head of the department concerned has already attached the involved doctors with the convener of the committee, on the same day the committee was formed, as an interim measure," the statement read.

With the investigation underway, Sumaira's story has drawn attention to gaps in paediatric care in Kashmir, where families often travel far for help, only to face dangerous delays.

SKIMS Clarification

In response to the social post circulating about the unfortunate death of the child, the SKIMS administration stated that a formal complaint was received from the parents on October 18, 2025. Following this, a committee was immediately constituted to examine the matter in detail.

According to the statement, "The Head of the concerned Department has already attached the involved doctors with the Convener of the Committee on the very same day the committee was constituted, as an interim measure."

The administration added that the committee's inquiry is in its final stages, currently awaiting the version of the parents and attendants to ensure a fair, transparent, and comprehensive investigation.

"SKIMS assures that justice will be delivered, and strict action will be taken if anyone is found guilty. There is zero tolerance for any casual or negligent approach by doctors, nursing staff, or paramedical personnel while dealing with patients," the statement read.

Sources said late on Thursday that the inquiry committee has submitted its report to Director SKIMS Dr Ashraf Ganaie.

Talking to Kashmir Observer, Dr Ganaie said the institute will act upon the report forthwith. He also clarified that the SKIMS administration had initiated the inquiry soon after the incident was reported and not in response to any viral post.

India Wary Of South Africa's Spin Threat In Opening Test At Eden Gardens

Press Trust of India

KOLKATA: India's awe-inspiring batting depth will face a stern test against South Africa's quality spin attack when the reasonably well-matched sides clash in an eagerly-anticipated two-match Test series beginning here on Friday.

India would be haunted by the ghosts of last year's home debacle against New Zealand when their home record was shattered by Kiwi spinners Ajaz Patel, Mitchell Santner and Glenn Phillips, who shared 36 wickets across three Tests, fashioning an unprecedented 0-3 whitewash.

Given South Africa's heavy reliance on tweakers right now, that collapse against sustained spin pressure will linger in the collective memory of the home side.

The reigning World Test champions are known for fiery pacers historically but are currently armed with one of the most potent spin groups in world cricket.

The Proteas arrive on the back of a morale-boosting 1-1 draw in Pakistan, achieved without inspirational captain Temba Bavuma.



South Africa's spin trio of Keshav Maharaj, Simon Harmer and Senuran Muthusamy accounted for 35 of the 39 wickets to fall across the series outperforming Pakistan's own slow-bowling contingent of Noman Ali, Sajid Khan, Asif Afridi and Salman Agha, who managed 27 wickets collectively.

Simon Harmer, now 36 and

holder of 1,000 first-class wickets, is no stranger to Indian conditions. He arrives in Kolkata after an eight-wicket match haul in Rawalpindi last month that spun South Africa to a series-levelling win over Pakistan.

His control, drift, and subtle changes of pace make him an ideal foil for the left-arm spin of Maharaj, who is arguably one of

the most accurate and attacking spinners in the modern game.

The Eden Gardens pitch has therefore become the most-watched element of this contest. While India batting coach Sitanshu Kotak and captain Shubman Gill have made multiple pitch inspections, Cricket Association of Bengal president Sourav Ganguly has assured that it "won't be

a rank-turner".

Over the last 15 years, pacers have taken 61 per cent (97 of 159 wickets) in Tests here as seam and swing play a major role, especially in the early and closing stages.

For India, the focus will be on application and patience against spin.

With Rishabh Pant fit again and an in-form Dhruv Jurel set to play as a specialist batter, the middle order looks more stable. Washington Sundar, who topped India's spin charts in that New Zealand series with 16 wickets, provides drift and bounce and lends depth with the bat.

Given it's only a two-match series, the margin for error is slim.

Falling behind early could prove fatal especially with unfamiliar conditions set to play their part in the final Test in Guwahati, which will make its debut as a Test venue.

For India, batting big and putting the opposition under the scoreboard pressure will be the key to exorcising the ghosts of last year's collapse.

Match starts: 9.30am.

6th Srinagar Throwball C'ship Concludes At Hari Nambal Play Field

Observer News Service

SRINAGAR: The 6th District Srinagar Throwball Championship 2025 concluded here at Hari Nambal Play Field, Natipora, witnessing enthusiastic participation from over 200 students representing various government and private institutions.

The two-day championship was organised by the J&K 7 Side Throwball Association under the aegis of the Throwball Federation of India.

In the results, Oasis Educational Institute, Nowgam, clinched the Boys Overall Trophy, while R.P. School, Lawaypora emerged champions in the Girls category. Scholars School, Nati-

pora, secured the second position.

During the event, selection trials were also conducted for the upcoming 46th National Throwball Championship 2025-26, scheduled to be held in Madhya Pradesh.

The Chairperson of Scholars School, Natipora, Madam Sadaf, distributed trophies, medals, certificates, and mementos among the winners and participants. In her address, she emphasized the importance of sports for students' physical fitness and mental well-being.

Sahil Ali Beigh, General Secretary, J&K 7 Side Throwball Association, presented a vote of thanks to all participating teams, guests, and officials for their support and cooperation.



Kulgam Wins DYSS UT Level U-19 Cricket Final In Anantnag

Observer News Service

ANANTNAG: The UT Level Under-19 Cricket Tournament, organised by the Department of Youth Services and Sports J&K concluded on Thursday at BHSS Bijbehara. The grand finale saw District Kulgam take on District Kupwara, where Kulgam emerged victorious by a narrow margin of one wicket.

In the final match, after winning the toss, Kupwara opted to bat first and posted a competitive total of 148 runs in the allotted 20 overs. A brilliant knock of 37 runs and a composed 27-run contribution by Shakir were the highlights of Kupwara's innings. From the Kulgam bowling unit, Suhaib claimed 4 wickets.

While chasing the target, Kulgam showed great composure and resilience, eventually achieving victory by 1 wicket in a tense finish. Yashir top-scored with 34 runs,



while Faiz played a match-winning unbeaten knock of 28 runs, hitting the decisive runs that sealed the title for Kulgam.

For his all-round performance, Faiz Padder was adjudged the Man of the Match.

The final match was of-

ficiated by on-field umpires Mehraj Sheikh and Shahid Hussain, while Tufail Ahmad performed the duties of scorer. The event was smoothly coordinated under the supervision of Assistant Convenor Mohd Ashraf and Convenor Mohammad Abass Dar.

J&K Makes History, Becomes Champion Of 69th NSG In Taekwondo

Observer News Service

JAMMU: In a historic achievement, J&K emerged as the undisputed overall champions of the 69th National School Games Under-19 Boys Taekwondo Championship, held at Indoor Sports Complex, Bhagwati Nagar, here.

The team's outstanding performance led to a spectacular haul of eight medals—2 Gold, 2 Silver, and 4 Bronze—securing a total of 36 points.

Haryana put up a strong fight, earning 3 Gold and 1 Silver medal,



finishing with 26 points and the runner-up trophy. The Kendriya Vidyalaya Sangathan (KVS) team claimed the third spot with 2 Gold medals and 14 points.

The medal winners representing J&K showcased exceptional talent and determination: Shivansh Rajput (Gold, -45 KG), Mohit Anthal (Gold, -55 KG), Nasir ul Islam (Bronze, -59 KG), Harris Gulzar (Bronze, -48 KG), Ayaan Mahajan (Silver, +78 KG), Saksham Sharma (Bronze, -68 KG), Arsalan Wazir (Bronze, -78 KG), Mohammad Hadi (Silver, -51 KG).

The prize distribution function was attended by Director General Youth Services and Sports, Anuradha Gupta, who presented medals and trophies to the deserving winners. She was accompanied by Joint Director Youth Services and Sports Jammu, Vinakshi Koul, the Organising Secretary of the event; Megha Bagia, Deputy Director (Activities), Directorate of Youth Services and Sports J&K; and Parichay Mishra, Field Officer from the School Games Federation of India (SGFI).

Budgam Hosts 'Run For Vande Mataram' Youth Marathon & Rally

Observer News Service

BUDGAM: In a vibrant display of patriotism and youth energy, the Department of Youth Services and Sports (DYSS), Budgam, in collaboration with the District Administration Budgam, on Thursday organised a grand "Run for Vande Mataram" Youth Marathon and Patriotic Rally.

The event was flagged off by Deputy Commissioner Budgam, Bilal Mohi-ud-Din Bhat (IAS), accompanied by Ghulam Hassan Lone, DYSSO Budgam, from Sports Stadium Budgam.

The marathon culminated at the DC Office Budgam, amidst an atmosphere filled with national pride and youthful zeal.

More than 700 students and officials from the Youth



Services and Sports Department participated, carrying the national flag and chanting patriotic slogans that echoed the spirit of unity and love for the nation.

Adding to the grandeur of the occasion, similar marathons and patriotic rallies were simultaneously organised across all educational zones of District

Budgam, witnessing overwhelming participation of students and YSS staff.

The initiative sought to instil fitness, discipline, and patriotism among the youth while fostering a strong sense of national integration and collective responsibility — truly embodying the essence of "Vande Mataram."

Bandipora SSP, ADC Flag Off Cycle Race To Commemorate 150 Years Of 'Vande Mataram'

Observer News Service

BANDIPORA: As part of the ongoing commemoration of 150 Years of the National Song 'Vande Mataram', a cycle race was organised by the Department of Youth Services and Sports Bandipora in collaboration with the District Administration Bandipora, Department of Information and Public Relations Bandipora, Forest Department and the Education Department.

Senior Superintendent of Police (SSP) Bandipora, Ajaz Ahmad Zargar, and Additional Deputy Commissioner (ADC) Bandipora, Zaffar Hussan Shawl, jointly flagged off the cycle race from the DC Office Bandipora, which culminated at Chitternagar Ayathmulla, drawing enthusiastic participation from students.



At the concluding ceremony held at Chitternagar, ADC Bandipora, Zaffar Hussan Shawl, said that the National Song should be in our hearts, and everyone must encourage others to celebrate and learn its true significance. The ADC further stressed the importance of protecting the environment and maintaining cleanliness.

Position holders were

felicitated by the officers at the closing ceremony for their performance and sportsmanship.

Among others, the event witnessed participation of DFO Bandipora, Wasim Farooq; Deputy Chief Education Officer, DySP Bandipora, District Youth Services and Sports Officer, SHO Bandipora, and officials from various departments.

Santosh Trophy Selection Trials To Be Held On Nov 15 & 16

The J&K Sports Council announced Wednesday that it is going to conduct open selection trials for raising J&K Men's Football Team for Senior National Football Championship 2025 for Santosh Trophy.

The selected players shall undergo coaching camp prior to their departure for the participation in Senior Men's National Football Championship for Santosh Trophy 2025.

The trials will be held in Srinagar and Jammu simultaneously. In Srinagar, the trials will be held on November 15 and 16 at Synthetic Turf TRC. In Jammu, the trials will be held at Mini Stadium Synthetic Turf Parade Ground. The selection process will kick off at 11 AM.

"For any queries please contact, Mr. Javaid Ahmad Sofi, Football Coach, J&K Sports Council whose contact no is 7006037351," the Sports Council said in its notification. (Observer News Service)

District Kulgam Kho Kho C'ship 2025 Held In Devsar

The much-awaited District Kulgam Kho Kho Championship kicked off at Sports Stadium Devsar, Kulgam. The tournament is being organised by the District Kho Kho Association Kulgam in collaboration with the J&K Sports Council.

The championship was inaugurated by the Station House Officer of Police Station Devsar, who was joined by numerous distinguished functionaries and senior members of the District Kho Kho Association, as well as officials from the J&K Sports Council.

The District Kho Kho Association Kulgam and J&K Sports Council expressed gratitude to all participants, dignitaries, and supporters for making this championship a success, reaffirming their commitment to nurturing sports and championing athletic endeavours at the grassroots level. (Observer News Service)

Lucknow Super Giants Trade Shardul Thakur To Mumbai Indians

Lucknow Super Giants all-rounder Shardul Thakur was on Thursday traded to Mumbai Indians for Rs two crore ahead of the 2026 Indian Premier League.

"The Mumbai based all-rounder was picked up by the Lucknow Super Giants for INR 2 crore as an injury replacement for the 18th edition of the league, wherein he featured in 10 games.

"The all-rounder has been traded to Mumbai Indians for his existing player fee of INR 2 crore," said the IPL in a statement.

Thakur has played 105 IPL matches, scoring 325 runs and taking 107 wickets.

Last year, LSG used his services as a replacement player for the injured Mohsin Khan. He has played for multiple IPL teams including CSK, Delhi Capitals and Punjab Kings. (PTI)

'Pakistan Military Chief Salvaged Cricket Tri-Nation Series'

Pakistan military chief directly intervened to salvage the tour of visiting Sri Lankan cricket team following the suicide attack in Islamabad, the interior ministry said on Thursday.

Mohsin Naqvi told the Senate that Field Marshal Asim Munir facilitated the talks with Sri Lanka top officials, when the Lankan cricketers showed weariness to play after the attack.

Sri Lanka's cricket board said late last night that its team's ongoing tour of Pakistan will proceed, following the high-level exchanges that saved the situation for Pakistan.

"Our field marshal himself spoke to their defence minister, secretary and convinced them and assured them fully of [providing] security," Naqvi, also the Pakistan Cricket Board (PCB) chief, said while speaking on the Senate floor.

Naqvi recalled that the Sri Lankan team yesterday "decided to return after the bomb blast occurred".

Naqvi said that high-level security was being provided to the visitors.

The PCB chairman noted that the Zimbabwe team has arrived in Pakistan, and the rest of the matches will be held in Rawalpindi.

The series will now begin on November 18, instead of November 17 and Rawalpindi will be the sole venue as against Lahore's Gaddafi stadium that was chosen as the original venue to host all T20 games.

The crisis followed after a suicide blast in Islamabad on Tuesday, which killed 12 people. (PTI)

Turkey Imposes Temporary Bans On 102 Players Over Betting Scandal

Turkish soccer temporarily banned 102 professional players including 25 from the top-tier league on Thursday over a widening betting scandal that has implicated hundreds of referees.

The Turkish Football Federation imposed bans on 25 players from the Super Lig and 77 from the second-tier first division for terms ranging from 45 days to one year. It followed days after more than 1,000 players were provisionally suspended in the scandal.

Galatasaray and Turkey defender Eren Elmali was suspended for 45 days, three days after he was pulled out of the national-team squad for World Cup qualifying games.

Club teammate and former Turkey Under-21 center back Metehan Baltaci was suspended for nine months. Konyaspor winger Alassane Ndao, who is a former Senegal international, got a 12-month ban.

The bans apply to matches but the players can continue training, Haberturk television reported. A total of 1,024 players have been referred to the federation's Professional Football Disciplinary Board in the ongoing investigation.

More than 150 Turkish referees are alleged to have bet on games, including seven who are approved to handle top-level games and 15 top-level assistants. (AP)

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CONGRATULATIONS

From the J&K Bank Officers of North Kashmir

A big round of applause and warm wishes to the newly elected office bearers of the J&K Bank Officers' Association - Kashmir (JKBOA-K) elected on 8th November 2025 with the highest ever margin in the history of JK Bank Officers Association Elections.



Mr. Zubair Rasool Mir
President



Mr. Ishtiyag Ahmad
Senior Vice President



Mr. Saqib showkat
Vice President



Mr. John Mohammad
General Secretary



Mr. Muneer Ahmad Ganai
Assistant
General Secretary



Mr. Imtiyaz Punjabi
Organising secretary



Mr. Manzoor Masoodi
Secretary 1



Mrs. Shaista Amin Baqal
Secretary 2



Mr. Mohammad Iqbal Bazaz
Treasurer



Mr. Mohammad Sharif Shah
Assistant Treasurer

Wishing our President, **Mr. Zubair Rasool Mir**, and his dedicated team an amazing tenure filled with progress, teamwork, and success for all members. Looking forward for a bright and promising future!

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28th year OF PUBLICATION

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