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Dated: 16-12-2025
DIPK-9023/25

Polio Day
21 December 2025
Sunday
In all districts

Ensure every child under 5 years of age gets polio drops everytime

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Dry December Pushes Rivers To New Lows



KO Photo | Abid Bhat

Jhelum & Tributaries Hit Season's Lowest Levels

Observer News Service

Srinagar: Reduced snowfall and a prolonged dry spell are increasingly straining Kashmir's rivers, springs and overall ecological balance, triggering fresh concerns over climate stress in the Valley, officials and experts have warned.

Data shows that the Jhelum,

considered Kashmir's life-line, has dropped to around 0.65 metres at key monitoring points such as Sangam and Pampore, marking its lowest level this season. Several tributaries have either dried up or recorded sharply reduced flows, while natural springs in parts of Pulwama, Shopian and Bandipora are witnessing depletion, affecting drinking water availability.

Officials said | [More on P6](#)

Light Snow In Kashmir Hills From Dec 18: MeT

The Meteorological Centre Srinagar on Tuesday said that Kashmir is likely to witness light snowfall in its higher reaches later this week as cold conditions continue across the region. According to the forecast, weather across Jammu and Kashmir is expected to remain partly cloudy on December 16 and | [More on P6](#)

6 LOW RIVER LEVELS COMBINED with sustained dry weather are alarming from both water security and disaster management perspectives."

NC MPs Meet Amit Shah In New Delhi



KO Web Desk

Srinagar: Rajya Sabha members of the National Conference on Monday met Union Home Minister Amit Shah in New Delhi and urged him to initiate time bound steps for the restoration of full statehood to Jammu and Kashmir and to review, on humanitarian grounds,

the policy of lodging prisoners from the Union Territory in jails outside the region.

In a joint memorandum submitted to the Home Minister, NC MPs Chowdhary Mohammad Ramzan, Gurwinder Singh Oberoi and Sajjad Ahmad Kitchloo said they were placing before him their collective concerns | [More on P6](#)

J&K's Fertility Rate Falls To 1.4, Among Lowest In India

NFHS-5 Data Shows The UT Has Slipped Into Sustained Below Replacement Fertility

KO Web Desk

Srinagar: Jammu and Kashmir has moved decisively into the low fertility bracket, recording a Total Fertility Rate of 1.4, a level that places it well below the population replacement threshold and among the lowest in the country.

The figures were disclosed by the Union Ministry of Health and Family Welfare in Parliament, drawing on data from the National Family Health Survey-5 carried out between 2019 and 2021. The information was shared in a written response by Minister of State for Health Anupriya Patel to a question in the Rajya Sabha.

India's overall fertility rate has also continued its downward trend, falling to 2.0 from 2.2 in the previous NFHS round



conducted in 2015-16. The decline points to a nationwide shift in reproductive patterns, though the pace and scale vary sharply across regions.

At 1.4, Jammu and Kashmir now finds itself alongside urbanised and

demographically advanced regions such as Delhi, Punjab and West Bengal. Its fertility levels are comparable to those recorded in Chandigarh and Lakshadweep, while only a handful of regions, including Sikkim and the Andaman and

Nicobar Islands, report lower figures.

According to the government, the reduction in fertility is closely linked to wider access to contraception, improvements in maternal and child healthcare, and greater awareness about planned and spaced pregnancies. Officials have said that these trends reflect the long term goals outlined in national population and health policies.

The Health Ministry has reiterated that India's family planning programme is based on voluntary participation and reproductive rights, with an emphasis on maternal, child and adolescent health. States and Union Territories are supported through customised awareness campaigns and funding | [More on P6](#)

Udhampur Encounter Security Forces Hunt Terrorists

KO Web Desk

Srinagar: Security forces on Tuesday intensified search operations in a forested village of Udhampur district in Jammu and Kashmir, a day after a Special Operations Group constable was killed during a gunfight with terrorists, officials said.

The encounter took place on Monday evening in Soan village of the Majalta area after police launched a search operation based on specific intelligence inputs about the presence of terrorists. During the initial exchange of fire, Constable Amjad Ali Khan of the 22nd Battalion of the Indian Reserve Police sustained critical | [More on P6](#)

Constable Amjad Ali Hailed

A wreath-laying ceremony was held in Jammu and Kashmir's Udhampur on Tuesday to pay tributes to a Special Operations Group (SoG) cop who died fighting terrorists in | [More on P6](#)

1971 Victory Made India Proud On Global Stage: LG Unveils 108 Ft National Flag In Akhnoor

Observer News Service

Srinagar: Lieutenant Governor Manoj Sinha on Tuesday unveiled a 108 foot high national flag at Kachrial in the border belt of Akhnoor, describing the tricolour as a symbol of the country's freedom, self respect, sacrifice and martyrdom.

Paying homage to the soldiers who laid down their lives in the defence of the nation, the Lieutenant Governor recalled the bravery and sacrifice of officers and troops during the 1965 and 1971 wars. He also honoured war veterans



and veer naris, acknowledging their contribution and courage.

"India's decisive victory in the 1971 war, made the country proud on the global stage,"

he said. Addressing the gathering, Sinha said, "The land of Kachrial not only holds historical significance but is also a sacred place | [More on P6](#)

Over 93% Of India-Pak Border Fenced: MHA

Agencies

Srinagar: Ministry of Home Affairs (MHA) on Tuesday said that India has physically fenced more than 93% of its international border with Pakistan.

In a written reply to a query by two Trinamool Congress MPs, Jagdish Chandra Barma Basunia and Sharmila Sarkar, regarding the unfenced portions of India's international borders, Union Minister of State for Home Nityanand Rai informed the Lok Sabha that fencing has been completed along 2,135.136 kilometres, accounting for 93.25 per cent of the total 2,289.66-kilometre India-Pakistan border.

The remaining 154.524 kilometres, or 6.75 per cent, is yet to be fenced, the reply added.

It stated that border fencing remains a key component of India's strategy to curb infiltration and enhance national security.

Notably, in total, India has a land border of 15,106.7 km and a coastline of 7,516.6 km, sharing boundaries with seven neighbouring countries.

The government's efforts to fence the Pakistan border are part of broader measures to secure India's sensitive western frontier.

The government said fencing work along the remaining stretches is | [More on P6](#)

Terror-linked Social Activism Network CIK Searches 12 Locations Across Kashmir

KO Web Desk

Srinagar: Counter Intelligence Kashmir on Tuesday conducted coordinated searches across multiple districts of the Valley as part of an investigation into an alleged terror linked social activism network, officials said.

According to a statement issued by CIK, the searches were carried out in connection with FIR No. 03/2023 registered at Police Station CIK Srinagar under Sections 505 and 153

A of the Indian Penal Code and Sections 13 and 18 of the Unlawful Activities Prevention Act. The action followed search warrants issued by the Special Judge designated under the NIA Act in Srinagar.

Officials said the investigation is based on intelligence inputs suggesting that certain individuals in Jammu and Kashmir were allegedly using platforms associated with social activism, including mass media, social | [More on P6](#)

Litigants Hiding Material Facts Forfeit Right To Merit Hearing: HC

M Ahmad

Srinagar: The High Court of Jammu & Kashmir and Ladakh has held that a litigant who deliberately withholds or suppresses material facts forfeits the right to be heard on merits and is not entitled to any equitable or discretionary relief.

Dismissing two connected writ petitions, a bench of Justice Wasim Sadiq Nargal observed that the petitioners— R K Koul (85-year-old) and ML Koul (76-year-old) had approached



the Court with "unclean hands" by consciously concealing the fact that they had earlier filed and withdrawn two pleas after replies were submitted by the authorities.

"A litigant who attempts to secure orders of the Court by suppressing material facts forfeits all right to be heard, let alone to seek equitable or discretionary relief under Article 226," the Bench said, adding, "This Court cannot permit its process to be abused in such a brazen manner, and the petitioners' conduct warrants not only dismissal of the petition but also imposition of exemplary and deterrent costs".

Citing Supreme Court judgments in | [More on P6](#)

KO Classifieds

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Police Act on Viral Car Stunt Video, Youth Counsellled

Observer News Service

Srinagar: A few days after a video about dangerous car stunts on Srinagar roads went viral on social media, police on Tuesday traced the vehicle and its owner.

Officials said that SSP Traffic Srinagar, Ajaz Ahmad Bhat, took swift cognisance of the viral clip and summoned the vehicle owner for counselling.

“The individual was counselled and advised not to indulge in such reckless acts in the future. The vehicle involved was also seized as per procedure,” the official said.

Speaking to KNO, the SSP Traffic Srinagar said the po-

lice's approach in such cases is to reform rather than punish. “Our aim is to guide young drivers and make them understand the risks associated with such stunts. We want them to become responsible citizens and ambassadors of safe driving,” he said.

Moreover, in a follow-up video message, the youth thanked the SSP Traffic for his guidance. “I am very thankful to SSP Traffic Srinagar Ajaz Ahmad Bhat sahib for counselling me and advising me not to repeat such acts,” he said.

Police have appealed to the public, particularly youth, to avoid rash driving or stunts that could endanger lives and disrupt traffic movement.

Dry Weather, Climate Change Dominate SKUAST-K RC Meet

Observer news Service

SRINAGAR: Sher-e-Kashmir University of Agricultural Sciences and Technology of Kashmir (SKUAST-K) concluded its two-day 68th Meeting of the Research Council (RCM) for Rabi 2025-2026 on Tuesday at the Shalimar Campus.

Vice Chancellor, SKUAST-K, Prof Nazir Ahmad Ganai, who was the chief guest at the event, delivered a comprehensive address centred on the strategic imperatives for the region's agricultural sector. He emphasised on the urgent need for a strategic and action-oriented approach to bolster the sustainability and resilience of agriculture due to mounting challenges posed by increasing climate variability and rising water scarcity in the region.

Prof Ganai appreciated the contributions of the scientists in leading the University to the third-best State Agricultural University ranking. He further remarked that the institution has not grown in

isolation; rather, its coordination and partnership with line departments and administration in the dynamic planning and execution of agricultural policy have played a pivotal role in its growth.

Director Research, Prof Haroon Rashid Naik, presented the university's research achievements and the action taken report on the agenda items of the previous RCM. He stressed on developing and deploying novel technologies and collaborative approaches to address wide ranging issues from food safety, pesticide misuse and climate change.

Secretary, Science and Technology Department, Dr Shahid Iqbal Choudhary, who joined the meeting online, gave inputs on the strategic priorities for research in Jammu and Kashmir and highlighted the need for submission of project proposals addressing critical issues like, good safety monitoring systems, AI-Powered research data banks, and reduction in pesticide usage.

Police Attaches Property of Drug Peddler

Observer News Service

Srinagar: In a major action against the drug menace, Srinagar Police has achieved a significant breakthrough in its sustained campaign to curb narcotics trafficking and dismantle the financial infrastructure supporting drug-related crimes.

Police Post Qamarwari, under Police Station Parimpora served notices for freezing/attachment of one double-storey and one single-storey residential house linked to Suhail Ahmad Mir, S/o Gulzar Ahmad Mir, R/o Barthana, Qamarwari, who is involved in FIR No. 64/2025 under Sections 8/22 of the NDPS Act at Police Station Parimpora. The total value of the attached properties is assessed at approximately Rs one crore .

During the course of investigation, a detailed enquiry into the assets of the accused and his family members was conducted strictly in accordance with the

provisions of Chapter V-A of the NDPS Act. Examination of revenue records, property documents, field verification reports, valuation inputs, and statements of concerned persons revealed that the properties—namely one double-storey residential house belonging to the accused's father and one single-storey residential house constructed on land belonging to the accused's grandfather but developed by the accused and his family—were acquired and constructed over the past 3-4 years, a period corresponding with the accused's involvement in illicit narcotics trafficking.

The investigation further established that the known and lawful sources of income of the family were grossly insufficient to justify the acquisition and construction of these properties. The funds used were found to be unexplained, disproportionate, and prima facie derived from proceeds of narcotic drug trafficking.



File Pic

Shaheed Gunj Blaze Leaves Two Homes Damaged

Observer News Service

Srinagar: Two residential houses were damaged in a fire incident that broke out in Shaheed Gunj area of Srinagar on Tuesday officials said.

The officials said that the timely intervention of the authorities prevented the flames from spreading further.

An official said that two adjoining three-storeyed residential houses were damaged in the blaze that broke today out late this afternoon.

He said that the fire incident was reported at around 4:38 PM and was doused by multiple fire tenders

“The flames were brought under control by 5:16 PM—preventing the fire from spreading to nearby houses in the densely populated locality,”

from Habba Kadal, Batamaloo, MR Gunj and Shaheed Pora stations.

Meanwhile, eyewitnesses said thick plumes of smoke rose from the spot.

They said that the firefighting operation was carried out efficiently despite the narrow lanes and closely packed structures.

According to KNO, officials also confirmed that no injuries or loss of life occurred in the incident. “The damage remained confined to the affected houses. The cause of the fire is being investigated.”

Director Agriculture Reviews Expenditure Under HADP

Observer News Service

SRINAGAR: Director Agriculture Kashmir, Sartaj Ahmad Shah, on Tuesday reviewed the expenditure and implementation status of key agriculture schemes, including the Holistic Agriculture Development Programme (HADP), Capex and Centrally Sponsored Schemes (CSS), in Srinagar district.

During a review meeting held at the Agriculture Complex, Lalmandi, the Director sought detailed updates on financial and physical progress, applications received, sanctioned and implemented under various schemes.

He reviewed achievements recorded so far, progress under the Daksh Kisan programme, establishment of units on the ground and the pace of credit linkage. Officers were directed to expedite spending, avoid procedural delays and ensure timely utilization of funds to meet set targets.

PUBLIC NOTICE

I Tariq Ahmad Bhat want to change my Son's name in his Aadhar card bearing no 9784 1478 3227 from Affiq Tariq (old name) to Aafan Tariq (new name) .If anybody has any objection in this regard he/she may file them in the concerned centre within seven days. After that no objection shall be entertained.

jvd

PUBLIC NOTICE

I Tariq Ahmad Bhat want to change my Daughter's name in her Aadhar card bearing no 8498 7698 4804 from Faliq Tariq (old name) to Falak Tariq (new name) .If anybody has any objection in this regard he/she may file them in the concerned centre within seven days. After that no objection shall be entertained.

jvd

EXPRESSION OF GRATITUDE

We extend our heartfelt thanks to all relatives, members of the Mohalla Committee, extended family, residents of the surrounding areas, office colleagues, and all well-wishers who visited our home and stood by us in this hour of grief on the sad demise of our beloved

Manzoor Ahmad Dar, son of Ghulam Rasool Dar, resident of Kaw Pora Sarai, Dangarpora.

We are also grateful to those friends and well-wishers who conveyed their condolences through phone calls and sent messages of sympathy via social media.

It may be noted that the late Manzoor Ahmad Dar passed away on 11 December 2025, and his CHAHARUM (fourth-day prayers) were observed on 15 December 2025 (Monday).

The late Manzoor Ahmad Dar served in the Public Health Engineering (PHE) Department for several years.

Your compassion, prayers, and solidarity have been a great source of strength for us during this difficult time.

May Almighty Allah grant the departed soul a place in Jannat-ul-Firdous and reward all of you abundantly. Ameen

Farhad Manzoor Dar
S/O :Late Manzoor Ahmad Dar
R/O: Kaw Pora Sarai Dangarpora. Sonawari

jma

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

AIRPORTS

SHIEK UL ALAM AIRPORT: 01942303311



RAILWAYS

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

HIGHWAY STATUS



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



HIJRI
CALENDAR

25 Jumada al-Sani
1447

PRAYERS

FAJR	5: 58
ZUHR	12:25
ASR	3: 46
Magrib	5:27
ISHA	6: 52

This Day In History

- 1638 - French and Swedish troops occupy Breisach on the Rhine
- 1788 Russian army of Grigory Potemkin occupies Ocharov
- 1790 - Aztec calendar stone discovered in Mexico City
- 1885 - France declares Madagascar a protectorate
- 1893 - Russia ratifies Double Alliance with France
- 1908 - In Turkey the new parliament convenes with reformist Young Turks as the majority
- 1912 - Albania's de facto independence from the Ottoman Empire is recognized at the London Conference of Ambassadors
- 1918 - A conference of workers' and soldiers' councils take control of German government in Berlin, until elections in January selects new national assembly
- 1920 - Japan receives League of Nations mandate over Pacific islands
- 1920 - South Africa receives League of Nations mandate over SW Africa
- 1922 - Last British troops leave Irish Free State
- 1925 - Soviet Union & Turkey sign non-aggression pact
- 1925 - Sultan Abdulaziz Ibn Saud conquers Jeddah, the last major stand of the Hashemites against the Saudis
- 1927 - US submarine S-4 sinks after collision killing all 34 aboard
- 1938 - Discovery of nuclear fission using uranium by Otto Hahn and his assistant Fritz Strassmann
- 1939 - German pocket battleship Graf Spee scuttled by its crew off Uruguay
- 1940 - British troops occupy Sollum, Egypt
- 1941 - Dutch & Australian troops land on Portuguese Timor
- 1941 - German submarine U-31 sunk
- 1941 - World War II: Beginning of the Siege of Sebastopol.
- 1942 - Allies in London sentence German war criminals
- 1944 - US Army announces end of excluding Japanese-Americans from West Coast, detainees released
- 1944 - US destroyers sink in storm off Philippines, 790 killed
- 1947 - British industrial company BTH receives a patent for holography, invented by Dennis Gabor in their development lab
- 1954 - 1st fully automated railroad freight yard (Gary, Indiana)
- 1957 - US successfully test-fires Atlas intercontinental ballistic missile
- 1957 - The largest trade in NHL history at the time in terms of quantity; Chicago Black Hawks move Nick Mickoski, Jack McIntyre, Bob Bailey & Hec Lalonde to Detroit Red Wings for Earl Reibel, Billy Dea, Bill Dineen & Lorne Ferguson

مجلس فاتحہ خوانی



بیتر نہایت ہی دکھ کے ساتھ وہی جانی ہے کہ مرحوم عمران آگن بٹ ولد مرحوم غلام حسین بٹ ساکنہ میر باغ سجاد آباد چھتہ بل سرینگر مورخہ 14 دسمبر 2025 بروز اتوار بوقت نماز مغرب اچانک حرکت قلب بند ہونے کی عید سے اس دنیا سے فانی سے انتقال کر گئے۔ مرحوم شریف انش، عزا دار امام حسین اور نیک صفا کے حال تھے۔ یہی وجہ ہے کہ پورے علاقے میں مرحوم کی شخصیت اور خدمات کو برکھ کرنا یاد کرتے اور ان کی یہی ہمیشہ محسوس کی جائے گی۔ مرحوم کی مجلس فاتحہ خوانی روز بدستوار 17 دسمبر 2025 صبح ان کے آبائی مقبرہ وفاق میر باغ سجاد آباد چھتہ بل سرینگر میں ادا کی جائے گی۔ بعد از اس مرحوم کے دولت خانہ میر باغ سجاد آباد چھتہ بل سرینگر میں تقبیل مجلس برگزار ہوگی۔

بنوریہ سوگواران

غلام عباس بٹ ، نیامت علی بٹ،

حاجی فیروز احمد بٹ

Abbas Ads.

PUBLIC NOTICE

I Masooda Banoo want to change my name in my adhaar card bearing no 5812 8964 4025 from Syed Masooda Bano (old name) to Masooda Banoo (new name) . If anybody has any objection in this regard he/she may file them in the concerned centre within seven days. After that no objection shall be entertained.

Masooda Banoo

jvd

NORTHERN RAILWAY

E-Tender Notice

Sr.DEN-I/JAT acting for and on behalf of The President of India invites open tenders (E-Tenders) against below titled tenders and available on www.ireps.gov.in with closing date- **02.01.2026** up to **15:00 Hrs.** Bidders will be able to submit their original/revised bids up to closing date and time only. Manual offers are not allowed against this tender, and any such manual offer received shall be ignored. Contractors are allowed to make payments against this tender towards tender document cost and earnest money only through only payment modes available on www.ireps.gov.in portal like net banking, debit card, credit card etc. Manual payments through Demand draft Banker Cheque, Deposit receipts, FDR etc. are not allowed. For more information logon to www.ireps.gov.in

Tender Type	Tendering Section	Bidding System
Open	Works	Single Packet System
Date of Uploading Tenders	Bid Starting Date	Bid Closing Date/Time
12.12.2025	19.12.2025	02.01.2026
S.No.	Tender No.	Details of Tender
1.	64-2025-26-MCTM-DRM-JAT	Repair and maintenance of Bridges and Tunnels including repairing to flooring, protection works etc in the section of SSE/W/SVDK on MCTM-SVDK section under ADEN/MCTM
	Advertised Value (Rs.)	Earnest Money (Rs.)
	7499855.40	150000.00
	Validity of Offer	Period of Completion
	60 Days	12 Months
	Similar nature of work - "Any Civil work other than track work."	
2.	65-2025-26-MCTM-DRM-JAT	Repair and maintenance of Bridges and Tunnels including repairing to flooring, protection works etc in the section of SSE/W/UHP on JAT-MCTM section under ADEN/MCTM
	Advertised Value (Rs.)	Earnest Money (Rs.)
	7499228.80	150000.00
	Validity of Offer	Period of Completion
	60 Days	12 Months
	Similar nature of work - "Any Civil work other than track work."	

Note 1. Before bidding, bidders to check for any corrigendum issued against the tender. No:- 64-2025-26-MCTM-DRM-JAT & 65-2025-26-MCTM-DRM-JAT Date: 15.12.2025 3876/2025

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KO VIEW

Kashmir's
Cultural Icons

In the early 2000s, a comedian appeared on Kashmir cable television and quickly became a crowd favourite. For a generation living through long years of harrowing, his humour was a rare relief. Families would gather in their living rooms, children laughing along, and adults smiling after days weighed down by news of violence and tension.

Amid uncertainty, the cultural character brought laughter, and in that laughter, a small sense of normalcy.

But the reality behind the smiles was far from easy. In recent years, this comedian, this icon of a generation, had to turn to crowdfunding for medical support. His story is not unique.

Cultural figures keep the valley's spirit alive. They perform at festivals, represent the region at official gatherings, and share Kashmiri humour, music, and art with audiences abroad. But outside the occasional spotlight, they often struggle to survive.

Take another example, a composer or performer who recently featured in popular albums or videos. While audiences see the finished work, they rarely see the long months when the artist moves silently between suburbs or civil lines, seeking support to make ends meet.

Once, platforms like Doordarshan gave many of these performers steady work and recognition. Today, some have access to OTT platforms, but not everyone has the connections, the resources, or the visibility to reach them.

This matters because the laughter, music, and performance of these artists do more than entertain. They hold the threads of culture together. They remind us of shared stories, and a way of life that persists despite discord.

But society often celebrates them only when they are trending or in the spotlight, forgetting them when the applause fades.

If we truly value the culture these artists preserve, we must also value the people themselves.

Official support, fair platforms, and sustainable livelihoods are necessities. Otherwise, the story of a celebrated comedian, once a household name, seeking help online may become the norm, rather than an exception.

CASH COURSE

Read This Before You Buy Anything

Markets and Mindsets

Why patience, balance and long-term thinking matter more than timing the market.

Irshad Mushtaq

On cold mornings in Srinagar, shopkeepers raise their shutters slowly, reading the day by the bite in the air and the pace of the street. Investing often feels like that.

You move forward with hope, pause with doubt, and carry the weight of every past decision. For many Kashmiri families, money set aside for the future holds years of effort and anxiety.

A schoolteacher in Anantnag once told me how he began investing small amounts after things felt slightly more stable. Between classes, he checked market prices on his phone. When stocks fell, his chest tightened. Selling felt like relief. History explains why that feeling is so common and so costly.

Indian markets have crashed more than once over the last two decades. Each time, they recovered. Investors who stayed the course gained far more than those who rushed to exit.

Gold offers a lesson many remember. From 2013 to 2018, prices barely moved. People called it useless. Then global shocks and rising inflation pushed gold to record levels, rewarding patience after years of doubt. Real estate in Kashmir tells a similar story. Political tension and shutdowns froze prices for long stretches. Over time, land values climbed, driven by limited supply and growing demand. Families who held on saw their savings grow.

These ups and downs test emotions more than skill. Diversification helps steady the nerves. Money spread across stocks, gold and property absorbs shocks better than a single bet. Indian mutual fund data shows diversified portfolios face fewer swings and deliver stronger long-term results.

Guidance also matters. Financial advisors help investors focus on steady annual growth, often around 12 to 18 percent, instead of chasing sudden gains. That approach turns fear into planning.

Uncertainty in Kashmir has shaped every household. Investing works best when driven by patience, balance and a long view. Markets change like seasons in the valley. Staying invested allows time to do its work.

The author is a Srinagar-based reputed financial advisor.

Dr. Raiz Ahmed Lone

Kashmir has always drawn visitors with its landscape. Theme gardens now help the region hold them across the year. Spring opens with tulips. Autumn answers with chrysanthemums. Other seasons stand ready for their turn. A place once defined by sharp peaks and long pauses begins to imagine continuity, guided by planning, patience, and blooms that return on time.

Kashmir Bets Big on
Theme Gardens

The autumn experiment shows how theme gardens can soften seasonal swings and strengthen local economies.



This autumn, the Botanical Garden surprised visitors with colours out of season.

Spread across more than 100 kanals at Bagh-e-Gul-e-Dawood, chrysanthemums filled the space with yellow, red, pink, purple, and white.

Families walked the paths at an easy pace. Children paused to count the shades. Older visitors stopped to take in the view of Dal Lake and the Zabarwan Range.

The garden felt calm and composed, inviting people to slow down and stay a little longer.

This shift began in the busiest parts of the city.

On October 18, 2025, a chrysanthemum mini show at Lal Chowk pulled flowers into everyday life. Office workers stopped on their way home, while shopkeepers leaned out of their stores.

Soon after, a larger chrysanthemum show at the Shalimar campus of Sher-e-Kashmir University of Agricultural Sciences and Technology followed, organized in collaboration with the Srinagar Municipal Corporation.

But the opening of Bagh-e-Gul-e-Dawood inside the Botanical Garden gave these efforts a lasting home.

Together, they carried a clear message: autumn in Kashmir deserves visitors, attention, and investment.

Locals now treat the chrysanthemum garden as a daily outing. Tourists who once skipped autumn add extra days to their plans. Cool weather, wide floral displays, and open views make the garden inviting and accessible.

Nearby vendors see more customers. Transport services and hotels feel movement during a season that used to slow sharply.

Chrysanthemums have begun to bridge the off-season gap that long defined tourism in the valley.

Spring had already shown what careful planning could achieve.

At the terraced foothills of the Zabarwan Range, overlooking Dal Lake, the Indira Gandhi Memorial Tulip Garden stands as Asia's largest of its kind. Spread across about

30 hectares, the garden has become a springtime landmark.

In spring 2025, it welcomed 4.46 lakh visitors in just fifteen days, setting new records. More than 1.7 million tulip bulbs bloomed together, supported by hyacinths, daffodils, and ranunculus.

The annual tulip festival now draws domestic and international tourists, photographers, honeymooners, and nature lovers who plan their travel around the bloom.

The tulip garden changed how Kashmir views tourism. It proved that a theme-based garden, when designed well, maintained carefully, and promoted clearly, can anchor an entire season.

It also showed that the valley does not need to rely only on mountains, snow, or summer holidays. Horticulture can serve as a strong and distinctive draw on its own.

With tulips defining spring and chrysanthemums stepping confidently into autumn, a larger strategy begins to emerge.

Theme gardens help spread tourism across the year instead of concentrating it into a few crowded months.

This steadier flow supports hotels, restaurants, transport providers, guides, artisans, and local vendors even during periods once considered off-peak. It reduces sharp seasonal income swings and brings more predictability to livelihoods tied to tourism.

These gardens also widen the circle of visitors.

Families, couples, senior citizens, photographers, and casual walkers find spaces designed for ease and enjoyment. The experience does not demand physical endurance or specialized interests. The visual appeal creates strong recall and shareable moments, while the setting remains open and inclusive.

Kashmir's tourism story grows broader and more welcoming.

Local agriculture and floriculture gain directly from this model. Theme gardens depend on growers, nurseries, and horticulture expertise from within the region.

Plans around chrysanthemum cultivation already point toward stronger use of local planting material and professional knowledge. This connection pushes economic benefits beyond city centers and into rural communities, strengthening skills that last beyond a single season.

Maintaining this momentum will require steady attention. Seasonal flowers need careful planning, from bulb production or import to soil preparation, planting schedules, and climate management. Visitor facilities must match expectations, especially pathways, sanitation, transport access, and nearby lodging. Diversity will matter as interest grows.

Introducing other seasonal flowers, botanical variety, or festivals that blend gardens with culture and art can keep experiences fresh. Environmental responsibility must guide every expansion, with a focus on efficient water use, waste management, and ecological balance as visitor numbers rise.

As evening settled over Bagh-e-Gul-e-Dawood this autumn, a gardener explained a chrysanthemum variety to a child, pointing out its shape and shade. The moment felt simple and grounded. That simplicity signals something lasting.

Flowers here are doing real work. They are shaping seasons, supporting incomes, and offering a calmer, steadier way for people to experience the valley.

Kashmir has always drawn visitors with its landscape. Theme gardens now help the region hold them across the year.

Spring opens with tulips. Autumn answers with chrysanthemums. Other seasons stand ready for their turn.

A place once defined by sharp peaks and long pauses begins to imagine continuity, guided by planning, patience, and blooms that return on time.

The author is an Associate Professor of Floriculture and Landscaping at SKUAST-Kashmir. He can be reached at raizahmed999@gmail.com.

Letter to Editor

Lack of Family Courts Leaves Kashmiri Couples Vulnerable

In Hazratbal, Srinagar, earlier this year, a young woman ended her life by setting herself on fire after a family dispute.

The horror of that moment hides years of silent suffering, emotional pressure, and a system that failed to step in.

Families and neighbours remember the arguments, the moments of despair, and the subtle signs of distress.

Behind closed doors, many people live trapped in marriages that have become unbearable, and the law often offers no timely help.

The legal system meant to protect spouses can sometimes make matters worse.

Divorce or separation stretches for years, with endless court hearings, mounting expenses, and complex procedures. Social stigma and family pressure pile on top, turning already tense relationships into emotional pressure cookers.

Instead of offering relief, the law often adds another

layer of stress.

Laws meant to shield vulnerable people are also being misused. False accusations, prolonged legal battles, and rising hostility push couples further apart. In some cases, genuine victims are doubted, while disputes spiral beyond reconciliation.

Studies and reports show a clear link between such prolonged legal conflicts and mental distress, with some cases ending in tragic suicides.

Legal protections against cruelty must remain, but the law should also allow timely, dignified separation when a marriage cannot be saved.

Family Courts, recommended by the Law Commission of India in 1974 and established through the Family Courts Act of 1984, were intended to fill this gap.

These courts are designed to handle marital disputes with a humane approach, supported by counselors, psychologists, and social workers.

Unfortunately, many districts, including in Jammu

& Kashmir, still lack fully functional Family Courts.

Accessible courts can help resolve conflicts earlier, prevent emotional harm, and even promote reconciliation when possible.

Matrimonial disputes are a serious social concern. The tragedy in Hazratbal and other similar cases highlight the emotional toll of prolonged marital conflict and systemic failures.

When the legal system cannot respond with speed, balance, or care, individuals are left vulnerable to despair. Lawmakers, judicial institutions, and society must treat these incidents as urgent calls for action.

Accessible, compassionate, and effective family justice is essential to save lives, protect dignity, and restore trust in the system.

Sincerely,

Suhail Gaznavi
suhailadv13@gmail.com

A Young Woman's Compassionate Campaign

Her welfare work shows that empathy can turn individual pain into collective change.

Gowher Bhat

Zeenat Ashraf learned early that silence can weigh more than words.

In her teenage years, mornings were long and heavy. She would wake after restless nights, sit at the edge of her bed, and feel a pressure she could not name.

People told her to be strong, pray more, and keep busy.

None of it helped.

"It felt like I was drowning, but no one could see me struggle," she says. "When someone has a fever, we rush to medicine. When someone breaks an arm, we take them to the hospital. When the heart and mind are breaking, people tell you to be brave and move on."

The first time she recognized a way forward came unexpectedly.

She watched a television talk show, one of those rare programs that allowed someone to speak honestly about mental health.

The person on screen described depression, fear, the invisible weight of pain, and recovery. Zeenat felt an unfamiliar recognition. "I realized I was not weak," she says. "I was wounded. Wounds need care, not shame."

She took the first brave steps: therapy, journaling, and reading.

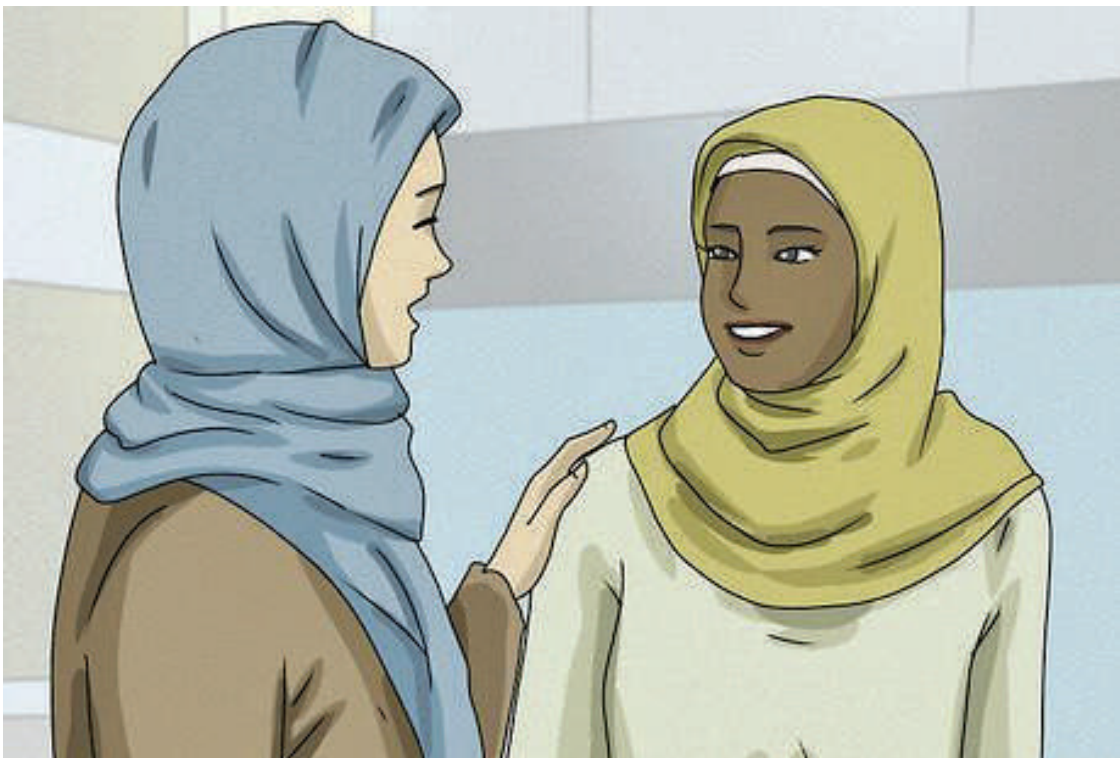
Slowly, she learned that understanding herself was only the beginning. She wanted to help others find their way through the same situation.

Her work started silently.

She spoke with young people she knew, families in her immediate circle, and neighbours who were wary of talking openly.

She attended workshops, support circles, and community gatherings. She listened, asked questions, and offered guidance.

"Pain introduced me to myself,"



ZEENAT'S IMPACT IS ALREADY THERE TO SEE. Children regain their smiles. Parents begin to understand. Conversations that once seemed impossible become steps toward recognition and care. Each moment of connection reinforces her belief that healing multiplies when it is shared.

she says. "It showed me strength I did not know I had. Today, I find joy in helping others heal."

Manzoor Ahmad, a shopkeeper in her neighbourhood, tells the story of his daughter, withdrawn and anxious.

"We thought she was being slothful," he says. "After Zeenat spoke with us, we understood she needed help. Today she smiles again."

Another parent says, "Allah sends help in many forms. For us, He sent Zeenat."

She listens to the teenagers who come to her, often tearful and unsure.

One girl said, "Didi, nobody believes I am hurting. They say I am lazy." Zeenat held her hand.

"You are brave for speaking," she

said. "If the pain is real, support must be real too."

Zeenat speaks in schools and colleges. She talks to students who feel the pressures of exams, expectations, and comparison.

"Your emotions matter," she tells them. "Asking for help is wisdom, rather than weakness."

Students listen because she has lived what they are experiencing.

Zeenat believes that Allah does not burden a soul beyond what it can bear. Her mission, she says, is to prevent others from suffering silently.

She envisions a mental health center in Anantnag where families and individuals can seek help without fear.

She imagines trained counselors, awareness programs, and an environment where emotional struggles are treated with the same significance as physical illness.

The mental health advocate keeps reminding families that ignoring anxiety and depression deepens the struggle.

She touches their lives through a series of conversations, small breakthroughs, and steady trust-building.

Zeenat's impact is already there to see. Children regain their smiles. Parents begin to understand. Conversations that once seemed impossible become steps toward recognition and care.

Each moment of connection reinforces her belief that healing multiplies when it is shared.

"Pain introduced me to my inner self, while purpose introduced me to the world," she says.

"Mental health is real, it matters, and it deserves our attention, just like every wound that hurts."

— The author is a Pulwama-based educator and writer.



IN ANANTNAG, HER WORK IS ONGOING.

Families, youth, and the community see her as a bridge. She shows that strength does not come from hiding scars, but from using them to guide others. Her story demonstrates that recovery is not private. It can be an invitation, a light, a path for others.

Heart of Chadoora

Through simple acts of love and devotion, she became a guiding light in her community.

Aaqyb Ashraf

Iremember the first time I entered her home. The air smelled faintly of simmering spices and dried rose petals tucked in the corner. Sunlight spilled through the latticed windows, casting warm patterns on the floor.

She walked across the room, folding a shawl and fixing a cushion. Her hands were steady, her eyes calm. She smiled at me, and the space felt safe, like it had been waiting for me.

People in Chadoora called her Mouj. In Kashmiri, the word means mother. It carries warmth, protection, and a sense of home.

Anyone who crossed her threshold seeking reassurance, guidance, or a moment of stillness left with a small piece of comfort.

Women arrived with questions tucked in their hearts. Men came seeking strength. Young people visited her often because she understood what they could not say. Children stayed close, sensing the tenderness she carried in her gaze.

Mouj rarely left her house. She did not attend gatherings or ask for recognition. But the world came to her.

Some called her a faith healer. She performed no rituals and claimed no special powers. Her strength lived in her attention, patience, and calm presence. People carried burdens to her that they had hidden for years. Sometimes she spoke. Sometimes she whispered prayers. And sometimes she simply sat, letting the silence in the room hold them.

Her presence reminded people that mercy exists, even when life feels unbearable.

Her days were simple. She cooked meals that nourished more than the body, kept her home tidy, and moved through life with a pride that did not need performance.

Long before the town awakened, she sat with her tasbeeh, whispering prayers for people who did not know she remembered them.

She prayed out of love, a devo-



HER PASSING LEFT A SILENCE IN CHADOORA THAT FEELS HEAVIER THAN WORDS. Her home feels smaller, and the mornings feel colder. The town lost a light it did not know it relied on.

tion that carried each burden as her own.

Those who left her home carried a subtle change. Problems remained, but hearts felt lighter. Mouj did not offer answers as authority. She simply guided without effort, and reminded people that patience is strength and turning to Allah is never in vain.

Her words were simple, but the sincerity behind them could move mountains.

Her passing left a silence in Chadoora that feels heavier than words. Her home feels smaller, and the mornings feel colder. The town lost a light it did not know it relied on.

Her memory lives in gestures, prayers, and small acts of care she gave without asking for anything in return.

Mouj was my grandmother, my mother's mother. She shaped my childhood, teaching patience, faith, and a love that asks nothing.

Her absence feels vast, but her presence remains in the lessons she gave.

In a place shaped by strife, she offered strength through care and faith. Her life continues to shape those she touched.

— The author is Srinagar-based Lawyer, and can be reached at aaqybashraf27@gmail.com.

Too Poor to Heal

Many Kashmiri families struggle to access healthcare as rising costs, broken infrastructure, and uneven services leave the most vulnerable with little hope.

Kamran Hamid Bhat

Everywhere you look in Kashmir's hospitals, the walls are covered with QR codes. "Scan to book an appointment." "Scan to get your reports." "Scan to make payments."

Some hospitals have even stopped taking walk-ins or offline registrations. Technology is advancing, we are told.

But what about the families who can't afford a smartphone? Those who can't even pay the smallest hospital fee? For them, healthcare is out of reach.

Kashmir's healthcare system is at a crossroads. Costs are rising, government programs are struggling, and infrastructure is failing.

Over 90 percent of families have SEHAT Scheme "Golden Cards," meant to provide free care. But a Kashmir Observer report shows that 11 percent of eligible patients don't use the scheme because of poor coverage or bureaucratic hurdles. Many essential treatments, like cancer chemotherapy, aren't covered, forcing families to sell land or take high-interest loans.

Medical inflation has only made things worse. Between 2023 and 2024, healthcare costs rose 6.5-8.2 percent, higher than the overall inflation rate of 4.8 percent.

Prices of essential medicines have tripled in five years. Basic heart medication now costs ₹3,500 a month, nearly half the salary of an average worker or daily wage earner.

Infrastructure is also failing. Many primary health centers run without stable electricity or face frequent power surges. Hospitals rely on unreliable diesel generators.

Roads to 11.5 percent of hospitals are nearly impass-



KASHMIR'S HEALTHCARE CRISIS IS A SLOW-MOTION HUMANITARIAN DISASTER.

This is not about blaming anyone. Even where services exist, there is room for improvement. Every day, small struggles in hospitals reveal the scale of what is broken. Until these cracks are fixed, many families in Kashmir will remain too poor to heal.

able, and power cuts of up to eight hours are common (Health Policy Watch). Staffing is another challenge: of 1,677 approved rural medical officer posts, only 1,030 are filled.

For poor families, the toll is devastating. Cancer treatment can cost ₹5-20 lakh. Managing chronic diseases like diabetes costs ₹1,000-3,000 per month, unaffordable for daily wage earners.

Surgeries like angioplasty cost ₹2-5 lakh in private hospitals. Dialysis, required

two to three times a week, costs ₹2,000-5,000 per session.

Rural areas face the harshest gaps. Hospitals are understaffed and under-equipped. Even Srinagar's city hospitals, crowded and overwhelmed, show the stark imbalance in access and care.

The result is heartbreaking: 27 percent of children under five are stunted (Counter Currents Organisation).

Kashmir's healthcare cri-

sis is a slow-motion humanitarian disaster.

This is not about blaming anyone. Even where services exist, there is room for improvement.

Every day, small struggles in hospitals reveal the scale of what is broken.

Until these cracks are fixed, many families in Kashmir will remain too poor to heal.

— The author can be reached at kamranbhatt029@gmail.com.

Lok Sabha Passes Bill Raising Insurance FDI To 100%



Press Trust Of India

New Delhi: The Lok Sabha on Tuesday passed a bill to raise FDI in the insurance sector to 100 per cent, with a view to providing insurance to all by 2047.

Replying to a debate on the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025, in the Lower House, Finance Minister Nirmala Sitharaman said higher FDI will attract more players in the industry and make insurance policies more affordable.

"Monopoly doesn't give us that advantage, and therefore, the more the competition, the better the rates," she added.

"Another priority which our government has given is to strengthen the public sector insurance companies...since 2014, we have been doing a lot of things to improve their financial health," the minister said.

The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025, would lead to amendments in the Insurance Act, 1938, the Life Insurance Corporation Act, 1956, and the Insurance Regulatory and Development Authority Act, 1999.

The amendment seeks to raise the foreign direct investment (FDI)

limit in the insurance sector from 74 per cent to 100 per cent, according to the bill.

It also paves the way for the merger of a non-insurance company with an insurance firm.

The Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025, received the Union Cabinet's nod on Friday.

The Bill further aims to accelerate the growth and development of the insurance sector and ensure better protection of policyholders, as per the statement of objects and reasons.

The bill provides for the establishment of the Policyholders' Education and Protection Fund to protect policyholders' interests.

It would also improve the ease of doing business for insurance companies, intermediaries, and other stakeholders, bring transparency to regulation-making, and enhance regulatory oversight over the sector.

With regard to the term of office of the Chairperson and other whole-time members, the bill provides for a five-year term or until they attain the age of 65 years, whichever is earlier, it said.

At present, the upper age limit for whole-time members is 62 years, while for the Chairman it is 65 years.

Kashmiri Leaders Slam Nitish Kumar For Pulling Down Veil Of Woman

Press Trust Of India

Srinagar: Politicians in Kashmir lashed out at Bihar Chief Minister Nitish Kumar for pulling down the veil off a Muslim AYUSH doctor's face during a government event.

Peoples Democratic Party (PDP) president Mehbooba Mufti questioned Kumar's continuation in office after the act.

"Having personally known and admired Nitishji, I was shocked to see him pull down a young Muslim woman's naqaab. Does one attribute it to old age or the normalisation of humiliating Muslims publicly?" Mufti said in an X post.

"The fact that people around him watched this horrific incident unfold as some form of an entertainment is even more unsettling. Nitish Sahab, perhaps it's time you step down?" she wrote.

CPI(M) MLA from Kulgam, M Y Tarigami, said Kumar's action was a violation of constitutional and democratic norms.

"A video circulating on social media shows Bihar Chief Minister Nitish Kumar pulling down the naqaab of a Muslim woman. Such an act deserves unequivocal condemnation as a violation of religious freedom and personal dignity. It is against the spirit of the Constitution and democratic



norms," Tarigami said.

Calling the act "shameful", PDP leader Iltija Mufti said Kumar should step down with decency and dignity if his health was not good.

"This is a shameful act. We respect Nitishji because he is an old man. But if you are that old that, God forbid, you have become senile -- that on one hand you award her a degree and on the other you bring her veil down -- then step down," Mufti told reporters here.

Iltija said Kumar is the chief minister of a state where many Muslims reside.

"Don't you know what it means for a Muslim woman who puts on her veil? Just because you are the chief minister, you have no right to bring her veil down," she said.

She criticised the behaviour of people present at the venue during the incident.

"See how people there

with Nitishji were laughing, they thought of it as a joke. The Bihar's deputy chief minister, who is a BJP leader, was laughing. I want to ask them: If we had pulled a ghongat (traditional veil worn by Hindu woman after marriage) of a woman, how would you have felt?"

The PDP leader warned Kumar against repeating the action.

"I respect Nitish Kumar because he is an elder. That is why I am not saying much. But if you do it next time, then we won't care. It does not become your right to pull off a Muslim woman's veil and mock her. Power does not give you the right to humiliate Muslims," she said.

The PDP leader said Kumar is a senior citizen and "if your health is not good, then please step down with decency and dignity".

Trump Sues BBC For USD 10 Billion

Agencies

Washington: President Donald Trump filed a lawsuit Monday seeking USD 10 billion in damages from the BBC, accusing the British broadcaster of defamation as well as deceptive and unfair trade practices.

The 33-page lawsuit accuses the BBC of broadcasting a "false, defamatory, deceptive, disparaging, inflammatory, and malicious depiction of President Trump," calling it "a brazen attempt to interfere in and influence" the 2024 US presidential election.

It accused the BBC of "splicing together two entirely separate parts of President Trump's speech on January 6, 2021" in order to "intentionally misrepresent the meaning of what President Trump said."

The lawsuit, filed in a Florida court, seeks USD 5 billion in damages for defamation and USD 5 billion for unfair trade practices.

The BBC did not immediately respond to a request for comment from The Associated Press.

The broadcaster apologised last month to Trump over the edit of the Jan. 6 speech. But the publicly funded BBC rejected claims it had defamed him, after Trump threatened legal action.

BBC chairman Samir Shah had called it an "error of judgment," which triggered the resignations of the BBC's top executive and its head of news.

The speech took place before some of Trump's supporters stormed the US Capitol as Congress was poised to certify President-elect Joe Biden's victory in the 2020 election that

Trump falsely alleged was stolen from him.

The BBC had broadcast the hourlong documentary -- titled "Trump: A Second Chance?" -- days before the 2024 US presidential election. It spliced together three quotes from two sections of the 2021 speech, delivered almost an hour apart, into what appeared to be one quote in which Trump urged supporters to march with him and "fight like hell." Among the parts cut out was a section where Trump said he wanted supporters to demonstrate peacefully.

Trump said earlier Monday that he was suing the BBC "for putting words in my mouth."

"They actually put terrible words in my mouth having to do with Jan. 6 that I didn't say, and they're beautiful words that I said, right?" the president said unprompted during an appearance in the Oval Office. "They're beautiful words, talking about patriotism and all of the good things that I said. They didn't say that, but they used terrible words."

The president's lawsuit was filed in Florida. Deadlines to bring the case in British courts expired more than a year ago.

Legal experts have brought up potential challenges to a case in the US, given that the documentary was not shown in the country.

The lawsuit alleges that people in the US can watch the BBC's original content, including the "Panorama" series, which includes the documentary, by using the subscription streaming platform BritBox or a virtual private network service.

CONTD. FROM FRONT PAGE

Dry December

groundwater monitoring wells indicate a decline ranging between 0.5 and 3 metres at multiple locations, while shrinking wetlands are beginning to impact migratory bird habitats. Farmers have also raised concerns over limited irrigation water amid an already stressed agricultural season.

"Each year, the situation worsens. With limited snowfall and rainfall, both agriculture and household water supply are under pressure," said Bashir Ahmad, a resident of Pulwama.

The India Meteorological Department has reported a 17 per cent rainfall deficit across Jammu and Kashmir during the post monsoon period from October 1 to December 10. Srinagar alone recorded a 47 per cent shortfall, while districts such as Baramulla, Bandipora, Shopian and Kargil saw deficits ranging from 65 to over 90 per cent.

Officials attributed the situation to the absence of active Western Disturbances, which traditionally bring winter precipitation to the region. Forecasts suggest that dry conditions may persist through late December, potentially aggravating water stress if substantial rain or snowfall does not occur.

Authorities have also warned that prolonged dryness and dry vegetation are elevating the risk of forest fires in the Valley. "Low river levels combined with sustained dry weather are alarming from both water security and disaster management perspectives," an official from the Department of Disaster Management said.

Adding to environmental concerns, air quality levels in Jammu and Kashmir have deteriorated, with the Air Quality Index currently rated as poor. Recent data shows the AQI in parts of Srinagar ranging from approximately 172 to 200 or even higher, depending on the specific location and time of day.

Exposure to these PM2.5 levels for 24 hours has been likened to the health impact of smoking 10 cigarettes in a day, an alarming comparison highlighting the seriousness of the situation.

Health experts, including senior doctors at government hospitals, have explicitly stated that this repeated exposure increases the risk of Breathing problems, Heart disease, and other Chronic illnesses like Chronic Obstructive Pulmonary Disease (COPD), Lung cancer.

Chief Minister Omar Abdullah recently flagged climate change as a pressing challenge, recalling visible environmental shifts over the years. He noted that glaciers once prominent during childhood visits to Sonamarg have receded significantly, while areas like Gulmarg, which traditionally witnessed snowfall by December, are now seeing prolonged snowless periods.

"Kashmir's winters are changing. It is no longer unusual to see December without snow," he said, warning that air quality in the region is also deteriorating at a pace comparable to major urban centres.

Experts at Sher e Kashmir University of Agricultural Sciences and Technology of Kashmir stressed the need for urgent adaptation measures. Vice Chancellor Prof Nazir Ahmad Ganai said climate variability and water scarcity pose serious threats to agriculture, calling for drought resilient crops, improved water management and climate responsive planning.

Scientists have recommended accelerated research into regenerative agriculture, efficient water use technologies and long term climate adaptation strategies to mitigate the growing impact of erratic weather patterns. (inputs from KNO)

Light Snow In

17. A slight change is likely from December 18, when very light snowfall may occur at isolated higher reaches of North and Central Kashmir, while most other areas remain under cloudy skies.

Between December 20 and 21, conditions are expected to turn partly to generally cloudy across the Valley, with the possibility of light snowfall in elevated areas and light rain over the plains during afternoon hours, the MeT said.

Cloudy weather is likely to persist from December 22 to 28, which may bring some respite from the prevailing intense cold. Towards the end of the month, from December 29 to 31, higher reaches of North and Central Kashmir may again receive light snowfall under cloudy conditions.

The MeT has also cautioned that shallow to moderate fog is expected at several places in the Kashmir division and at isolated locations in Jammu. It warned that freezing temperatures and snowfall could result in slippery road conditions, advising travellers to adhere to traffic and administrative advisories.

J&K's Fertility

routed through their respective Programme Implementation Plans.

While Jammu and Kashmir and several southern and metropolitan regions have settled into sustained below replacement fertility, States such as Bihar, Uttar Pradesh and Meghalaya continue to report significantly higher birth rates.

Officials said the government is pursuing region specific strategies to manage these contrasting trends, seeking to balance population stabilisation with emerging challenges such as ageing populations and future workforce needs.

Security Forces

injuries and later succumbed.

Inspector General of Police, Jammu Zone, Bhim Sen Tuti said the terrorists managed to flee towards a dense forest area after the gunfight. "There are three terrorists believed to be holed up in the forest. The operation is underway," he told reporters in Udhampur.

Officials said one terrorist was believed to have been injured during the encounter, while two policemen sustained minor bullet wounds. The search operation was suspended overnight due to darkness and difficult terrain, and was resumed early Tuesday with additional reinforcements.

A joint team of the police Special Operations Group, the Army and the Central Reserve Police Force has further tightened the cordon in the area. Sniffer dogs and additional surveillance measures have been deployed to track the terrorists and block possible escape routes, officials said.

Police sources said the operation was launched following information about the movement of three terrorists, believed to be affiliated with the Pakistan based Jaish e Mohammad outfit. The Majalta and Basantgarh belt is considered a traditional infiltration route used by militants moving from the International Border in Kathua towards the interior districts of Jammu and onward to the Kashmir Valley.

Constable Amjad Ali

an operation in a remote forest area of the district.

The operation is still underway as security forces continue to look for terrorists in the area,

a police officer said.

Director General of Police Nalin Prabhat led the solemn ceremony held at the District Police Lines in Udhampur, to honour Constable Amjad Ali Khan of the 22nd Battalion of the Indian Reserve Police (IRP).

Wreaths were laid by DGP Nalin Prabhat, IGP (Jammu Zone) Bhim Sen Tuti, Deputy Commissioner Saloni Rai, along with senior police officers, CRPF personnel and district administration officials, who paid floral tributes to the martyr.

A gun salute was given as a final farewell to the martyred cop, following which the mortal remains were sent to his hometown in the Mendhar border area of Poonch district for burial, officials said.

Khan lost his life during an encounter, which is still ongoing, in the Soan area of Udhampur district.

Speaking to reporters after the wreath-laying ceremony, Tuti said that based on an input, an operation was launched in Soan village of Udhampur district on Monday evening.

"The information turned out to be true, and an encounter took place. We had a small Special Operations Group party. During the firefight, our cop, Amjad Ali Khan, suffered injuries. We tried to evacuate him, but due to excessive blood loss, we lost him. The operation is still on," he said.

Over 93% Of

underway, with challenges in difficult terrains and strategically sensitive areas.

The completed fencing is expected to enhance surveillance, reduce cross-border smuggling, and prevent infiltration by hostile elements.

India has also made progress on other borders, including Bangladesh and Myanmar, though the focus on the Pakistan border underscores the government's emphasis on national security in the west.

The government has strengthened intelligence gathering, inter-agency coordination and border management over the past two years, leading to improved detection of infiltration attempts and neutralisation of terror networks, Nityanand Rai told the LS in an answer to another question.

He said capacities of central and state law enforcement agencies have been enhanced to mitigate terror risks.

He said closer coordination between central agencies and state police has enabled joint operations against terror modules involved in recruitment, financing and other activities.

Border guarding forces have been equipped with drones, thermal imagers, night-vision devices and radar systems under the Comprehensive Integrated Border Management System.

These measures, Rai said, have resulted in reduced infiltration attempts, increased drone interceptions and recovery of arms, ammunition and narcotics.

Pertinently, India-Pakistan border stretches across Jammu and Kashmir, Punjab, Rajasthan, and Gujarat, and includes the Line of Control in J&K.(KNO)

1971 Victory Made

for the countrymen, as every inch of this land remembers those brave soldiers who laid down their lives while guarding the sovereignty and integrity of the nation during the 1965 and 1971 wars.

The Lieutenant Governor congratulated the General Officer Commanding of the White Knight Corps, Lieutenant General P K Mishra,

for the initiative to install the high mast national flag. He also appreciated the role of the Flag Foundation of India in supporting the project.

Calling upon citizens to draw inspiration from the tricolour, Sinha said it represents the nation's unity, resilience and sacrifice. He urged people to collectively work towards the goal of building a developed India.

According to a defence spokesperson, the national flag has been dedicated to the heroes of the historic Battle of Chhamb and stands as a reminder of the exceptional courage and supreme sacrifices of the Indian Armed Forces during the wars of 1965 and 1971.

The Chhamb sector witnessed intense fighting during both conflicts and remains a significant chapter in the military history of the region.

NC MPs Meet

on issues of constitutional, democratic and humanitarian importance affecting the people of Jammu and Kashmir.

Raising concern over prisoners lodged outside the Union Territory, the MPs said thousands of families, including mothers, children and elderly parents, continue to suffer due to long distances, financial hardship and legal hurdles involved in meeting their incarcerated relatives. They said representations received by them describe severe hardship, including exhausting travel, restrictive prison procedures and prolonged waiting periods.

"We have met mothers who wish to see their sons once before they die, and children who have grown up knowing their fathers only through photographs," the memorandum said. The MPs pointed out that in several cases detainees continue to remain incarcerated despite serious charges not having been proven. They argued that keeping prisoners lodged far from home amounts to punishment for poverty rather than guilt, and stressed that Kashmiri citizens deserve dignity, justice and compassion.

"A Kashmiri is not a born criminal, nor a threat. A Kashmiri is a human being and an Indian citizen, deserving of dignity and fairness," the MPs said, urging the Home Minister to review the policy and consider releasing those against whom no serious charges are established. On the issue of statehood, the NC leaders recalled assurances made by the Prime Minister and the Union Home Minister regarding the restoration of full statehood to Jammu and Kashmir. They also referred to the Supreme Court's December 2023 judgment on challenges related to Article 370, in which the apex court recorded the Union government's assurance that statehood would be restored at the earliest.

The MPs said that following elections and the formation of an elected government, the people of Jammu and Kashmir now legitimately expect these assurances to be honoured. They said continued delay in restoring statehood is causing democratic, administrative and emotional distress and is increasingly being viewed as a denial of constitutional dignity. The memorandum urged the Government of India to announce clear, concrete and time bound steps for the early restoration of full statehood in line with constitutional principles and judicial observations.

The NC MPs also raised concerns over the non notification of business rules governing the functioning of the administration in Jammu and Kashmir, saying their absence has led to ambiguity, overlap of authority and weakened public accountability. They urged the Centre to notify the business rules at the earliest to ensure transparent, effective and democratically accountable governance in the Union Territory.

CIK Searches 12

media, human rights advocacy, environmental causes and women empowerment, as a cover for activities considered prejudicial to national security.

Discreet verification, according to investigators, revealed suspected links between the individuals under scrutiny and secessionist elements as well as banned terrorist organisations. Some of the suspects were also allegedly in contact with Pakistan based handlers through encrypted communication applications.

CIK said the suspects are believed to have been involved in spreading false narratives, glorifying terrorism, radicalising youth and attempting to disturb public order and peace in the Union Territory.

Acting on these inputs, CIK teams conducted searches at 12 locations across Srinagar, Baramulla, Anantnag, Pulwama, Kupwara, Budgam and Shopian. During the operation, 12 individuals were detained for questioning.

Officials said a substantial quantity of digital material was seized, including mobile phones, a laptop and multiple SIM cards. The seized devices have been sent for forensic analysis to examine communication patterns and identify additional links.

CIK said the investigation is ongoing to establish the full scope of the alleged network, identify other associates and trace communication channels with handlers across the border. Further action, including arrests, may follow based on the outcome of the investigation.

Reiterating its commitment to safeguarding national security, CIK cautioned against the misuse of democratic and social platforms for unlawful activities and urged the public to remain vigilant and cooperate with law enforcement agencies.

Litigants Hiding

K.D. Sharma v. Steel Authority of India Ltd. and Dalip Singh v. State of Uttar Pradesh, the High Court reiterated that full and frank disclosure of material facts is the very foundation of writ jurisdiction.

While terming the case fit for imposition of exemplary costs, the Court took a lenient view considering the advanced age of the petitioners and refrained from imposing costs, though it issued a stern warning against such conduct in future.

Both petitions were dismissed and all interim orders vacated, with liberty granted to the authorities to proceed further in accordance with law.

The petitioners in their pleas had sought conferment of proprietary rights over a patch of land at Sheikh Bagh, Srinagar. The Court further noted that the petitioners had obtained partial regularisation o the land under the J&K State Lands (Vesting of Ownership Rights) Act, 2001, popularly known as the Roshni Act, which has since been declared unconstitutional and void ab initio by a Division Bench in Prof. S.K. Bhalla v. State of J&K.

"The petitioners, upon expiry of their lease in 2014 and their failure to seek renewal, have rendered themselves unauthorized occupants," the court said. "Respondent No. 5 (Assistant Commissioner, Nazool), acting in his capacity as the competent Estate Officer under Section 4(1) of the J&K Public Premises (Eviction of Unauthorized Occupants) Act, 1988, was well within his statutory domain in issuing the impugned notice (calling upon the petitioners to show cause by 08/11/2021 as to why an eviction order should not be issued). No jurisdictional error, illegality, or procedural infirmity is demonstrated."

Cardiac Cases Climb as Kashmir Battles Severe Cold

Observer News Service

SRINAGAR: Cardiologists in Kashmir have expressed concern over a rise in heart attacks and strokes during the harsh winter months, warning that extreme cold significantly strains the cardiovascular system. They said the number of cardiac emergencies almost doubles in winter compared to warmer seasons.

Speaking to KNO, cardiologist Dr Mohammad Ashraf Khan said prolonged exposure to low temperatures leads to constriction of blood vessels—a condition known as vasoconstriction—which sharply increases the heart's workload.

"During winter in Kashmir, we observe more than a twofold rise in cases of heart attacks and strokes," he said. "Cold weather narrows blood vessels, causing blood pressure to rise. This forces the heart to pump harder, which can trigger life-threatening cardiac events, particularly in people with underlying heart disease."

Dr Ashraf explained that cold conditions also increase blood viscosity, making it thicker and



more prone to clot formation, thereby elevating the risk of heart attacks and strokes. "Patients with diabetes, hypertension, high cholesterol, and smokers are especially vulnerable. Winter further aggravates their health risks," he added.

Dr Khan further highlighted seasonal lifestyle changes that contribute to the problem. "During winter, people consume excessive tea, sugary drinks, and calorie-dense foods to stay warm. This often leads to poor sugar control and weight gain, both of which are major risk factors for heart disease," he said.

Another worrying trend, he

COLD WEATHER NARROWS BLOOD VESSELS, CAUSING BLOOD PRESSURE TO RISE. This forces the heart to pump harder, which can trigger life-threatening cardiac events, particularly in people with underlying heart disease.

noted, is the misinterpretation of early symptoms. "Initial signs of a heart attack are frequently

mistaken for chest infections, acidity, or muscle pain. This delay in correct diagnosis and treatment can prove fatal," he cautioned.

Dr Zahoor Bhat, another cardiologist, called for adopting preventive measures during the cold season. He advised people to keep themselves adequately warm by wearing layered clothing, including woollen caps, gloves, and scarves, and to ensure proper heating inside homes.

"Outdoor activity should be restricted during extreme cold spells," Dr Bhar said. "People should opt for light indoor exercises and strictly avoid sudden strenuous activities, which can abruptly overload the heart."

He emphasised the importance of maintaining a heart-healthy diet. "Winter is not an excuse to abandon healthy eating. A balanced diet rich in fruits, vegetables, whole grains, nuts, and lean proteins is crucial. Intake of salt, sugar, and saturated fats must be limited to control blood pressure and cholesterol," he advised.

Doctors stressed that hydration remains vital even in cold

weather. They said people often drink less water in winter, leading to dehydration, which can thicken blood and increase clotting risk.

They urged the public to remain alert to warning signs of heart attacks—such as chest pain, shortness of breath, sweating, nausea, or pain radiating to the arms or jaw—and stroke symptoms, including facial drooping, arm weakness, difficulty speaking, or sudden loss of balance.

Timely medical intervention can save lives, the doctors emphasised, advising people not to ignore symptoms and to seek immediate care at the nearest health facility.

Doctors recommended wearing layered clothing and protecting the head, hands, and feet from cold exposure. They said regular check-ups are essential, especially for high-risk individuals.

Focus on fruits, vegetables, whole grains, and lean proteins; reduce salt, sugar, and fried foods, and engage in light exercises like stretching, yoga, or walking indoors, they said, advising against heavy physical work, particularly in extreme cold.

EOW Files Chargesheet in Municipal Fraud Case

The Economic Offences Wing (EOW) of Crime Branch Kashmir has filed a chargesheet before a special anti-corruption court in Srinagar in connection with an alleged municipal fraud case involving the illegal allotment of government property in Budgam district, the CBK said on Tuesday.

As per a statement issued, the chargesheet has been filed in FIR No. 03/2022 before the court of the Special Judge Anti-Corruption, Srinagar, under Sections 420 (cheating), 468 (forgery) and 120-B (criminal conspiracy) of the Ranbir Penal Code, read with Section 5(2) of the Prevention of Corruption Act.

Three persons have been named as accused in the case, including the former president of the Municipal Committee Budgam, Ghulam Mohi-ud-Din Dar, and two private individuals—Ghulam Mohammad Mir and Abdul Majid Bhat—all residents of Budgam.

According to officials, the case originated from a complaint alleging large-scale embezzlement and illegal allotment of a Municipal Committee building. Investigation revealed that the then municipal president abused his official position to confer undue benefits on one of the accused by issuing a forged allotment order.

The probe found that the allotment order was falsely shown to have been issued on the basis of a Municipal Committee resolution and approval from the Director, Urban Local Bodies, Kashmir, which were later found to be non-existent.

It said the accused had entered into a criminal conspiracy and prepared forged documents, including fake allotment, partnership and dissolution deeds, without lawful authority.

Police Nab Drug Peddler in Pulwama

Continuing its sustained drive against drug trafficking, Jammu and Kashmir Police have arrested a drug peddler in Pulwama and recovered contraband substance from his possession.

According to a statement issued, a police party from PS Pulwama during naka checking at New Circular Road near Barpora Crossing intercepted a suspicious person. During the search, 6 grams of heroin-like substance was recovered from his possession. He has been identified as Mohd Yaseen, son of Mohd Ramzan Bhat, resident of Kareemabad, Pulwama. He has been arrested and shifted to a police station where he remains in custody.

Accordingly, a case vide FIR No. 284/2025 under relevant sections of law has been registered at Police Station Pulwama and investigation has been taken up.

Police remains firmly committed to eradicating the drug menace from the district and appeals to the public to cooperate by reporting any information regarding drug peddling or other anti-social activities to the nearest police station, the statement reads. (Observer News Service)

CS Reviews Infrastructure Issues of JNVs & KVs

Chief Secretary Atal Dulloo on Tuesday chaired a high-level meeting to review the availability of land and infrastructure for Central Government educational institutions, including Jawahar Navodaya Vidyalayas (JNVs) and Kendriya Vidyalayas (KVs), that are either non-functional or presently operating from temporary premises across various districts of Jammu and Kashmir.

The meeting was attended by the Secretary, School Education Department, Ram Niwas Sharma; Commissioners of Jawahar Navodaya Vidyalaya Samiti and Kendriya Vidyalaya Sangathan; Director School Education, Jammu and Kashmir; Regional Officer, Kendriya Vidyalaya Sangathan, Jammu, along with other senior officers of the department. Deputy Commissioners from all districts participated in the meeting through video conferencing.

During the review, the Chief Secretary sought district-wise and school-wise details regarding the current infrastructure status of these institutions. He specifically enquired about the availability or identification of suitable land for the construction of permanent school buildings, as well as the arrangements made for their temporary functioning until permanent infrastructure is established.

Emphasising the importance of timely intervention, he impressed upon the district administrations and concerned departments to ensure that all procedural formalities are completed expeditiously to facilitate smooth functioning of these institutions. (Observer News Service)

LCMA's BOCA Concludes 139th Meeting

The Jammu and Kashmir Lake Conservation and Management Authority (LCMA's) Building Operations Controlling Authority (BOCA) on Tuesday concluded its 139th meeting in Srinagar, with officials reviewing and discussing 164 construction permission cases. They said the final round of the meeting concluded with the discussion of all important and other cases.

Officials said that the final round of the meeting, chaired by LCMA Vice-Chairman Manzoor Ahmad Qadri, took up residential and commercial applications along with requests for design modifications and advisory changes.

"Altogether, 164 cases were discussed in detail, for prior permission and other formalities," they said. The cases highlighted by KNO regarding delays in Nishat were also discussed, an official said. "Cases with complete documentation were processed, while others requiring design revisions or clarifications were advised accordingly," he added.

The meeting aimed to expedite decisions on genuine applications while ensuring all construction complies with environmental and urban planning norms. (Observer News Service)

Centre Releases Rs 235 Cr for Panchayati Raj Institutions: GoI

Observer News Service

SRINAGAR: The Centre on Tuesday said that it has released Rs 235 crore during the past five years to strengthen Panchayati Raj Institutions (PRIs) in Jammu and Kashmir.

In a written reply to a query, Union Ministry of Panchayati Raj, informed Lok Sabha that under the Rashtriya Gram Swaraj Abhiyan (RGSA) Jammu and Kashmir received ₹25 crore in 2020–21, ₹40 crore in 2021–22, ₹40 crore in 2022–23, and ₹65 crore each in 2023–24 and 2024–25.

Capacity building, training of elected representatives and officials, and strengthening basic Panchayat infrastructure—are some of the areas where funds were used, the reply stated.

It said that under the Rashtriya Gram Swaraj Ab-

hiyan, more than 7.25 lakh participants from J&K were trained between 2022–23 and 2025–26 with an aim to improve governance, planning, and service delivery at the grassroots level.

Also, for uplifting the Panchayat infrastructure in the Union Territory, approval has been granted for the construction of 1,000 Gram Panchayat Bhawans, besides the procurement of 1,318 computers to promote digital governance and transparency in rural local bodies, the reply stated.

It said the to bridge the digital divide, the Ministry is implementing initiatives such as eGramSwaraj, AuditOnline, and the People's Plan Campaign in Jammu and Kashmir, which will reinforce participatory planning, online monitoring, and accountability in Panchayat functioning—(KNO)

Floods Damage 0.78 Lakh Hectares of Crop Area in J&K: GoI



Observer News Service

SRINAGAR: Heavy rains and floods damaged crops over nearly 0.78 lakh hectares across Jammu and Kashmir during the current year, the government informed Parliament on Tuesday.

The Union Ministry of Agriculture and Farmers Welfare, as per KNO in a written reply informed the Lok Sabha that due to recent weather-related disasters, Jammu and Kashmir reported crop damage on 0.78 lakh hectare area.

The Ministry clarified that the primary responsibility of providing relief to affected farmers lies with the respective state or Union Territory governments in accordance with the National Policy on Disaster Management. Relief measures are undertaken through the State Disaster Response Fund (SDRF),

while in the case of calamities of a severe nature, additional assistance is provided from the National Disaster Response Fund (NDRF), following established procedures.

"The financial assistance under SDRF and NDRF comes in the form of relief and not as compensation. The crop losses are also covered under crop insurance schemes such as the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Re-structured Weather-Based Crop Insurance Scheme (RWBCIS), which provide risk coverage against non-preventable natural calamities," it said.

The Government further explained that admissible insurance claims are settled directly into the accounts of insured farmers based on yield data provided by the UT administration, conforming to the operational guidelines of the schemes.

GoI Highlights MGNREGS Success in J&K

Observer News Service

SRINAGAR: The Union Ministry Tuesday said that Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has played an important role in supporting rural livelihoods and generating employment in Jammu and Kashmir.

The Ministry of Rural Development according to KNO informed the Lok Sabha that Jammu and Kashmir has consistently received substantial funding under MGNREGS since its inception.

In recent years, the Union Territory received over Rs 1,000 crore annually, including Rs 1,152.32 crore in 2020–21, Rs 950.14 crore in 2021–22, Rs 1,050.61 crore in 2022–23 and Rs 1,076.95 crore in 2025–26 (as on December 11, 2025).

Official data shows that more than 400 lakh person-days were generated in Jammu and Kashmir in several recent years, including 407.01 lakh person-days in 2020–21 and 409.38 lakh person-days in 2024–25, providing wage employment to rural households.

The Ministry said that third-party evaluation studies conducted by NITI Aayog have acknowledged the positive impact of MGNREGS on the rural economy, including increased household income, poverty alleviation, creation of durable assets, improved water security and soil conservation—benefits that are equally applicable to Jammu and Kashmir.

CM Omar Urges Gujjar Institutions to Research on Climate Change



Observer News Service

JAMMU: Jammu and Kashmir Chief Minister Omar Abdullah on Tuesday called upon Gujjar institutions to undertake scientific research on the impact of climate change and reservation on the Gujjar-Bakerwal community, saying such studies would help shape effective policies for the future.

The chief minister was addressing a gathering at the Gurjar Desh Charitable Trust (GDCT), Jammu, during the commemoration of the third death anniversary of former vice-chancellor of Baba Ghulam Shah Badshah University, Dr Masud Ahmed Choudhary. He described him as a visionary public servant, educationist and institution-builder.

"There is no shortage of talent in the Gujjar institutions. All kinds of people are present here. By using this talent, if over the next years we prepare some research papers on climate change, it will strengthen the Gujjar

community. There should be research on various issues affecting them, whether it is climate change, which impacts the Gujjar community the most," he told the gathering.

According to PTI, he asserted that the nomadic lifestyle of the Gujjar-Bakerwal community, involving seasonal migration to higher reaches and return during winters, makes them especially vulnerable to climate change and natural calamities.

"The Gujjar-Bakerwal community has borne the brunt of repeated natural disasters. We must focus on research to understand these challenges and find ways to mitigate their impact," he added.

Emphasising education, the chief minister said efforts such as the establishment of Gujjar hostels, schools and mobile schools must be strengthened to ensure access to learning for children of the community. He also stressed the need to objec-

tively assess the impact of reservation.

"We have spoken about reservation for years, but we have never seriously studied how much it has actually benefited the Gujjar community and at what level. Research papers should be prepared to evaluate its real impact, so corrective steps can be taken where needed," he said.

Former chief minister Dr Farooq Abdullah, who also addressed the gathering, urged the community to remain united and prioritise education. "Without unity and education, no community can become strong or compete with others. The future of your children lies in education," he said.

The event was attended by several ministers, legislators, political leaders and prominent members of the Gujjar community, who remembered Dr Choudhary's contribution to the empowerment of marginalised sections in Jammu and Kashmir.

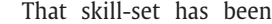


AN ELDERLY MAN FEEDS pigeons at Lal Chowk, a timeless sight in Srinagar's busiest square.

KO PHOTO, ABID BHAT

The Long Run-up of Augib Nabi Dar

It is only over the past two seasons that Augib



From the quiet fields of Kreeri to the brightest stage in Indian cricket, Auqib Nabi Dar has shown that sometimes, arriving late only makes the destination sweeter.

CSK Sign Prashant, Kartik

Rs 14.20 Crore

player at an IPL auction. This was after Kolkata Knight Riders and Chennai Super Kings were involved in an intense bidding war for him before the latter emerged winner.



Green said, "I'm so excited to be part of Kolkata for this year's IPL. To get down to the Eden Gardens, to get used to the atmosphere. I hope it is a great year for us. So see you soon. Amit KKR!"

IPL 2026 to be Held from March 26 to May 31

While the venue has re-

"But there was some uncertainty due to the stampede during RCB's IPL championship celebrations on June 4. So, I've held discussions with the BCCI about hosting the opening match in Bengaluru and they are also discussing on the issue," he added.

**THE JAMMU AND KASHMIR BANK OFFICERS' ASSOCIATION
(UNIT KASHMIR)**

**A CONSTITUENT UNIT OF AIJKBOF
(AFFILIATED TO AIBOA)**

**2ND FLOOR, J&K BANK BRANCH TRC,
SRINAGAR JAMMU & KASHMIR**

Email:- www.jkboakashmir@gmail.com
Website:- www.jkboakashmir.com

Ref: JKBOA (KASHMIR)-2025- Date: 15th of December, 2025 (Monday)

CONDOLENCE MESSAGE

The Jammu and Kashmir Bank Officers' Association (Kashmir) is deeply saddened by the demise of our dear colleague, sister and a valued member, **Ms. Reefat Hafiz (Emp ID 10816)**, a resident of Danpora Brein Nishat, Srinagar. The deceased was serving as Senior Manager and was lastly posted at B/o SKUAST, Srinagar. She left for her heavenly abode on 13th December, 2025 after courageously fighting a dreaded disease since past many years. Her demise is an irreparable loss, not just to her family but to all of us who had the privilege of being associated with her. Her dedication, kindness, an always smiling gesture and camaraderie will forever remain in our hearts.

Members of J&K Family stand together in these difficult times with her entire family. JKBOA-Kashmir on behalf of JK Bank Family pays glorious tributes to the departed soul and extended heartfelt condolences to the bereaved family.

The Congregational Fateh Khawani will be held on Wednesday 17th of December, 2025 at 11:00 AM at their ancestral graveyard situated at Kralsangri near Iqbal Islamia Mission School, Srinagar.

**Sd/- (Zubair Rasool Mir)
President**

Abass Advtn:
7006444730

MIRAE ASSET Sharekhan

Achieve financial freedom

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An illustration of a man in a blue suit and white shirt, standing on a bar chart composed of several stacks of grey coins. The stacks increase in height from left to right. The man is holding a black briefcase in his right hand and a long pole with a white flag in his left hand, as if celebrating a victory. The background is a solid orange color, and there are some small white and blue confetti-like shapes floating around the man.

Contact: M I Securities - 9906518342 / 9906684475

1, 10 Samad Complex, Ma Link Road, Srinagar, Srinagar, Jammu & Kashmir, Srinagar – 190001

Registered Office: Sharekhan Limited, The Ruby, 18th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai 400 028, Maharashtra, India. Tel: 022-47502000, Fax No.: 022-24327343. Correspondence Address: 10th Floor, Gigglees Bldg, No. 9, Raheja Mindspace Airoli, Knowledge Park Rd, MSEB Staff Colony, TTC Industrial Area, Airoli, New Mumbai, Maharashtra 400708, India. Tel: 022-41169000/ 61150000. Fax no. 41169999. SEBI Regn. Nos.: BSE / NSE - CASH / F&O / CD / MCX - Commodity: IN2000171337, DP: NSDL/CDSL-IN-DP-345-2018; CIN: U99999MH11995PLC087498; Sharekhan Ltd. (AMFI-registered Mutual Fund Distributor) Mutual Fund: ARN 20669 (date of initial registration: 03/07/2004, and valid till 02/07/2026). [ROA] Registered Corporate Agent (Composite) License No. CA0950, valid till June 13, 2027. PMS: INP000005786; Research Analyst: INH000006183; MCX Member id: -56125. For any complaints email at igc@sharekhan.com. Compliance Officer: Mr. Joby John Meledan; email id: complianceofficer@sharekhan.com; Tel: 022-62263303. Please refer the Risk Disclosure Document issued by SEBI and go through the Rights and Obligations and Do's and Don'ts issued by Stock Exchanges and Depositories before trading on the Stock Exchanges. For commodities derivatives, please note that Commodities Derivatives are highly leveraged instruments. PMS is not covered in Commodity Derivative Segment by Sharekhan Limited. Before investing in the asset class consider your investment objectives, level of experience and risk appetite carefully. Mutual Fund investment are subject to market risk. Read all the scheme related documents carefully before investing. Brokerage will not exceed SEBI prescribed limit. Mutual Funds are not Exchange traded products and all disputes with respect to the distribution activity would not have access to Exchange investor redressal forum or Arbitration Mechanism. The figures shown above are as of 30th November 2024. Such representations are not indicative of future results. For more details visit www.sharekhan.com. (AP Regn. Nos.: BSE-0107480196720, NSE-206970951)