

Kashmir Marathon Set To Draw Global Runners

Srinagar: Runners from 12 countries will join athletes from across India for the third edition of the Kashmir Marathon on October 25, with 73 foreign participants registered so far and the Tourism Department

Director Tourism Kashmir Syed Qamar Sajjad said 1,807 runners had registered online for the event, which is being promoted as part of Jammu and Kashmir's efforts to strengthen its international | [More on P6](#)

Chief Minister Omar Abdullah on Thursday invited runners from across the country and abroad to participate in the third edition of the Kashmir Marathon, highlighting the

Valley's natural beauty and announcing separate prizes for local athletes. Omar inaugurated the three-day Kashmir Marathon-2026 exposition at Polo View in Srinagar, marking the final phase of preparations | [More on P6](#)

Anantnag's ₹86-Crore Maternity Hospital Stalls Before Take-Off

Srinagar: The proposed 250-bed Maternity and Child Care Hospital (MCCH) in Anantnag continues to face delays, with the Jammu and Kashmir government now exploring an alternative site after finding the initially identified location at Janglat Mandi unsuitable.

Chief Minister Omar Abdullah on Thursday said the proposed site lacked adequate space and that the government was looking for a suitable alternative. He said



funds for the project were available and construction could begin once the location was finalised.

Speaking to reporters after chairing a district review meeting in Anantnag, Abdullah said elected

Man Held For Pasting 'Anti-National' Posters

Srinagar: Police have arrested a man for allegedly pasting anti-national and provocative posters at a public place in Handwara police district of Jammu and Kashmir, officials said on Thursday.

Officials said an investigation into the appearance of the posters uncovered the suspected involvement of overground workers (OGWs) and other individuals in the **| More on P6**

J&K Bank MD Backs UPI Surcharge To Sustain System

Srinagar: Jammu and Kashmir Managing Director and CEO Amitava Chatterjee on Thursday defended the surcharge on UPI transactions above Rs 2,000, saying it was necessary for maintaining the fledgling system.



misconception that someone
is trying to earn | **More on P6**

J&K Bank Q2 Profit Rises 10.6% YoY To ₹546 Cr

Jammu and Kashmir Bank on Thursday reported a 10.6 per cent year-on-year increase in net profit to 546.36 crore for the second quarter of the current financial year, supported by growth in income, expansion in | [More on P6](#)

MACT Awards Rs 58.50 Lakh To Family Of Deceased Engineer

Srinagar: The Motor Accident Claims Tribunal (MACT) here has awarded compensation of Rs 58.50 lakh to the widow, two minor daughters and parents of an engineer who died in a road accident at Digidol in Ramban district in July 2013.

The Tribunal further directed the insurance company to pay the award within 30 days, failing which the amount due would carry interest at 12 per cent per annum after expiry of the stipulated period.

The claim arose from the death of Syed Javed Nazir Mantaqi, a 41-year-old Junior Engineer associated with the Baglihar Hydel Project, who died on July 30, 2013, when his Hyundai Santro car plunged into a deep gorge near Digdol on the Srinagar-Chanderkote highway.

The claimants submitted that the **More on P6**



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FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026

KEY RATIOS Year-on-year (YOY)		Operating Profit Growth	26.74%		Gross NPA	2.23%		Net NPA	0.51%		Capital Adequacy Ratio	16.57%		Provision Coverage Ratio	91.76%		(₹ in Lakh)
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S. No.	PARTICULARS	STANDALONE						CONSOLIDATED					
		QUARTER ENDED			HALF YEAR ENDED			QUARTER ENDED			HALF YEAR ENDED		
		YEAR ENDED						YEAR ENDED					
		30.09.2026 (REVIEWED)	30.06.2026 (REVIEWED)	30.09.2025 (REVIEWED)	30.09.2026 (REVIEWED)	30.09.2025 (REVIEWED)	31.03.2026 (AUDITED)	30.09.2026 (REVIEWED)	30.06.2026 (REVIEWED)	30.09.2025 (REVIEWED)	30.09.2026 (REVIEWED)	30.09.2025 (REVIEWED)	31.03.2026 (AUDITED)
1	Total income from operations (net)	4,04,199	3,76,002	3,44,558	7,80,201	6,96,264	14,08,505	4,04,706	3,76,496	3,44,913	7,81,202	6,97,027	14,10,138
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	71,680	61,924	63,355	1,33,604	1,29,130	2,95,788	71,807	62,080	63,468	1,33,887	1,29,404	2,96,358
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	71,680	61,924	63,355	1,33,604	1,29,130	2,95,788	71,807	62,080	63,468	1,33,887	1,29,404	2,96,358
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	54,636	42,418	49,411	97,054	97,895	2,36,348	55,270	42,880	49,492	98,150	97,945	2,35,951
5	Total Comprehensive Income for the period {Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)}	Refer Note No. 2						Refer Note No. 2					
6	Paid up Equity Share Capital	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year												
8	Securities Premium Account	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950	2,91,950
9	Net Worth	16,10,751	15,57,738	13,95,624	16,10,751	13,95,624	15,04,586	16,02,444	15,36,769	13,71,248	16,02,444	13,71,248	14,97,916
10	Paid up Debt Capital/Outstanding Debt	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100						
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-						
12	Debt Equity Ratio	0.15	0.15	0.17	0.15	0.17	0.16						
13	Total Debts to total assets	0.03	0.02	0.01	0.03	0.01	0.02						
14	Operating Margin (%)	19.52%	18.70%	18.07%	19.13%	18.61%	21.20%						
15	Net Profit Margin (%)	13.52%	11.28%	14.34%	12.44%	14.06%	16.78%						
16	Earnings Per Share (before extraordinary items) (₹1/- each) for continuing and discontinued operations Basic : (* not annualized)	4.96*	3.85*	4.49*	8.81*	8.89*	21.46	5.02*	3.89*	4.49*	8.90*	8.89*	21.42
	Diluted : (* not annualized)	4.96*	3.85*	4.49*	8.81*	8.89*	21.46	5.02*	3.89*	4.49*	8.90*		



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02

OFFICE OF THE EXECUTIVE ENGINEER, KPDCL, ED-2ND, RAJBAGH, SRINAGAR

Email ID: xened-2@jk.gov.in ;
Tel/Fax No. 0194-2311374

EXTENSION NOTICE NO. 4

Due to poor response, the last date for submission of e-bid in respect of this office's e-NIT No. ED-II/17 of 2026-27; Dated: 05/09/26 issued vide this office endorsement No.ED-II/TS/9941-46; Dated: 05/09/26, having Tender ID : 2026_PDD_323524_1 for "Improvement of HT/LT Network by way of laying of 11KV XLPE, 185 mm² (SINGLE CIRCUIT, THREE CORE) ALUMINUM ARMoured CABLE UNDERGROUND AT Milatabad and Khateeb Lane Rawalpura" is hereby now extended with the details enumerated below :

Last Date for receipt of e-Bids online (Extended)	02-11-2026; 03:00 PM
Bid Opening Date (Extended)	04-11-2026; 02:30 PM

However, the rest of the terms and conditions as laid down in the e-NIT shall remain the same.

No.:ED-II/TS/12888-93

Dated: 21-10-2026

DTPK-NB-1925-26

DT: 22/10/2026

-SD-
Executive Engineer

KPDCL, ED-2nd, Rajbagh

Srinagar

PUBLIC NOTICE

I, Javaid Iqbal Kumar, S/o Gh. Ahmad Kumar, R/o Magam Kralpora, Tehsil Magam, District Budgam, hereby inform the general public that I have applied online for the issuance of an Other Backward Classes (OBC) Certificate. Any person having any objection to the issuance of the said certificate may submit the same, along with supporting documents, to the competent authority within the prescribed period, failing which the matter shall be processed as per rules.

Applicant: Javaid Iqbal Kumar
Parentage: S/o Gh. Ahmad Kumar
Address: Magam Kralpora, Tehsil Magam, District Budgam

BT MAG

Government of Jammu & Kashmir

Office of the Executive Officer Municipal Committee Magam

PUBLIC NOTICE

It is hereby notified that an application has been submitted before the Hon'ble Judicial Magistrate 1st Class, Magam, for the delayed registration of the birth of Haider Ali Parry, S/o Ghulam Hussain Parry, R/o Damgar Pora, Magam, District Budgam.

The date of birth of the child is 14-04-2022. As the birth event was not registered within the prescribed period, the matter has been forwarded by the Office of the Executive Officer, Municipal Committee Magam, vide No. MC/M/ B&D/2026/1576, dated 21-10-2026, for verification and necessary orders under Section 13(3A) of the Registration of Births and Deaths Act, as amended.

Any person having any objection to the proposed registration may submit the same before the competent authority within the prescribed period, along with supporting documentary evidence.

BT MAG

PUBLIC NOTICE

This is for the information to the general public that I, Gh. Mohd Reashi, S/o Gh. Rasool Reashi, R/o Ferozpora Tehsil Tangmarg District Baramulla, intend to correct the name on my Aadhar Card bearing no 4993-0453-4867 from Ghulam Mohammad Reshi to Gh Mohd Reashi. In this regard if anybody have any kind of objection he /she may file the same with concerned authority within a period of 7 days from the date of publication of this notice. No objection will be entertained afterwards

Gh. Mohd Reashi, S/o Gh. Rasool Reashi,
R/o Ferozpora Tehsil Tangmarg District Baramulla

FKO

اطلاع عام

برخاص وعام کو بذریعہ اشتہار مطلع کی جاتا ہے کہ مجھے اپنے بچے ایگر بیمنٹ زیر کتزیوم نمبر 020601001169 جو کہ میرے والد کے نام پر یعنی محمد قاسم ملک کے نام پر ہے۔ اب اسکو میرے نام یعنی بشیر احمد ملک کے نام پر کروانا مطلوب ہے۔ اس بارے میں اگر کسی شخص کو کوئی اعتراض ہو تو وہ سات دن کے اندر اندر ایکریٹو ایجنسیری پی ڈی ڈی بڈ گام کے دفتر میں پیش کریں۔ معاذ کڈرنے کے بعد کوئی بھی اعتراض قابل قبول نہیں ہوگا۔

بشیر احمد ملک ولد محمد قاسم ملک ساکن کچر پورہ بڈ گام

فون۔ 6006999055

MCB

PUBLIC NOTICE

This is for the information to the general public that I Abdul Hamid Najar S/o Abdul Razaq Najar R/o Adina, Tehsil Magam, District Budgam intend to change the name of my electricity bill bearing consumer Id 0206030002674, installed No. 2674 from Abdul Razaq Najar S/o Lt. Abdul Rchman Najar Wo Adina Tehsil Magam, District Budgam Kmr to my name. In this regard if anybody have any objection he/she may file the same with JKPD Sub Division Beerwah with a period of 07 days from the date of this notice. no objection will be entertained afterwards.

Abdul Hamid Najar S/o Abdul Razaq Najar
R/o Adina, Tehsil Magam, District Budgam

BT MAG

PUBLIC NOTICE

This is to inform general public that my name is mentioned in my Aadhar Card bearing Aadhar No 5161 0280 6874 has been incorrectly recorded as HASEENA AKHTER while as my actual name is HASINA BANO . Now I want to apply for the correction of same in my Aadhar from old name HASEENA AKHTER to new name HASINA BANO . In future I will be known as HASINA BANO . Any person who has any objections or concerns regarding these changes is requested to raise them within 07 days from the date of this notice.

Name: HASINA BANO W/O: MOHD IQBAL LONE
R/O: BARZULLA KUNZER BARAMULLA J&K 193404

BT MAG

PUBLIC NOTICE

This is for the information to the general public that I, Masrat Nabi, D/o Gh. Nabi Sofi, R/o Tarabama, Tehsil Kwarhama, District Baramulla, intend to correct the name on my Aadhar Card bearing no 7695-8064-2614 from Masrata Jan to Masrat Nabi. In this regard if anybody have any kind of objection he /she may file the same with concerned authority within a period of 7 days from the date of publication of this notice. No objection will be entertained afterwards

Masrat Nabi, D/o Gh. Nabi Sofi,
R/o Tarabama, Tehsil Kwarhama, District Baramulla

FKO

PUBLIC NOTICE

This is for the information to the general public that I, FAROOQ AHMAD GANIE intend to correct the Date of Birth of my ward namely NAJMU SAHAR which is wrongly mentioned in her Aadhar Card as 16-07-2015 while as her correct DOB is 16-07-2017 as per her Date of Birth certificate. In this regard if anybody have any kind of objection he /she may file the same with concerned authority within a period of 7 days from the date of publication of this notice. No objection will be entertained afterwards

FAROOQ AHMAD GANIE
Father of Najmu Sahar
R/o PALPORA KHAG BUDGAM JAMMU AND KASHMIR

BT MAG

OFFICE OF THE NAIB TEHSILDAR PATTAN

Sub: Application of Shah Nawaz Ahmad S/o Abdul Hamid Bhat R/o Hanjiwera Bala for issuance of dependent certificate.

PUBLIC NOTICE

It is inform to general public that applicants mother's dependent certificate is under process in this office in this matter report was sought from Patwari concerned which reveals that applicants mother namely Jabeena w/o Abdul Hamid Bhat R/o Hanjiwera Bala passed away on 15/10/2024 and dependents on deceased at the time of death are as under

Name	Age (in Years)	Relationship with the Deceased	Marital Status
SHAHNAWAZ AHMAD	21	SON	UNMARRIED
SAIQA HAMEED	22	DAUGHTER	UNMARRIED

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

Sd/-

Naib Tehsildar Pattan

FKO

OFFICE OF THE NAIB TEHSILDAR PATTAN

Sub: Application of Rafiq w/o Bashir Ahmad Sofi R/o Kanihama Magam for issuance of legal heir certificate..

PUBLIC NOTICE

It is inform to general public that applicants father's legal heir certificate is under process in this office in this matter report was sought from Patwari concerned which reveals that applicants father namely Mohammed Sideeq Sofi S/o Abdul Rahman Sofi R/o Iqbal Colony Pattan passed away on 28/12/2025 and left following legal heirs

Name	Age	Relationship with the Deceased	Marital Status
RAFIQA	54	DAUGHTER	MARRIED
SURIYA	52	DAUGHTER	WIDOW
SHABIR AHMAD SOFI	50	SON	MARRIED
SABIYA	48	DAUGHTER	MARRIED
AIJAZ AHMAD SOFI	47	SON	MARRIED
SOFIA ISRAR	46	DAUGHTER	MARRIED

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

Sd/-

Naib Tehsildar Pattan

FKO

PUBLIC NOTICE

This is information for the general public that in Adhar card bearing No 5333 8697 9416 the name is entered as RAFIQ AHMAD DAR while my actual name is MOHAMMAD RAFIQ DAR. Now i want its correction, in this regard if anybody having any objection may contact Concern department with in a period of seven days. No objection shall be entertained after that.

MOHAMMAD RAFIQ DAR
S/O GHULAM QADIR DAR
R/o GULSHAN ABAD HYDERPORA.

MCB

PUBLIC NOTICE

This is for the information to the general public that I, Pandith Shujat Abrar intend to correct the Date of Birth of my ward namely Bareera Pandith which is wrongly mentioned in her DOB Certificate as 26-07- 2023 while as her correct DOB is 26-07-2022 issued by Municipal Office Pulwama. In this regard if anybody have any kind of objection he /she may file the same with Executive Officer Municipal Office Pulwama within a period of 7 days from the date of publication of this notice. No objection will be entertained afterwards

Father's Name : Pandith Shujat Abrar
S/O: Naseer Ahmad Pandith R/O: Lajoor Pulwama

MCB

PUBLIC NOTICE

I, IRFAN AHMAD TRAMBOO, S/o NAZIR AHMAD TRAMBOO, R/o GARDEN LANE COLONY, CHANAPORA, SRINAGAR, I have changed my name from IRFAN NAZIR TRAMBOO (old name) to IRFAN AHMAD TRAMBOO (new name), in future I will be known as IRFAN AHMAD TRAMBOO (new name). If anybody have any objection he/she may contact concerned authorities within a period of 7 days, after that no objection will be entertained.

AB

Form No. 3

[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT I)

2nd Floor SCO 33-34-35 Sector-17 A, Chandigarh

Case No:- OA/261/2026

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993

Exh No : 36542

JAMMU AND KASHMIR BANK LIMITED

V/s

MR FEROOZ AHMAD PANDITH @ MR FERAZ AHMAD PANDITH

To,

(1) MR FEROOZ AHMAD PANDITH @ MR FERAZ AHMAD PANDITH

D/W/S/O- SON OF MR GHULAM NABI PANDITH

RESIDENT OF USSAN KHOIE

Baramulla JAMMU AND KASHMIR -193121

(2) MR BASHIR AHMAD MIR

SON OF MR MOHAMMAD ASSADULLAH MIR

RESIDENT OF USSAN KHOIE PATTAN BARAMULLA JAMMU AND KASHMIR

(3) MR MOHAMMAD ISMAIL DAR

SON OF MR ALI MOHAMMAD DAR RESIDENT OF PALHALLAN TEHSIL PATTAN BARAMULLA JAMMU AND KASHMIR

SUMMONS

WHEREAS, OA/261/2026 was listed before Hon'ble Presiding Officer/Registrar on 05/10/2026.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 2557454/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties.

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 01/12/2026 at 10:30A.M failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date:08/10/2026

Sd/Authorised Officer

Note: Strike out whichever is not applicable.

AB

PUBLIC NOTICE

It is hereby notified that we the parents of our ward namely Hareem Ishaal are applying for the correction in her father's an d mother's name who is studying in Tyndale Biscoe & Mallinson School sheikhabagh Srinagar in Class 8th Section Blue under Roll No. 09, Admission No: 5482-17M. The Correction is as follows:

FROM

Father's Name: Tanveer Hussain Farooqi

Mother's Name: Shabnam

TO

Father's Name: Tanveer Hussain

Mother's Name: Shabnam Mehraj

If anyone has any objection, they may contact office of the Principal Tyndale Biscoe & Mallinson school Sheikhbagh Srinagar within 7 days from the date of publication of this notice. No objection will be entertained after this period.

Tanveer Hussain & Shabnam Mehraj

Contact No. 9419517011

PUBLIC NOTICE

I have changed my name from (old name)

Akhtar UI Zaman to (new name) Akhtar UI Zaman

Bhat . In future I will be known as (new name)

Akhtar UI Zaman Bhat.

If anybody is having any objection he/she may contact Passport Office, Srinagar within & 7 days.

After 7 days no objection will be accepted.

Form No. 3

[See Regulation-13 (1)(a)]

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT I)

2nd Floor SCO 33-34-35 Sector-17 A, Chandigarh

Case No.: OA/258/2026

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993

Exh. No.: 36113

JAMMU AND KASHMIR BANK LIMITED

V/s

LATE SH. ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO

To,
(1) LATE SH. ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO D/W/S/O- S/O SH. MOHAMMAD AMIN GUROO R/O. SEER ROAD NASEEM BAGH, BYE PASS, SOPORE, JAMMU AND KASHMIR THROUGH DEFENDANTS NO (i) to (iv) known LEGAL HEIRS TO THE ESTATE DECEASED Baramulla JAMMU AND KASHMIR

Legal heirs: 1

SMT. NASEEMA BEGUM

M/O. LATE SH. ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO LEGAL HEIR TO THE ESTATE OF LATE SH. ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO R/O SEER ROAD NASEEM BAGH, BYE PASS, SOPORE, JAMMU AND KASHMIR

Legal heirs: 2

SMT. SHAHEENA BEGUM

W/O. LATE SH. ASIF AMIN GUROO @ SH. MOHAMMAED ASIF GUROO LEGAL HEIR OF THE ESTATE OF LATE SH. ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO R/O SEER ROAD NASEEM BAGH, BYE PASS, SOPORE, JAMMU AND KASHMIR

Legal heirs: 3

SMT. AYESHA AMIN (MINOR)

D/O. LATE SH ASIF AMIN GUROO @ SH MOHAMMAD ASIF GUROO THROUGH GRAND FATHER SH. MOHAMMAD AMIN GUROO LEGAL HEIR TO THE ESTATE OF LATE SH ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO R/O SEER ROAD NASEEM BAGH, BYE PASS, SOPORE, JAMMU AND KASHMIR

Legal heirs: 4

SMT. ZARA AMIN (MINOR)

D/O. LATE SH ASIF AMIN GUROO @ SH MOHAMMAD ASIF GUROO THROUGH GRAND FATHER SH. MOHAMMAD AMIN GUROO LEGAL HEIR TO THE ESTATE OF LATE SH ASIF AMIN GUROO @ SH. MOHAMMAD ASIF GUROO R/O. SEER ROAD NASEEM BAGH, BYE PASS, SOPORE, JAMMU AND KASHMIR

(2) SH. MOHAMMAD SULTAN MIR

S/O SH HABIBULLAH MIR R/O. CHANKHAN SOPORE, J AND K

(3) SH SHEIKH MUZAFFAR QADIR

S/O SH SHEIKH GHULAM QADIR R/O SEELO SOPORE J AND K

(4) SH. MOHAMMAD ANWAR GOJREE

S/O. SH. GHULAM NABI GOJREE R/O SANGRAMPORE, SOPORE, J AND K

SUMMONS

WHEREAS, OA/258/2026 was listed before Hon'ble Presiding Officer/Registrar on 18/09/2026.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 2534664.09/- (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/ or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 05/11/2026 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this date:01/10/2026.

Sd/Authorised Officer

Note: Strike out whichever is not applicable.

AB

CM Omar Inaugurates Kashmir Marathon Exposition



Observer News Service

SRINAGAR: Chief Minister Omar Abdullah on Thursday inaugurated the three-day exposition of the Kashmir Marathon-2026 at Polo View, Srinagar, marking the final leg of preparations for the much-anticipated third edition of the event scheduled to be held on October 25 (Sunday).

The Chief Minister inspected various stalls and counters set up by government departments, private sports firms and event partners, showcasing a wide range of sports gear, equipment and accessories aimed at promoting fitness, outdoor activities and a vibrant sporting culture. The exposition also features dedicated bib collection centres and on-the-spot registration counters for participants of the upcoming marathon.

Addressing the gathering, the Chief Minister expressed confidence that the Kashmir Marathon would attract runners from across the country

and abroad, further strengthening its standing as a major sporting event in the region.

“For the third time, the Kashmir Marathon is being organised. On Sunday, people will come to participate not only from different parts of the country but also from abroad. Every race has its own beauty, but the Kashmir Marathon’s surroundings are unmatched. The prize money offered is also significantly higher than that of many other races,” he said.

Highlighting a new initiative aimed at encouraging local talent, the Chief Minister said a separate prize category had been introduced for local runners in response to their demands.

“This year, keeping in view the demands of our local runners, prizes have been introduced for them as an incentive to participate in both the half marathon and the full marathon,” he said, adding that the initiative would encourage greater participation among local athletes.

Kashmir Marathon-2026 Traffic Police Announce Restrictions, Diversions On October 25

Observer News Service

SRINAGAR: In view of the third edition of the Kashmir Marathon-2026, traffic restrictions and diversions will be put in place on October 25.

According to an advisory issued by Srinagar Traffic Police, several roads will remain closed to traffic during specified hours to ensure the smooth conduct of the marathon.

The advisory states that traffic on Residency Road, from Radio Kashmir Crossing to Polo View, will remain suspended from 5:00 AM to 5:00 PM. Restrictions will also remain in place on M.A. Road, from Budshah Chowk towards Dalgate and Bady-

ari up to Nehru Park, from 5:00 AM to 9:00 AM.

Residency Road, from Court Road-Clock Tower to Biscoe School Crossing, will remain closed from 5:00 AM to 8:30 AM.

“Traffic towards Police Station Rajbagh and Presentation Convent School from Jawahar Nagar/Lal Mandi, as well as from Hattrick towards Abdullah Bridge-Zero Bridge, Rajbagh and Aramwari, will remain restricted from 5:00 AM to 8:30 AM,” the advisory reads.

No traffic will be allowed from Nehru Park towards Kralasangri, Nishat Foreshore Road, Habbak Crossing and Kashmir University up to Sir Syed Gate from 5:00 AM until the marathon concludes.

Workshop On Labour Codes Organised By Labour Department In City

Observer News Service

SRINAGAR: The Labour Department, Jammu and Kashmir, organised a one-day Conference-cum-Workshop on Labour Codes at SAMCI Riviera Rajbagh, Srinagar with the objective of enhancing awareness and understanding of the key provisions and implementation of the Labour Codes among the officers and officials of the department.

The conference was graced by Vikas Ahlawat, Labour Commissioner, Jammu and Kashmir, as the Chief Guest, in the presence of Najwan Nazki, Deputy Labour Commissioner, Kashmir/Central.

The programme was attended by all Assistant Labour Commissioners, Labour Officers and Labour Inspectors of Kashmir Division.

The deliberations primarily focused on two significant labour legislations, viz. Code on Wages and Code on Social Security, with emphasis on their objectives, key provisions and implications for workers, employers and the effective administration of labour laws.

Addressing the gathering, the Labour Commissioner, highlighted the importance of the Labour Codes in strengthening the labour administration framework, promoting transparency and ensuring better protection of workers’ rights. He emphasized the need for enhanced awareness and capacity-building among departmental officers for effective implementation of the provisions of the Labour Codes.

New Chrysanthemum Garden Aims To Put Kashmir On Autumn Tourism Map

Agencies

SRINAGAR: Seeking to extend Kashmir’s tourism appeal beyond the spring tulip season, the Floriculture Department has developed the Chrysanthemum Garden as a major autumn attraction, with around 3.5 lakh plants planted this year and flowering expected to continue until December 5 or 6.

Director Floriculture, Gardens and Parks, Kashmir, Mathoora Masoom, while talking to reporters on the sidelines of a function here, as per KNO, said the garden stands improved with expanded flower beds, a colourful plaza, water features, pergolas, selfie points and better visitor amenities to enhance the overall experience.

Masoom described the garden as a dream project saying, “We want the importance and popularity of our Chrysanthemum Garden to be exactly the same as our Tulip Garden. We don’t want any season of our Kashmir to be bad. So your Spring is with Tulip and your Autumn will be with Chrysanthemum,” she said.

The Director said the department has increased the flower-bed area and planted around 3.5 lakh Chrysanthemums this year, while also improving the garden’s layout and facilities.

Masoom said a beautifully decorated plaza and water features have been added to make the garden more attractive, besides pergolas, selfie points and improved pathways. “We have tried to make this garden a very wonderful experience,” she said.



ABID BHAT/KO

She said the Chrysanthemum Garden was distinct because it was a theme-based garden dedicated to autumn flowering, with Chrysanthemums forming its central attraction. The surrounding plantation, including chinar, maple and ginkgo trees, have been planned to complement the flowers and enhance the autumn colours.

“It is a theme garden. You will see only autumn flowers. And in autumn flowers, you see only one flower, Chrysanthemum,” she said.

The Director said the garden was expected to fill a seasonal gap in Kashmir’s tourism calendar, particularly for visitors who traditionally travel to the Valley in autumn to witness the changing colours of chinar trees.

She said the department has already been receiving queries from visitors and people outside the country about the garden’s opening, while the Botanical Garden has witnessed increased footfall from people keen to experience the au-

umn colours.

“Now they will come because they want to see the Chrysanthemum,” Masoom said, expressing hope that the new attraction would give a further boost to tourism in Kashmir.

Acknowledging the challenges posed by changing weather conditions during preparations, she credited the department’s officers, gardeners and other staff for working together to complete the arrangements. “There were a lot of difficulties because of the weather, but our people worked very hard. And by staying together, we made that difficulty easier,” she said.

Masoom said the flowers could remain in bloom for at least one-and-a-half months after the garden’s opening, with the display expected to last until December 5 or 6, depending on weather conditions.

She added that Chrysanthemums were harder than tulips and could withstand a slight snowfall, potentially allowing visitors to enjoy the garden for a longer period—(KNO)

Div Com Reviews Progress Of Greater Srinagar Comprehensive Sewerage Scheme

Observer News Service

SRINAGAR: Divisional Commissioner Kashmir, Anshul Garg on Thursday reviewed the progress of the Comprehensive Sewerage Scheme of Greater Srinagar, being implemented under the Jawaharlal Nehru National Urban Renewal Mission (JnNURM), and directed the completion of all pending works within one month.

The review meeting was attended by the Deputy Commissioner Srinagar, Chief Engineer, Urban Environmental Engineering Department, General Manager, National Buildings Construc-

tion Corporation, and officers from KPDCCL, PHE, Roads and Buildings, and Srinagar Municipal Corporation.

During the meeting, the Divisional Commissioner took stock of the various components of the 60 MLD Sewage Treatment Plant (STP) at Noorbagh, Srinagar, and reviewed the status of the remaining works required for its completion and commissioning.

He reviewed vital works included the installation of a hydraulic gate at the Noorbagh outfall near the damaged riverbank, remodelling of transformers at the Outfall Pumping Station and Infall Pumping Station, plugging of

leakages in the 60 MLD STP, and refurbishment of all agitators and aerators at the treatment plant.

The Divisional Commissioner directed NBCC to ensure the completion of all pending works within one month and subsequently hand over the project to UUED.

He further directed the Executive Engineer, UUED, to conduct site visits twice a week to closely monitor progress, ensure effective coordination among the concerned agencies, and expedite the completion of the remaining works within the stipulated timeframe.

- 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
- BIJBHARA: 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
11 Jumada al-Awwal
1448

PRAYERS

FAJR	5 : 21
ZUHR	12 : 16
ASR	4 : 11
Magrib	5 : 73
ISHA	7 : 19

This Day In History

- 1086 - Battle of az-Zallaqah: Army of Yusuf ibn Tashfin defeats the forces of Castilian King Alfonso VI.
- 1157 - The Battle of Grathe Heath ends the civil war in Denmark. King Sweyn III is killed and Valdemar I restores the country.
- 1702 - Battle of Bay of Vigo: Dutch & English fleet destroy & occupy Spanish silver fleet & French squadron
- 1739 - War of Jenkins' Ear starts: British Prime Minister, Robert Walpole, reluctantly declares war on Spain
- 1812 - Failed coup against emperor Napoleon
- 1813 - The Pacific Fur Company trading post in Astoria, Oregon is turned over to the rival British North West Company (the fur trade in the Pacific Northwest was dominated for the next three decades by the United Kingdom).
- 1853 - Maastricht-Aken railway in Netherlands opens
- 1854 English newspaper "The Times"



SRINAGAR MUNICIPAL CORPORATION
OFFICE OF THE EXECUTIVE ENGINEER
LEFT RIVER WORKS DIVISION
PH. NO. 0194-2458118



SHORT TERM TENDER NOTICE INVITING E- TENDERS

NIET NO:46 e-Tendering/2026-27 Dated: 19-Oct-2026

For and on behalf of the Srinagar Municipal Corporation, e-tenders are invited on Percentage Basis from approved and eligible Contractors for the following work:-

Sl. No.	Name of work	Est. Cost (In Lacs)	Cost of Tender Document (Non-refundable)	Earnest Money (CDR)	Class of Contractor (Civil)	Technical Sanction/ Dated	Head of Account
01.	Balance work of Madina Shopping Complex At Bagi Nand Singh	Rs. 100.00/-	Rs. 1100/-	Rs. 200000/-	AEE	294 Dated: 21/10/2026	AFA

Accord of Administrative Approval: ·Available

Other details can be seen/downloaded from the departmental website www.jktenders.gov.in as per schedule of dates given below:-

CRITICAL DATE SHEET	
1	Publish date 19-10-2026
2	Document download date 21-10-2026 06:00 PM To 10-11-2026 06:00 PM
3	Bid submission/uploading date 21-10-2026 06:00 PM To 10-11-2026 06:00 PM
4	Bid Opening date 11-11-2026 11:00 AM
5.	Submission of hard copy for successful bidder 12-11-2026 10:00 AM To 04:00 PM

TERMS & CONDITIONS:

- As Per the Government Circular No. 01 (ADM) FD of 2025 Dated: - 08-07.2025 Endorsement No. FD-ST/75/2025-03 Dated: - 08-07-2025 issued by the J&K UT Finance Department. "Every participating supplier/contractor to mandatorily disclose/ Upload the bank account number which is linked with their GSTIN at the time of bid submission. No payments shall be released by the Government Department/Agency to any other bank account except the one linked with the GST registered number of the successful bidder."
- The intending tenders should attach a call deposit receipt equivalent to 2% of the advertised cost / total cost of the work shown against each work pledged to the Executive Engineer Left River Works Division, SMC, drawn from any scheduled Bank without which no tender will be entertained.
- The Lowest successful bidder shall have to submit performance security guarantee in shape of CDR/FDR pledged to executive engineer LRWD (SMC) after opening of tenders. The value of performance security shall be as per the Circular issued by the Principal Secretary to the Government Finance Department under endorsement No. FD-Code/441/2021-02-158 Dated:08.08.2025 and amendment made by the Government Finance Department (J&K) time to time illustration (enclosed).
- Circular issued by the Commissioner/Secretary to Govt. Housing &Urban Development Department (J&K UT) vide No: -7760278-hud-plan/106/2026-01 Dated: - 06.06.2026
- The successful bidder shall either have its own operational batching plant with documental proof or submit a valid Memorandum of Understanding (MOU) with the owner of an operational batching plant for the supply of Design Mix (M20) Concrete required for execution of the work. In case of an moU, The bidder shall submit a copy of the duly signed moU along with the relevant document establishing the ownership and operational status of the batching plant.
- That Pre/Post Geo-Tagged Photographic evidence of the instant work(s) shall be maintained.

No.SMC/EELRWD/2072-2081
Dated:19-Oct-2026.
DIPK-NB-1923-26
DT: 22/10/2026

Sd/-
Executive Engineer,
Left River Works Division,
Srinagar Municipal Corporation.



The Jammu & Kashmir Bank Ltd.
IAPM Department,Zonal Office Srinagar,
M. A. Road, (Opposite Women's College), Srinagar-190001, Kashmir.
0194-2452658, Ext.:132;iapmd.kmr@jkbmail.com

POSSESSION NOTICE

Notice under Section 13 (4) of the SARFAESI ACT, 2002 read with Rule 8 (1) of the Security (Enforcement) Interest Rules, 2002

Whereas the Authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers under Section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice dated 01-02-2023 thereby calling upon the Borrowers namely 1) Mohd Aslam Khan S/O Gh. Qadir Khan, Sanat Nagar, Budshah Colony (Borrower/Mortgagor) to repay an amount of Rs. 466389.82 (Rupees Four Lakh Sixty-Six Thousand Three Hundred Eighty-Nine and Eighty-Two Paisa Only) being the balance outstanding as on 31-01-2023 in the account of the borrower, within 60 days from the date of the said notice together with the future interest and other charges thereon.

The said borrowers having failed to repay the said amount, notice is hereby given to the said borrowers in particular and the public in general that the undersigned being authorized officer of the J&K Bank Ltd. has taken possession of the mortgage property described herein below, in exercise of the powers conferred on me under Section 13(4) of the said Act read with Rule 8 of the said Rules, on 17-10-2026.

The borrowers in particular and the public in general are hereby cautioned against dealing with the said property in any manner whatsoever and any dealings with the said property will be subject to the charge of the J&K Bank Limited for the amount aggregating to 6,37,856.22 Rupees Six lakh Thirty Seven Thousand Eight Hundred Fifty-Six & twenty two paisa only) as on 30.09.2026 together with future interest thereon from 01.10.2026 and other charges incurred or to be incurred.

The borrower's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of the time available, to redeem the secured assets.

Description of the Immovable Property

Residential House along with Land measuring 10 malras falling under Khasra no. 1038/838 Khata no. 290 and khawat no. 32 situated at Mouza Baghaati Barzulla tehsil Chanpora in the name of Mr. Mohammad Aslam Khan S/o Ghulam Qadir Khan R/o Budshah Colony Sanatnagar, Rawalpura Srinagar

Sd/ Authorized Officer

KASHMIR OBSERVER®

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KO VIEW

Kashmir's Cultural Future

Kashmir takes pride in its culture. But pride alone will not keep a craft alive, help a poet find readers or persuade a young person to learn a traditional art.
That takes money, work and public support.
The real test of Kashmir's cultural policy is simple: can the people who keep its traditions alive earn a living from what they do?
Papier-mâché artists, carpet weavers, walnut wood carvers and pashmina artisans possess skills passed down through generations. Kashmiri poetry, music and storytelling preserve memories, ideas and ways of seeing the world. These traditions give Kashmir a cultural identity that no government campaign can manufacture. But the people who sustain them face a difficult choice when years of training bring uncertain earnings.
Young people have good reason to look elsewhere for work. Learning a craft takes time, and admiration does not pay the bills. A society cannot expect its younger generations to preserve traditional occupations while leaving them to bear the financial cost.
If practising an art means struggling to earn a living, cultural pride will do little to attract new hands and minds.
The government should begin with practical support. Artisans need access to markets, fair returns for their work and opportunities to train apprentices. Cultural grants should reach independent artists and small community organisations, rather than remain concentrated in established institutions. Public funding should come with clear rules and transparent accounts so people can see what their money achieves.
Kashmir's languages and performing arts need the same attention. Public broadcasting can give local writers, musicians and storytellers access to wider audiences. Schools and colleges can bring Kashmiri poetry, theatre and folk music into students' lives. Young people should have the chance to read, write and create in their languages, rather than encounter them only as symbols of an inherited past.
Preservation also needs freedom. Culture cannot survive if institutions treat tradition as something to display unchanged. Artists must have room to experiment, question old conventions and find new ways to express inherited ideas. Public support should help them create, rather than dictate what their work should look or sound like.
The government should publish clear funding priorities, explain how it spends public money and assess whether its programmes help artists continue their work. Cultural centres need to support working practitioners, while archives should preserve literature, music and oral histories for future generations. These are practical responsibilities, rather than ceremonial gestures.
Kashmir does not lack cultural pride. The harder task is to turn that pride into support for the people who sustain its traditions.
A craft survives when someone learns it. A language lives when someone speaks and writes it. A song endures when someone sings it and someone else listens.
Kashmir must give its culture a future, rather than merely celebrate its past.



Doodh Ganga could remain an accusation running through the city, or it could become a shared civic achievement that joins public health, livelihoods, recreation and respect for nature.



Farooq Ahmad Khan

Kashmir calls itself a paradise so easily that the world has stopped sounding like a claim and started sounding like a possession.
Mountains, meadows, gardens and running water get praised as though their beauty came with a lifetime guarantee.
Doodh Ganga disputes that assumption.
A people who admire nature's gifts while letting them rot have a contradiction to answer for, and the answer begins at the edge of a stream.
Doodh Ganga descends from the mountains above Youismarg, and its name brings to mind white water tumbling over rock.
But inside Srinagar, the picture changes.
Sewage and waste fill the channel, and a stream that could draw people to its banks now sends them away.
The damage extends beyond the eye. Doodh Ganga supplies water that is treated and distributed to substantial parts of uptown Srinagar, so the condition of the channel bears directly on the taps in people's homes.
Reporting published in October 2026 describes pressure on the stream's water availability and difficulties for households that depend on it.
A city that drinks from a stream owes that stream protection, starting



with its catchment and the quality of what flows through it.
Pollution here has been documented and argued over in a tribunal, and it persists. Reporting on National Green Tribunal proceedings in September 2025 recorded continuing pollution in the Chadoora and Srinagar stretches, along with demands for clear sewage-treatment timelines.
Environmental campaigners kept the issue alive through all of it, and the city owes them for that. But a few persistent citizens cannot restore a stream. Their efforts need administrative action beside them, and public co-operation behind them.
Srinagar holds the official designation of Smart City, which invites a measurement of its own. Attractive pavements, lighting and digital facilities have their uses. A city that installs them while the stream feeding its up-town homes runs foul has set its priorities in an odd order.
Clean waterways, healthy surroundings and dependable public services belong in the same ledger as the lamps.
Imagine a better future for Doodh Ganga.
The restored stream flows between green banks lined with native trees and flowers, with shaded benches and small footbridges. Children watch birds and fish in the water. Families come for evening walks after work, and visitors discover a side of Srinagar beyond its usual tourist spots. People begin to see the stream as part of their neighbourhood, a place they enjoy, protect and feel proud to share with others.
Parts of the stream might even support short pleasure trips in small electric motorboats, which would create work for local operators, guides and small businesses. Selective dredging could be examined where silt limits navigation, after a feasibility study of seasonal flows, depth, bridges, bank stability and habitats.

But dredging alone cannot guarantee navigation through the year, and recreation has to stay within what the stream can bear.
The sequence of work settles most of the argument. Fresh pollution has to stop first, which means identifying every sewage outfall, intercepting it and connecting it to effective treatment, while waste collection serves the settlements along the banks.
Cleaning a channel while sewage keeps flowing into it invites the same failure again.
Plantation and landscaping will gain lasting meaning only when the water beside them is recovering.
Responsibility also lies closer to home. Citizens cannot demand accountability from government while treating a nearby stream as a place to discard household refuse. Schools, neighbourhood committees, merchants and voluntary organisations can build habits of care, but those habits need dependable municipal arrangements that make responsible disposal possible.
Religious leaders have a part as well. Their traditions teach reverence for water, cleanliness and duty toward neighbours, and the Qur'anic image of gardens beneath which rivers flow should stir thought in a valley that calls itself paradise.
Some of the time now spent criticising one another's sects could go to sermons that name the practical duty: do not foul shared water, harm neighbours or destroy a trust belonging to future generations.
Reverence ought to be visible along the banks.
Political parties can make restoration a specific electoral commitment, supported by budgets, deadlines and public reporting. The J&K Government can commission a comprehensive Detailed Project Report, review existing sanctions and works, and seek

appropriate Central financial assistance from New Delhi.
The plan should join catchment protection, sewage treatment, lawful recovery of banks, ecological restoration and suitable recreation, with named responsibility for maintenance.
The bureaucracy has a constructive task in preparing the project, securing funds, coordinating departments and delivering on time.
Those energies would serve the city better on Doodh Ganga than on advising the legislature about which resolutions to pass or reject, a choice that belongs to elected representatives.
Objections about cost, space and administrative difficulty can be answered with competent planning, and none should harden into a permanent excuse.
The expense of restoration has to be set against the recurring losses of neglect: compromised water, damaged habitats, diminished public spaces and opportunities forgone.
A carefully chosen first stretch can show improvement, and measurable stages can extend it.
Doodh Ganga could remain an accusation running through the city, or it could become a shared civic achievement that joins public health, livelihoods, recreation and respect for nature.
Kashmir may keep the word paradise as long as it accepts the work the word implies.
A valley that lets its streams turn into sewers while inviting the world to admire its beauty has misled its visitors, and its own households drink the consequence.

— The author is an advocate, a former civil servant and Honorary Chairman of The City School, Kakapora. He can be reached at advofarooqahmadkhan@gmail.com.

Who Pays for Startup Losses?

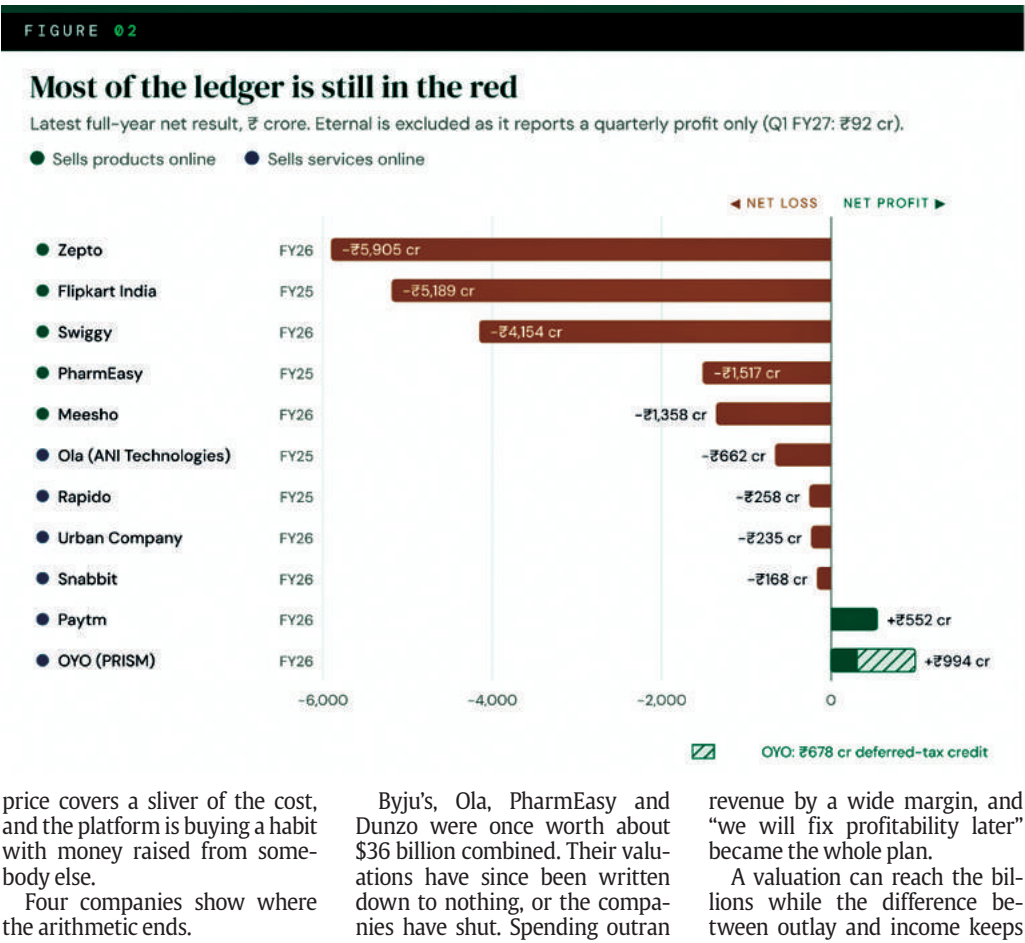
India's digital platforms have spent billions chasing customers and subsidising prices. When the money runs out, public investors, taxpayers, competitors and small businesses can end up paying the price.



Faisal Kawoosa

Since 2014, India's startups have absorbed about \$165 billion in risk capital, close to half the ₹30 lakh crore credit gap that the country's small businesses still cannot fill.
Venture money and MSME lending sit in different markets, but the comparison shows what a decade of appetite bought.
Among sixteen of the best-known digital platforms, selling goods and services alike, most still lose money ten years or more after launch.
The few that have reached profit work on thin margins.
The customers these platforms set out to win have mostly stayed away. After nearly twenty years and tens of billions of dollars, e-commerce holds 7 to

9 percent of Indian retail, which leaves about ninety percent of retail spending in shops.
Only about 30 percent of internet users buy online, against 92 percent in China.
Much of the habit that does exist lasts only while someone else pays for the discount, which makes it a subsidy more than a preference.
Profit, when it comes, comes late and small. Startups that reach it usually need 12 to 18 years.
Blinkit has become EBITDA-positive at 0.6 percent of order value, a sliver of the money moving through its platform. Paytm needed fifteen years to post one full year of profit. OYO's FY26 profit of ₹994 crore looks like a turnaround until the filing shows that ₹678 crore of it is a deferred-tax credit, an accounting entry that records no cash from running the business better.
Of eleven platforms with a full-year result, nine still lose money.
Speed deepens the hole, as ten-minute groceries and ten-minute house help burn cash faster than the older models did.
Flipkart spends ₹1.06 for each rupee it earns and Zepto spends ₹1.28, while Snabbitt spends almost ₹16.
At that figure, the customer's



price covers a sliver of the cost, and the platform is buying a habit with money raised from somebody else.
Four companies show where the arithmetic ends.

Byju's, Ola, PharmEasy and Dunzo were once worth about \$36 billion combined. Their valuations have since been written down to nothing, or the companies have shut. Spending outran

revenue by a wide margin, and "we will fix profitability later" became the whole plan.
A valuation can reach the billions while the difference between outlay and income keeps

widening, and the first number gives no protection to the second.
The loss does not stay with the people who chose the risk. Founders and venture funds take the first part of it, but the burn passes down the line.
Public investors absorb it once a company lists. The government absorbs it through tax shields, which turn past losses into reduced bills on future profits. Competitors absorb it too, because a rival backed by patient capital sets prices that no ordinary business plan can match.
Urban Company shows the squeeze. It went from a ₹240 crore profit to a ₹235 crore loss while it fought VC-funded rivals in instant home help, a market where the price on the app has little to do with the cost of the work.
A remedy is easy to propose and easy to get wrong. A flat time limit on losses would wreck the deep-tech sectors India is trying to build from scratch, since those industries need patience and a deadline would kill them in the lab.
A better rule would tell the difference between two kinds of loss. One kind pays for capacity: factories, research, networks that will still exist when the funding stops. The other exists

to subsidize prices and starve out competitors, and it leaves nothing behind except a customer who has learned what a service costs when someone else is paying.
Regulators could let the first kind run, the second should come with full disclosure, so that anyone who ends up holding the loss can see it before it reaches them.
The ten-minute delivery looks free at the door. Its cost was written somewhere else, in a balance sheet that assumes a later buyer, a later taxpayer or a later rival will settle it.
India's small enterprises have waited a decade for the credit they could not get, and the capital that might have narrowed that gap went to teach a country to expect groceries at a price no business can sustain.
The people who eventually pay for that lesson will not recall agreeing to it.
— The author is the chief analyst and co-founder of Techarc, and a leading voice on India's technology industry. He advises businesses and policymakers on emerging trends, and serves on the jury of the GLOMO Awards at the Mobile World Congress in Barcelona.

Kashmir's 70-Year Land Battle Ends

After years of political lobbying and court action, more than 600 landowners near Srinagar airport are close to receiving compensation. Whether they are entitled to more under the 2013 law could become the next legal battle.



Dr. Raja Muzaffar Bhat

Banhar-Wathoora, a hamlet of about 45 farming families, sits just outside the boundary wall of the Srinagar airport. Among its landowners is Mohammad Ayaz Dar, who holds title to six kanals near the old airport area.

The Defence Estates Department has held that land for more than 70 years, and Dar knows his plot through documents alone.

Papers name him the owner, but the Army has kept possession.

The land slipped from local control after 1953. The Jammu and Kashmir government of Prime Minister Bakshi Ghulam Mohammad took the problem to New Delhi, and from 1959 the Army began paying annual rent on about 3,879 kanals, or 484 acres.

The payment started at Rs 3 per kanal, climbed to Rs 5, and reached Rs 1,500 around 2005. Dar and more than 600 other farmers collected that rent until 2013, when the Government of India decided to acquire the land and ended the payments.

A first instalment of Rs 4.80 lakh per kanal followed around 2014, covering roughly 20 to 25 percent of the compensation.

Dar has waited for the balance since then.

He underwent major surgery in 2015 and borrowed money to pay for it, while the final sum stayed unpaid.

The price itself became a long dispute.

In 2013, the Defence Estates Department planned to pay Rs 6 lakh per kanal, while land just outside the old airport sold for Rs 50 lakh. Farmers rejected the figure and pressed their case for years.

The Jammu and Kashmir High Court eventually moved the government to settle on Rs 20 lakh per kanal.

Getting there required persistence on sev-



eral fronts.

The matter was raised in Parliament in 2015 through Dr. Dharamvira Gandhi, the member from Patiala, Punjab. From 2018 to 2022, the authorities stayed silent.

On November 7, 2022, a delegation of Haji Shabir Sofi, Mohammad Ameen Kuchay and Mushtaq Ahmad Lone met Lt. Gen. Amardeep Singh Aujla, then the General Officer Commanding of 15 Corps in Srinagar.

Aujla took the case to the Defence Estates Department. After his transfer in 2023 to Army Headquarters in New Delhi, he continued to press it with the Director General of Defence Estates.

The general is being credited, along with the Zamindaran Committee Karewa Damodar, for the progress that followed.

Authority over the money rested at the

highest level. Even the defence minister lacked power to release Rs 650 crore, because the Union Cabinet had to approve it, and keeping the issue on the Cabinet's agenda took sustained effort.

Aga Ruhullah, a member of Parliament, raised the matter on the floor of the House. But when the Defence Ministry delayed the payment, the landowners turned to the High Court, where Advocate Shahnaz Ratanpuri has argued their case for almost two years.

That route produced results.

The Government of India has released more than Rs 650 crore, and the sum now lies in the High Court's account. Land revenue officials in Budgam are verifying documents, and the payments are expected to reach landowners in the coming weeks.

Some officials have moved slowly in recent

months.

On October 21, 2026, the Registrar Judicial wrote to the Deputy Commissioner of Budgam, citing earlier communications dated August 13 and October 8 that drew no reply. The letter directed the Deputy Commissioner "to provide the updated list of compensation beneficiaries in respect of village Karewa Damodar within a week's time." It added that the matter would go before the court if the list stayed outstanding.

A legal question now hangs over the payout. After the abrogation of Article 370, the Land Acquisition, Rehabilitation and Resettlement Act of 2013, known as the Right to Fair Compensation Act, was extended to Jammu and Kashmir, taking effect on October 31, 2019.

The compensation will reach farmers in 2026, years after the law came into force.



RENT THAT BEGAN AT RS 3 PER KANAL IN 1959 HAS GROWN INTO A COMPENSATION OF RS 20 LAKH PER KANAL.

Seven decades of petitions, letters, parliamentary questions and court hearings produced a deposit in a courtroom account. The Army still holds the land, the money awaits a verified list from Budgam, and the farmers of Banhar-Wathoora await a final answer on what the law says they are owed.

Experts now argue that the Government of India must therefore pay under the Act's provisions, expecting another legal battle to follow.

The numbers still tell the arc of the story.

Rent that began at Rs 3 per kanal in 1959 has grown into a compensation of Rs 20 lakh per kanal.

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— The author is an environmental activist and policy analyst based in Kashmir. He chairs the J&K Climate Action Group and founded the Jammu & Kashmir RTI Movement. He can be reached at bhatrajamuzaffar@gmail.com.

The Myth of Invulnerability

An independent woman can earn her own living, make difficult decisions and lead with confidence. She can also feel lonely, uncertain and in need of care.

Haziqah Shaheen

Barbara heard it again last Friday, in a room filled with light and easy laughter. Someone called her a strong woman. It sounded like a compliment. She smiled, the way she always does, and let it pass.

Later that evening, she sat alone with her thoughts and turned the phrase over in her mind.

Strong woman sounded clean and complete, like a conclusion people had reached about her life. It left limited space for questions.

People saw her as someone who stood complete on her own.

Barbara had learned to live inside that idea. She worked, earned, spoke with clarity, and moved through the world with a sense of direction. She met deadlines, managed accounts, kept her home in order, and remembered every birthday. Colleagues praised her efficiency, while relatives lauded her composure.

Her life looked full from the outside. Friends often turned to her for advice, and family relied on her judgment. She became the one who held things together. Somewhere along the way, the questions faded.

Kashmir provides a particular light for women like Barbara. Education, financial independence, and a voice that carries conviction place her in a different light. People admired her. They also kept a certain distance.

Discussions around her stayed respectful, sometimes careful. Men spoke to her with formality. Women her age regarded her with a mixture of respect and hesitation.

She occupied a place few reached, and that place could feel solitary.

A report by the World Bank notes that women's workforce participation in India still hovers around twenty-five percent. Each woman who earns and leads holds more than her own story. She holds expectations, projections, and silent judgments. She represented possibility for some, threat for others.

Barbara felt all of it.

Her independence became a symbol. People saw ambition in her choices, some saw defiance, and a few felt unsettled by the ease with which she stood on her own.

The roles she once held with simplicity began to shift, and gathered new meaning.



Family looked to her for solutions rather than closeness. Friends admired her self-sufficiency while struggling to find their own place beside it.

That shift brought a certain distance.

People assumed she could manage everything, including work, home, and emotions. They believed strength extended to every corner of her life. They thought clarity meant certainty, and survival erased her need for care.

That belief built a kind of loneliness. It lived in the space between her public self and her private needs. It grew each time someone said she could handle anything, as though her competence removed her right to need.

Barbara often found herself surrounded by people, touched only on the surface. Her achievements drew attention, while her feelings stayed in the background. She listened to others, offered comfort, gave time. She remembered the small sorrows people shared with her. She gave such depth constantly. It returned to her

in small measures. Her inbox overflowed with requests. Invitations to simply be trickled in slowly.

A 2023 study by the American Psychological Association found that high-achieving women report higher levels of emotional exhaustion when their support systems remain limited. The study pointed to a pattern where competence leads others to withdraw care, assuming it remains unnecessary.

Barbara understood that truth before reading any study. She lived it.

She remembered the way girls in her community grew up. They learned to adjust, endure, and place family first. Strength entered their lives early, often nameless. It arrived during evenings when mothers worked past exhaustion. It appeared during winters when daughters managed households while fathers sought work elsewhere.

When those girls grew into women who excelled, the expectations deepened. Now they had to lead, and lead while

hiding every strain.

Barbara held that expectation with discipline. She showed up for her work, for people, and even on days when she wanted someone to sit beside her and ask nothing of her.

She wanted simple things. A talk that stayed separate from advice. A moment where she explained nothing about her strength. A space where she spoke freely, beyond discussions of her competence. She wanted someone to notice when her voice dropped, eyes tired, and the weight became visible.

Relationships sharpened this distance. Her independence drew admiration. It also created space between her and others. She gave more, understood more, forgave more. She had been taught to do so. She learned that love meant accommodation, that care meant sacrifice, and that a woman who asked for anything revealed weakness.

Over time, that pattern left her unseen. This story asks for attention. Strength brings a cost when people treat it as a rea-

son to withdraw care. Independence loses



THIS STORY ASKS FOR ATTENTION. STRENGTH BRINGS A COST WHEN PEOPLE TREAT IT as a

reason to withdraw care. Independence loses its warmth when it replaces connection. A society that praises its strong women while ignoring their exhaustion builds a hollow admiration. It creates a world where capability becomes a cage.

its warmth when it replaces connection. A society that praises its strong women while ignoring their exhaustion builds a hollow admiration. It creates a world where capability becomes a cage.

Barbara came to see her strength in a different way. She saw it as the ability to feel deeply and still move forward. She saw it as the courage to speak her needs, even when others expected silence. She saw it as the refusal to let capability erase her humanity.

Change, she knew, would take time. Societies shift slowly, ideas about women shift even slower.

Still, each discussion and moment of awareness, opened a small door. Each honest word chipped at the old assumptions.

Barbara stood again under the mulberry tree outside her home the next morning. Light filtered through the leaves and rested on her hands. She thought about all the names people gave her: strong, capable and independent.

She let them stay. Then she added one more, softly, for herself: Human.

This time, she held that word close.

— The author is a practicing advocate engaged with the corporate ecosystem. She can be reached at haziqahshowkat@gmail.com.

J&K Govt Warns Officers Over Delays In Court Replies, Compliance Reports

Says responsibility will be fixed for lapses leading to adverse judicial orders

Observer News Service

Srinagar: The Jammu and Kashmir Government has directed all Administrative Departments, Heads of Departments and other concerned authorities to ensure timely filing of replies, affidavits and compliance reports before courts and tribunals, warning

that delays leading to adverse judicial orders will be viewed seriously.

In a circular issued by the Department of Law, Justice and Parliamentary Affairs on October 19, the government stressed the need for effective representation in pending litigation, particularly contempt petitions.

The circular, issued by Commissioner Secretary to Government Achal Sethi, calls for strict adherence to timelines and better coordination among administrative departments, Law Officers and Officers In-charge Litigation (OICs).

It directs departments to provide complete records, relevant documents and specific factual

inputs to the concerned Law Officer and OIC sufficiently in advance to facilitate the timely preparation and filing of replies and affidavits.

In cases involving the implementation of judicial directions, the latest compliance status, supported by documentary evidence, must be furnished to the concerned Law Officer and

OIC well before the scheduled hearing.

The government has also asked OICs to maintain close coordination with the concerned Administrative Departments and Law Officers to ensure that replies, affidavits and compliance reports are filed before the respective courts and tribunals within the

prescribed timelines.

"Any delay or failure in furnishing the requisite records, instructions or compliance reports resulting in non-filing of replies/affidavits or adverse judicial orders shall be viewed seriously," the circular states.

It further directs that responsibility be fixed upon the officers

concerned in accordance with the applicable rules.

The circular refers to an order dated August 14, 2026, passed by the Central Administrative Tribunal, Srinagar Bench, in Contempt Petition No. 520/2025, titled Ashwani Kumar versus H. Rajesh Prasad and Others, arising out of Transfer Application No. 733/2022.

CONTD. FROM FRONT PAGE

Kashmir Marathon

profile as a sports tourism destination.

"So far, we have received around 1,807 online registrations, including 73 foreign athletes from 12 countries. We expect the total number of participants to cross 2,000 this year," Sajjad told reporters on the sidelines of the Marathon Expo.

He said the participation of international athletes would help showcase Kashmir to a wider global audience and strengthen its image as a tourist destination.

"Such events send a message to the outside world that Kashmir is peaceful and safe for visitors. When athletes from different countries come here and participate, it creates a positive impression internationally," Sajjad said.

The government has decided to make the Kashmir Marathon an annual event, Sajjad said, adding that its inclusion in the annual calendar would help ensure continuity and promote the Valley internationally through sporting activities.

"These events should take place regularly. That is why the government has included the Kashmir Marathon in its annual calendar so that Kashmir can be promoted internationally," he said.

The Marathon Expo, inaugurated by Chief Minister Omar Abdullah, features 20 stalls showcasing sports equipment and related products. On-the-spot registration opened after 4 pm on Thursday for runners who had missed the online registration deadline.

Sajjad said the Tourism Department was coordinating with various government departments to finalise logistical arrangements and ensure the smooth conduct of Sunday's event.

Of the registrations received so far, 1,221 were from local participants and 513 from runners elsewhere in the country, while 73 were from foreign athletes.

A total of 1,416 participants have opted for the 21-kilometre half marathon and 391 for the 42-kilometre full marathon. The registrations include 1,614 male and 193 female runners.

The routes will take participants through stretches showcasing Kashmir's natural beauty and cultural heritage, including Dal Lake, chinar trees and Mughal gardens.

The third edition of the marathon is scheduled for Sunday, October 25.

Omar Woos Runners,

for the October 25 event.

He expressed confidence that the marathon would attract participants from across India and overseas, saying Kashmir's scenic surroundings and the prize money on offer set the event apart from many other races.

"Every race has its own beauty, but the Kashmir Marathon's surroundings are unmatched. The prize money offered is also significantly higher than that of many other races," he said.

The Chief Minister said a separate prize category had been introduced for local runners in response to their demands, with incentives available for participants in both the half marathon and full marathon.

Recalling his participation in the first two editions, Omar expressed hope that this year's event would see enthusiastic participation from runners and sports enthusiasts.

He also urged those who had not registered to use the opportunity available at the exposition.

"Winning is not as important as participating. Take part and enjoy the marathon," he said.

During the visit, Omar inspected stalls set up by government departments, private sports firms and event partners, showcasing sports equipment, fitness gear and accessories. The exposition also features bib collection centres and on-the-spot registration counters for participants.

He interacted with stall owners, athletes and volunteers, appreciating their efforts to promote sports, fitness and outdoor activities in Jammu and Kashmir. He also presented race bibs and merchandise to several runners participating in Sunday's event.

Advisor to the Chief Minister Nasir Aslam Wani, Additional Chief Secretary to the Chief Minister Dheeraj Gupta, Secretary Tourism Avny Lavasa, Director Tourism Kashmir Syed Qamar Sajjad, event organisers and other senior officers were present on the occasion.

Anantnag's 86-Crore

Services Department in 2014.

During the budget session in March this year, the government announced an allocation of Rs 86 crore for the construction of the proposed 250-bed hospital at Janglat Mandi. However, the reconsideration of the site has raised questions over the project's timeline and when construction will begin.

The proposal had been under consideration before the budget announcement. In December last year, a proposal for a 200-bed maternity and childcare hospital on the premises of the GMC Anantnag-associated Janglat Mandi Hospital was submitted. The proposed capacity was subsequently increased to 250 beds, but the project did not move forward under the proposed NABARD funding mechanism due to a lack of funds.

Principal GMC Srinagar, Dr Junaid Salam Wani, had earlier told KNO that a detailed project report had been prepared, vetted and submitted to the Administrative Department.

"We submitted a detailed DPR, duly vetted, to the Administrative Department, but because of lack of funds it has not gone through this year under NABARD," he had said.

The Chief Minister's latest statement that funds are available but the site needs to be changed has added a new dimension to the issue. Residents have sought clarity on the funding arrangements and demanded that an alternative location be finalised without further delay.

The urgency of the project is underscored by the condition of the existing maternity hospital at Sher Bagh. Despite being declared unsafe in 2014, the facility continues to cater to a substantial patient population from Anantnag and neighbouring areas.

Located in the congested Sher Bagh locality, the hospital faces severe space constraints. Although the childcare section has been shifted to Janglat Mandi, the maternity facility continues to operate under considerable infrastructural pressure.

Hospital staff have pointed to limited facilities, including only two labour wards, four surgical wards and one operation theatre. During periods of heavy rush, patients have reportedly been accommodated in corridors, while multiple patients sometimes have to share beds.

The hospital caters to patients from across Anantnag and neighbouring districts, including Pulwama, Kulgam and Shopian, besides receiving patients from Ramban and parts of the Chenab Valley. Its extensive catchment area adds to the pressure on the existing infrastructure.

Residents said the Rs 86-crore announcement had raised expectations that the project would move towards implementation, but the renewed search for a site had created further uncertainty. They urged the administration to set a firm timeline for finalising the location, issuing tenders and starting construction.

This is not the first time authorities have attempted to shift maternity services to a safer facility. Around seven years ago, a proposal was made to relocate the hospital to the Rehmat-e-Alam building at Sarnal, where nearly Rs 13 crore had reportedly been spent on construction.

The plan was later abandoned after a safety assessment by IIT Jammu found the structure unsuitable. The assessment recommended retrofitting vital beams at an estimated cost of around Rs 8 crore, but the proposed work did not materialise.

"How long will the people of south Kashmir continue to suffer because of delays in establishing a hospital that has been discussed for years? The existing building has been declared unsafe, yet women continue to depend on it for maternity services. The government must treat this as an urgent healthcare issue rather than allowing it to remain caught between administrative decisions and funding arrangements," said Sameer Ahmad, a local resident.

Residents have demanded a time-bound roadmap for the hospital's construction, clarity on the Rs 86-crore allocation and the funding mechanism, and immediate improvements to the existing facility to ease the difficulties faced by women and newborns until a permanent hospital becomes operational. The proposed 250-bed Maternity and Child Care Hospital

(MCCH) in Anantnag continues to face delays, with the Jammu and Kashmir government now exploring an alternative site after finding the initially identified location at Janglat Mandi unsuitable.

Chief Minister Omar Abdullah on Thursday said the proposed site lacked adequate space and that the government was looking for a suitable alternative. He said funds for the project were available and construction could begin once the location was finalised.

Speaking to reporters after chairing a district review meeting in Anantnag, Abdullah, as reported by the news agency Kashmir News Observer (KNO), said elected representatives, the Health Minister, officials of the Health Department and civil society members would jointly deliberate on the issue before deciding on an appropriate site.

The development has renewed concerns among residents, particularly pregnant women and their families, as the existing maternity hospital at Sher Bagh continues to function from an ageing, congested building declared unsafe by the Fire and Emergency Services Department in 2014.

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No Major Weather

minimum settled at 5.2 degrees Celsius against the seasonal normal of 5.4 degrees.

Qazigund recorded a maximum of 23.6 degrees Celsius, while Kupwara registered 25.4 degrees Celsius. Pahalgal recorded a maximum temperature of 19.4 degrees Celsius, marginally above normal, while Gulmarg recorded 16 degrees Celsius.

In the Jammu region, Jammu city recorded a maximum temperature of 30 degrees Celsius, 0.6 degrees below normal. Katra registered 27.8 degrees Celsius, while Bhaderwah recorded a maximum of 23.3 degrees Celsius, 0.3 degrees below the seasonal average.

The Meteorological Centre said weather would remain generally dry until the afternoon of October 23. Towards the late afternoon of October 24, skies are likely to become generally cloudy, with light rain or snowfall over higher reaches at isolated places.

The forecast indicates generally dry conditions thereafter, while generally cloudy weather is expected between November 1 and 3, with the possibility of light rain or snowfall over higher reaches at a few places.

The MeT department has advised farmers to continue harvesting and other agricultural operations in view of the largely dry weather forecast.

Man Held

alleged conspiracy.

One suspect has been arrested, while efforts are underway to identify and apprehend other persons allegedly involved in the case, they said.

"Investigation is in progress to ascertain the complete network and establish the individual roles of all those connected with the offence," officials said.

Further investigation into the case is underway.

J&K Bank MD

from the UPI transaction surcharge.

"You can understand the magnitude of the transactions that take place through a system. It is very costly. If you continue it free of cost, it will not be sustainable in the long run. Who is going to pay? So the charges are meant actually for the sustenance of this system, which has done so well. It is essential. If we do not charge this now, it may not sustain for a longer period," Chatterjee told PTL.

The J&K Bank CEO said UPI has become an integral part of lives in India now. "I don't remember ever in the past that I would (think to) walk out of my home planning to do some shopping and go and have dinner at a restaurant without carrying anything other than my mobile phone."

On the drop in UPI transactions, Chatterjee said it might happen initially, but these transactions are here to stay. "Initially, it might fall, but it is still cheaper than transacting through cheques or credit cards. It still remains the cheapest form. So there is an initial hiccup, maybe."

Chatterjee said transactions below Rs 2,000 are still free, and these form the major part of the dealings. "I think up to Rs 2,000 is the major part of the transactions. If you consider the percentage of transactions up to Rs 2,000, it is the major one. That is still free. Over Rs 2,000, they are charging. It may impact for a brief period, but it will not ultimately."

On the J&K Bank posting 10.60 per cent profit growth in Q2, Chatterjee expressed satisfaction, saying the bank was on course to achieve the target of Rs 5 lakh crore business by 2030.

Asked about deposits not growing in line with advances during Q2 of the current fiscal year, he said this is an industry-wide phenomenon. "If you look at all the banks, this has been the phenomenon for almost 6 to 10 quarters now. Why is it happening? Deposits are going to the mutual funds.

"The savings which the banks depended on, the household savings, a major portion of that is now slowly moving towards capital markets through the mutual funds. So this is going to continue. I mean, there is no way we can stop it."

Chatterjee said this is bound to happen as a developing economy moves toward a developed economy. "There will be a time when banks will have to reduce their dependence on deposits to lend; they will have to borrow to lend. So the impact of that will be on the margins; margins will shrink," he said.

Chatterjee said that as India has become a consumption-based economy, borrowing has become part of everyone's life. "If you ask any middle-income group household about their expenses, EMIs are a major portion of it. They'll be paying EMIs for a car, for a house, and even for consumption goods, white goods also. So, borrowing on the retail side is continuing to improve and grow, from the banker's point of view," he explained.

Chatterjee said corporate appetite has also been good over the past three to four quarters.

"Investments have been good. That is the reason why the GDP growth forecast has improved. This quarter we had a 7.8% GDP growth, and the IMF has revised it from 6.4 to 7%. So this is a good sign; our country leads the pack of developing economies as far as GDP growth is concerned," he added.

J&K Bank Q2

advances and improvement in asset quality.

The bank had posted a net profit of 494.11 crore in the corresponding quarter last year. Compared with 424.18 crore recorded in the first quarter of FY 2026-27, the profit registered a sequential increase of 28.8 per cent.

The financial results were approved by the bank's Board of Directors at a meeting held at its corporate headquarters on Thursday.

The bank's total business grew 19.38 per cent year-on-year to 3,10,347 crore as of September 30, 2026, while its gross advances increased 23.72 per cent to 1,33,551 crore from 1,07,943 crore a year earlier.

Total deposits rose 16.30 per cent year-on-year to 1,76,796 crore.

Income and profitability improve

The bank's Net Interest Income (NII) increased five per cent year-on-year to 1,502 crore during the quarter.

Other income more than doubled to 314.90 crore from 153.76 crore in the corresponding quarter last year, registering a sequential increase of 47 per cent.

Operating profit for the first half of the financial year grew by more than 15 per cent year-on-year to 1,492 crore, while operating expenditure increased by just 1.5 per cent during the period.

The cost-to-income ratio improved to 56.57 per cent in the September quarter, compared with 60.79 per cent a year earlier. Return on Assets rose 20 basis points sequentially to 1.07 per cent.

Commenting on the results, Managing Director and Chief Executive Officer Amitava Chatterjee said the growth in net interest income, doubling of other income and an increase of more than 26 per cent in quarterly operating profit reflected a strengthening of the bank's earnings performance.

He said the bank would focus on sustaining core income growth, strengthening recurring revenue streams, improving recoveries and addressing funding costs through deeper deposit relationships during the second half of the financial year.

Asset quality at decade-best levels

The bank's asset quality improved further during the quarter, with its Gross Non-Performing Assets (GNPA) ratio declining to 2.23 per cent as of September 30, down 109 basis points

from a year earlier.

The Net NPA ratio also improved to 0.51 per cent from 0.76 per cent in the corresponding period last year.

According to the bank, both metrics reflect its best asset quality levels in a decade.

The Provision Coverage Ratio increased to 91.76 per cent at the end of September, compared with 90.53 per cent at the end of June.

Chatterjee said the gross NPA ratio had declined by 14 basis points sequentially to its lowest level in a decade. He attributed the improvement to disciplined lending practices and proactive credit monitoring.

The bank's annualised gross slip-page ratio stood at 0.4 per cent for the first half of the financial year, according to the results.

Retail, agriculture and MSME lending drive growth

The bank said more than 60 per cent of its net incremental credit on a year-to-date basis came from the retail, agriculture and micro, small and medium enterprises (RAM) segment.

Its Current Account and Savings Account (CASA) deposits increased 1.73 per cent quarter-on-quarter, with the CASA ratio standing at 41.97 per cent as of September 30.

Chatterjee said the bank's total business had reached 3.10 lakh crore, marking progress towards its Vision 2030 target of 5 lakh crore.

He said strengthening the bank's deposit base, deepening customer relationships in Jammu and Kashmir and Ladakh, and selectively expanding operations across the country would remain key priorities.

Capital adequacy improves

The bank's Capital Adequacy Ratio stood at 16.57 per cent as of September 30, 2026, compared with 15.27 per cent a year earlier.

Chatterjee said the bank would focus on sustaining profitability, strengthening its balance sheet and creating greater value for stakeholders as it works towards its annual targets and long-term institutional objectives. (ONS)

MACT Awards

deceased was earning a monthly salary of around Rs 45,000 and had received specialised training in Germany. They sought compensation for the loss of their family member and the financial support he had provided.

The insurance company contested the claim, raising objections regarding the maintainability of the petition and the extent of its liability, particularly as the deceased was himself driving and owned the insured vehicle.

The Tribunal examined the evidence, including witness statements, police records, the post-mortem certificate, driving licence, insurance policy and salary records. It concluded that the accident resulted in the engineer's death and that the evidence did not establish negligence on his part. It also found that the driving licence and insurance policy were valid at the time of the accident.

A significant question before the Tribunal was whether the legal heirs of a deceased owner-cum-driver could claim compensation under the Motor Vehicles Act when the insured himself was driving the vehicle.

After examining the relevant provisions of the Act and Supreme Court judgments, the Tribunal held that the claim was maintainable under Section 166 of the Motor Vehicles Act, 1988, observing that the deceased was not proved to have been responsible for the accident and that the insurance policy did not expressly exclude the claim in question.

For calculating compensation, the Tribunal assessed the deceased's monthly net salary at Rs 34,031 and added 30 per cent towards future prospects. After deducting one-fourth of the annual income towards personal expenses and applying a multiplier of 14, it assessed the loss of dependency at Rs 55,74,282.

It additionally awarded Rs 18,000 towards funeral expenses, Rs 18,000 for loss of estate and Rs 2.40 lakh towards spousal, parental and filial consortium for the widow, daughters and parents, respectively.

The total compensation was assessed at Rs 58,50,282. The Tribunal also considered the Rs 2 lakh personal accident cover for the registered owner-cum-driver under the policy and directed that the amount be adjusted against the total compensation.

Ensure No Road Remains Unattended: CM On Winter Preparedness In Anantnag

Observer News Service

SRINAGAR: Chief Minister Omar Abdullah on Thursday directed the district administration and concerned departments to strengthen winter preparedness in Anantnag, ensuring timely snow clearance, adequate stocking of essential commodities and uninterrupted emergency healthcare services in snow-bound areas.

Chairing a high-level meeting to review developmental progress, implementation of government schemes and public service delivery in the district, the Chief Minister called for coordinated efforts among departments to minimise public inconvenience during the winter months.

He stressed close coordination among the Roads and Buildings Department, Mechanical Engineering Department, municipalities, urban local bodies, PMGSY and other concerned agencies for timely snow clearance.

Omar directed the designation of nodal officers to ensure that no road remains unattended during snowfall.

He also asked the administration to ensure adequate stocking of essential commodities, strengthen LPG buffer stocks and maintain uninterrupted emer-



gency healthcare services, particularly in areas that may get cut off during heavy snowfall.

Reviewing power supply arrangements, the Chief Minister stressed strict adherence to notified power curtailment schedules and directed officials to ensure prior intimation to consumers about unscheduled power cuts.

The meeting reviewed progress across key sectors, including health, education, roads and infrastructure, youth empowerment, food and civil supplies, power and rural development.

Omar directed officials to expedite ongoing development projects and improve the implementation of government schemes. He also called for faster

development of industrial estates in the district and streamlined delivery of social welfare assistance to ensure that eligible beneficiaries receive their entitlements without delay.

Emphasising the need to promote youth entrepreneurship, the Chief Minister directed banking institutions to streamline and expedite disbursements under Mission YUVA, enabling young entrepreneurs to establish their enterprises.

Reviewing progress under the District CAPEX Budget 2026-27, Centrally Sponsored Schemes and the Special Assistance to States for Capital Investment (SASCI), Omar called for regular fortnightly monitoring to improve physical and financial

progress.

He directed the district administration to ensure timely utilisation of allocated funds and prevent their lapsing, stressing the need for effective implementation and regular assessment of ongoing works.

During his visit, the Chief Minister inaugurated public projects and laid foundation stones for new works worth ₹52 crore aimed at strengthening infrastructure and improving civic amenities across Anantnag district.

Among the major projects inaugurated were Jal Jeevan Mission water supply schemes at Semthan, costing ₹6.29 crore; Shoul Sarsuna, costing ₹5.66 crore; and Chontipora Baghwanpora, costing ₹5.08 crore.

The Chief Minister also laid foundation stones for the upgradation of the Ashajipora-Donipawa road, estimated at ₹3.61 crore, and a steel girder bridge over Nallah Brengi at Her-Kandiwara, costing ₹3.18 crore.

The projects are aimed at improving access to safe drinking water, strengthening road connectivity, particularly in remote areas, and enhancing civic infrastructure and public amenities.

The review meeting was at-

tended by Deputy Chief Minister Surinder Kumar Choudhary; Ministers Javed Rana, Javid Dar and Satish Sharma; Advisor to the Chief Minister Nasir Aslam Wani; and Members of the Legislative Assembly Peerzada Mohammad Sayeed, G.A. Mir, Altaf Ahmad Wani, Abdul Majeed Bhat, Zaffar Ali Khatana and Reyaz A. Khan.

Additional Chief Secretary to the Chief Minister Dheeraj Gupta, Deputy Commissioner Anantnag Bilal Mohiuddin, heads of departments and district officers were also present.

Deputy Commissioner Bilal Mohiuddin presented an overview of the district's developmental progress and the status of ongoing works. Public representatives highlighted constituency-specific developmental demands, while various local deputations met the Chief Minister and raised issues concerning their respective areas.

Reaffirming the government's commitment to equitable development, efficient public service delivery and responsive governance, Omar assured that priority developmental works would be taken up systematically. He also directed the administration to ensure effective follow-up on public grievances.

Kashmiri Doctors' Research Earns Global Recognition

SRINAGAR: Two doctors from Kashmir, Dr Saalis Maqbool and Dr Abir Aijaz, have earned international recognition after their research was selected for an oral presentation at the European Society of Cardiology (ESC) Congress 2026 in Munich, Germany.

The doctors, who work in the Acute Medicine Department at Weston General Hospital, Bristol, UK, were among a select group of researchers whose work was chosen for oral presentation. Their paper was reportedly among only eight selected worldwide for the distinction.

Bristol NHS Foundation Trust congratulated the two doctors on their achievement, describing it as a reflection of the talent and expertise within its medical teams.

The recognition highlights the contribution of doctors working in international healthcare institutions to medical research and scientific advancement, and serves as an inspiration for aspiring medical professionals in Kashmir. (Observer News Service)

Muzamil Rizvi Appointed Member of J&K Muslim Personal Law Board

SRINAGAR: Prominent social and political activist, Syed Muzamil Rizvi has been appointed as a member of the Jammu and Kashmir Muslim Personal Law Board. Following the appointment, Rizvi expressed gratitude to the Board's leadership for reposing trust in him and providing him an opportunity to serve the community.

He extended special thanks to Grand Mufti Nasir-ul-Islam and Er Danish Reshi, General Secretary (Organisation), besides other members of the Board, for their support and guidance.

Rizvi said he would work in coordination with the Board's leadership to address community issues, uphold Islamic principles and promote unity and understanding across Jammu and Kashmir.

He said his focus would also be on supporting the Board's ongoing initiatives to strengthen its organisational structure and work for the broader interests of the Muslim community in the region. (Observer News Service)

Nothing Less Than UT With Legislature Acceptable: Wangchuk

KO Web Desk

SRINAGAR: Climate activist Sonam Wangchuk on Thursday accused the Centre of going back on the understanding reached with Ladakh's agitating groups, saying the failure to hold a proposed meeting on October 22 had once again dashed hopes of a democratic framework for the region.

Addressing a press conference in Delhi, Wangchuk said representatives of the Leh Apex Body (LAB) and the Kargil Democratic Alliance (KDA) had prepared for the next round of discussions following their October 15 meeting in Leh, where they submitted their draft to the Union Home Ministry and received the ministry's proposal in return.

The two drafts were compared point by point, with the expectation that differences would be discussed at the next meeting, he said.

"I had already booked my tickets. We made our plans accordingly, but now they are saying the meeting is not happening," Wangchuk said, describing the development as another betrayal of trust.

He said the May 22 meeting between representatives of LAB and KDA and the Ministry of Home Affairs (MHA) sub-committee had raised hopes of progress on Ladakh's long-pending demands for constitutional safeguards and democratic representation.

Wangchuk said the groups had initially sought statehood but, after being told that the region lacked the resources for it, pro-



posed a Union Territory with a legislature and constitutional safeguards.

"We are saying again that nothing less than a Union Territory with a legislature and safeguards will be acceptable," he said.

"Give Ladakh democratic rights"

Wangchuk said the demand for an elected legislature was rooted in the need to give the people of Ladakh a say in decisions affecting their land, resources and future.

He alleged that decisions were currently being taken unilaterally by the administration and that the powers of the district councils had also been curtailed.

"An LG has been appointed like a British Viceroy, who makes unilateral decisions. This is a blot on Indian democracy," he alleged.

The activist also raised concerns over the protection of Ladakh's land, resources and cultural identity, noting that around 90 per cent of the region's population belonged to tribal communities.

He warned that local communities risked being marginalised in decisions involving corporate interests and questioned policies that, he alleged, were being pursued without adequate public consent.

Wangchuk also cited

protests by women against the expansion of liquor sales, saying many people wanted Ladakh to remain a dry region.

Raises concerns over border security

Referring to Ladakh's strategic location along the border with China, Wangchuk argued that the region's security interests should strengthen the case for democratic representation rather than be used to deny people an elected legislature. "China is claiming Ladakh as its territory. We condemn that. But do not crush Ladakh under your feet," he said.

"Do not weaken the borders because of your stubbornness," he added.

Wangchuk cited Arunachal Pradesh, which attained statehood in 1987 despite its sensitive border location, to argue that strategic considerations should not prevent Ladakh from securing greater democratic rights.

He said the region needed to be strengthened by giving its people the same democratic rights as citizens elsewhere in the country.

During the May 22 discussions, Wangchuk had said the government proposed constitutional safeguards on the lines of Articles 371A and 371G and agreed in principle to a governance structure covering the entire region rather than limiting powers to district councils.

The discussions had focused on constitutional protection, democratic representation and the long-pending demand for statehood.

"Nobody wants a cage, even if it is made of gold"

Wangchuk acknowledged developments in Ladakh, including a High Court bench and improvements in road and airport infrastructure, but said these could not substitute for democratic rights.

"Whatever good has happened, we salute it. But nobody wants a cage, even if it is made of gold," he said.

He also referred to the violence in Leh on September 24, 2025, saying the protest had been peaceful, with people sitting on a hunger strike, when people were killed.

Links democratic rights to electoral reforms

Asked about protests against Chief Election Commissioner Gyanesh Kumar over the Special Intensive Revision (SIR) of electoral rolls, Wangchuk said the debate on electoral reforms should extend to places such as Ladakh, where people do not have a legislative assembly through which to elect representatives.

He argued that the issue went beyond electoral rolls to the broader question of democratic representation and the fulfilment of commitments made to people.

"The Special Intensive Revision of electoral rolls was one aspect of a broader question about democratic rights... elections alone are not enough if promises made to people were not fulfilled," he said, calling for wider electoral reforms.

Wangchuk's remarks came amid continuing demands by Ladakh's political and social groups for constitutional safeguards, protection of land and employment rights, and greater democratic representation for the Union Territory.

IUST Records Highest-Ever Annual Admissions In 2026

Observer News Service

AWANTIPORA: The Islamic University of Science and Technology (IUST) has achieved a significant milestone in its academic journey by recording its highest-ever annual admissions in 2026, with over 2000 students admitted across its 100 academic programmes.

This represents an increase of around 10 percent over the admissions recorded in 2025, reflecting the continued growth of the University and its expanding contribution to the higher education landscape of Jammu and Kashmir.

Notably, the university has achieved its highest-ever annual admission tally even

as the admission process for the B.Tech. programmes for working professionals remains ongoing. The eventual enrolment for the 2026 academic session may therefore rise further, underscoring the continued expansion of academic opportunities at IUST.

The university has recorded an overall seat occupancy of approximately 91.7 percent. IUST has recorded a great surge in admissions in last five years with addition of new programmes. Since 2022 admissions in the university have doubled with more than 100 percent increase in programme offerings and the same has been achieved under visionary leadership of the honourable Vice Chancellor, Prof. Shakil Ahmad Ramshoo.

NC Afraid Of Defeat, Avoiding Panchayat Polls: LoP Sharma

Agencies

SRINAGAR: Leader of Opposition Sunil Sharma on Thursday accused the National Conference-led government of delaying Panchayat and municipal elections out of fear of defeat, saying the polls would be a litmus test for Chief Minister Omar Abdullah's government.

Speaking to reporters on the sidelines of a BJP programme, the LoP Sharma as per KNO said NC is reluctant to allow alternative political representation to emerge in Jammu and Kashmir.

"The Abdullah family's ego, arrogance and unwillingness to conduct

Panchayati Raj elections are responsible for the delay. They do not want anyone else to represent the people because they know the National Conference will face a crushing defeat," he said.

Sharma said the government is failing to fulfil its promises on electricity, LPG cylinders, employment and ration supplies, adding that the elections would allow people to judge its performance.

The LoP also said terrorism had declined significantly over the past five years and that no local youth had joined terrorist organisations in the past two years—(KNO)



Government of Union Territory of Jammu and Kashmir
OFFICE OF THE DISTRICT DEVELOPMENT COMMISSIONER, GANDERBAL
(MINI SECRETARIAT COMPLEX, DUDERHAMA, 191201)

Subject: Re-Advertisement Notice for Engagement of Krishi Udyami (KU)/ Agricultural Entrepreneur in District Ganderbal.

Reference: Chief Agriculture Officer's Letter No. CAOG/KKG/2026-27/2970-71 dated: 19.10.2026.

ADVERTISEMENT NOTIFICATION NO. ADDC/04 OF 2026
DATED: 22/10/2026

Applications on the prescribed format are invited from eligible candidates for engagement as Krishi Udyami (KU) / Agricultural Entrepreneur on contractual basis for a period of two years (Extensible) subject to the terms and conditions laid down in the contract agreement.

A. KEY DETAILS

S. No.	Details	Description
1	Position	Krishi Udyami (KU) / (Agricultural Entrepreneur)
2	Number of Positions	01 Position available at Panchayat Level Kisan Khidmat Ghar (KKG) Nunner Tehsil & District Ganderbal. Annexure I
3	Engagement Duration	Initially for a period of 2 years, extendable annually subject to satisfactory performance of the PLE.
4	Qualification	Diploma* in Agriculture & Allied Fields or Graduation** in Science (BSc) / Agriculture & Allied Fields (BSc/BVSc). Additional Preference shall be given to candidates possessing post-graduation (science/Agri & Allied) & Computer Diplomas/ Certifications***. *Diploma Courses: Diploma in Agriculture, Horticulture, Veterinary Sciences, Forestry, Fisheries, Sericulture, Agriculture Engineering, BHT, BAT from a Government recognized institution. **Agri allied courses: BSc in Agriculture, Horticulture, Forestry, Fisheries, Sericulture, B. Tech in Agriculture Engineering, BVSc & AH from a Government recognized institution. *** Diploma / Certification: computer certification course of three months or more from a government recognized institution. Please see selection criteria, enclosed as Annexure II for full details.
5	Job Profile	Operate Kisan Khidmat Ghars (KKGs) under the Holistic Agriculture Development Programme in Jammu & Kashmir as per details mentioned in Annexure-III
6	Remuneration	The Engagement is based on a self-earning/ entrepreneur basis. Full operational details of KKGs are enclosed as Annexure-IV
7	Last Date for Receipt of Applications	07.11.2026

B. GENERAL TERMS & CONDITIONS

- Candidates must possess the requisite qualification for the post applied.
- Age of the applicant should be between 21 and 45 years as on the last date of submission of application. The candidate must submit an affidavit duly attested by a 1st Class Magistrate stating that he/she will make available space comprising 2 rooms (approximately 750-800 sq. ft.) at his/her own cost and no rent shall be claimed from the department by the candidate.
- Self-attested photocopies of the following documents must be attached with the application form:
 - Date of Birth Certificate (Matriculation Certificate)
 - Marks Certificates of all qualifying examinations
 - Domicile Certificate / Panch Ward Certificate
 - Character Certificate issued by competent authority
 - Any postal delay shall not be the responsibility of the APD/advertising authority.
 - Incomplete applications shall be summarily rejected without any further notice.
 - Original documents shall have to be produced during the verification process.

C. SUBMISSION OF APPLICATIONS

Completed application forms should be submitted in the Office of the District Development Commissioner, Ganderbal, in person at Room No. 244, ADDC Office, 1st Floor, Mini Secretariat Ganderbal, or through Registered Post.

D. OTHER TERMS & CONDITIONS FOR KRISHI UDYAMIS (KUs)

- The selected KU shall enter into an agreement with the Agriculture Production Department (APD) and shall deposit a refundable security amount of Rs. 10,000/- (Rupees Ten Thousand only) in the form of Fixed Deposit Receipt from any Scheduled Commercial Bank.
- The selected KU must make available space comprising two rooms totaling approximately 750-800 sq. ft.
- Nature of Engagement: The selected KU shall work on a franchise-franchisee basis. The operation of Kisan Khidmat Ghars (KKGs) at Panchayat level shall be carried out by KUs under the support and framework provided by the Agriculture Production Department with the objective of fostering entrepreneurship, local empowerment and effective delivery of agricultural services in the Union Territory of Jammu & Kashmir.
 - No Right to Regular Appointment: Engagement as KUs will not confer any right for regular appointment in the department.
 - Asset Ownership and Maintenance: Assets provided by the department for KKGs will remain the exclusive property of the department. KUs will function as custodians of the infrastructure and facilities and shall be responsible for their maintenance.
 - Management under Supervision: KKGs shall be managed by the KU under the supervision of the designated APD Officer from the respective locality, ensuring alignment with departmental goals and guidelines.
 - Training and Fee Entitlement: KUs shall be provided requisite training to enhance their skills. They shall also be entitled to payment of training fees out of contingency for participation in such training sessions & programs,
 - Input License Provision: The Directorate of Agriculture shall facilitate necessary input licenses to eligible entrepreneurs, ensuring compliance with regulatory standards.
 - Nodal Agency for Establishment and Administration: The Mission Director HADP shall act as the nodal agency responsible for the establishment and administration of KKGs overseeing their effective functioning.
 - Technological Support: Development departments and Krishi Vigyan Kendras (KVKs) shall provide regular technology support to KUs, ensuring they stay abreast of the latest advancements in agriculture technology. SKUAST cyber extension hub shall be integrated with the KKG software ecosystem for continuous and sustainable technology backup.
 - Facilitation of Linkages: The agriculture Production Department/ Mission Director HADP shall facilitate the linkage of the KKGs with input companies and financial institutions by entering into memorandums of understanding (MOUs) with these institutions, fostering collaborative efforts.
 - Extension of Functions: Village/Panchayat level workers of Agriculture and allied departments shall extend their functions through KKGs, enhancing the reach and impact of agricultural services.
 - Service Charges and Compliance: KUs shall charge nominal service charges and adhere to all requisite norms for extending services. A rate card for service charges shall be issued by the Mission Director HADP from time to time. Weekly reporting to Panchayat, Block, and Line departments shall be mandatory.
 - Succession Plan on Disengagement: In the event of a KU leaving the assignment or being disengaged, the functioning of KKG shall directly come under the control of the designated APD Officer for the said KKG till the process of engaging a new KU is completed.
- Agreement Termination Conditions:
 - The Agreement may be terminated by both parties (KU & APD) with a 3-month prior notice. KUs, however, must provide an undertaking to stay in the agreement for a minimum period of two years. In case of exit before completion of two years by the KU, the security amount of INR 10,000/- (Rupees Ten Thousand only) shall be forfeited. This shall be in addition to the 3-month prior notice.
 - For all purposes, the Designated APD Officer shall be the overall custodian of the entire KKG setup, including monitoring of services rendered and assets.
 - Flexibility in Terms & Conditions: All the conditions mentioned in the advertisement notice shall constitute the terms and conditions of the agreement. However, APD reserves the right to change or add any other condition at the time of signing of the agreement.
- xvi.

No: ADDC/GBL/HADP/2026-27/1592-98
Dated: 22/110/2026

DIPK-6969-26
DT: 22/10/2026

Addl. District Development Commissioner,
Ganderbal

South Africa Thrash Australia by an Innings to Level Series 1-1



AP

Gqeberha, (South Africa): South Africa set up a series decider with a big comeback win over Australia by an innings and 31 runs on the last day Thursday of the second cricket test at St. George's Park.

Despite the morning session being a washout and without one frontline bowler, South Africa bowled out Australia for 295 in its second innings an hour after tea.

South Africa tied the series 1-1 and the two leaders in the World Test Championship will play for the series win in Cape Town from Tuesday.

WTC holders the Proteas rallied to seemingly save a draw when they wrapped up their rain-affected first innings late on day three Tuesday after captain Temba Bavuma's 179 and Marco Jansen's rapid 85.

But then Australia was shot out for 99 by Jansen's 5-33, was forced to follow on, and remarkably lost 13 wickets in total on Wednesday. South Africa's pace attack lost Anrich Nortje to a suspected groin injury in his fourth over and he didn't bowl for the rest of Australia's second innings.

Australia, resuming on 156-4,

hoped on Thursday for a reduced 81 overs of rearguard action with Steve Smith and Alex Carey in reserve but unravelled once chief holdout Travis Head was dismissed.

Wiaan Mulder rebounded from a wicketless and expensive second innings on Wednesday by taking three of the six wickets South Africa needed on the fifth and final day.

Mulder bowled century-maker Head, fellow overnight fighter Scott Boland as well as Australia captain Pat Cummins.

Head, on 87 overnight, posted his 13th test century with his 12th boundary. But his natural positive intent undid him on 121 when he chopped on against Mulder. Head faced 190 balls.

Smith came in at No. 7, three places lower than usual after he got a kink in his neck in the first innings. Mulder tested Smith's neck with a first-ball bouncer.

Smith endured the last five overs of the old ball but was out for 3 in the third over of the new ball when he mis-hit pacer Kagiso Rabada. The ball caught the wind and Matthew Bretzke bobbled the ball at midwicket but took it at the second attempt.

Atiqa Mir Impresses on FIA Karting World Cup Debut

PTI

Viterbo (Italy): Indian racing prodigy Atiqa Mir created multiple moments of brilliance on her FIA Karting World Cup debut, including a top-five finish in the heats and the fastest time in a practice session of the marquee event.

It was Atiqa's first major assignment since signing with Kart Republic Factory Race Team, an outfit owned by veteran Dino Chiesa who has launched the careers of many Formula 1 drivers including seven-time champion Lewis Hamilton.

In a grid of 117 drivers in the junior category, Atiqa consistently competed against the



best in the business and was also the best performing female driver.

The 11-year-old began the week by setting the fastest time in practice session three before finishing P2 in the final

practice.

In qualifying, Atiqa was bogged down by traffic and couldn't replicate her practice pace as she finished 12th in her group and 48th overall. She didn't let this disappointment

get to her head as she made amends in the heat races.

Atiqa, the first Indian to be supported by the Formula 1 Academy, finished a creditable P7, P9 and P5 in the heat races with two Fastest Laps.

In the all-important super heats, Atiqa finished P11. She pierced through the field to finish P16 on the road out of 117 drivers in the final, overtaking eight karts in the process.

Reflecting on the week, Atiqa said: "One small mistake in qualifying and I had to pay a big price for it. In such a large grid of 117 drivers, it is important to qualify in front but due to slow moving drivers, I couldn't get a lap in and had to overtake on my flying lap.

India Defeat New Zealand by 4 Wickets in 1st T20I

AP

Christchurch: Sanju Samson anchored the chase with a fine 67 as India defeated New Zealand by four wickets in the first T20 International here on Thursday, taking a 1-0 lead in the five-match series. Chasing 225, India responded with 230 for six in 19.4 overs.

Samson smashed eight fours and four sixes to make his runs off 33 balls at the top, while Shreyas Iyer (42), Axar Patel (24) and Naman Dhir (42 not out) played important knocks towards the end. Earlier, Glenn Phillips top-scored with an unbeaten 82 and Finn Allen made 45 as New Zealand posted 225/4.

Phillips hit three sixes and eight fours to make his runs off 40 balls. Brief scores: New Zealand 225/4 in 20 overs (Finn Allen 45, Glenn Phillips 82 not out; Mayank Yadav 1/40) lost to India 230/6 in 19.4 overs (Sanju Samson 67, Shreyas Iyer 42, Naman Dhir 42 not out; Michael Bracewell 2/37) by 5 wickets.

Fire Guts 8 Structures in Doda

PTI

Jammu, Oct 22: A fire broke out in the Bhagwah area of Doda district, gutting six shops and two stores and causing heavy losses to local shopkeepers, officials said.

There were no casualties or injuries from the fire. The incident occurred late Wednesday night in the Dessa-Bhagwah belt. Fire and Emergency Services personnel, along with local police and community members, worked together to bring the fire under control, officials added.

GST Reforms to Roll Out in Phases From Nov 1: CBIC

PTI

Ahmedabad, Oct 22: Goods and Services Tax (GST) reforms aimed at easing compliance for businesses will be rolled out in phases starting November 1, while changes requiring amendments to the law are expected to take effect from April 1 next year, a senior CBIC official said on Thursday.

Sanjay Mangal, Member (GST) of Central Board of Indirect Taxes and Customs (CBIC), said the decisions taken at the 57th GST Council meeting focused on process and structural reforms to reduce the compliance burden on taxpayers, improve the flow of input tax credit (ITC) and facilitate refunds.



The 57th Meeting of the GST Council took place on October 8 in New Delhi under the chairpersonship of Union Finance and Corporate Affairs Minister Nirmala Sitharaman.

"Wherever Act amendments are not required, they will be implemented as soon as possible. Tentatively,

these reforms will start from November 1, 2026," Mangal said during a media interaction here.

He said the reforms would be introduced in phases, depending on the system changes required.

Measures requiring amendments to the Central and state GST laws would be

implemented after the necessary legislative changes, with the Council deciding to target April 1, 2027 for their rollout, Mangal added.

Among the measures requiring amendments are changes to arrest provisions, rationalisation of prosecution thresholds, modifications to e-way bill provisions and the introduction of a minimum threshold of Rs 10,000 for show-cause notices, he said.

Mangal said the CBIC is focusing on technology-driven checks to prevent the generation of fake invoices and fraudulent ITC claims, rather than relying primarily on action after such frauds occur.

The Council has decided to amend the return filing mechanism so that tax

Gold Hits 3-month Low, Silver Crashes 50 pc

PTI

New Delhi, Oct 22: Precious metal prices extended their decline on Thursday, with gold slipping to a three-month low and silver plunging nearly 50 per cent from its record high levels at the beginning of this year, as rising crude oil prices kept bullion markets under pressure.

The yellow metal of 99.9 per cent purity fell Rs 1,000 to Rs 1.48 lakh per 10 grams in the national capital from Wednesday's closing level of Rs 1.49 lakh per 10 grams, according to the All India Sarafa Association.

Gold last traded around this level on July 30.

Silver also bore the brunt of the sell-off, tumbling Rs



5,900 to Rs 2,07,500 per kilogram, inclusive of all taxes, from the previous close of Rs 2,13,400 per kg.

The white metal was last seen around this level on December 18, 2025.

Silver has hit a 10-month low by declining Rs 31,500, or 13.18 per cent, from its December 31 level of Rs 2.39 lakh per kg. Silver

has tumbled Rs 1.97 lakh per kg, or 48.70 per cent, from its all-time high of Rs 4,04,500 per kg on January 29 this year.

"Gold continued its weak trend in the domestic markets on Thursday as sentiment remains under pressure amid concerns over the West Asia conflict," said Jateen Trivedi, VP Research

Analyst - Commodity and Currency, LKP Securities. In global markets, spot gold slipped below the USD 4,100 per ounce level, declining by USD 68.98, or nearly 1.7 per cent, to USD 4,072.30 per ounce. Silver also dropped nearly 4 per cent to USD 55.72 per ounce in global markets.

Bullion prices in overseas markets traded lower on Thursday, with spot gold slipping below USD 4,100 an ounce, as a surge in Brent crude oil towards USD 112 per barrel had revived inflation concerns and strengthened expectations of interest rates remaining elevated for longer by central banks, according to Ashish Rajodiya, Head of Commodities, PL Capital.

Netanyahu Invites Modi for Israel's I-Day

PTI

Jerusalem, Oct 22: Prime Minister Benjamin Netanyahu on Thursday said he spoke with his Indian counterpart Narendra Modi and invited him to light a torch alongside brave Indian pilot Smit Machchhar on Israel's Independence Day.

In a post on X, the Israeli Prime Minister also said that PM Modi appreciated the "strong, long-standing ties" between the two countries.

"I spoke with my friend, the Prime Minister of India, Narendra Modi, and invited him to light a torch alongside a brave Indian pilot on Israel's Independence Day," said Netanyahu, who is in the midst of a close race for re-election.

"Modi thanked me for the invitation and said that, on the ground and in the air, India and Israel are fighting together against terrorism," he wrote in both Hindi and Hebrew.

Modi travelled to Israel in February on his second visit to the country in nine years. The India-Israel relationship was elevated to the level of strategic partnership during his first visit to Tel Aviv in July 2017.

Earlier this month, Israeli President Isaac Herzog invited Indian pilot Machchhar, who fought off an attack from his co-pilot inside the cockpit of a Tel Aviv-bound flight, to Israel to honour him with the Presidential Award for Civilian Heroism.

Machchhar was injured while trying to stop his co-pilot from allegedly attempting to hijack flydubai flight FZ1073 from Dubai to Tel Aviv on September 30. The flight was carrying 174 passengers.

Despite being seriously injured, Machchhar managed to open the cockpit door, allowing passengers and crew to overpower the co-pilot and avert a possible catastrophe. The plane made an emergency landing in Saudi Arabia. The passengers reached Israel safely later that day.

Machchhar, who has been hailed as a "hero" by Modi and Netanyahu for his

Don't Need Permission to Hoist Tricolour: Neha Bora

PTI

New Delhi, Oct 22: All India Students' Association (AISA) president Neha Bora on Thursday contended before the Delhi High Court that citizens don't need permission to hoist the national flag, while challenging a police notice asking her to execute a "peace" bond before a special executive magistrate.

While referring to the Delhi Police notice which said that Bora hoisted the national flag without valid permission, her counsel submitted that citizens don't need permission to hoist the national flag.

Justice Subramonium Prasad, who held the court on a holiday as the high court is shut for the Dusherra vacation, said he would pass his order on the petition on Friday.

During the arguments, senior advocate Gopal Sankaranarayanan, representing Bora, said there was nothing wrong in seeking regime change in a democracy.

This was in response to an argument by Additional Solicitor General (ASG) Chetan Sharma, representing Delhi Police, that drew the court's attention to certain material, including a joint press conference attended by Bora where a statement on regime change was made.

He said it was stated in the joint sitting that "yeh regime change ki ladai hai and hum regime change kara ke rahenge" (this is a fight for regime change and we will get the regime changed).

To this, Sankaranarayanan said Bora had not said that and "there is nothing wrong with regime change in a democracy".

The law officer objected to this saying, "You were part of that



press conference. I will take exception to this. A regime change in a democracy will happen by votes and not by lumpen elements congregating in the nerve of Delhi".

Bora, who has been at the forefront of protests against alleged irregularities in the Election Commission's Special Intensive Revision (SIR) of electoral rolls, has sought quashing of the notice and directions to the police not to take any coercive action against her.

Challenging the police notice, Bora's lawyer argued that there was no application of mind or independent opinion by the SEM (special executive magistrate) while issuing the notice and it was a mere cut-and-paste job that was done mechanically.

While referring to the police notice, the lawyer said, "According to the notice what I have done -- shouting loudly at the protest at the roundabout of Mandi House. You were involved in protest-related activities in and around Jantar Mantar despite prohibitory orders. You instigated people to participate in unauthorised demonstration at Central Park, Connaught Place... and also hoist the national flag without obtaining valid permission.

"Maybe they need some instruction on law that we don't need permission to hoist the national flag," he said.

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