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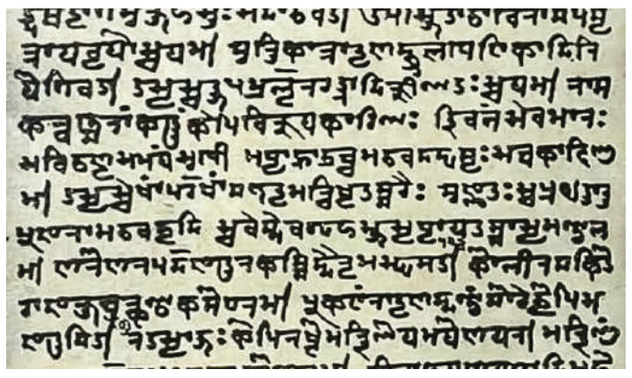
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• PUBLIC NOTICES • NAME CHANGE • SALE/ PURCHASE • BIRTHDAY WISHES • OBITUARIES

Rajatarangini Enters UNESCO Heritage Register

LG Hails Recognition, Says It Celebrates J&K's Rich Intellectual Heritage

CM Says Manuscript Is Invaluable Repository of Kashmir's History



Observer News Service

Srinagar: Kashmir's rich historical and literary heritage has received international recognition with the 12th-century Sanskrit chronicle Rajatarangini, authored by Kalhana, being inscribed in UNESCO's Memory of the World Asia-Pacific Regional Register.

Preserved at the Oriental Research Library in the Sri Pratap Singh Library Complex in Srinagar, the manuscript was among three Indian documentary works selected during the 11th session of UNESCO's Memory of the World Asia-Pacific Regional Register held in Jakarta, Indonesia.

The other two works recognised alongside Rajatarangini are a manuscript of the Mahabharata, preserved at the Bhandarkar Oriental Research Institute in Pune, and Kautilya's Arthashastra, housed at the Oriental Research Institute in Mysuru.

The Union Ministry of Culture announced the inscriptions through the Press Information Bureau on Thursday.

Welcoming the recognition, Lieutenant | More on P6

NC Rift: Farooq Assures Aggrieved MLAs, Says Concerns Genuine

Observer News Service



Srinagar: The National Conference leadership on Friday moved to defuse growing discontent within the party, with president Dr Farooq Abdullah assuring dissatisfied legislators that their grievances were genuine and would be addressed, some immediately and others gradually.

The two-hour-long meeting between Chief Minister Omar Abdullah, party president Farooq Abdullah and the dissenting MLAs was held at the latter's Gupkar residence in Srinagar.

Addressing reporters after the meeting, Farooq dismissed reports of a possible split within the National Conference, describing them as baseless.

"The baseless reports being spread that the National Conference is divided are completely false," he said, asserting that the party remained united.

He said the concerns raised by the legislators were genuine and had been given due consideration. While some issues would be addressed immediately, others would require time, he added.

NC MLA Abdul Majeed Bhat alias Larmi said the differences had been resolved and that the leadership had assured the legislators of corrective measures.

"Everything has been sorted out. Whatever differences were there have been resolved," he said.

Larmi said the discussions covered a range of issues, including changes in ministerial portfolios, the removal of certain individuals, strengthening the party organisation and improving coordination between elected representatives and the government.

The implementation of the party's election manifesto and efforts for the restoration of Article 370 and Article 35A also figured in the discussions, he said.

Another NC legislator, Dr Bashir Ahmad Veeri, said the leadership had listened to the demands and expressed hope that some concerns would be addressed immediately, while others might take more time.

"Some demands will be accepted immediately, while some may take time," Veeri said, adding that the outcome of the discussions would become clear in the coming days.

On the restoration of Article 370, he said the party leadership remained committed to pursuing the issue. He also expressed hope that concerns regarding legislators' access to ministers and difficulties in getting constituency-related work done would be addressed.

Senior NC legislator Nazir Ahmad Khan Gurezi, meanwhile, rejected suggestions that the dissatisfied legislators were planning to form a separate political platform.

He said they remained members of the National Conference and were raising their concerns before the party leadership as part of the internal democratic process.

The meeting came amid mounting resentment within the party following the October 27 Cabinet expansion, in which four new ministers were inducted. Several legislators were reportedly unhappy with the manner in which the Cabinet was reconstituted and had sought a comprehensive reshuffle.

Among the demands attributed to the group was the replacement of the existing Cabinet ministers within a stipulated period, followed by the | More on P6

TERROR RECRUITMENT CASE

CIK Raids 6 Locations Across Kashmir

KO Web Desk

Srinagar: The Counter Intelligence Kashmir (CIK) wing of the Jammu and Kashmir Police on Friday searched six locations across Kashmir in connection with a terror recruitment case, officials said.

An official said that CIK teams carried out searches at residential houses in Budgam, Srinagar, Bijbehara and Mattan, Anantnag areas of south Kashmir, besides a village in Pulwama district.

He said the searches were conducted in coordination with local police and revenue officials in the presence of executive magistrates.

"The case, registered under FIR No. 07/2023 at Police Station CIK Srinagar, pertains to an alleged terror recruitment module that was operating through social media platforms to radicalise and recruit youth into proscribed terrorist organisations," the official said.

He said the investigation was initiated following inputs that individuals based in Pakistan, allegedly in connivance with handlers of Lashkar-e-Taiba (LeT) and other banned outfits, were using | More on P6

GMC Jammu PG Seats Rise To 254 With 12 New Additions

Observer News Service

Srinagar: Government Medical College (GMC) Jammu has added 12 postgraduate (PG) seats across various disciplines for the academic session 2026-27, taking the institution's total PG seat strength from 242 to 254.

According to details, the enhancement includes an increase in seats in four existing disciplines, besides the introduction of postgraduate training in Respiratory Medicine for the first time.

Health and Medical Education Minister Sakina Itoo announced the expansion in a post on X, saying MD Pathology seats have been increased from 18 to 23, while MD Paediatrics seats have gone up from 18 to 20.

Similarly, | More on P6



Kashmiri artisans hand-paint Christmas ornaments at a Srinagar workshop, carrying the valley's centuries-old papier-mâché craft to markets across the world. KO Photo By Abid Bhat

Power Overdrawal

J&K, Ladakh Get 57 Grid Warnings, 3 Extreme Alerts

Agencies

Srinagar: Unauthorised power 'overdrawal' by Jammu & Kashmir and Ladakh has raised serious grid security concerns in the region, with central load dispatchers issuing 57 warnings, including three extreme emergency alerts.

The central control room that manages the northern electricity grid had to issue 57 official warnings to J&K and Ladakh during September because the region repeatedly drew more power than its assigned quota, putting stress on the power network.

Overall, the Northern Regional Load Despatch Centre (NRLDC) issued 612 messages to the over-drawing States including 438 alert, 147 emergency, and 27 extreme emergency. "In 340 cases over-drawl was not reduced by 50 percent in the next block, and in 180 cases not at all."

The official documents of Northern Regional Power Committee (NRPC) said, "Even after repeated verbal as well as written messages, when over drawl was not controlled by NR states, NRLDC was constrained to open 9 identified radial feeders on five days during evening peaks."

"Several states sold power in Day-Ahead Market and Real-Time Market while over-drawing from the grid. J&K and Ladakh, Delhi and Chandigarh were net sellers on most days, and Haryana sold about 13 percent in

RTM on 27 September. Punjab bought 5–16 percent of consumption | More on P6

Rain, Snowfall In J&K From Nov 10: MeT

Observer News Service

Srinagar: Dry weather is likely to continue across Jammu and Kashmir till November 9, with light rain and snowfall over higher reaches expected from November 10, the Meteorological Centre Srinagar said on Friday.

According to the latest weather advisory, generally cloudy conditions are likely on November 10 and 11, with light rain at scattered to many places and light snowfall over higher reaches, particularly towards late evening on November 10.

The MeT department has forecast generally cloudy weather on November 12 and 13, with light to moderate rain and snowfall over higher reaches at many places from the evening or night of November 12.

Partly | More on P6

Security Tightened Across J&K Ahead of Diwali

» SOG, Other Forces Maintain Heightened Vigil at Sensitive Locations, Highways

» Checkpoints, Vehicle Checks Intensified; Round-the-Clock Patrolling Ordered

KO Web Desk



Srinagar: Security has been tightened across Jammu and Kashmir ahead of Diwali, with the Special Operations Group (SOG) and other security forces maintaining heightened vigil at important locations, highways and sensitive points to ensure peaceful celebrations.

An official said that elaborate security arrangements have been put in place in Udhampur, Jammu, Srinagar, Qazigund, Kautha, Samba and other parts of the Union Territory.

He said special checkpoints and nakas have been established at important junctions, entry and exit points and other vulnerable locations, while patrolling has been intensified to monitor suspicious movement.

SOG personnel are maintaining a close watch on the movement of vehicles along the Jammu-Srinagar National Highway (NH-44) as part of the heightened security arrangements ahead of the festival.

Vehicles are being stopped at designated | More on P6

J&K Bank Announces 1,356 PO, Banking Associate Posts

60% Seats Under Reservation, Open Merit Gets 40%

Observer News Service



Srinagar: ammu and Kashmir Bank on Friday announced 1,356 vacancies for Probationary Officers (POs) and Banking Associates, with 60 per cent of the advertised posts earmarked for reserved categories and the remaining 40 per cent falling under open merit.

According to recruitment notifications issued by the bank's corporate headquarters, the vacancies include 323 posts of Probationary Officers and 1,033 posts of Banking Associates.

The online application process will commence on November 7 and continue till November 26, 2026. The examinations will be conducted by the Institute of Banking Personnel Selection (IBPS).

The recruitment is open exclusively to domiciles of Jammu and Kashmir, with applicants required to possess a valid domicile certificate.

Both notifications apply the Jammu and Kashmir Reservation Rules, 2005, as amended from | More on P6

Arms Licence Scam: HC Declines Plea By Two IAS Officers

Agencies

Srinagar: The Jammu and Kashmir and Ladakh High Court has declined to entertain an application by two IAS officers seeking intervention in the long-pending Arms Licences Scam PIL and a direction to the Centre to consider their representations before deciding on a proposal for grant of prosecution sanction against them.

A Division Bench comprising Chief Justice Dr. Pushpendra Singh Bhati and Justice Rajnesh Oswal held that there was no justification for issuing the direction sought by the officers, observing that their contention appeared to suggest that the authorities would not apply their minds properly unless directed by the court.

The application was filed by Pandurang Kondbaroa Pole, an AGMUT cadre IAS officer of the 2004 batch, presently posted as Secretary, Land and Building, Government of NCT of Delhi, and Shahid Iqbal Choudhary, an AGMUT cadre officer of the 2009 batch, presently posted as Secretary, Government of Arunachal Pradesh.

The officers had sought impleadment in PIL No. 9/2012, titled Sheikh Mohd. Shafi and Another versus Union of India and Others, besides a direction to the Department of Personnel and Training (DoPT) to consider their representations before taking a decision on the proposal for grant of prosecution sanction submitted by the CBI.

Senior Advocate Sakal Bhushan, | More on P6

GOVERNMENT OF JAMMU & KASHMIR

OFFICE OF THE SUPERINTENDENT, GOVT. WOMEN INDUSTRIAL TRAINING INSTITUTE, LALPORA, KUPWARA

ADVERTISEMENT NOTICE

Subject: - Engagement of Guest Faculty in ITI - Lalpora for the Academic Session 2026-27-28.

Applications are invited from the interested candidates for temporary engagement as Guest Faculty in ITI Lalpora for academic Session 2026-27-28 conducting training in the following trade(s) on the basis of Prescribed qualification mentioned against the each trade. Interested candidates will submit their application (s) to this Office on the prescribed format forming Annexure "B" to this advertisement notice within 07 days from the date of publication of this advertisement in the newspaper.

S.No.	Trades	Prescribed Qualification
1.	House Keeper	B. Voc/Degree in Hospitality/ Hotel Management / PG Diploma in Healthcare Management from UGC recognized university/ college with one-year experience in the relevant field. OR Diploma (Minimum 2 years) in Hospitality/ Hotel/ Healthcare Management from a recognized board/ council of education or relevant Advanced Diploma (Vocational) from DGT with two-year experience in the relevant field. OR NAC/NTC/STC passed in the trade of "Housekeeper" and CITS/NCIC passed in the relevant trade with three-year experience in the relevant field.
2.	Information and Communication Technology System Maintenance	B. Voc/Degree in Engineering/ Technology in Computer Science/ IT/ Electronics & Communication AICTE/UGC recognized Engineering College/ university with one year experience in the relevant field. OR Post Graduate in Computer Science/Computer Application/IT/ Electronics from AICTE/UGC recognized university with one year experience in the relevant field. OR Bachelor in Computer Science / Computer Application / IT OR NIELIT A Level from AICTE/UGC recognized university with two years experience in the relevant field. OR 03 years Diploma in Computer Science/IT/Electronics & Communication from AICTE/ recognized board of technical education or relevant Advanced Diploma (Vocational) from DGT with two years experience in the relevant field. OR NAC/NTC/STC passed in the trade of "Information & Communication Technology System Maintenance" and CITS/NCIC passed in the relevant trade with three years experience in the relevant field

The duly completed Application Form in the prescribed format must be accompanied with the self-attested copies of the following certificates/ documents:-
1. Academic/Technical Qualification Certificate/Marks Certificate.
2. Date of Birth Certificate.
3. Domicile Certificate
4. Character Certificate (in original).
5. Experience certificate, if any.

Application forms are available at the Office of the Superintendent Industrial Training Institute, Lalpora.
Age: Minimum age 18 years Maximum 45 years as on (1st January 2026).
The calculation of the merit points shall be on Pro-rata basis as under:

S.No	Criteria	Maximum Points
A	Basic essential qualification as per DGT Norms (marks obtained in the prescribed qualifying examination/trade certificate)	70
B	Higher relevant qualification (e.g., Ph.D, M.E/M.Tech as relevant to the trade/discipline)	10
C	Professional/technical certification NET/SET/GATE	5
D	Relevant full-time teaching/training/field experience in a J&K UT recognized technical or skill institution, post-qualification	5
E	Structured interaction/demonstration before the Selection Committee, assessed against a pre-declared rubric (subject knowledge, communication, practical/demonstration skill)	10
	TOTAL	100

The Engagement of Guest faculty will be for the Academic session 2026-27-28 only on need basis. The assignment of the engagee shall be co-terminus with the academic session. It can also be terminated on account of non-performance by the engagee as per the guidelines or regular appointments/transfers are made by the Department.
The undersigned reserves the right to reject incomplete/deficient application received after assigning proper reasons.
The criteria for Engagement of the candidate as Guest Faculty and remuneration shall be strictly as per Guidelines/directions/instructions issued from time to time in this regard.
The candidates engaged shall have to maintain proper discipline and punctuality and shall have to work to the entire satisfaction of the students as well as the HoI. Indiscipline, misconduct, moral turpitude or false documentation of any kind will entail disengagement.
Every selected candidate shall, before joining, execute an undertaking/affidavit, duly attested by a First-Class Judicial Magistrate, in the prescribed format, expressly stating therein that: (i) the candidate is fully aware about the nature of engagement being purely temporary in nature, session-specific and terminable in accordance with this Policy; (ii) the candidate shall not, at any time, claim regularisation, permanent absorption, continuation on whatsoever grounds; and (iii) the candidate shall abide by the Code of Conduct as specified in extant Policy.
Mere submission of application or eligibility shall not entitle any candidate for his/her engagement, and the engagement shall be made only as per the Jammu and Kashmir Guest Faculty in ITIs Engagement Policy.
Date:ITI/Lalpora/Trgs/120-25
No: 06.11.2026

Sd/-
Superintendent
Industrial Training Institute
Lalpora

ANNEXURE "B"
APPLICATION FORM FOR ENGAGEMENT OF GUEST FACULTY (SESSION 2026–27-28)
GOVT. WOMEN INDUSTRIAL TRAINING INSTITUTE, LALPORA, KUPWARA
(To be filled in candidate's own handwriting in BLOCK LETTERS)

Trade Applied For: _____
1. Full Name of Candidate: _____
2. Father's Name: _____
3. Date of Birth: DD / MM / YYYY _____
4. Permanent Address (As per PRC): _____ Tehsil: _____ District: _____ PIN: _____
5. Address for Correspondence: _____ Contact Number: _____ Email ID: _____
6. Domicile Certificate No. & Date: _____
7. Academic Qualifications: _____

S.No	Examination	Board / University	Year of Passing	Total Marks	Marks Obtained	%age of Marks

8. Technical Qualification

S.No	Examination	Board / University	Year of Passing	Total Marks	Marks Obtained	%age of Marks

9. Teaching / Industry / Training Experience (Post-Qualification Only):
_____

DECLARATION
I hereby declare that all statements made in this application are true, complete, and correct to the best of my knowledge and belief. In the event of any information being found false, fabricated, or ineligible detected before or after the engagement, my candidature/engagement shall stand automatically canceled without any prior notice.

Date: _____
Place: _____
Signature of the candidate

DIPK-7432/26 dated: 06-11-2026

PUBLIC NOTICE

I, Gulam Mohammad Sheikh S/o Gulam Qadir Sheikh, R/o Ferozpora, Tehsil Tangmarg, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Ghulam Mohammad Shiekh in my Aadhaar Card bearing No. 9106-0056-0438, whereas my actual and correct name is Gulam Mohammad Sheikh. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Abdullah Lone S/o Abdul Khalik Lone, R/o Ferozpora, Tehsil Tangmarg, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Mohammad Abdullah Lone in my Aadhaar Card bearing No. 2219-7186-7267, whereas my actual and correct name is Abdullah Lone. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Mohd Akbar Sheikh S/o Abdul Gaffar Sheikh, R/o Drang Ferozpora, Tehsil Tangmarg, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Mohammad Akbar Sheikh in my Aadhaar Card bearing No. 6322-7546-1728, whereas my actual and correct name is Mohd Akbar Sheikh. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Ab Rashid Khan, Father of Sahil Rashid Khan, R/o Kripalpora Sari, Pattan, District Baramulla, J&K UT, do hereby inform the general public that my son's name has been wrongly recorded as Sahil Rashid in his Aadhaar Card bearing No. 3120-6565-4324, whereas his actual and correct name is Sahil Rashid Khan. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Reshi Sheikh S/o Kabir Sheikh, R/o Nargis Bag (Chandil), Tehsil Tangmarg, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Abdul Rashid Sheikh in my Aadhaar Card bearing No. 7494-8621-0481, whereas my actual and correct name is Reshi Sheikh. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Asadhula Bhat S/o Mohammad Akbar Bhat, R/o Hardu Madam, Tehsil Tangmarg, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Mohammad Asadullah Butt in my Aadhaar Card bearing No. 9421-0872-3281, whereas my actual and correct name is Asadhula Bhat. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

Subject:- Grant Of Registration of Paying Guest House/ Home Stay under the name & Style " Ashraf Rahil Ruzba paying guest house (Home Stay) situated at Vethpora Baghander Lasjan

Public Notice

Whereas | Ghulam Nabi Walo S/o Rehman Walo R/o Vethpora Baghandar Lasjan Srinagar, intends to apply in the offie of the prescribed authority of Directorate of Tourism kashmir for Registration of my proposed Paying Guest House/Home Stay under the name and style "M/S Ashraf Rahil Ruzba paying guest house (Home Stay) situated at Vethpora Baghander Lasjan under Tourist Trade Act 1978/82/2011-12.
Whereas, I will submit Landownership Certificate from Concerned Tehsildar with attested photographs of the unit through Dy. Commissioner concerned, Rent/Lease Deed/ Partnership Deed/issued by concerned Sub-Registrar, Ju-dicial Magistrate (If applicable NOC from the owner to the effect that the prop-erty can be used as Home stay), Character Certificate of the applicant from the concerned Police Station, undertaking from the owner as self declaration, Public Notice inviting objections, If any in print media, list of family members Name, Age, and Photograph self attested by owner, Photographs of the unit as mentioned in the application (each of exterior and Individual bed rooms and bathrooms), Inspection report by the Committee (The recommendation of the Inspection Committee shall decide whether to issue a registration to the unit or not keeping in view, the type of accommodation and amenity, adhar card.
is The matter is hereby notified for information of general Pubic/organizations for Ity within a period of 7 days from the publication of this notice in leading local objections if any and the same should reach to the office of Prescribed Author-newspaper of the valley. Objection received beyond the period of 7 days from the date of publication shall not be entertained.
fko-r

PUBLIC NOTICE

I, Shabir Ahmad Mir S/o Ghulam Hassan Mir, R/o Magam, Tehsil Magam, District Budgam, J&K UT, do hereby inform the general public that I have lost my Class 9th Discharge Certificate bearing No. 122, issued in the year 2002. I have applied for the issuance of a duplicate discharge certificate from the concerned institution. Objections, if any, in this regard may be filed before the concerned office within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
bmg

PUBLIC NOTICE

I, Shabir Ahmad Kumar, F/o Zeenat Shabir, R/o Wanigam Payeen, Tehsil Pattan, Post Office Kreeri, District Baramulla, J&K UT, do hereby inform the general public that my daughter's name has been wrongly recorded as Zeenat Jan in her Aadhaar Card bearing No. 4194-4901-8882, whereas her actual and correct name is Zeenat Shabir. I have applied for correction of the same in the concerned records. Objections, if any, from the general public may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
Shabir Ahmad Kumar
F/o Zeenat Shabir
R/o Wanigam Payeen, Tehsil Pattan,
District Baramulla, J&K UT.
bmg

PUBLIC NOTICE

I, Shabir Ahmad Kumar, F/o Sahiba Shabir, R/o Wanigam Payeen, Tehsil Pattan, Post Office Kreeri, District Baramulla, J&K UT, do hereby inform the general public that my daughter's name has been wrongly recorded as Saiba Shabir in her Aadhaar Card bearing No. 2620-0213-3979, whereas her actual and correct name is Sahiba Shabir. I have applied for correction of the same in the concerned records. Objections, if any, from the general public may be submitted within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

THE JAMMU & KASHMIR BOARD OF SCHOOL EDUCATION
NEW CAMPUS BEMINA,SRINAGAR
PUBLIC NOTICE



I have passed/appeared in SSE (Class 10th) under Roll No. 139059043 , Session: Annual (Regular), Year: 2024, through the Jammu and Kashmir Board of School Education. The error has been committed by me against my name as "Ubaid Showkat Mir instead of Ubaid Showket Mir.
Now, I have applied for correction in the Jammu and Kashmir Board of School Education, New Campus Bemina,Srinagar. If any person has any objection in this regard, he/she may file the same in the office of the Assistant Secretary, Certificates Kashmir Division within seven (7) days from the date of publication of this notice. After the expiry of the said period, no objection will be entertained.
Name:Ubaid Showket Mir
Father's Name: Showket Ahmad Mir
Mother's Name: Yasmeen Majeed
Date of Birth:16-09-2008
R/o: Bon Mohalla,Awanta Bhawan,Nowshera,Srinagar
Mobile No:9103532934
MEDIA LINE JKVT

PUBLIC NOTICE

This is information for the general public that in Adhar card bearing No 3449 2273 0431 the name is entered as NAGARAJA MANJUNATHA while my actual name is MANJUNATH N. 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.
MANJUNATH N
S/O B NAGARAJA
R/o ANJANADRI NILAYA SRIRAMANAGAR TUMKUR
mcb

PUBLIC NOTICE

The electric connection with consumer ID 0202040000767 in the name of Imtiyaz Ahmad Malik R/o Baghi-Mehtab, srinagar is to be changed in the name of Momin Malik S/o Late Imtiyaz Ahmad Malik R/O Baghi-Mehtab, srinagar . If anybody having any objection in this regard may contact the concerned authority

PUBLIC NOTICE

is hereby notified for the information of the general public that my son, MORIFAT MUSHTAQ, S/o MUSHTAQ AHMAD BHAT, R/o Qazibagh, Tehsil and District Budgam, Jammu & Kashmir, is desirous of correcting his name in his Aadhaar Card bearing Aadhaar No. 9298 0495 4675.That his correct name is MARIFAT MUSHTAQ, instead of MORIFAT MUSHTAQ BHAT. Accordingly, I intend to get his name corrected in the Aadhaar records and all other concerned official records.Any person having any objection to the aforesaid name correction may submit the same in writing before the concerned authority within 7 (seven) days from the date of publication of this notice. Failing which, no objection shall be entertained thereafter.
Father's Name: Mushtaq Ahmad Bhat
Son's Incorrect Name: Marifat Ahmad Bhat
Son's Correct Name: MORIFAT MUSHTAQ
Address: Qazibagh, Tehsil and District Budgam, J&K UT.
Sd/-Mushtaq Ahmad Bhat
mcb (Father of the concerned person)

PUBLIC NOTICE

This is information for the general public that in my Jammu & Kashmir Bank Account bearing No 0483041000001892 the name is entered as AADIL FAROOQ while the actual name is AADIL FAROOQ BHAT. Now i want its correction, in this regard if anybody having any objection may contact JAMMU & KASHMIR BANK Brach OMPORA BUDGAM with in a period of seven days. No objection shall be entertained after that.
AADIL FAROOQ BHAT
mcb

PUBLIC NOTICE

It is hereby notified to the general public that the ownership of the Domestic Electricity Connection, presently registered in the name of Ghulam Rasool Dar S/o Gh. Ahmad Dar, R/o Wadipora, Budgam, is proposed to be transferred in favour of Muzaffar Ahmad Dar S/o Ghulam Rasool Dar, R/o Wadipora, Budgam.The details of the electricity connection are as under:- Consumer ID: 0206010001162- Account ID: 1444001162- Installation No.: 8387- Sub-Division: BudgamAny person having any objection regarding the proposed change of ownership of the above-mentioned domestic electricity connection may submit the same before the concerned authorities, Sub-Division Budgam, within seven (07) days from the date of publication of this notice. In case no objection is received within the stipulated period, the necessary change of ownership may be processed as per rules.
Applicant:Muzaffar Ahmad Dar
S/o Ghulam Rasool Dar
R/o Wadipora, Budgam.
mcb

PUBLIC NOTICE

I, ABDUL RASHID MALIK, S/oGhulam Qadir Malik , R/o Shalanar, Tehsil Khansahib and District Budgam, Jammu & Kashmir, do hereby notify the general public through this notice that the name of my daughter has been wrongly recorded as SARAT SHABIR in her Aadhaar Card bearing Aadhaar No. 6936 4900 2559, instead of her correct name SEERAT RASHID.That her correct name is SEERAT RASHID, and the name wrongly recorded as SARAT SHABIR may kindly be treated as SEERAT RASHID for all official and legal purposes.That both the names refer to one and the same person, i.e., my daughter.Anybody having any objection regarding the aforesaid name correction may submit the same before the competent authority within the stipulated period, failing which no objection shall be entertained.
DEPONENT / PARENTABDUL RASHID MALIK
R/o Shalanar, Budgam, J&K.
mcb

PUBLIC NOTICE

I have passed/appeared in SSE/HSE-I/HSE-II (Class 10th/11th/12th) under Roll No. 337254, 206296, 205210 Session Oct-Nov 1989, Apr-May 1991, and Apr-May 1992 Respectively through the Board of School Education.



The error has been committed against My Name and My father's name as Kharsheed Ahmad Wani S/O Ab Khaliq Wani instead of Khursheed Ahmad Wani S/O Abdul Khaliq wani
Now I have applied for correction in the J&K board of School Education Magam. If any person has any objection in the regards may file the same in the office of Assistant Secretary JKBOSE MAGAM within seven days form date of publication of this notice. After the expiry of the said period, no objection will be entertained.
This is published for the information of the general public
The correction particulars be recorded as under:
Name: Khursheed Ahmad Wani
Father's name: Abdul Khaliq wani
Date of birth: 15-06-1973
Residence: DHOBIWAN KUNZER BARAMULLA 193404.
Mobile number: 9622000556
fko

PUBLIC NOTICE

I, Tameeza Bano D/o Ghulam Qadir Wani, R/o Sheerpora Bangil, Tehsil Pattan, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Tameeza Begum in my Aadhaar Card bearing No. 8279-2182-2912, whereas my actual and correct name is Tameeza Bano. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Nassir Bashir Shah S/o Bashir Ahmad Shah, R/o Mala Pora Pattan, Tehsil Pattan, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Nasir Ahmed Shah in my Aadhaar Card bearing No. 7041-8266-7612, whereas my actual and correct name is Nassir Bashir Shah. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Showkat Ahmad Dar, F/o Suhail Showkat, R/o Hazerpora Aripanthan, Beerwah, do hereby inform the general public that the date of birth of my ward, Suhail Showkat, has been wrongly recorded as 05-09-2017 in his Aadhaar Card, whereas his actual and correct date of birth, as per school records, is 21-08-2013. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned office within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Ghulam Hassan Bhat S/o Ghulam Ahmad Bhat, R/o Imam Bada Gada Khud, District Bandipora, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Gh Hassan Bhat in my Aadhaar Card bearing No. 3123-0410-1662, whereas my actual and correct name is Ghulam Hassan Bhat. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Sahira Rashid D/o Ab Rashid Marazi, R/o Sultan Pora, Tehsil Pattan, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Sahira Bano in my Aadhaar Card bearing No. 5204-1492-7688, whereas my actual and correct name is Sahira Rashid. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

PUBLIC NOTICE

I, Hassam Ud Din S/o Peer Mohd Maqbool, R/o Kachipora, Tehsil Tangmarg, District Baramulla, J&K UT, do hereby inform the general public that my name has been wrongly recorded as Syed Hussam Uddin in my Aadhaar Card bearing No. 7453-2385-1597, whereas my actual and correct name is Hassam Ud Din. I have applied for correction of the same in the concerned records. Objections, if any, may be submitted to the concerned authorities within seven days from the date of publication of this notice, failing which no objections shall be entertained thereafter.
fko

ازنیابت بومئی

عنوان: درخواست منجانب فیاض احمد چوپان ولد غلام رسول چوپان ساکنہ زونی پورہ بمراد اجرائی OBC سرٹیفکیٹ بحق پسر فردوس احمد چوپان

اشتہار بمراد آگاہی ہر خاص وعام

معاملہ مندرجہ عنوان الصدر میں درخوست سائل دفتر ہذا میں زیر کاروائی ہے اس نسبت پٹواری حلقہ سے رپورٹ طلب کے گئے جس سے عیاں ہوتا ہے کہ سائل / سائلہ موضع زونی پورہ تحصیل بومئی کا سکونت دار ہے اور چوپان زات سے تعلق رکھتا ہے سائل کا کنبہ بذیل افراد پر مشتمل ہے

فیاض احمد چوپان ولد غلام رسول چوپان	مزدوری	50 سال
مسماۃ پوشہ بیگم زوجہ فیاض احمد	گھریلو کام	45 سال
فردوس احمد چوپان پسر فیاض احمد	زیر تعلیم	21 سال
صبرینہ فیاض دختر۔۔	۔۔	15 سال

اسکے علاوہ کوئی بھی افراد کمبہ نہیں ہے سائل / سائلہ کی مہوار آمدنی 6000 روپے تک ہے ۔ سرٹفیکیٹ زیر بحث اجراء کرنے میں اگر کسی شخص یا اشخاص کو کوئی عذر یا اعتراض ہو تو وہ اپنا عذر یا اعتراض سات یوم کے اندر پیش کریں۔ میعاد گزرنے کے بعد کوئی عذر یا اعتراض قابلِ قبول نہیں ہوگا۔

نائب تحصیلدار

ازنیابت بومئی

عنوان: درخواست منجانب اسرار منظور حجام ولد منظور احمد حجام ساکنہ واڈورہ زینہ گیر بمراد اجرائی OBC سرٹفیکیٹ بحق خود

اشتہار بمراد آگاہی ہر خاص وعام

معاملہ مندرجہ عنوان الصدر میں درخوست سائل دفتر ہذا میں زیر کاروائی ہے اس نسبت پٹواری حلقہ سے رپورٹ طلب کے گئے جس سے عیاں ہوتا ہے کہ سائل / سائلہ موضع واڈورہ تحصیل زینہ گیر کا سکونت دار ہے اور حجام زات سے تعلق رکھتا ہے

اسکے علاوہ کوئی بھی افراد کمبہ نہیں ہے سائل / سائلہ کی مہوار آمدنی 6000 روپے تک ہے ۔ سرٹفیکیٹ زیر بحث اجراء کرنے میں اگر کسی شخص یا اشخاص کو کوئی عذر یا اعتراض ہو تو وہ اپنا عذر یا اعتراض سات یوم کے اندر پیش کریں۔ میعاد گزرنے کے بعد کوئی عذر یا اعتراض قابلِ قبول نہیں ہوگا۔

نائب تحصیلدار

CM Omar Congratulates People On UNESCO Recognition Of Kalhana's Rajatarangini Manuscript

Observer News Service



> **The International** recognition was a moment of immense pride for Jammu and Kashmir, as it brings global attention to its rich civilisational legacy and enduring contribution to history and literature

Srinagar: Chief Minister Omar Abdullah congratulated the people of Jammu and Kashmir on the inscription of the 12th-century manuscript of Kalhana's Rajatarangini on the UNESCO Memory of the World Regional Register for Asia and the Pacific.

Preserved at the Oriental Research Library, Sri Pratap Singh Library Complex, Srinagar, the historic manuscript is an invaluable repository of Kashmir's history, offering a remarkable account of its rulers, society, traditions and cultural evolution. Kalhana's Rajatarangini, regarded as one of the earliest systematic historical chronicles of the Indian subcontinent, holds a special place in the region's literary and intellectual heritage.

The Chief Minister said the international recognition was a moment of immense pride for Jammu and Kashmir, as it brings global attention to its rich civilisational legacy and enduring contribution to history and literature.

He observed that the inscription on the UNESCO regional register also underscores the importance of safeguarding invaluable manuscripts and historical records for future generations.

Omar Abdullah said the recognition would further strengthen efforts to preserve, document and promote Jammu and Kashmir's cultural heritage, while enhancing its visibility on the international stage.

J&K Bank Inaugurates Premium Branch At Barzulla

Observer News Service



Srinagar: J&K Bank on Friday inaugurated its Premium Branch at Barzulla in Srinagar, which will primarily serve high-net-worth individuals, with an emphasis on personalised service and deeper banking relationships.

MD & CEO Amitava Chatterjee inaugurated the Premium Branch and e-inaugurated an extension counter at the Police Control Room, Srinagar, in the presence of GM & Divisional Head (Kashmir) Arshad Qadri, General Manager (BSD) Khursheed Muzaffar amid a gathering of Bank's valuable HNI clients. Zonal Head (Srinagar), Sheikh Mohammad Muzaffar, Cluster Heads Syed Tasaduq Madni, Zahoor Ahmad Qanoongo, Subuhi Yaseen and other senior officers of the Bank were also present on the occasion.

Speaking on the occasion, MD & CEO Amitava Chatterjee said, "The opening of our new Premium Branch marks a step in our commitment to delivering exceptional, relationship-driven banking to High Net Worth Individuals, who seek personalized attention, expertise, and hassle-free solutions tailored to meet their unique aspirations and financial requirements."

"Even as more customers bank digitally, our branches remain important places for personal guidance and support. By creating a space that prioritizes privacy, personalization, and long-term partnership, we reinforce our position as the trusted partner of choice for discerning clients who value both service and meaningful relationships," he added.

Highlighting the Bank's long-term expansion plans, MD & CEO announced a major scale-up of its retail presence. "Going forward, we plan to strengthen our footprint further and open over 60 new branches in different operational geographies by the end of 2027," he said, emphasizing that the physical expansion will run parallel to the Bank's ongoing digital transformation to better serve underserved markets.

In his Diwali greetings to the public on the occasion, MD & CEO Amitava Chatterjee highlighted the festival as a time of new beginnings, wishing everyone a season filled with prosperity and well-being. "The good news is that the Bank will issue its recruitment notification today," he said.

Interacting with the staff led by Branch Head Saima Jan, the MD & CEO urged staff to serve every customer with courtesy, attentiveness and professionalism. He said the success of the Premium Branch would ultimately depend on how its staff conducted themselves in every customer interaction. The team assured him that they would work to make the premium branch a model of best customer service.

- 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: Kashmer EMS Service: +91 94841 00200

AIRPORTS

SHIEK UL ALAM AIRPORT: 01942303311

RAILWAYS

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

HIGHWAY STATUS

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

HIJRI CALENDAR

26 Jumada al-Awwal 1448

PRAYERS

FAJR	5: 30
ZUHR	12:14
ASR	3: 55
Magrib	5: 36
ISHA	6: 57

This Day In History

- 1733- France & Spain sign the Treaty of the Escorial (the first 'Pacte de Famille' between the Bourbon kings of France and Spain)
- 1742- Empress Elizabeth of Russia proclaims her nephew Peter of Holstein-Gottorp (later Peter III) her heir
- 1747- Organgist in Netherlands revolt under Daniel Raap
- 1786- The oldest musical organization in the United States is founded in Boston, Massachusetts as the Stoughton Musical Society
- 1794- French troops conquer Nijmegen
- 1811- Battle of Tippecanoe: General William Henry Harrison defeats the Native Americans of the Tecumesh Confederation
- 1814- 1st sitting of States-general in Hague
- 1848- General Zachary Taylor elected as 12th President of US
- 1861- Battle of Belmont, fought in Mississippi County, Missouri begins, first combat test for Brigadier General Ulysses S. Grant, Union victory (US Civil War)
- 1861- Battle of Port Royal, fought in Port Royal Sound, South Carolina ends, Union forces capture Fort Walker and Fort Beauregard (US Civil War)
- 1863- Battles of Rappahannock Station & Kelly's Ford, Virginia
- 1873- Alexander Mackenzie becomes the second Prime Minister of Canada, succeeding John A. Macdonald
- 1900- Battle of Leliefontein, a battle during which the Royal Canadian Dragoons win three Victoria Crosses.
- 1901- A French fleet seizes the customs house on the Turkish-ruled island of Mytilene after Turks refuse to settle France's indemnity claims for losses suffered by French subjects in 1896
- 1908- Dutch capture Venezuelan navy
- 1909- Knights of St Peter Claver founded in Mobile, Alabama; Ladies Auxiliary formed in 1922
- 1910- The first air freight shipment (from Dayton, Ohio, to Columbus, Ohio) is undertaken by the Wright Brothers and department store owner Max Moorehouse.
- 1913- Great Lakes Storm the "White Hurricane" begins with 90 mph winds and 35 foot waves, (lasts till 10 Nov), will sink 19 ships and strand 19 more, killing over 250 people
- 1914- German Chinese concession of Kiaochow Bay and its center at Tsingtao are captured by Japanese forces
- 1914- Japanese attack German concession on Chinese peninsula of Shanghai
- 1914- The first issue of The New Republic magazine is published.
- 1916 - Amidst the Mexican Revolution and World War I, Woodrow Wilson is re-elected as President of the United States, defeating Republican candidate Charles E. Hughes
- 1916- Grand Duke Nikolai Nikolayevich warns Tsar of uprising
- 1918 - United Press erroneously reports WWI armistice had been signed
- 1931 - Chinese People's Republic proclaimed by Mao Zedong
- 1940 Tacoma Narrows (Galloping Gertie) Bridge collapses, Wash
- 1941 - British air attacks on Berlin, Mannheim & Ruhrgebied
- Communication
- 1944 - Franklin D. Roosevelt is re-elected President of the United States for a record fourth term,
- 1951 - Constitution of Jordan passes
- 1954 - US spy plane shot down North of Japan
- 1956 - Suez Crisis ends with a ceasefire as the United Nations Emergency Force is established at instigation of Canadian diplomat Lester B. Pearson and UN Secretary-General Dag Hammarskjöld
- 1957 - Cold War: The Gaither Report calls for more American missiles and fallout shelters.
- 1967 - Surveyor 6 launched for soft landing on Moon
- 1984 - STS 51-A launch scrubbed because of high shear winds
- 2000 - Controversial US presidential election that was later resolved in the Bush v. Gore Supreme Court Case
- 2000 - Hillary Clinton is elected to the US Senate, becoming first US First Lady to win public office and while still the First Lady
- 2001 - The supersonic commercial aircraft Concorde resumes flying after a 15-month hiatus.
- 2002 - Iran bans advertising of United States products.
- 2004 - War in Iraq: The interim government of Iraq calls for a 60-day "state of emergency" as U.S. forces storm the insurgent stronghold of Fallujah.

RKFC Face Sreenidi Deccan In IFL Clash At TRC Ground Today

Observer News Service

Srinagar: Real Kashmir Football Club (RKFC) will take on Sreenidi Deccan FC in an Indian Football League (IFL) encounter at the TRC Ground in Srinagar on Saturday.

The match is scheduled to kick off at 6:30 pm under floodlights.

Ahead of the clash, RKFC head coach Ishfaq Ahmad expressed confidence in his team's preparations, describing Sreenidi Deccan as a strong opponent with a well-balanced squad, as per a statement issued to Kashmir Observer.

Addressing a pre-match press conference, Ishfaq said Sreenidi Deccan had recruited well this season and had a new coach with considerable experience in Indian football. "They have recruited a good squad this season. We are ready to take them on. If we stick to our plan, I hope we will get a positive result," he said.

Referring to the team's previous outing, Ishfaq said ups and downs were part of football, expressing hope for a favourable result in the upcoming match. "This is a new game, and I hope we will get a favourable result in this match," he said.

> **They have recruited a** good squad this season. We are ready to take them on. If we stick to our plan, I hope we will get a positive result

He also appealed to supporters to turn up in large numbers and back the home team.

RKFC player Marcus Joseph said the team had been training extensively and working on new tactics ahead of the encounter. "We are fully prepared to play this game," he said, urging people to come forward and support the local team.

RKFC management said necessary arrangements had been made for the match with the support of the administration, particularly the J&K Sports Council, J&K Police and other concerned departments.

RKFC, owned by Arshad Nizam Shawl, is the only club from Jammu and Kashmir competing in the Indian Football League and has a squad comprising local, national and international players.

Dal Lake's Floating Post Office To Remain Open Till 9 PM

Observer News Service

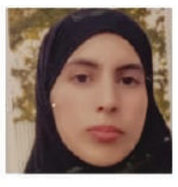
Srinagar: The Department of Posts has extended the working hours of the iconic Floating Post Office at Nehru Park on Dal Lake, allowing customers and tourists to avail postal services from 9 am to 9 pm.

The decision follows an encouraging public response to the extended working hours at Lal Chowk Head Post Office, which is also operating from 9 am to 9 pm.

Chief Postmaster General, Jammu, Kashmir and Ladakh, Col Sagar Hanuman Singh, accompanied by Director Postal Services Prateek and Senior Superintendent of Post Offices, Srinagar Postal Division, Adam Mohi U Din, visited the Floating Post Office to review facilities and interact with customers, tourists and local residents.

The Jammu And Kashmir Board Of School Education

New Campus Bemina Srinagar



I have passed/appeared in Secondary School Examination (Class- 10th) under Roll No:. 107020047 Session: Annual Regular Year 2023 through the Jammu and Kashmir Board of School Education. The error has been committed by the concerned School/ Board/parent against my name as Sualeha Mushtaq instead of my correct name **Soliha Mushtaq** Now, I have applied for correction/rectification of error in the Jammu and Kashmir Board of School Education. New Campus Bemina. Srinagar, if any person has any objection in this regard, may file the same in the office of the Assistant Secretary, Certificates-KD within seven days from the date of Publication of this notice, after the expiry of said period no objection will be entertained.

Name: Soliha Mushtaq
Father's name: **Mushtaq Ahmad Ganaie**
Mother's Name: Jameela Bano
DOB: 18-09-2008
Residence: Tapper Waripora
Mobile no: 9906809896

fko

NORTHERN RAILWAY

E-TENDER NOTICE

DEN/HQ/FZR acting for and on behalf of The President of India invites open tenders (E-Tenders) against below titled tenders and available on **www.ireps.gov.in** with closing date **30.11.2026** up to **15:00 Hrs.** Bidders will be able to submit their original/revised bids up to closing date and time only. Manual offers are not allowed against these tenders, and any such manual offer received shall be ignored. Contractors are allowed to make payments towards the tender document cost and earnest money only through the payment modes available on **www.ireps.gov.in** portal like net banking, debit card, credit card etc. Manual payments through Demand draft, Banker Cheque, Deposit receipts, FDR etc. are not allowed. For more information logon to **www.ireps.gov.in**.

Tender Type	Tendering Section	Packet System
Open	Works	Single Packet System
Date of Uploading Tenders	**Bid Starting Date**	**Tender Closing Date/Time**
05.11.2026	16.11.2026	30.11.2026 & 15:00 Hrs.

S. No.	Tender No.	Details of Tender			
1	202-2026-27-DEN-HQ-FZR	Provision of Relay Hut at (09 Nos Level crossings) for Gate Signalling at Non Interlocked L-xing gates over Firozpur Division (TVU between 10,000 and 20,000) 09 Nos. under SSE/W/KKP in the jurisdiction of DEN-HQ/FZR (Precast).			
	Advertised Value (Rs.)	**Earnest Money (Rs.)**	**Validity of Offer**	**Period of Completion**	
	1,17,12,647.73	2,34,300.00	60 Days	12 Months	
	Similar Nature of work: "Any structural work made of Pre-cast PSC/RCC panels".				
2	203-2026-27-DEN-HQ-FZR	Provision of Relay Hut at (09 Nos Level crossings) for Gate Signalling at Non Interlocked L-xing gates over Firozpur division (TVU between 10,000 and 20,000) 01 Nos. under SSE/W/FZR, 04 Nos. under SSE/W/JBD & 04 Nos. under SSE/W/LNK in the jurisdiction of DEN-HQ/FZR (Precast).			
	Advertised Value (Rs.)	**Earnest Money (Rs.)**	**Validity of Offer**	**Period of Completion**	
	1,17,12,647.73	2,34,300.00	60 Days	12 Months	
	Similar Nature of work: "Any structural work made of Pre-cast PSC/RCC panels ".				
3	204-2026-27-DEN-HQ-FZR	Interlocking at 09 Nos Level crossings 02 nos. under SSE/W/JBD, 07 nos. under SSE/W/LNK in the jurisdiction of DEN-HQ/FZR i.c.w Interlocking of 74 Nos (55 No's manned L-Xing gates over FZR Division & 19 Nos of JAT Division) (Precast).			
	Advertised Value (Rs.)	**Earnest Money (Rs.)**	**Validity of Offer**	**Period of Completion**	
	1,10,08,753.09	2,20,200.00	60 Days	12 Months	
	Similar Nature of work: "Any structural work made of Pre-cast PSC/RCC panels ".				
4	205-2026-27-DEN-HQ-FZR	Interlocking at 12 Nos Level crossings 04 Nos. under SSE/W/JGN, 05 Nos. under SSE/W/KKP, 03 Nos. under SSE/W/FZR in the jurisdiction of DEN-HQ/FZR i.c.w Interlocking of 74 Nos (55 No's manned L-Xing gates over FZR Division & 19 Nos of JAT Division) (Precast).			
	Advertised Value (Rs.)	**Earnest Money (Rs.)**	**Validity of Offer**	**Period of Completion**	
	1,46,78,210.05	2,93,600.00	60 Days	12 Months	
	Similar Nature of work: "Any structural work made of Pre-cast PSC/RCC panels".				

Note 1. Before bidding, bidders to check for any corrigendum issued against tender.

Tender Notice No.: 202, 203, 204 & 205-2026-27-DEN-HQ-FZR Date: 06.11.2026

3907/2026

SERVING CUSTOMERS WITH A SMILE

FORM NO. 14
[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication.

OFFICE OF THE RECOVERY OFFICER-I/II

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT I)

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

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/685/2024 27-08-2026

JAMMU AND KASHMIR BANK LIMITED

V/s

WONDER WAGE WAGGON TRADING CO PRIVATE LIMITED

To

(CD 1) WONDER WAGE WAGGON TRADING CO PRIVATE LIMITED REGISTERED OFFICE AT RAZVI HOUSE, RESHIPORA Budgam, JAMMU AND KASHMIR-191111

(CD 2) MR NISSAR HUSSAIN DAR
(AUTHORIZED REPRESENTATIVE/MANAGING DIRECTOR/ MORTGAGOR/GUARANTOR)
S/O MOHAMMAD ABDULLAH DAR, R/O D-1, LOTUS BHAVAN KH-40, SATBARI, CHATTERPORA New Delhi, DELHI-0

(CD 3) MRS SAKEENA NISSAR
(DIRECTOR/MORTGAGOR/GUARANTOR)
W/O NISSAR HUSSAIN DAR, R/O D-1, LOTUS BHAVAN KH-40, SATBARI, CHATTERPORA New Delhi, DELHI-0

(CD 4) ABDUL HAMEED DAR
(GUARANTOR) S/O GHULAM AHMAD DAR, R/O SHOLIPORA Budgam JAMMU AND KASHMIR-0

(CD 5) MUHAMMAD LATEEF KHAN
(GUARANTOR) S/O GHULAM AHMAD KHAN R/O NEAR JAMIA MASJID HUMHAMA JAMMU AND KASHMIR-190021

(CD 6) MR IMTIYAZ AHMAD AHENGAR
(GUARANTOR) S/O GHULAM NABI AHENGAR, R/O HAFIZ COLONY PEER BAGH, HYDERPORA, SRINAGAR, JAMMU AND KASHMIR – 190014.

(CD 7) MOHAMMAD YOUSUF MIR
(GUARANTOR) S/O GHULAM ALI MIR, R/O BUDINA, BUDGAM, JAMMU AND KASHMIR – 191111.

(CD 8) MR KHURSHEED AHMAD MALIK
(GUARANTOR) S/O GHULAM MOHIUDDIN MALIK, R/O CHAKAR, RENZIPORA, PULWAMA, JAMMU AND KASHMIR – 192305.

(CD 9) IRSHAD AHMAD YATOO
(GUARANTOR) S/O GHULAM HUSSAIN YATOO, R/O SIR SYED BEMINA, SRINAGAR, JAMMU AND KASHMIR - 190018.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 1) in OA/1527/2022 an amount of Rs 89132561.68 (Rupees Eight Crore Ninety One Lakhs Thirty Two Thousands Five Hundred Sixty One And Paise Sixty Eight Only) along with pendentelite and future interest @ 18% Compound Interest Monthly w.e.f. 21/07/2022 till realization and costs of Rs 150005 (Rupees One Lakh Fifty Thousands Five Only) has become due against you (Jointly and severally/ Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on 23/12/2026 at 10:30 a.m. for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:

(a) Such interests as is payable for the period commencing immediately after this notice of the certificate/execution proceedings.

(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: 27/08/2026

Sd/ Recovery Officer

KASHMIR OBSERVER™

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KO VIEW

Where Is Kashmir's Opposition?

Two years after the Assembly elections restored an elected government to Jammu and Kashmir, the political opposition has struggled to establish a clear identity, articulate a public agenda or offer a credible alternative to the ruling National Conference.

The problem goes beyond political din and drama.

An opposition is not defined simply by the number of legislators sitting outside the treasury benches. Its real strength lies in its ability to question those in power, expose administrative failures, defend public interests and present alternative policies.

By that measure, Kashmir's opposition has some serious ground to cover.

The people of Jammu and Kashmir face a long list of unresolved concerns. Unemployment continues to trouble educated young people. Recruitment delays have tested the patience of job seekers. Government hospitals face persistent pressure, urban infrastructure struggles to keep pace with population growth, and concerns over electricity, drinking water and public services remain part of daily life. These issues provide ample ground for sustained political scrutiny.

But political debate has increasingly revolved around party rivalries, leadership disputes and individual political ambitions.

The recent tensions within the National Conference, including Aga Syed Ruhullah Mehdi's resignation from the party, have added another dimension to Kashmir's political uncertainty. Such developments may hold political significance, but they cannot substitute for a coherent opposition agenda.

The People's Democratic Party, which once presented itself as a principal alternative to the National Conference, has struggled to regain its former political influence. The Bharatiya Janata Party has its own political constituency and priorities, while smaller parties and independent legislators have yet to establish a sustained collective voice on major public issues.

The opposition's responsibility is particularly important in Jammu and Kashmir, where the elected government operates within a political and constitutional arrangement that continues to generate questions about the distribution of power.

Decisions taken by the administration and the Union government need close scrutiny. Silence or sporadic criticism weakens the democratic process and leaves citizens with fewer avenues to seek accountability.

Opposition parties must also recognise that criticism alone is insufficient.

People need credible alternatives on employment, economic development, healthcare, education, tourism and environmental protection. They need political representatives who can explain how they would address these challenges, rather than simply condemn the government's failures.

Kashmir's political history gives several examples of how dissent and political competition have influenced public life. That tradition should encourage today's opposition to rediscover its institutional responsibility.

The elected government must answer for its performance, while the opposition must answer for its own absence.

Democracy cannot function effectively when one side is judged only by what it promises and the other escapes scrutiny because it has little to say.

Kashmir needs an opposition that works beyond election campaigns, speaks for people beyond party boundaries and treats public accountability as its principal responsibility.

Without that, political competition risks becoming a contest between ambitions rather than ideas



A New Drug Taking Hold?

Pregabalin misuse is reportedly spreading among Kashmiri youth, often going unnoticed until dependence begins to disrupt family, education and work.



Shahid Shafi Rather

Kashmiri youth are facing a new danger.

Pregabalin, a prescription medication meant to treat neuropathic pain, epilepsy, and anxiety, is increasingly being misused across the region.

What begins as a legitimate treatment for discomfort or anxiety can quickly spiral into dependence when the drug is taken in higher doses, often without medical supervision.

Its sedative and euphoric effects make it an appealing choice for recreational use, adding another layer to the region's longstanding battle with substance abuse.

Recent reports from regional de-addiction centers reveal a troubling reality.

Nearly 44 percent of patients seeking help cite Pregabalin as their primary drug of misuse, and over half combine it with opioids, tramadol, or codeine.

Most users are young men, between 18 and 35, facing unemployment, academic pressure, and limited access to mental health care.

Many start with a legitimate prescription, unaware that dependence can creep in silently, sometimes hidden from families and doctors.

Several forces fuel this rise.

Pregabalin remains easily available in local pharmacies and shops, often without strict prescription checks. Its legal status and perception as a "safe" drug give it a deceptive appeal for those seeking relief from stress, emotional pain, or boredom.

Families and users frequently underestimate the risks of prolonged use, withdrawal symptoms, and long-term health consequences.

Health experts warn of serious dangers. Dependence can develop quickly, and withdrawal may trigger anxiety, insomnia, tremors, nausea, or even suicidal thoughts.

Cognitive difficulties, sedation, and respiratory issues grow more serious when Pregabalin is combined with other substances.

The drug's impact often reaches beyond the individual, subtly eroding family life, education, and social stability before intervention occurs.

The social cost is heavy. Parents and siblings notice changes in behaviour but rarely recognize drug misuse until severe problems emerge.

Affected youth face interruptions in schooling, work, and relationships, while families bear emotional and financial burdens.

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Healthcare systems, already stretched thin dealing with traditional substance abuse, face new pressure as the epidemic spreads.

Authorities are responding. The Drugs and Food Control Organisation has suspended licenses of several pharmaceutical dealers and seized stock worth over 13.5 lakh, including Pregabalin-based medications.

These actions are a start, but easy access in local shops continues to fuel misuse.

Experts emphasize a multi-pronged response: strict regulation of sales, public awareness campaigns, early screening, counseling, more rehabilitation centers, and training for pharmacists and healthcare providers to detect and prevent misuse.

Pregabalin's rise signals a shift in Kashmir's drug landscape.

Addiction is no longer limited to illegal narcotics. Legal prescription medications have become part of the cycle.

Without swift, comprehensive action, the health, productivity, and social stability of the region's youth remain at risk.

The Health Department must enforce prescription-only sales, conduct routine pharmacy inspections, and penalize unauthorized vendors.

Coupled with community awareness and accessible mental health interventions, these steps can help curb an emerging epidemic and safeguard Kashmir's next generation.

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The Other Side of Equality

Men in Kashmir face growing pressures in family disputes, public life and private relationships. Recognising their struggles should strengthen, not weaken, the fight for gender justice.



Younus M. Bhatt

While scrolling through my phone one evening, I saw a video that stopped me cold. A woman doctor slapped a father who had brought his sick daughter for treatment, then refused to treat the child. I didn't want to believe it. I checked online, hoping it was fake. It wasn't.

I kept thinking about that father: standing in a hospital corridor, humiliated and helpless.

If a male doctor had slapped a mother instead, the story would have blown up everywhere. People would have called it assault. There would have been outrage, debates, maybe even a protest.

When a woman does it, though, the reaction changes. It becomes a moment of "anger," "stress," or "pressure." The empathy shifts direction.

That's where the imbalance begins.

Equality isn't meant to be selective. Accountability cannot depend on gender. If we truly want justice, it has to apply both ways.

I've watched this imbalance grow silently but steadily in Kashmir. Women's empowerment has brought enormous change, and that progress must continue. But men's struggles are slipping out of the conversation.

In homes, courts, offices, and public life, many men feel they're being judged more than heard.

Family courts reveal this reality in the harshest way. I've spoken to fathers who've spent years fighting to see their children. They enter courtrooms already assumed to be at fault. In many custody cases, the system leans toward the mother, leaving fathers emotionally broken and financially drained.

Well, this isn't about taking rights from women. It's about asking why fairness can't belong to both parents.

False accusations deepen the wound. There have been several cases in India where men were accused of harassment or abuse and later proven innocent.

By then, the damage was done: reputations lost, jobs gone, and families destroyed.

In Kashmir's close-knit society, even an unproven claim can ruin a man's life. The system is quick to act when an accusation is made but slow to repair the harm when it's false. Justice cannot work that way.

There's also the emotional struggle that men rarely talk about.

Boys are raised to "be strong," "stay tough," and "never cry." These lessons follow them into adulthood, trapping them in silence. A man who breaks down is seen as weak, and the one who asks for help is seen as fragile. This pressure kills slowly.

> **Boys in schools** should learn that emotions aren't weakness. Fathers should have equal rights to nurture their children. Husbands should find legal systems that protect them from false claims as effectively as they protect women from genuine harm.

In India, more than 70 percent of suicides are by men. Many of those lives could have been saved if seeking help wasn't treated as shameful. That silence becomes even more suffocating in Kashmir, where social expectations weigh heavily.

Our culture now layers another kind of guilt on men.

The term "toxic masculinity" began as a critique of harmful behaviour but has since blurred into a general attack on masculinity itself. Many men are unsure how to express themselves. If they're assertive, they're called controlling. If they're sensitive, they're told to toughen up.

The confusion leaves them stuck between two extremes, unsure how to exist without offending someone.

Then comes the economic pressure. In Kashmir, where jobs are scarce and inflation keeps rising, men still feel expected to be providers.

When they fail to meet that standard, they feel worthless. The message of women's empowerment, "earn your own, build your path," is important. But for many men, it also signals a silent displacement. They see a society cheering for women to succeed but rarely talking about how men can adapt to the same changing roles.

This silence hurts everyone. Gender equality was never meant to create winners and losers. It was meant to create fairness. Ignoring men's pain doesn't empower women. It only deepens resentment and widens the divide.

We need a shift in how we speak about equality. Men should be able to report abuse without being mocked. They should find empathy in courts and counselling rooms.

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The women's rights movement has achieved remarkable progress. It changed laws, opened doors, and gave voices to generations once silenced. That change must never stop.

But equality that benefits one side while excluding the other is incomplete. If a movement for justice leaves half the population feeling invisible, it loses its moral core.

When I think again about that video of the doctor and the father, I don't see it as a one-off act of aggression. I see it as a mirror of what we've become: too ready to judge one gender and too hesitant to hold the other accountable.

That father deserved respect. That child deserved care. And that moment deserved outrage, regardless of who raised their hand first.

True equality will only begin when fairness stops depending on gender. When we stop treating empathy like a privilege and start seeing it as a shared human duty. And when both men and women can seek justice without shame.

Until then, we'll keep calling it equality while practicing something else entirely.

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Kashmiri Fishermen Lose Their River

A concrete barrier built across Sukhnag has disrupted fish migration, altered biodiversity and reduced catches, threatening 150 registered fishing families who have depended on the stream for generations.



Dr. Raja Muzaffar Bhat

Muhammadan Akbar has spent nearly 47 years fishing in the Sukhnag stream.

The 64-year-old from Arwah village in Budgam inherited the profession from his parents and grandparents. The cold waters descending from the Pir Panjal mountains have sustained his family for generations.

But today, he struggles to catch even a kilogram of fish in a day.

Akbar supports a family of eight, including his wife and six daughters. His age makes it difficult to find another occupation, while the stream that once provided his income has become far less productive.

His experience is shared by many fishermen in the area, whose livelihoods have suffered since the government constructed a concrete structure across Sukhnag at Makhama in autumn 2024.

The structure was built to protect the abutments of a bridge, but its consequences for the stream and the people dependent on it have been severe.

It obstructs the upstream movement of fish, particularly during lean periods when fish migrate towards suitable breeding grounds.

A government project intended to protect infrastructure has damaged an entire fishing economy.

A letter issued by the Assistant Director of Fisheries, Budgam, on November 5, 2026, now provides official confirmation of the damage. Addressed to the Executive Engineer of the Public Works Department's Roads and Buildings Division, Beerwah, it states that the concrete structure has harmed Sukhnag's ecology and fisheries.

The department says the structure was designed and approved without consulting Fisheries officials and without provisions for fish passes or fish ladders.

During construction, departmental employees and local fishermen had strongly opposed the work because of its likely long-term impact.

The letter goes further, saying fish biodiversity in the upstream stretch has changed altogether, while fishermen have reported a severe decline in their catch since construction began.

Fish that swim upstream to breed face a barrier that makes it harder for them to spawn safely. This affects not only the fish available for sale today but also the stream's fish population in the years to come.

The department has also put a figure on the human cost.

It says 150 registered fishing families depend solely on Sukhnag for their livelihoods through regulated fishing activity.

These are families whose income depends on the health of a single water body.

The November 5 letter follows an earlier communication dated April 3, 2025, in which the Assistant Director had advised the R&B division against proceeding with the construction.

The department had warned that an embankment across the stream would obstruct fish movement, reduce production and damage breeding. The engineering division proceeded despite those objections.

The Flood Spill Channel Division at Narbal also did not issue a No Objection Certificate for the project. Its Executive Engineer, Javed Kurpal, confirmed this to me in a recent conversation.

Two departments with direct knowledge of the river's ecology and flood management were left out of the planning process.

I visited Makhama on November 1 with colleagues from the J&K Climate Action Group and met around two dozen fishermen. Their accounts were deeply troubling.



MOHAMMAD AKBAR INHERITED HIS PROFESSION FROM GENERATIONS BEFORE HIM. Whether his daughters will inherit the possibility of a livelihood from Sukhnag now depends on whether the government is prepared to correct its own mistake.

They said nearly 200 families had suffered because of the structure. Some fishermen also alleged that the contractor had them booked and taken into custody when they protested against the construction.

The difference between the fishermen's estimate of nearly 200 affected families and the Fisheries Department's figure of 150 registered families needs to be understood in the context of the people who depend on the stream. The official figure alone establishes the scale of the problem.

Sukhnag had already suffered years of damage from illegal extraction of boulders, sand and gravel. Heavy machinery operated in nearly a dozen villages, disturbing the riverbed and damaging fish habitats.

I took the issue to the National Green Tribunal, which imposed a ban that halted much of the illegal mining.

Over the following two years, the stream began showing signs of recovery and fish numbers improved.

But the Makhama structure has interrupted that recovery.

It also raises a larger question about how government departments prepare tenders and approve public works. Environmental considerations often receive little attention, even when a project directly affects rivers, forests and communities.

A similar controversy emerged over the proposed widening of Canal Avenue in Srinagar.

The R&B Division, Rajbagh, invited tenders in December 2025 for work from Mochwa Baghe Mehtab to Rawalpora bridge. The ₹1.10 crore contract was allotted on January 24, 2026.

The project threatened nearly 200 mulberry trees, while the tender and allotment documents contained no mention of environmental safeguards.

The proposed felling raised questions under the J&K Preservation of Specified Trees Act, 1969, and the Jammu and Kashmir Mulberry Protection Act, 1949.

Permission was granted to cut 62 trees, a decision that needs investigation.

Although the work was halted after I raised the issue publicly, trees in Pirbagh have since been surrounded by concrete.

These cases point to a basic failure in public administration.

Engineers prepare designs and contractors execute them, while the people living with the consequences have little say.

The National Water Policy and the J&K Water Resources (Regulation and Management) Act, 2010, provide a framework for protecting water bodies. Such laws lose their purpose when departments ignore consultation and environmental consequences.

The government has also introduced Design Thinking in the National Education Policy. Its starting point is empathy, understanding the people for whom a decision is being made. That principle should guide engineering departments as well.

A bridge project on a living stream needs inputs from fisheries experts, flood-control officials, environmental specialists and local residents before the tender is issued.

Agriculture Production Minister Javaid Ahmad Dar, who also holds the Fisheries portfolio, has responded to my intervention and asked Fisheries Director Abdul Majeed Tak to initiate legal action against the R&B engineers and contractor.

This is a welcome step.

The next decisions must address the damage itself.

The Fisheries Department has now formally asked the R&B division to remove the concrete structure or install fish passes or fish ladders immediately.

The government should act on this recommendation, restore fish movement and compensate the affected fishermen for the income they have lost over nearly two years.

A bridge can be repaired, strengthened and protected through engineering. A river, however, has its own life, and the families who depend on it cannot be treated as an option.

Mohammad Akbar inherited his profession from generations before him. Whether his daughters will inherit the possibility of a livelihood from Sukhnag now depends on whether the government is prepared to correct its own mistake.

— 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.

Can American Gold Become Dearer in Kashmir?

An American company's attempt to manufacture gold through nuclear technology raises an intriguing question for Indian buyers: Could a fall in international gold prices still leave them paying more in rupees?



Farooq Ahmad Khan

"Gaetch maichi buninai soen." May even the earth you touch turn into gold.

This blessing expresses gratitude of the deepest kind in Kashmir.

When someone's generosity touches a heart, the words wish them such abundance that even the earth beneath their feet might turn into gold.

Generations have used the phrase to express affection, gratitude and good fortune.

Now, an American company's attempt to produce gold from mercury has given this old Kashmiri blessing an unexpected scientific connection.

What once belonged to folklore and the imagination of alchemists is now attracting the attention of nuclear scientists. Their work raises a fascinating possibility: gold could one day emerge from a laboratory rather than a mine.

The prospect also raises a practical question for Indian households.

If scientists learn to manufacture gold commercially, will its increased supply bring down prices? Could Indian buyers actually end up paying more even as gold becomes cheaper internationally?

The answer lies partly in the relationship between the dollar and the rupee, a calculation that often determines what Indian consumers pay for imported gold.

Marathon Fusion, an American fusion-energy company, has proposed a process that uses neutrons generated during nuclear fusion to transform mercury into gold.

The process involves exposing a particular isotope of mercury to high-energy neutrons. This produces radioactive mercury-197, which subsequently decays into stable gold-197.

The company envisages placing mercury inside fusion power plants, where gold could emerge as a by-product of energy production. Its research paper, published in July 2025, examined the possibility of producing substantial quantities through this method.

The underlying nuclear process has a scientific basis, although the proposed commercial application remains unproven.

The challenge lies in turning that possibility into a working industry.

The company would have to demonstrate sustained production, recover the gold efficiently and show that the process can generate a profit after accounting for the costs of production, processing and handling.

Scientists have already demonstrated that nuclear reactions can transform one element into another.

In May 2025, CERN, the European Organisation for Nuclear Research, reported measurements of lead nuclei being transformed into gold nuclei at the Large Hadron Collider.

The experiments, conducted between 2015 and 2018, produced an estimated 29 picograms of gold through CERN's four major experiments. A picogram represents one trillionth of a gram.

The gold nuclei existed for only a fraction of a second before striking parts of the accelerator and breaking apart.

The achievement demonstrated the science behind nuclear transmutation, although the quantities were far too small to have any commercial value.

CERN had shown that scientists could produce gold from lead, rather than found a new source of supply for the jewellery industry.

Marathon Fusion proposes a different approach, using neutrons generated inside a fusion reactor instead of particle collisions. Its research estimates that a future fusion plant producing one gigawatt of thermal power could generate roughly two tonnes of gold annually.



NEITHER THE DOLLAR NOR THE RUPEE IS REDEEMABLE TODAY FOR A FIXED QUANTITY OF GOLD. Their values depend on modern monetary and economic conditions, making it difficult to draw a direct connection between increased American gold production, a stronger dollar and higher gold prices in India.

That figure remains a theoretical projection.

Commercial fusion power plants have yet to become an established source of electricity, and the company must still demonstrate that its proposed process can work on an industrial scale.

Any eventual gold production would depend on advances in fusion technology, efficient recovery and commercially viable processing.

Suppose those challenges are overcome and an American producer begins selling substantial quantities of laboratory-made gold. The additional supply could put downward pressure on international prices, although the actual impact would depend on how much gold entered the market and how quickly production expanded.

Kashmiri buyers, however, would have another calculation to make.

Gold is generally priced internationally in dollars, while consumers in India pay in rupees. The exchange rate determines how many rupees buyers need to purchase the same quantity of gold, which means a fall in the international price can coincide with a rise in the domestic price.

Consider a hypothetical example. Suppose a particular quantity of gold costs $100 when one dollar exchanges for ₹90. Its underlying value in Indian currency comes to ₹9,000.

Now imagine that additional production pushes the international price down to $95, while the dollar strengthens to ₹100 against the rupee. The same quantity of gold would then cost ₹9,500 before duties and other charges.

Gold has become cheaper in dollars, but its underlying cost in rupees has increased by ₹500.

These figures are illustrations, rather than actual market quotations or forecasts. They show how currency movements can cancel out the benefit of cheaper international gold.

If the fall in the dollar price outweighs the rupee's decline, Indian buyers benefit. If the rupee weakens more sharply, the domestic price can rise despite an increase in global supply.

Import duties, taxes and domestic market conditions also influence the price consumers pay.

Jewellery buyers face additional making charges, which further increase their bills. The World Gold Council also uses exchange rates when converting international gold prices into local currencies.

Another question concerns the American dollar itself. Could a successful gold-manufacturing industry strengthen the currency?

A profitable industry could generate export earnings, attract investment and increase revenues for American businesses. These developments might support the dollar, depending on the industry's contribution to the wider economy.

However, currency movements also depend on interest rates, inflation, international capital flows and economic conditions in India.

The emergence of an American gold producer alone would not determine the dollar's direction.

Gold produced by a private American company would also have no automatic effect on the country's official reserves. The United States government would have to purchase the metal and retain it. Even a larger government holding would not necessarily translate into an equivalent increase in national wealth if additional supply pushed international gold prices down.

Neither the dollar nor the rupee is redeemable today for a fixed quantity of gold. Their values depend on modern monetary and economic conditions, making it difficult to draw a direct connection between increased American gold production, a stronger dollar and higher gold prices in India.

The more reasonable conclusion is that commercial laboratory production could eventually reduce international gold prices if manufacturers introduce substantial quantities into the market.

A sufficiently weaker rupee could offset that decline, leaving Indian buyers paying more despite the additional supply.

Any claim that American production itself would strengthen the dollar would need separate evidence.

The Kashmiri blessing wishes someone such abundance that even the earth they touch might turn into gold. Science is already exploring a possibility that once belonged to imagination, although its commercial success remains uncertain.

Whether this new technology brings cheaper gold to Indian households will depend on production costs, the volume reaching the market and the rupees needed to purchase it.

Scientists may eventually learn to manufacture gold. But for a Kashmiri family planning a wedding or buying jewellery, the final price will still depend on something far beyond the laboratory: the strength of the rupee.

— The author is an advocate practising the High Court of Jammu & Kashmir and Ladakh at Srinagar. He can be reached at advofarooqahmadkhan@gmail.com.

Govt Amends Direct Overseas Listing Norms for Indian Cos

Press Trust Of India



New Delhi: Providing more leeway for raising funds, Indian companies can now list their convertible debentures and preference shares apart from equity shares on international exchanges in the GIFT IFSC, with the government easing the norms.

Also, unlisted public companies as well as those having a negative net worth have been permitted for overseas listing, subject to certain conditions.

The corporate affairs ministry, on November 3, notified the Companies (Listing of Equity Instruments in Permissible Jurisdictions) Amendment Rules, 2026.

The changes would provide more flexibility for the Indian companies to raise funds from overseas capital markets.

Anjali Malhotra, Associate Partner -- Regulatory at consultancy Nangia Global, said the amendments expand the scope of eligible securities by replacing the term "equity shares" with "equity instruments".

Now, equity shares, convertible debentures and preference shares are covered under the overseas listing framework.

Malhotra said the amendment aligns the ministry's framework with the existing IFSCA Listing Regulations and provides companies with greater flexibility in accessing international capital markets.

In another significant move, companies with a negative net worth can pursue overseas listings, provided at least 75 per cent of the net offer is allotted to qualified institutional buyers (QIBs).

This would protect interest of investing public where QIBs are committed for investment, Malhotra said.

According to Malhotra, the amended rules also expressly allow unlisted public companies operating within IFSC jurisdictions and complying with the applicable IFSCA framework to undertake overseas listings.

Suresh Swamy, Partner at consultancy Price Waterhouse & Co LLP said the amendments mark an important evolution of India's direct listing framework, moving it beyond a conventional equity-share listing regime towards a broader and more flexible international capital-raising framework.

In the amended norms, he said that changing "shareholders" to "holders" looks minor but it opens an exit route for the many Private Equity (PE) and Venture Capital (VC) investors who hold preference instruments rather than equity.

"The changes are particularly relevant for GIFT IFSC, where the express recognition of unlisted public companies provides greater regulatory clarity for accessing international markets through the IFSC ecosystem.

"This could help deepen the capital markets at GIFT IFSC by expanding both the range of eligible issuers and instruments available to investors," Swamy said.

In January 2024, the government permitted the direct listing of securities by Indian companies on international exchanges of GIFT-IFSC to boost foreign investments.

India International Exchange and NSE International Exchange at the International Financial Services Centre (IFSC) in the GIFT City in Gujarat have been prescribed as permitted stock exchanges.

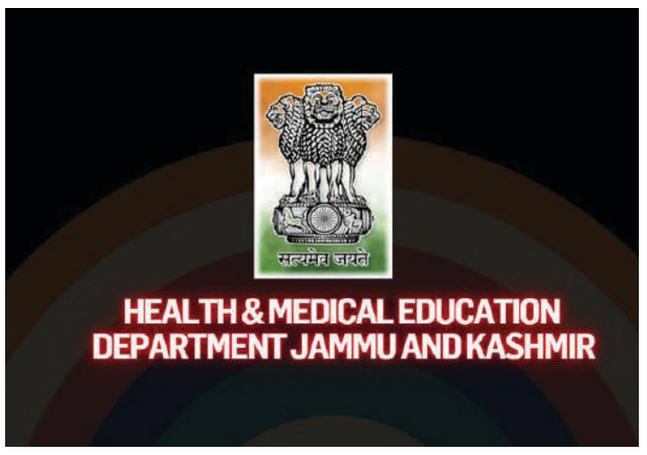
These bourses are under the regulatory supervision of the International Financial Services Centres Authority (IFSCA).

Amit Baid, Head of Tax at law firm BTG Advaya, said the latest amendments could make GIFT City an attractive listing destination for high-growth startups and capital-intensive businesses that need substantial funding before achieving profitability.

"The regulatory door has been opened, but whether this translates into meaningful capital flows will depend on how quickly the FEMA and tax frameworks catch up, so that investors have the same certainty on exit and taxation as they do on entry," Baid said.

J&K Govt Posts 306 Newly Appointed Medical Officers Across UT

Observer News Service



Srinagar: The Jammu and Kashmir Government on Friday ordered the posting of 306 newly appointed Medical Officers (Allopathic) across the Union Territory with immediate effect.

As per a Government Order issued by the Health and Medical Education Department, the postings have been made against the respective positions indicated in Annexure-A to the order.

The order states that the government, through Government Order No. 663-JK(HME) of 2026 dated September 2, 2026, had issued appointment orders in respect of 335 candidates for the post of Medical Officer (Allopathic), whose Character and Antecedent Verification Reports had been received from the J&K Crime Investigation Department (CID).

One of the conditions of the appointment orders required the selected candidates to physically submit their joining reports in the Administrative Department at the Civil Secretariat, Jammu/ Srinagar, within 21 days from the date of issuance of the appointment orders.

In compliance, 306 candidates submitted their joining reports within the prescribed period, while 29 candidates failed to do so within the stipulated timeframe.

The government said the postings had been ordered in the interest of administration and to ensure effective delivery of healthcare services across the Union Territory.

All other terms and conditions stipulated in the initial appointment order shall remain unchanged.

The concerned Drawing and Disbursing Officers (DDOs) have been directed to verify the genuineness and authenticity of all requisite documents and certificates of the appointees before authorising the drawal and disbursement of salaries.

The Directors of Health Services, Jammu and Kashmir, have also been asked to furnish a compliance report to the Administrative Department within one week from the date of issuance of the order.

CBSE Class 10, 12 Board Exams from Feb 16, 2027

Press Trust Of India

New Delhi: The CBSE class 10 and 12 board examinations will begin on February 16, 2027, the board announced on Friday.

The Class 10 exams will conclude on March 9, while those for Class 12 will end on April 9.

"In Class X, students will appear in 83 subjects and in Class XII, students will appear in 121 subjects. The date sheets are being released 101 days in advance of the commencement of examinations," CBSE Examination Controller Sanyam Bhardwaj said.

CONTD. FROM **FRONT PAGE**

Rajatarangini Enters

Governor Manoj Sinha expressed pride over the inscription, describing it as a proud moment for Jammu and Kashmir and the country.

In a post on X, Sinha said the inclusion of Rajatarangini celebrated the Union Territory's rich intellectual heritage.

He said the global recognition reaffirmed the timeless value of India's civilisational traditions and their contribution to humanity, while underlining the collective responsibility to preserve and promote this invaluable wisdom for future generations.

Chief Minister Omar Abdullah also congratulated the people of Jammu and Kashmir, describing the inscription as a matter of pride.

In a post on X, Abdullah said the manuscript, preserved at the Oriental Research Library in Srinagar, was an invaluable repository of Kashmir's historical and cultural traditions.

He said the international recognition celebrated Jammu and Kashmir's historical legacy and highlighted the importance of preserving its rich heritage.

Union Culture Minister Gajendra Singh Shekhawat also described the inscriptions as a significant recognition of India's documentary and intellectual heritage.

Written in Sanskrit in the 12th century, Rajatarangini is regarded as one of the most significant historical accounts of Kashmir. Authored by Kalhana, the chronicle documents the region's rulers, successive dynasties, political developments and social conditions across centuries, offering an extensive account of Kashmir's past.

The work is particularly noted for its historical approach, with Kalhana drawing upon earlier accounts and available sources while examining the rise and fall of rulers and political developments. Its narrative extends from Kashmir's legendary origins to the reign of King Jayasimha during Kalhana's lifetime.

The recognition also brings international attention to the Oriental Research Library in Srinagar, which has preserved the historic manuscript as part of Kashmir's documentary heritage.

The Indira Gandhi National Centre for the Arts (IGNCA) assisted in preparing the nomination dossiers for all three Indian works, officials said.

With the latest additions, India's total number of inscriptions in UNESCO's Memory of the World Asia-Pacific Regional Register has increased to six.

The three earlier entries, recognised in 2024, include illustrated manuscripts of Tulsidas's Ramcharitmanas, a rare manuscript of the Panchatantra and Sahrdayaloka-Locana, a significant work on Indian poetics.

The latest inscription places Kalhana's chronicle among the region's important historical and intellectual works, recognising its contribution to documenting Kashmir's past.

NC Rift: Farooq

formation of a fresh Council of Ministers after consultations and consideration of merit.

The legislators had also reportedly sought the removal of Chief Minister Omar Abdullah's adviser, Nasir Aslam Wani, besides greater consultation within the party and improved coordination between elected representatives and the government.

Their concerns extended to the functioning of the government, access to ministers and the handling of constituency-related matters.

However, no formal announcement was made after Friday's meeting regarding a wholesale Cabinet reshuffle or any decision on Nasir Aslam Wani. The leadership's assurances focused on addressing the legislators' concerns in phases.

The internal discontent has unfolded at a politically sensitive time for the National Conference, particularly following the resignation of Srinagar MP Aga Syed Ruhullah Mehdi from the Lok Sabha, which was accepted with effect from November 3.

While Friday's meeting appears to have eased the immediate confrontation, the substantive demands of the legislators remain to be addressed. Whether the leadership translates its assurances into concrete decisions on Cabinet composition, the Chief Minister's advisory arrangement and internal party functioning will determine whether the dissent has been conclusively resolved.

CIK Raids 6 Locations

social media platforms to lure Kashmiri youth and instigate them against the sovereignty and integrity of the country.

Further details regarding any recoveries or detentions are awaited.

Rain, Snowfall

cloudy conditions are expected on November 14 and 15.

Meanwhile, temperature data issued by the department showed that Srinagar recorded a maximum temperature of 21.4 degrees Celsius, against the normal of 19.3 degrees, while the minimum settled at 3.4 degrees Celsius against the normal of 3.0 degrees.

Kupwara recorded the highest maximum temperature in the Kashmir division at 23.2 degrees Celsius, followed by Qazigund and Srinagar at 21.4 degrees each. Kokernag recorded 18.9 degrees, Pahalgam 16.6 degrees and Gulmarg 13.0 degrees Celsius.

Gulmarg's minimum temperature settled at 0.0 degrees Celsius, against the normal of minus 1.7 degrees.

In the Jammu division, Jammu city recorded a maximum temperature of 29.0 degrees Celsius and a minimum of 14.0 degrees. Katra recorded a maximum of 27.0 degrees, followed by Batote at 22.7 degrees, Banihal at 22.4 degrees and Bhaderwah at 22.1 degrees Celsius.

No rainfall was recorded at the listed weather stations during the 24 hours ending at 8:30 am on Friday, the department's data showed.

Meanwhile, the Meteorological Centre has advised farmers to continue harvesting and other agricultural operations till November 10 and ensure safe storage of harvested crops.

Travellers and transporters have also been advised to plan their journeys accordingly and follow traffic advisories.

J&K, Ladakh Get

from RTM yet overdrew every day, showing its procurement fell short," it reads.

The Committee said that during a meeting, an NRLDC representative highlighted that they had already requested to take a proactive approach and do sufficient tie-ups. "Still number of states that were seen overdrawing."(KNO)

GMC Jammu PG Seats

MD Pharmacology seats have been enhanced from 10 to 12, and MD Microbiology seats from seven to eight.

Besides this, two MD seats in Respiratory Medicine have been introduced for the first time, opening a new avenue for postgraduate medical training in the specialty at the institution.

The latest enhancement comprises 10 additional seats across existing disciplines and two newly introduced seats in Respiratory Medicine.

Itoo said the expansion would provide greater opportunities for aspiring medical professionals and strengthen postgraduate medical education in the Union Territory.

She also said that over the past two years, 70 MBBS seats and 56 PG seats have been added across medical colleges in Jammu and Kashmir. Additional DM and MCh seats are also expected shortly.

The Minister attributed the expansion of medical education facilities to the efforts under the leadership of Chief Minister Omar Abdullah towards strengthening healthcare and medical education infrastructure in J&K.

The addition of PG seats is expected to increase the capacity for specialist training, provide more opportunities to medical graduates seeking postgraduate education and strengthen the availability of trained specialists across different disciplines.

The introduction of MD Respiratory Medicine seats is particularly significant as it will enable aspiring doctors to pursue specialised training in the discipline at GMC Jammu while contributing to the development of respiratory healthcare services in the region.(KNO)

Arms Licence Scam:

assisted by Advocate Rahul Sharma, argued on their behalf that the doctrine of deemed sanction could not be applied mechanically and that the competent authorities and the court were required to undertake a case-specific assessment. He submitted that the officers were seeking only a direction for consideration of their representations before any decision was taken on the prosecution sanction proposal.

The Bench, however, found the requested direction unwarranted. It recorded that Bhushan had alternatively sought permission to withdraw the application and pursue the representations before the DoPT.

"The reason why this Court has not accepted the application is that merely the gist of the submission made by learned Senior counsel was that unless the Court directs there will not be proper application of mind by the respondents, which does not seem to find any favour of the Court," the Bench observed.

The application was accordingly dismissed as withdrawn. On the officers' request for liberty to pursue appropriate remedies under law, the court observed that no such liberty was required from it.

During the hearing, Advocate S.S. Ahmed, appearing for the petitioners in the PIL, informed the Bench that the Ministry of Home Affairs had filed an updated status report pursuant to the court's order dated July 6, 2026.

According to the submission, the MHA had stated that, after detailed examination and consultation with the investigating agency and the Jammu and Kashmir Government, it had finalised its views and comments on the proposal and forwarded its considered opinion to the DoPT for a final decision in accordance with the prescribed procedure.

Ahmed sought directions to the DoPT to place before the court the final decision taken on the matter.

Taking note of the submission, the Division Bench directed Vishal Sharma, Deputy Solicitor General of India, appearing for the Union Government, to submit a comprehensive report detailing compliance with the orders passed by the court from time to time.

The PIL has been directed to be listed again on December 23, 2026. [KNT]

J&K Bank Announces

time to time, and incorporate the reservation structure notified through Government Order S.O. 176 dated March 15, 2024.

Under the prescribed arrangement, Scheduled Castes (SCs) have been allocated 8 per cent reservation, while Scheduled Tribes (STs) account for 20 per cent.

The ST quota has been divided equally between existing Scheduled Tribe communities and the groups added through the Constitution (Jammu and Kashmir) Scheduled Tribes Order (Amendment) Act, 2024.

The existing Scheduled Tribe communities, including Gujjars, Bakarwals, Baltis, Gaddis and other recognised groups, have been allocated 10 per cent, while the remaining 10 per cent is earmarked for Gadda Brahmins, Kolis, Paddari Tribe and the Pahari Ethnic Group.

The Socially and Educationally Backward Classes have a combined allocation of 22 per cent across three categories. Other Backward Classes (OBCs) have been given 8 per cent, residents of areas adjoining the Line of Control (LoC) and International Border 4 per cent, and residents of backward areas 10 per cent.

Another 10 per cent has been earmarked for Economically Weaker Sections (EWS), taking the total vertical reservation to 60 per cent and leaving 40 per cent for open merit.

The bank's notifications clarify that reserved-category candidates who qualify on their own merit and figure in the General Category selection list will be treated at par with General Category candidates. Their selection will not be adjusted against vacancies reserved for their respective categories.

This means candidates belonging to reserved categories can also compete for open merit vacancies on the basis of their performance, leaving the reserved seats available for other eligible candidates of their respective categories.

The notifications also provide for horizontal reservation, which operates across vertical categories.

For both Probationary Officers and Banking Associates, 4 per cent of the available vacancies have been earmarked for persons with benchmark disabilities (PwBDs). The allocation is divided into four groups, with 1 per cent each for blindness and low vision, deafness and hard of hearing, locomotor disabilities, and intellectual and multiple disabilities.

The Banking Associate notification additionally provides 6 per cent horizontal reservation for ex-servicemen. This provision does not figure in the Probationary Officer reservation table.

The bank has prescribed different age relaxations depending on the reservation category.

Scheduled Caste and Scheduled Tribe candidates are entitled to five years of relaxation in the upper age limit. Candidates belonging to Other Backward Classes, residents of areas adjoining the LoC and International Border, and residents of backward areas are eligible for three years of relaxation.

Persons with benchmark disabilities are entitled to 10 years of age relaxation, while no age relaxation has been prescribed for EWS candidates. The maximum age limit of 30 years applies to General Category and EWS candidates.

For ex-servicemen applying for Banking Associate posts, the notification provides age relaxation to the extent of service rendered in the Armed Forces, with an additional three years, subject to a maximum age of 48 years.

Applicants for both posts must hold a graduation degree in any discipline from a recognised university or an equivalent qualification. The age limit has been fixed between 20 and 30 years as on January 1, 2026, with relaxations applicable to reserved categories under the prevailing rules.

Candidates who have successfully completed apprenticeship training with J&K Bank will receive an additional one-year age relaxation for Banking Associate posts, over and above the relaxation applicable to their reservation category. They will also be awarded additional marks equivalent to 2.5 per cent of the maximum marks in the online examination.

The bank has also prescribed different minimum aggregate qualifying marks for General and reserved-category candidates.

For Probationary Officers, the minimum aggregate qualifying marks in the preliminary examination have been fixed at 40 per cent for General Category candidates and 35 per cent for reserved-category candidates, subject to overall merit.

The Banking Associate notification similarly prescribes minimum aggregate qualifying marks of 40 per cent for General Category candidates and 35 per cent for reserved-category candidates at each stage of the selection process.

The selection process for Probationary Officers will comprise preliminary and main examinations, followed by an interview. Candidates up to 10 times the number of vacancies in each category will be shortlisted for the main examination, while up to three times the vacancies will subsequently be called for interviews based on their performance in the mains.

Recruitment for Banking Associates will be based on an online examination conducted by IBPS.

The notifications further stipulate that candidates must possess valid certificates for their respective reserved categories on the date of online registration. No change of category will be permitted after submission of the application.

For EWS applicants, the income and asset certificate must be valid for the financial year 2026-27. The bank has also made verification of domicile, educational qualifications, age and category certificates mandatory before appointment.

Candidates will also have to submit a self-declaration regarding their character and antecedents. The bank has reserved the right to cancel candidature or appointment in cases of material misrepresentation or specified criminal convictions.

The bank has stipulated that selected candidates will have to serve for a minimum of five years in the zone initially allotted to them. Transfers outside the allotted zone will not be permitted during this period.

Eligible candidates can apply through the Careers section of the bank's official website, jkb.bank.in. Dates for examinations, issuance of admit cards and declaration of results will be notified separately.

Security Tightened

nakas for checking, while commuters are being frisked and documents verified wherever required. Security personnel are also monitoring vehicles and individuals travelling through sensitive stretches.

The official said additional forces have been deployed at important locations, with security agencies coordinating to strengthen surveillance and prevent any untoward incident during the festive period.

Patrolling teams have been directed to maintain round-the-clock vigilance, particularly around crowded places, major roads, markets and other locations expected to witness increased public movement during Diwali.

He said the arrangements were part of routine security measures undertaken during important festivals to maintain law and order and prevent attempts to disturb peace.

Security personnel have also strengthened surveillance along highways and at other strategic locations, with checking measures intensified across different districts.

The security arrangements come ahead of Diwali, when markets and public places generally witness increased movement of people

LG Manoj Sinha Meets RVS iGLOBAL Leadership, Discusses Employment Opportunities & Tech Growth

Observer News Service



JAMMU: Lieutenant Governor Manoj Sinha on Friday met Director Rajesh Gupta and Managing Director Vikrant Gupta of RVS iGLOBAL in Jammu, where discussions were held on the company's growth, future expansion plans and its contribution to employment generation and technology-led development in Jammu and Kashmir.

During the meeting, the company's leadership briefed the Lieutenant Governor on RVS iGLOBAL's evolution into an international technology and business services organisation, providing managed IT services, cybersecurity, software development, Service Desk, Network Operations Centre (NOC) and Security Operations Centre (SOC) services to clients across the United Kingdom, Europe and the United States.

The discussions focused on the organisation's efforts to create employment opportunities for local youth while providing professionals from the region exposure to international clients, advanced technologies and global business practices.

Sinha congratulated the company on completing 10 successful years of operations and appreciated its journey from Jammu to becoming an internationally recognised technology services provider.

He commended the organisation for establishing a world-class business from the region and acknowledged its contribution towards employment generation, skill development and economic growth.

RVS iGLOBAL's leadership also expressed gratitude to the Lieutenant Governor for visiting its Jammu Operations Centre in 2025, stating that the visit had encouraged the region's technology ecosystem and highlighted the potential of local talent.

The company's representatives shared their plans for further expansion, citing growing demand from international clients and the prospects of generating additional employment opportunities for local professionals in the coming years.

The meeting concluded with a shared commitment to strengthening Jammu and Kashmir's position as an emerging hub for technology, innovation and high-value employment.

RVS iGLOBAL reiterated its commitment to creating global career opportunities for local talent, supporting the region's digital transformation and contributing towards a safer digital environment through technology and cybersecurity.

Keran Draws 55,000 Tourists, Eyes 1 Lakh Footfall This Year

Agencies



SRINAGAR: The border village of Keran in north Kashmir's Kupwara district has recorded more than 55,000 tourist arrivals till November this year, with the administration targeting over one lakh visitors, including foreign tourists, in the near future.

Deputy Commissioner Kupwara, Abhishek Sharma, according to KNO said that tourist footfall in the scenic Line of Control (LoC) village has been rising steadily year after year, reflecting its growing popularity as an emerging tourism destination.

Speaking at the inauguration of a heritage cafe and flag site in Keran, Sharma said the administration is focused on strengthening tourism infrastructure while preserving the village's natural beauty and unique character.

"Keran has already crossed 55,000 tourist arrivals till November this year, and we are aiming for a footfall of over one lakh, including foreign tourists. The increasing number of visitors every year is encouraging," he said.

The DC said the goal was not only to attract tourists but also to create an experience that encourages them to return and share their memories with others.

Highlighting the Indian Army's contribution to promoting tourism in the border area, Sharma said it has consistently supported efforts to develop Keran and improve visitor facilities.

"Facilities are being created so that tourists leave with beautiful memories. This requires collective effort, and the Indian Army has always played its role in that direction," he said.

Sharma said Kupwara's border areas hold immense tourism potential, which can be fully realised through coordinated efforts by civil society, the Indian Army, local entrepreneurs and the administration.

"We have tremendous potential and numerous opportunities. With a joint effort, we can make Keran one of the world's finest tourism destinations," he said.

He also urged travel enthusiasts to visit Keran and experience its scenic beauty, heritage and distinctive border-village charm—(KNO)

LIC Posts 21.52% Rise In H1 Net Profit to Rs 25,568 Crore

New Business Value Jumps 33.95%

Observer News Service

MUMBAI: Life Insurance Corporation of India (LIC) has reported a 21.52 per cent year-on-year increase in net profit to Rs 25,568 crore for the first half of the financial year 2026-27, reflecting strong growth in new business, premium income and improved operational efficiency.

According to the financial results approved by the LIC Board of Directors on November 5, the corporation had posted a profit after tax (PAT) of Rs 21,040 crore during the corresponding period last year.

The Value of New Business (VNB), an important indicator of profitability in the life insurance sector, surged 33.95 per cent to Rs 6,846 crore, compared to Rs 5,111 crore in the corresponding period of the previous financial year. The net VNB margin also improved by 470 basis points to 22.3 per cent from 17.6 per cent.

LIC's total premium income increased 11.64 per cent to Rs 2,74,269 crore during the six months ended September 30, 2026, against Rs 2,45,680 crore recorded in the corresponding period last year.

Individual new business premium income grew 14.86 per cent to Rs 32,725 crore, while group business premium income registered a growth of 19.62 per cent to Rs 1,13,594 crore.

The corporation's Assets Under Management (AUM) rose 4.16 per cent year-on-year to Rs 59,60,941 crore, compared to Rs 57,22,896 crore as of September 30, 2025.

LIC's solvency ratio improved to 2.35 from 2.13 a year ago, indicating a stronger financial position. Meanwhile, its overall expense ratio declined to 10.41 per cent from 11.28 per cent, reflecting improved cost efficiency.

The corporation maintained its leadership in the Indian life insurance market, with an overall market share of 58.77 per cent in terms of First Year Premium Income during the first half of FY2026-27.

LIC Chairman and CEO R Doraiswamy said the corporation remained optimistic about the industry's growth prospects and was pursuing product and distribution channel diversification to strengthen profitability and business performance.

Dr Nisar Ali Mir Passes Away, Locals Remember Him for Compassionate Service

Observer News Service



SRINAGAR: Prominent physician Dr Nisar Ali Mir passed away on Friday, leaving his family, colleagues, patients and residents of his locality in deep mourning.

Dr Mir, son of late Mohammad Jafar Mir, breathed his last at around 12:30 pm on Friday. He was a resident of Nabdi Pora, Alamgari Bazar, Srinagar.

His demise has evoked widespread grief, with people from different walks of life remembering him as a dedicated medical professional, a compassionate human being and a doctor who remained deeply connected with the people he served.

Locals described Dr Mir as an exceptionally helpful and kind-hearted person who always made himself available to those in need. They said he would provide medical consultation and treatment free of cost to people from his locality, irrespective of their financial circumstances, earning him immense respect and affection.

Dr Rauf Hussain, a physician from Alamgari Bazar expressed profound grief over his demise, recalling his personal association with the deceased and describing him as a highly knowledgeable, dedicated and humane doctor.

He said Dr Mir was known for his gentle nature, humility and commitment to patient care, adding that he was held in high regard across Zadibal, Hawal and Alamgari Bazar.

Dr Tajamul Hussain Khan also paid a heartfelt tribute, remembering Dr Mir as a smiling and exceptionally gentle soul. Expressing grief over his demise, he prayed for Allah's forgiveness and eternal peace for the departed.

People have prayed for the departed soul and expressed solidarity with the bereaved family, wishing them strength and patience to bear the irreparable loss.

NC A 'Sinking Ship', Says BJP's Sat Sharma

Agencies

SRINAGAR: BJP's Jammu and Kashmir president and Rajya Sabha MP Sat Sharma on Friday described the National Conference (NC) as a "sinking ship", citing its recent electoral setbacks and reports of internal discontent within the ruling party.

Speaking to reporters in Jammu, Sharma, according KNO, said the NC's performance over the past two years reflected growing public dissatisfaction.

"The fact that the National Conference has failed to deliver over the past two years is, in itself, an indication that it is a sinking ship. The party has lost two by-elections. In Budgam, the Chief Minister vacated his seat, but another political party won the election. In Nagrota, the National Conference forfeited its deposit. This itself indicates that the party is a sinking ship and nobody would want to board a sinking ship," he said.

Calling the differences within the NC an internal matter, Sharma said the resentment among some legislators was understandable as, according to him, the government had failed to address public grievances and meet expectations.

"Even the MLAs feel that by remaining part of a political party that has failed to live up to people's expectations and address their grievances, they risk being sidelined. People have faced difficulties and hardships, and their concerns have not been addressed. They know the party could be pushed to the margins and, therefore, their anger is justified," he said.

Sharma also targeted NC president Dr Farooq Abdullah over his recent remarks on Pakistan and Kashmir, accusing him of making such statements to remain politically relevant and appeal to his vote bank.

"Dr Farooq Abdullah always tries to remain in the limelight. He knows that Article 370 has been buried and Article 35A has been abolished, but for the sake of vote-bank politics, he continues to make such statements," Sharma said.

He reiterated that the BJP-led Centre would not restore Articles 370 and 35A and claimed that people had understood the political intent behind such remarks and would respond accordingly—(KNO)

Pulwama Farmer Sets Up Solar-Powered Cold Storage

Agencies



PULWAMA: In a significant push towards modernising agriculture and strengthening the local vegetable-growing sector, a progressive farmer from Tahab area of south Kashmir's Pulwama district has introduced a solar-powered mini cold storage facility, offering local growers an opportunity to preserve their produce and fetch better market prices.

Farooq Ahmad, a resident of Tahab, has taken a different approach from the growing trend of converting agricultural land into orchards, turning his horticultural land back into agricultural fields and venturing into large-scale vegetable cultivation.

By adopting modern farming techniques and cultivating organic as well as improved varieties of vegetables, he is attempting to demonstrate the economic potential of vegetable farming. His initiative has also inspired other local growers to explore vegetable cultivation as a sustainable source of income.

To expand the effort through collective participation, he has brought together 29 other farmers under a Farmers Interest Group (FIG), with the objective of increasing production, promoting improved agricultural practices and strengthening farmers' access to markets.

A key component of this initiative is the installation of a 10-metric-tonne-capacity mini vegetable cold storage unit at Farooq's farmland, provided free of cost by an organic foundation. The facility operates on solar energy and is being described as the first such facility in the area.

"The cold storage unit is expected to address a longstanding challenge confronting vegetable growers, who often have limited options to preserve their harvested produce and are compelled to sell it immediately, sometimes at lower prices due to market fluctuations and excess supply," Farooq said.

With the facility, members of the FIG will be able to store their vegetables and release them into the market according to demand, particularly during the off-season, when better prices can be secured.

Farooq said modern agricultural technology had become indispensable for improving farm productivity and ensuring better economic returns, and that farmers could significantly enhance production even with limited resources by adopting scientific cultivation methods and making effective use of available technological facilities. —(KNO)

Blaze Renders 3 Families Homeless In Bandipora

Agencies

BANDIPORA: A massive fire rendered three families homeless at Quilmuqam village in North Kashmir's Bandipora district on Friday.

According to the details, the blaze caused extensive damage to the houses, leaving the affected families with little of their belongings. "Among victims was a family preparing for their daughter's wedding. Fire destroyed clothes, household items and other arrangements that were made for the occasion," said a resident.

"What was meant to be a joyous occasion for the family has now turned into a period of distress, as the wedding preparations they had made over time were reduced to ashes along with their home," he added. The blaze also engulfed a cowshed, causing further losses to the affected households.

Soon after the fire broke out, local residents rushed to the spot and joined Jammu and Kashmir Police personnel and Indian Army soldiers in efforts to bring the flames under control and prevent them from spreading to nearby structures.

The incident left the affected families devastated, with residents expressing concern over the loss of shelter and household belongings, particularly for the family whose daughter's wedding is approaching.

Locals have appealed to the district administration to assess the losses and provide immediate financial assistance, temporary shelter and rehabilitation support to the affected families.—(KNO)

Man Succumbs To Injuries After Falling From Building

BARAMULLA: A man succumbed to his injuries three days after falling from the second floor of a building in Palhalan area of north Kashmir's Baramulla district, officials said.

An official said that the man sustained injuries after falling from the building in Raipora, Palhalan, three days ago while engaged in shuttering work. He was shifted to a hospital, where he succumbed to his injuries today.

The deceased was identified as Nazir Ahmed Bhat, son of Mohammad Ramzan Bhat, a resident of Raipora, Palhalan.

Meanwhile, cognizance of the incident has been taken and a probe is underway—(KNO)

Foetus Found In Jammu's Bathindi

JAMMU: A dead foetus of a newborn baby was found in the Bathindi area of Jammu city on Friday morning, officials said.

An official said that the foetus referring to an unborn baby, was spotted by locals near Vidhata Nagar locality of Bathindi, Jammu, this morning.

He said police soon reached the spot and shifted it to Government Hospital, Gandhi Nagar, for medical examination, where doctors declared it brought dead.

The official said DNA analysis is being conducted to establish its identity and ascertain other relevant details, adding that an investigation into the matter is underway—(KNO)

Man Injured In Bear Attack In Poonch

POONCH: A 48-year-old man was injured in a bear attack in Haribudha village of Poonch district, officials said.

An official said that the man was injured after being attacked by a bear in Haribudha village of Poonch.

He was shifted to District Hospital Poonch for treatment and was later identified as Abdul Aziz (48), a resident of Haribudha village. Meanwhile, cognizance of the incident has been taken and a probe is underway—(KNO)

ACB books Former Revenue Officials Over Wrong Khasra, State Land Case

JAMMU: The Jammu and Kashmir Anti-Corruption Bureau (ACB) has registered an FIR against a then Naib Tehsildar, a Patwari and two private persons for facilitating the wrongful occupation of State land in Gurha Brahmana village of Jammu, officials said.

In a statement issued, an ACB spokesperson said the FIR was registered against the then Naib Tehsildar, Patwari and certain private persons for their alleged involvement in facilitating the wrongful occupation of State land at Gurha Brahmana.

He said the FIR was registered on the basis of Verification No. 02/2024, conducted into a complaint lodged by Sohan Singh. The verification prima facie revealed that the accused public servants had allegedly abused and misused their official positions and failed to discharge their duties in accordance with the law, thereby facilitating wrongful gain to private persons and causing consequential wrongful loss to the complainant as well as the State of Jammu and Kashmir.

The spokesperson said the complainant had alleged that he had purchased one kanal of land falling under Khasra No. 65-min through a registered sale deed dated 17.01.2005, followed by the attestation of Mutation No. 2229 dated 18.02.2005.

However, during verification, it was revealed that the land actually delivered to and occupied by the complainant fell under Khasra No. 96, which is recorded as State land.

He said the verification further revealed that the then Patwari Babu Ram and the then Naib Tehsildar Ram Lal Sharma, allegedly in connivance with private persons Chaman Lal and Ram Chand, facilitated the preparation and issuance of revenue documents on the basis of an unauthenticated Dasti Khaka, without properly verifying the authentic revenue records and the actual position of the land on the spot.

The spokesperson further said that the private persons, through their respective attorney holders, namely Ram Pal and Kasturi Lal, allegedly executed the sale deed and delivered possession of land falling under Khasra No. 96 instead of the land covered under Khasra No. 65-min. (Observer News Service)

Anantnag Man Killed as Car Plunges Into Gorge at Banihal–Verinag Top

ANANTNAG: A man was killed after the car he was driving skidded off the road and plunged into a deep gorge at Banihal–Verinag Top in south Kashmir's Anantnag district on Friday, officials said.

The deceased was identified as Zubair Ahmad, a resident of Urhanhall, Anantnag. He was driving a Hyundai Santro bearing registration number JK03D-7256 when the vehicle went off the road and plunged nearly 300 feet into the gorge, officials said.

A search and rescue operation was launched by police teams led by the Sub-Divisional Police Officer Qazigund, the Station House Officer Qazigund and the officer in charge of Jawahar Tunnel Police Post, with assistance from local residents.

The driver's body was recovered during the operation. The vehicle was completely damaged in the incident.

After completion of legal formalities, the body was handed over to the deceased's family.

Police have taken cognizance of the incident. [KNT]

Kashmir Maps 30,000 Chinar Trees In Digital Conservation Drive

SRINAGAR: Jammu and Kashmir has geo-tagged nearly 30,000 Chinar trees and created a digital database to document the iconic species, marking a major step towards digitally recording the region's natural heritage.

An official told the news agency—Kashmir News Observer (KNO) that the exercise is part of a wider initiative to identify and document prominent trees across the Union Territory, with QR-enabled metal identification plates being installed to make information about individual trees accessible through digital technology.

He said 13,500 such plates have been installed so far, including 10,000 on prominent Chinar trees in Kashmir and another 3,500 on Peepal and Bargad trees in Jammu region.

The official said that the progress was reviewed at a meeting chaired by Forests, Ecology and Environment Minister Altaf Ahmad Wani at the office of the Principal Chief Conservator of Forests and Head of Forest Force in Jammu.

During the meeting, officials informed the minister that geotagging of approximately 30,000 Chinar trees had been completed and their details incorporated into a digital database.—(KNO)

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