29th year OF PUBLICATION

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3 CRPF Men Injured In Kulgam Attack, One Critical

Forces Have Free Hand To Crack Down On Terrorists: LG | Hunt Launched For Suspected LeT Commander; Leaders Condemn Attack



Observer News Service

Srinagar: Three Central Reserve Police Force (CRPF) personnel were injured, one of them seriously, after suspected terrorists opened fire at a CRPF deployment in the Nowpora Akhran area of Mir Bazar in south Kashmir's Kulgam district on Wednesday afternoon.

The attack took place around 2:15 pm when two suspected terrorists targeted a CRPF party belonging to the force's 46th Battalion, triggering an immediate response from security personnel.

According to a senior police officer, the two attackers approached the area on a motorcycle from a cluster of trees located around 50 metres from the spot. One of them opened fire while the other provided cover.

The area, officials said, has dense vegetation that provided cover to the | More on P6

2 SPOs Go Missing In Kishtwar

Two Special Police Officers (SPOs) went missing in the remote Dachhan-Marwah area of Jammu and Kashmir's Kishtwar district on Wednesday, prompting a joint search operation by police and security forces. The missing personnel have been identified as Rashpal Kumar (40) and Babi Chand (54). According to preliminary reports, the two SPOs were accompanying an Army patrol heading towards Dherna post | More on P6

Ruhullah Exit Triggers Six-Month By-Poll Deadline

Lok Sabha seat fell vacant on November 3; Election Commission has until early May to conduct a poll unless a statutory exemption is invoked

KO Web Desk



SRINAGAR — The resignation of National Conference MP Aga Syed Ruhullah Mehdi from the Srinagar Lok Sabha constituency has set in motion a statutory deadline for holding a by-election, with the Election Commission required to fill the vacancy by May 2, 2027, under the existing electoral law.

The Srinagar parliamentary seat fell vacant on November 3, 2026, following Ruhullah's resignation, triggering the six-month timeline prescribed under Section 151A of the Representation of the People Act, 1951.

The provision mandates that a by-election to fill a casual vacancy in the Lok Sabha or a state legislature be held within six months from the date the vacancy occurs.

"Notwithstanding anything contained in Sections 147, 149, 150 and 151, a bye-election for filling any vacancy referred to in any of the said sections shall be held within a period of six months from the date of the occurrence of the vacancy," the Act states.

With the vacancy arising on November 3, the statutory deadline expires on May 2, 2027, making the coming months crucial for the Election Commission to announce and conduct the electoral exercise.

The law, however, provides two specific exceptions to the six-month requirement.

A by-election is not mandatory if the remainder of the term of the member whose seat has fallen vacant is less than one year. The exception also applies where the Election Commission, after consulting the Central Government, certifies that it is difficult to hold the by-election within the stipulated period.

Neither exception appears to apply to the Srinagar constituency at present.

The current Lok Sabha is scheduled to complete its five-year term on June 23, 2029. This leaves more than two years and seven months of the House's tenure following the November 3 vacancy, well beyond the one-year threshold prescribed under the Act.

Consequently, unless the Election Commission invokes the statutory exemption on grounds of difficulty in conducting the poll, the Srinagar constituency will have to elect a new representative within the stipulated six-month period.

The Election Commission will have to determine the timing of the by-election, taking into account the prevailing electoral calendar, administrative preparedness and other logistical considerations.

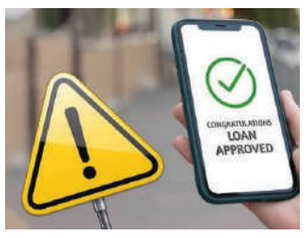
The poll could be conducted independently or clubbed with Assembly elections scheduled in several states early next year, depending on the Commission's assessment and election schedule.

Ruhullah's resignation has therefore not only created a political vacancy in one of Kashmir's most significant parliamentary constituencies but has also set the stage for another electoral contest in Srinagar.

The constituency, which has witnessed politically significant electoral battles in the past, will | More on P6

BEWARE!

Fake Loan Apps Pose Blackmail Threat: Police



KO Web Desk

Srinagar:Jammu and Kashmir Police on Wednesday cautioned people against fraudulent loan applications, warning that scammers could misuse users' personal photographs, contact lists and other sensitive information to threaten, harass or blackmail them.

In a public advisory, police urged people to verify the authenticity of loan applications before downloading them and exercise caution while granting permissions to such platforms.

Police warned that certain fake loan applications seek access to users' contacts, photographs and other personal data, which could subsequently be exploited for intimidation and blackmail.

It advised users against granting unnecessary permissions to mobile applications and stressed that access to personal information should be allowed only when essential.

The advisory also urged people to remain vigilant while using digital | More on P6

Snowfall Returns To Kashmir's Higher Reaches, Rain In Plains

Gulmarg, Sonamarg, Zojila Among Areas To Receive Snow; Traffic On Srinagar-Leh Highway Continue



Observer News Service

Srinagar: Fresh snowfall was reported from several higher reaches of Kashmir on Wednesday, while the plains received rainfall amid a change in weather conditions, bringing a wintry feel to the mountainous areas of the Valley.

Officials said snowfall was recorded at Zojila Pass, Sonamarg, Minimarg, Gumri, Kongdoori in Gulmarg, Sadna Top, Ferkin Top, Machil and Tulail Valley in Bandipora district's Gurez area.

The fresh spell covered mountain | More on P6

Remove Bottlenecks, Speed Up Development Works: CM

Chairs District Review Meeting In Udhampur, Calls For Fortnightly Review Of SASCI Projects



Observer News Service

Jammu: Chief Minister Omar Abdullah on Wednesday directed officials to remove bottlenecks and accelerate ongoing developmental works, stressing the need for timely completion of projects and effective utilisation of allocated funds.

The Chief Minister was chairing a comprehensive district review | More on P6



We Must Make J&K Cultural Centre Of Country: LG

Five-Point Roadmap Envisages Archive, Mobile Libraries, Writers' Residency

Observer News Service



Srinagar: Lieutenant Governor Manoj Sinha on Wednesday called for positioning Jammu and Kashmir as a major cultural centre of the country, stressing the need to preserve its rich literary traditions and take its cultural heritage to a wider national audience.

Inaugurating the Veshow Festival in Kulgam, the Lieutenant Governor said the festival had emerged as a symbol of the intellectual, literary and cultural consciousness of Jammu and Kashmir.

Addressing scholars, writers, poets, artists and literary enthusiasts, Sinha said the festival, launched in 2023, had evolved into a vibrant platform for dialogue, creativity and cultural exchange.

"The growing participation of writers and readers demonstrates that ideas and creative expression transcend geographical boundaries," he said.

Highlighting Kulgam's rich civilisational heritage, the LG said the district represented a unique cultural tradition where spirituality, creativity, nature and humanity had coexisted in harmony.

Recalling the contributions of Yogini Lalleshwari, Nund Rishi, Sayyid Hussain Simnani and other | More on P6

LG Inaugurates Four Facilities At SKUAST-K

Lieutenant Governor Manoj Sinha on Wednesday called for making technology and innovation accessible to small and marginal farmers, saying that the success of modern agricultural tools must be measured by their impact on farmers' incomes and livelihoods.
Addressing a gathering at Sher-e-Kashmir University of Agricultural Sciences and Technology of Kashmir (SKUAST-K), the Lieutenant Governor | More on P6

New ICMR Study To Probe Genetic Roots Of Autoimmune Diseases

Press Trust Of India



The Indian Council of Medical Research has funded a four-year study to investigate the genetic and immunological mechanisms underlying autoimmune diseases by studying families with multiple affected members, AIIMS doctors said on Thursday, appealing to SLE patients to get enrolled in the study.

The project titled 'Genomic Profiling and Identification of Targetable Shared Immunopathogenic Events in Multiplex Families with Autoimmune Diseases' has been awarded to Dr Dipyaman Ganguly of Ashoka University, Sonipat, Haryana, and Dr Ranjan Gupta, Additional Professor in the Department of Rheumatology, AIIMS, Delhi.

The study aims to build a nationwide cohort of 200 families in which multiple members are affected by autoimmune diseases. Each participating family must have at least one member diagnosed with systemic lupus erythematosus (SLE), commonly known as lupus, Gupta said.

The researchers will conduct genetic and immunological assessments of the enrolled patients and their family members to identify shared biological mechanisms that contribute to the development of these conditions.

The findings could help scientists better understand the disease processes involved and identify potential targets for developing new therapies, he said.

Autoimmune diseases occur when the immune system mistakenly attacks the body's own tissues. A family history of such conditions is associated with an increased risk of developing them, highlighting the importance of investigating genetic and shared immunological factors, Gupta said.

The four-year project will involve clinical centres at AIIMS Delhi; AIIMS Bibinagar, Telangana; Sanjay Gandhi Postgraduate Institute of Medical Sciences (SGPGIMS), Lucknow; St John's Hospital, Bengaluru; Nizam's Institute of Medical Sciences, Hyderabad; and the Kolkata Medical College. These centres will contribute clinical data and biological samples for the study.

Patients diagnosed with lupus and residing in Delhi-NCR can contact the centre at AIIMS Delhi to check their eligibility for participation, Gupta said.

Participation will be subject to eligibility assessment and the study's enrolment requirements.

KRISHI VIGYAN KENDRA SHOPIAN (Balapora)-192303

Sher-e-Kashmir University of Agricultural Sciences and Technology Kashmir

Phone No.: 7780853725

No.: AU/KVK/SPN/26-27/470 Date: 10-11-2026

AUCTION NOTICE

Auction of a cow bearing Tag No. 976594 at Krishi Vigyan Kendra Balapora, Shopian is scheduled to be held on Tuesday i.e., 17th November, 2026 at 11:00 AM. Therefore, interested persons/parties are requested to participate in the auction on aforementioned date & time. The auction committee will provide the terms & conditions of auction and successful bidder has to pay 100% payment/cost of cow on the spot.

DIPK-NB-2090/26
dated: 11-11-2026

Programme Coordinator
KVK Shopian

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as MAHMOODA BANO While as my actual name is MAHMOODA YASEEN C/O MOHAMMAD YASEEN KHAN R/O DARDSON KRALPORA KUPWARA District KUPWARA 193224 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
MAHMOODA YASEEN
C/O :- MOHAMMAD YASEEN KHAN
R/O :- DARDSON KRALPORA , KUPWARA FKO

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as SAIDA BEGUM While as my actual name is SADA BEGUM C/O BAKHTAWAR BHAT R/O BUMHAMA KUPWARA District KUPWARA 193222 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.

SADA BEGUM
C/O :- BAKHTAWAR BHAT
R/O :- BUMHAMA , KUPWARA FKO

NORTHERN RAILWAY

E-Tender Notice

Sr.DEN-III/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 against this tender towards tender document cost and earnest money only through only payment modes available on **www.ireps.gov.in** portal like net banking, debit card, credit card etc. Manual payments through Demand draft, Banker Cheque, Deposit receipts, FDR etc. are not allowed. For more information logon to **www.ireps.gov.in**

Tender Type		Tendering Section		Bidding System
Open		Works		Single Packet System
Date of Uploading Tenders		Bid Starting Date		Bid Closing Date/Time
06.11.2026		16.11.2026		30.11.2026/15:00 Hrs.
S.No.	Tender No.	Details of Tender		
1.	210-2026-27-ADEN-JUC	Misc. P.Way Works for track maintenance in the section of SSE/P-Way/JUC under ADEN-JUC.		
	Advertised Value (Rs.)	Earnest Money	Validity of Offer	Period of Completion
	68,41,931.95	1,36,800.00	60 Days	12 Months
	Similar nature of work:- "CTR/TRR/TFR/TTR including raising of track, screening, distressing of track, pre & post works for track maintenance machine like tamping machines/ ballast screening / regulating machines & TTR by T28."			
2.	211-2026-27-ADEN-II-ASR	Provision of new station building in lieu of old deteriorated, and provision of new water supply and drainage system at TTO on ASR-KEMK section under ADEN-II/ASR.		
	Advertised Value (Rs.)	Earnest Money	Validity of Offer	Period of Completion
	2,02,55,878.15	4,05,100.00	60 Days	12 Months
	Similar nature of work:- "Construction of building/quarters."			

Note: 1. Before bidding, bidders to check for any corrigendum issued against tender.
No.: 210-2026-27-ADEN-JUC & 211-2026-27-ADEN-II-ASR Date: 06.11.2026

SERVING CUSTOMERS WITH A SMILE 3949/26

IN THE COURT OF SUB-JUDGE/CHIEF JUDICIAL MAGISTRATE, SRINAGAR

PUBLIC NOTICE
CNR No.: JKSG020042292026
Filing No.: 5726/2026
Date of Filing: 01-08-2026

Arsalan Khan,
S/o Late Zahoor Ahmad Khan,
R/o House No. 21, Ram Bagh Extension,
Behind Zam Zam Hotel, Natipora, Srinagar ...**Plaintiff/Applicant**
Versus
1. Shahzada Akhter, W/o Late Zahoor Ahmad Khan.
2. Adnan Khan, S/o Late Zahoor Ahmad Khan.
Both residents of House No. 21,
Ram Bagh Extension,
Behind Zam Zam Hotel, Natipora, Srinagar
.3.**Union Territory of Jammu & Kashmir, through Commissioner/Secretary, Transport Department, Civil Secretariat, Jammu/Srinagar.**
4. **Regional Transport Officer, Srinagar. ...Defendants/Non-Applicants**

Whereas the above-named plaintiff has filed a suit for declaration and mandatory injunction before this Court, seeking transfer of vehicle bearing Registration No. JK01Q-3321 (Alto K10) from the name of its deceased registered owner, Late Zahoor Ahmad Khan, to his own name on the ground that he is a legal heir of the deceased.Notice is hereby given to the general public that any person having any objection to the above-titled suit may appear before this Court and file objections within 15 days from the date of publication of this notice. No objection shall be entertained beyond the stipulated period.

Dated: 05-11-2026

Sd/-
Sub-Judge/Chief Judicial Magistrate
Srinagar

walnut ads

OFFICE OF THE NAIB TEHSILDAR TILGAM

EXECUTIVE MAGISTRATE 1ST CLASS

PUBLIC NOTICE

It is hereby notified for the information of the general public that an application has been received from Mst. Fatima Begum, W/o Late Abdul Ahad Bhat, R/o Malik Pora, Pattan, seeking issuance of a Legal Heir Certificate in respect of her deceased husband, namely Late Abdul Ahad Bhat, S/o Ghulam Ahmad Bhat, R/o Malik Pora, Pattan, who passed away on 19-03-2026. The details of the legal heirs of the deceased are as under:

S. No.	Name of Legal Heir	Age	Relationship	Marital Status
1.	Fatima Begum	52	Wife	Widow
2.	Nisar Ahmad Bhat	34	Son	Married
3.	Waseem Ahmad Bhat	31	Son	Married
4.	Kulsuma Akhter	28	Daughter	Unmarried
5.	Mehvish Ahad	20	Daughter	Unmarried

Any person having any objection regarding the issuance of the Legal Heir Certificate in favour of the applicant, or having any claim with respect to the legal heirs mentioned above, is hereby called upon to submit his/her objections, along with supporting documentary evidence, before this office within 04 (four) days from the date of publication of this notice.

In case no objection is received within the stipulated period, it shall be presumed that there is no objection from any quarter, and the matter shall be processed further in accordance with the rules in vogue.

Naib Tehsildar
Tilgam Pattan

fko

PUBLIC NOTICE

I Mohammas Yahya Qazi S/o Qazi Mohd Yaqoob R/o Mughal Lane Naseembagh Srinagar hereby inform that my father Qazi Mohammad Yaqoob Expired in Dec 2025 who was the Registered Consumer of PDD having Electric Connection bearing Consumer (no.0204020010872) I paid our bill regularly now I intend to transfer the electric connection on my name "'Mohammad Yahya Qazi".
If any person or party has any objection in this transfer.He or they may file their objection in writing in the office of the AEE Sub Division Rainawari Srinagar within 7 (seven) days from the Date of Publication.No objection shall be entertained after stipulated Time Period.

Mohammad Yahya Qazi
S/o Late Qazi Mohd Yaqoob
R/o Mughal Lane Naseembagh Hazratbal Srinagar

Media line advt

PUBLIC NOTICE

The electricity connection with consumer **ID:0204040033122** registered in the name of SAFIA BEGUM is proposed to be transferred in favour of **Parvez Ahmed Mir R/o H.No.22 Lane No. 3, Bonibagh Lal Bazar.** If anybody has any objection, he/she may contact concerned department within 7 Days after that no objection shall be entertained.

Media Line Advt

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as MOHD RIYAJ While as my actual name is MOHAMAD RIYAZ KHAN C/O MOHAMAD RAZA R/O AKBARABAD DARYAL KUPWARA District KUPWARA 244925 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
MOHAMAD RIYAZ KHAN
C/O :- MOHD RAZA
R/O :- AKBARABAD DARYAL, RAMPUR FKO

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as TANVEER IQBAL While as my actual name is TANVEER AHMAD BAJARD C/O MUHAMMAD IQBAL BAJARD R/O PUTSHAI LOLAB KUPWARA District KUPWARA 193223 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
TANVEER AHMAD BAJARD
C/O :- MUHAMMAD IQBAL BAJARD
R/O :- PUTSHAI LOLAB , KUPWARA FKO

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as EHSAAN ISHTIYAQ While as my actual name is MIR EHSAN ISHTIYAQ C/O ISHTIYAQ AHMAD MIR R/O WAVOORA LOLAB KUPWARA District KUPWARA 193223 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
MIR EHSAN ISHTIYAQ
C/O :- ISHTIYAQ AHMAD MIR
R/O :- WAVOORA LOLAB , KUPWARA FKO

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as SAYEEDA BANO While as my actual name is SHAKEELA BANO C/O MUBARAK SHAH PEERZADA R/O NAGRI MALPORA KUPWARA District KUPWARA 193222 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
SHAKEELA BANO
C/O :- MUBARAK SHAH PEERZADA
R/O :- NAGRI MALPORA , KUPWARA FKO

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as RONIK JAAN While as my actual name is RONAK JAAN C/O YAQOOB BASHIR DAR R/O BRAMRI KUPWARA District KUPWARA 193222 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
SHAKEELA BANO
C/O :- YAQOOB BASHIR DAR
R/O :- BRAMRI , KUPWARA FKO

PUBLIC NOTICE

It is hereby notified to the general public that my daughter namely Misbah Farooq, daughter of Farooq Ahmad Dar resident of Chatterhama Hazratbal srinagar, was born on [11/08/2014] at my parental home at (Chatterhama]. Her birth was not registered with the concerned Birth & Death Registration Authority at the time of my birth. I am now applying for registration of my birth and issuance of a Birth Certificate. Any person having any objection regarding the above-mentioned particulars may submit the same before the concerned authority within within a week at the most.

FAROOQ AHMAD DAR R/O CHATTERHAMA

ABASS ADVT.

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as ALEEZA RAFIQ While as my actual name is ZAINAB RAFIQ C/O MOHD RAFIQ GANIE R/O QASBA KALAROOS KUPWARA District KUPWARA 193222 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
ZAINAB RAFIQ C/O :- MOHD RAFIQ GANIE
R/O :- QASBA KALAROOS , KUPWARA FKO

PUBLIC NOTIC

This is to the general public that the name of my Daughter as mentioned in her Aadhar Card bearing Aadhar No 807712428093 has been incorrectly recorded as ABROO ASHRAF while as her actual name is AABIRU ASHRAF. Now I want to apply for the correction of same in her Aadhar from old name ABROO ASHRAF to new name Aabiru Ashraf . In future she will be known as Aabiru Ashraf . Any person who has any objections or concerns regarding these changes is requested to raise them within 07 days from the date of this notice.

Name -Aabiru Ashraf
D/O - Muhammad Ashraf Dar
R/O- PETH MAKHAMA MAGAM BUDGAM J&K 193401 FKO

PUBLIC NOTIC

This is information for the general public that in Birth Certificate of my daughter MUNAZA DILSHAD the fathers name is entered as DILSHAD AHMAD BEIGH while actual fathers name is DILSHAD AHMAD BAGH. Now i want its correction, in this regard if anybody having any objection may contact BLOCK DEVELOPMENT OFFICER WATERHAIL BUDGAM with in a period of seven days. No objection shall be entertained after that.
DILSHAD AHMAD BAGH F/o MUNAZA DILSHAD
R/o WATERHAIL BUDGAM
CELL. 7006957294 MCB

PUBLIC NOTIC

This is information for the general public that I want to change the name of my son from TAHREES YAQOOB To MUSAIB YAQOOB GANAIE in adhar bearing number 521040156107, school records in Date of Birth Certificate, in this regard if anybody having any objection may contact Concern departments with in a period of seven days. No objection shall be entertained after that.
MOHAMMAD YAQOOB GANAIE
F/O MUSAIB YAQOOB GANAIE
R/o KULBUGH KHANSAHIB BUDGAM. MCB

PUBLIC NOTIC

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
S/O FAROOQ AHMAD BHAT MCB
R/O OMPORA BUDGAM

PUBLIC NOTIC

The mother's name of my son, Sheikh Jasir has been wrongly written in his school records as Samirah Manzoor while her correct name is Sameerah Manzoor. Now I have applied for the correctio of the same if anybody has any objection in this regard he/she may file them in the office of the Allama Iqbal Institute Of Education Chanapora Kunzer Baramulla within seven days. After that no objection shall be entertained.
Tariq Ahmad Sheikh
F/o Sheikh Jasir BMG
R/o Pinjoora (KAWARHAMA)

PUBLIC NOTIC

This is to inform general public that the name of my Daughter as mentioned in her Aadhar Card bearing Aadhar No 6802 4733 4033 has been incorrectly recorded as Madhiya Qasim while as her actual name is Madhiya Zehra. Now I want to apply for the correction of same in her Aadhaar from old name Madhiya Qasim to new name Madhiya Zehra . In future she will be known as Madhiya Zehra. Any person who has any objections or concerns regarding these changes is requested to raise them within 07 days from the date of this notice.
Name -Mohammad Qasim Hajam
F/O - Madhiya Zehra
R/O- Salman Abad Magam Budgam
J&K Pincode- 193401 fko

PUBLIC NOTIC

I have changed my name from (old name) Abdul Rehman to Abdul Rehman Khosa In future I will be known as Abdul Rehman Khosa if anybody is having any objection he/she may contact passport office, Srinagar within & 7 day. After 7 days no objection will be accepted.

mko

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as TAWQEER AHMAD While as my actual name is TAWQEER TIMIN C/O LATIF AHMAD BHAT R/O SHIHIL HAL HANDWARA KUPWARA District KUPWARA 193221 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
TAWQEER TIMIN
C/O :- LATIF AHMAD BHAT
R/O :- SHIHIL HAL HANDWARA , KUPWARA FKO

PUBLIC NOTIC

This is inform to the general public that my name has been wrongly mentioned in my aadhar as UMESA JAN While as my actual name is UMAISA TAWSEEF C/O TAWSEEF AHMAD GANIE R/O CHEERKOOT LOLAB KUPWARA District KUPWARA 193223 Now I want to apply for the correction of the same if anybody is having any objection he/she may contact concerned authority within the period of seven days after that no objection will be entertained.
UMAISA TAWSEEF
C/O :- TAWSEEF AHMAD GANIE
R/O :- CHEERKOOT LOLAB , KUPWARA FKO

SMC Activates Zonal Teams, Control Room For Winter Preparedness

Observer News Service

SRINAGAR: Srinagar Municipal Corporation (SMC) Commissioner Dr Basharat Qayoom on Wednesday reviewed the Corporation's winter preparedness, directing field teams to remain alert and ensure a swift response to weather-related emergencies, including snowfall, waterlogging and disruption of civic services.

The review meeting, held at the SMC Central Office in Karan Nagar, assessed the availability of manpower, machinery and essential equipment, snow clearance arrangements and the functioning of field-level and monitoring teams. The Commissioner also reviewed the action taken on directions issued during the previous meeting.

Dr Basharat directed all concerned officers to ensure that field teams and machinery remain readily available for immediate deployment in the event of adverse weather conditions. He stressed the need for close coordination among different wings to address public grievances and ground-level issues without delay.

Reviewing snow clearance arrangements, he called for both manual and mechanised measures across all municipal wards, with priority to major roads and routes connecting hospitals, ration depots, shrines and government institutions. Adequate manpower, he said, must be deployed for clearing interior lanes, narrow streets and footpaths inaccessible to snow clearance vehicles.

The Commissioner was informed that vehicles sent for repairs had been restored and were ready for deployment. He directed that the entire snow clearance fleet, along with the required manpower, be kept on standby.

He was also informed that zonal- and ward-level teams had been constituted to respond to weather-related situations. Emphasising the importance of effective dewatering, Dr Basharat directed officials to keep permanent dewatering stations functional and position high-capacity mobile pumps at vulnerable and low-lying locations to tackle waterlogging caused by rainfall and snowmelt.

He further stressed the need for effective functioning of the Snow Monitoring Committee and the 24-hour Control Room, directing them to maintain regular communication with field teams and ensure prompt action on complaints regarding snow accumulation, blocked roads and waterlogging.

The Commissioner called for continuous field supervision, accountability and coordination among all concerned wings, stressing that winter preparedness must translate into effective ground-level arrangements to minimise public inconvenience and ensure uninterrupted civic services throughout the season.



File Photo

Tired of Late-Night Weddings, Kashmir Wazas Fix 10 PM Deadline

Press Trust of India

Srinagar: Tired of endless wait for the groom's arrival, Kashmir's traditional chefs, known as 'waza', have set a 10 pm deadline on serving wazwan at weddings.

At a conference at a marriage hall in Rajouri Kadal area of the city, wazas discussed the "inhuman conditions" they are made to work under while serving the multi-dish 'wazwan' to guests at weddings and other functions.

The chefs unanimously decided they will not serve food after 10 pm.

Kashmir Waza Association president Ghulam Nabi Waza said his community has suffered in silence for too long.

"It takes several hours to prepare the dishes, and usually we work late into the night. Then we are expected to start serving lunch from around 1 pm till 6 pm, which is followed by dinner, which starts well into the night," Waza said.

And if the chefs are cooking at the bride's home, they must wait for the groom and his entourage to arrive, which usually happens past midnight, he complained.

"There have been incidents where the maulvi left without solemnising the nikah because the groom did not turn up till 1 am. We are also humans. So we now set the 10 pm deadline," Waza said.

He said going late to wedding feasts has become fashionable and appealed to the people to get rid of this bad habit.

"There are so many people attached with the wazwan, and they too have the right to dignified working hours," he added.

Several chefs complained of maltreatment by their clients.

"For example, we are not provided a proper place to sleep. We work long hours and need some time to rest before we prepare ourselves for the next day's gruelling routine. The hosts should take care of that aspect," said one of the chefs.

Experts Discuss NEP-2020 Implementation At National Education Conclave



Observer News Service

SRINAGAR: Experts, policymakers and academicians from across the country deliberated on the implementation of the National Education Policy (NEP) 2020, higher education reforms and competency-based learning at the National Education Conclave-2026 held at Government College of Education, Srinagar, on Tuesday.

The conclave was organised by the college's Innovation and Action Research Cell under Cluster University Srinagar to bridge the policy framework of NEP-2020 with its implementation challenges in Jammu and Kashmir.

The discussions focused on the translation of structural and curricular reforms into institutional practices in higher education, besides competency-based education, holistic progress cards and learner development in school education.

Prof. Dinesh Singh, Vice Chairman, J&K Higher Education Council, emphasised nurturing students' individual interests and connecting education with real-world challenges. He said collaborative learning and problem-solving were essential for preparing students for the demands of the 21st century.

Cluster University Srinagar Vice Chancellor Prof. Mohammad Mobin stressed that NEP-2020 implementation must prioritise quality, research and institutional collaboration. He also called for transforming teachers into mentors, facilitators and researchers.

SWD Holds Awareness Programmes on Welfare Schemes In City

Observer News Service

SRINAGAR: The Social Welfare Department (SWD), Srinagar, organised community awareness programmes at Tailbal to educate people, particularly women and girls, about various government welfare schemes aimed at promoting social and economic empowerment.

Organised through the SANKALP-Hub for Empowerment of Women (HEW), the programmes focused on scholarship schemes, sponsorship assistance, skill development courses and social security initiatives.

Participants were briefed about eligibility criteria, application procedures and benefits available under different government schemes to help deserving beneficiaries access available support.

Police To Organise More Youth Sports Events In Nov, Dec: SSP

Observer News Service

Srinagar: Srinagar Police will organise more sports tournaments and youth engagement programmes across the city during November and December under its Civic Action Programme (CAP), SSP Sandeep Chakravarthy said on Wednesday.

The initiative aims to encourage young people to participate in constructive activities, particularly sports and education, and keep them away from negative influences.

Speaking to reporters on the sidelines of the final match of a 10-day football tournament organised by J&K Police, Chakravarthy said the Civic Action Programme was designed to provide direction and positive opportunities to the younger generation.

"The main aim of this Civic Action Programme is to keep our young population, who are the future of our country, engaged in constructive activities and give them the right direction. There are several negative influences in society, and we have to keep our youth away from them," he said.

The SSP said J&K Police would continue organising such initiatives and extend support to youngsters whenever required.

"J&K Police is always with the youth. Whatever support they need in difficult times, J&K Police is at the forefront to support them," he said.

Congratulating the winners, runners-up and participants, Chakravarthy said the football tournament concluded with an exciting final that was decided through a tie-breaker and penalty shootout.

Emphasising the importance of sports, he said football teaches teamwork, discipline and collective effort, which are essential both on and off the field.



SAD DEMISE

With profound grief and sorrow, we inform the sad demise of



Mohd Maqbool Tantray
S/o Ghulam Qadir Tantray,
R/o Goripora, Hyderpora, Sanat Nagar,
who left for his heavenly abode on Tuesday, 10th November, 2026. May Almighty Allah grant the departed soul Jannat-ul-Firdous. Ameen.

Mourning will be observed for three days only.

Bereaved
Zaffar Ahmad Tantray, Ajaz Maqbool Tantray (Sons)
Contact: 7006975704

- 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

1 Jumada al-Sani
1448

PRAYERS

FAJR	5: 36
ZUHR	12:14
ASR	3: 51
Magrib	5: 31
ISHA	6: 53

This Day In History

- 1918 - Russia cancels Treaty of Brest-Litovsk
- 1921 - US, France, Japan & British Empire sign a Pacific Treaty
- 1956 - US Supreme Court rules race separation on buses in Alabama unconstitutional
- 1979 - Ronald Reagan in New York announces his candidacy for US President
- 1980 - US spacecraft Voyager 1 sends back 1st close-up pictures of Saturn
- 1982 - Vietnam Veterans Memorial opened in Washington D.C., featuring the names of over 58,000 US soldiers who were killed or missing in the Vietnam War
- 1986 - NASA launches space vehicle S-199
- 1986 - US President Reagan confesses weapon sales to Iran
- 1990 - Saudis ask US for rights to bid on SPR (Strategic Petroleum Reserve) crude
- 1993 - Pakistani minister of Foreign affairs Faruk Laghari elected president
- 1994 - Sweden agrees to join European Union
- 2001 - Doha Round: The World Trade Organization ends a four-day ministerial conference in Doha, Qatar.
- 2001 - War on Terrorism: In the first such act since World War II, US President
- George W. Bush signs an executive order allowing military tribunals against foreigners suspected of connections to terrorist acts or planned acts on the United
- States.
- 2001 - US President George W. Bush orders that the Strategic Petroleum Reserve be filled to capacity over the next few years
- 2002 - Iraq disarmament crisis: Iraq agrees to the terms of the UN Security Council Resolution 1441.
- 2007 - An explosion hits the south wing of the House of Representatives of the
- Philippines in Quezon City, killing four people, including Congressman Wahab
- Akbar, and wounding six.
- 2017- 7.3 earthquake hits near Halabjal, Iraq, on border with Iran, killing over 500 people, with 7,000 injured
- 2017- For the first time Prince Charles lays the wreath to Great Britain's war dead, replacing Queen Elizabeth
- 2019- 550th anniversary of the birth of Guru Nanak - the founder of Sikhism celebrated in India and Pakistan
- 2019- Disney launches its film and television streaming service Disney+
- 2019- Former Bolivian President Evo Morales takes asylum in Mexico
- 2019- Israeli forces kill senior commander of Palestinian Islamic Jihad militant group in the Gaza Strip with Palestinian militants setting off retaliatory rockets at Israel
- 2020- US President-elect Joe Biden announces Ron Klain will be his White House Chief of Staff
- 2021- At least 68 inmates killed in new fighting at Ecuadorean prison, the Litoral Penitentiary, Guayaquil, following earlier violence in September
- 2022 Two vintage aircraft crash in midair at the Wings Over Dallas WWII Airshow, killing all six people
- 2023- Unprecedented heatwave in Brazil affects more than 3,000 towns with Rio de Janeiro reaching 42.5C - very high humidity makes it feel like 58.5C
- 2023 WHO calls for attacks on and around hospitals in Gaza to stop, with newborn babies reportedly dying as a result of power, water and oxygen cuts
- 2024 "Orbital" by British writer Samantha Harvey, set on the International Space Station, wins the 2024 Booker Prize for fiction

PUBLIC NOTICE

I, Abid Hussain Father of Mir Ahmad Tabaan R/o Vicharnagh Nowshera Srinagar, do hereby inform general public that I want to correct the name of my son in his school records at **Bilaliya Educational Instt. Lalbazar Srinagar, Class 1st (Red)** from **AHMAD TABAAN** to **MIR AHMAD TABAAN** as per his Aadhaar card. If anybody has any objection in this regard, he/she may contact the said school within 7 days from the date of publication of this notice. ABASS ADVT.

ABID HUSSAIN F/O MIR AHMAD TABAAN
R/O VICHARNAGH NOWSHERA, SRINAGAR

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KO VIEW

A Timely Intervention

Kashmir's wedding culture has developed a habit of ignoring time, often at the expense of those hired to prepare traditional wedding feasts.

The Waza Association's decision to stop serving food after 10 pm is a welcome step towards changing this practice.

Late-night celebrations have turned working hours into long, exhausting nights for chefs and their assistants.

At a meeting in Rajouri Kadal, Srinagar, on November 10, hundreds of Waza Association members unanimously agreed that dinners at weddings and other social functions must end by 10 pm. The decision also allows assistants and other workers employed by Wazas to leave if hosts delay dinner beyond the agreed time.

The importance of this decision lies in the fact that an entire occupational community has come together to set limits on working hours that have long been treated as unimportant.

The problem goes far beyond weddings.

Engagements, Phir Sal, seventh-day functions and Nikah ceremonies have also become occasions where announced timings are rarely followed. Hosts may announce a 10 pm Nikah, but the ceremony may begin or end around 1:30 am. Some wedding dinners are served around Fajr time.

Such delays leave workers waiting for hours beyond their agreed working time, with little say in how long their duties will continue.

Kashmir's love for Wazwan and its traditions of hospitality cannot justify treating workers this way. Wazas and their assistants are hired professionals, rather than people who are expected to remain at a host's service indefinitely.

Their time is valuable, and they should have reasonable working hours.

When hosts expect workers to stay well beyond the agreed schedule, the burden of poor planning falls on those who have the least control over the event. Hosts decide when ceremonies begin and end, while chefs and their teams pay the price for delays.

The association's decision puts the responsibility back on hosts and organisers.

They must plan ceremonies properly, keep proceedings on schedule and make sure guests are served on time. Announcing a dinner time means little if no effort is made to follow it. A common deadline gives chefs and their assistants a clear basis to leave when their agreed working hours are over.

The decision also brings attention to the basic facilities provided to Waza teams during functions, including proper bedding and other amenities. Limiting working hours is important, but workers should also have decent facilities and comfortable conditions while they are on the job.

The real test will be how consistently the association enforces its decision. Its members must stand together so that individual hosts cannot ignore the rule or pressure workers into staying longer. Families organising weddings and other functions must also support the move.

Kashmir can celebrate its food traditions without exhausting the people behind them. True hospitality means treating workers with the same consideration as guests.

Keeping chefs up until dawn is extravagance, rather than courtesy.

The Business of Preschooling in Kashmir

As families face steep admission payments, compulsory book packages and repeated fee increases before their children reach LKG, Kashmir needs a transparent system that protects parents while allowing legitimate early-childhood institutions to remain financially viable.



Irshad Mushtaq



A child has barely learnt to speak in complete sentences when the family begins confronting a financial commitment that can run into thousands of rupees.

Admission payments come first, followed by monthly tuition, annual charges, uniforms, books and activity packages.

Parents may accept the cost of responsible supervision, trained staff and suitable premises. But their unease begins when an institution demands a substantial payment before admission, prescribes expensive materials and announces another increase the following year without explaining the method.

Kashmir's preschool industry has grown into a space where parents often struggle to distinguish daycare from early education, and legitimate institutional expenditure from collections that need regulatory scrutiny.

The difference is important because a toddler centre, crèche, playgroup and recognised preschool may operate under different permissions. A signboard alone cannot establish an institution's legal position.

The assumption that regulation begins only at UKG also needs examination.

Reports concerning a November 2025 direction by the Committee for Fixation and Regulation of Fee of Private Schools, commonly known as FFRC, indicate that crèche-cum-schools providing structured education, including Pre-Nursery and Nursery, were expected to obtain recognition and submit fee-regulation files.

The concern was that some establishments were conducting schooling under the description of daycare.

This does not automatically place a daycare-only service under the same rules as a recognised school. It does, however, make the institution's actual activities, permissions and applicable orders important.

Parents should know whether their child's centre provides supervision, developmental activities or structured preschool education, and which authority oversees its operations.

Kashmir also lacks a verified, consolidated public figure establishing how many registered play schools operate in the valley.

Available material does not establish their average revenue, expenditure or profit margins either. Reports on the November 2025 direction say Chief Education Officers were asked to provide lists of crèche-cum-schools in their jurisdictions.

Publishing an updated register would allow families to check recognition, permitted activities, responsible authorities and approved fees before signing an admission form.

The financial questions become more pressing when admission payments are taken into account.

Section 20E of the J&K School Education Act, 2002, reproduced in the High Court's January 28, 2026 judgment in New Convent High School v. Union of India and Others, identifies permitted fee categories, including tuition, annual and transport fees, genuinely voluntary special-purpose fees and other charges approved through the prescribed process. Its proviso addresses admission fees and collections under other names beyond that framework.

An institution cannot establish the legality of a collection simply by calling it a development contribution, registration amount or admission fee. Covered institutions must be assessed against the applicable approval and legal provisions.

Parents should receive an itemised receipt stating the amount, date and purpose, along with written withdrawal and refund conditions. Cash payment alone establishes neither fraud nor unlawful conduct, but unexplained collections warrant documentary scrutiny.

Annual increases present another difficulty.

Salaries, rent, electricity and maintenance cost money, and private institutions need sufficient income to provide competent early-childhood education.

The January 2026 High Court judgment reproduces Rule 7 of the 2022 fee rules, under which a fee determination remains binding for three years. An institution seeking modification during that period must apply to the committee.

Any assessment of a new fee demand must follow the applicable order and its conditions. The material reviewed does not establish a general right to increase fees by a fixed percentage every year.

Financial scrutiny should also examine the difference between legitimate surplus and profiteering.

Enrolment multiplied by advertised tuition cannot establish a school's profit. Actual receipts must be considered alongside salaries, premises, maintenance, materials, administration and initial investment.

Without accounts, claims about extraordinary profits remain speculation. Without scrutiny, however, parents have little means of testing institutional explanations.

Complaints reported in Kashmir about compulsory book packages costing 8,000 to 10,000 make this question particularly pressing.

Preschools should explain the purpose of prescribed workbooks, activity materials and learning aids. Families should know which items are compulsory, which are optional, whether materials can be reused and whether purchases can be made independently.

Allegations of commissions or inflated arrangements need evidence and investigation rather than blanket accusations against schools and booksellers. International experience provides useful policy ideas.

Singapore's Anchor Operator scheme links public funding for selected providers with monthly fee caps of S$610 for full-day childcare, S$1,235 for infant care and S$150 for kindergarten, excluding GST. Its Partner Operator scheme for 2026-2030 covers 380 childcare centres run by 33 providers, with caps of S$650 for childcare and S$1,290 for infant care for Singapore Citizen children, excluding GST.

Singapore also provides basic monthly assistance of S$300 for full-day childcare and S$600 for infant care to eligible families meeting the relevant working criteria, alongside additional means-tested subsidies. Plans announced for 2025-2029 include nearly 40,000 additional infant and childcare places, among them approximately 6,000 infant-care places.

The approach connects institutional support with defined affordability commitments.

England has pursued a different route.

Since September 2025, eligible working families have been entitled to 1,140 government-funded early-years hours annually, generally taken as 30 hours weekly over 38 weeks.

The government estimated annual savings of £7,500 for eligible families using the full entitlement and reported 530,000 children benefiting from the expansion.

Its figures also indicate that one in seven parents using funded hours had increased their working hours since April 2024.

These figures concern England, and they cannot simply be transferred to Kashmir.

Tamil Nadu provides a relevant Indian example through its private-school fee committee, which examines expenditure information and publishes district-wise fee determinations, generally binding for three academic years. Its framework offers a procedural lesson: approved charges should be identifiable and institutional financial claims should face examination.

J&K has its own fee-regulation framework.

Reporting on a March 2026 framework describes play-school inspections covering building and fire safety, sanitation, drinking water, suitable spaces and safe materials. The test of such initiatives lies in public access to their results.

Parents should be able to verify registration, inspect applicable fee approvals, identify complaint authorities and understand inspection outcomes.

Anganwadi services and government-school preschool provision must also enter this assessment rather than leaving private centres as the sole focus.

Kashmir needs a searchable register, transparent annual cost statements, itemised receipts and accessible complaint procedures.

Policymakers should examine household incomes and institutional expenditure before deciding whether subsidies or broader restrictions are appropriate.

A family's willingness to invest in a child's first years of learning should never become a substitute for financial accountability.

Private institutions need the freedom to recover legitimate costs, while parents need evidence that the sums demanded follow the law.

The first admission form is the proper place to establish that relationship, long before a child reaches LKG.

The author is a Srinagar-based financial educator, and can be reached at drm757@gmail.com.

India's Climate Finance Has a Delivery Problem

As extreme weather takes a growing toll on lives, crops and homes, India is seeking more international adaptation money. But its own public finances still lack the systems to ensure that the money reaches the places and people who need it.



Sri Varshith Kumar Reddy E

The argument India takes to the climate negotiations in Antalya this month will be well-known: developing countries need more money to adapt to a warming planet, and wealthy nations have fallen short of their financial commitments.

The numbers support India's case, but there is a question New Delhi must answer alongside its demand for a larger share of international finance.

Can the country account for the money it already spends, identify where it falls short and ensure that funds reach the communities facing the greatest risks?

India's climate finance problem starts even before the money runs out. It begins with the absence of a clear public account of what adaptation costs, where the money goes and what it achieves.

The scale of the challenge is visible in the damage already recorded.

The Centre for Science and Environment and Down To Earth found that extreme weather affected 92 per cent of the days in the first nine months of 2026. The events killed 3,220 people, damaged 4.25 million hectares of crops, destroyed 128,334 houses and claimed 47,244 livestock.

Over five years, extreme weather has taken about 16,200 lives, nearly two-thirds of them since 2024. The year 2025 recorded 4,064 deaths, the highest annual toll in that period.

Farmers have been exposed even before the monsoon sets in.

Between March and May 2026, extreme weather damaged 0.73 million hectares of crops, the second-highest pre-monsoon loss in five years. Behind that figure are households whose income depends on a harvest surviving the weather, and whose capacity to recover depends on access to credit, insurance and public assistance.

Government allocations have grown in response, although the increase remains modest beside the scale of the damage.

The Sixteenth Finance Commission has recommended 2,83,807 crore for national and state disaster funds between 2026 and 2031, about 24 per cent above the 2,28,616 crore allocated in the previous cycle.

The mitigation component has grown faster. State and national mitigation funds together will receive 60,731 crore, a 33 per cent increase.

That is progress, but mitigation still accounts for barely a fifth of the total disaster fund corpus. Response and recovery absorb the larger share.

India continues to devote far more institutional attention to dealing with disasters after they strike than to reducing the damage before the next flood, heatwave or cloudburst.

The financing difference becomes harder to ignore when state plans enter the calculation.

A Climate Policy Initiative study published in October 2026 estimates that twelve state climate action plans imply roughly 8 trillion in adaptation spending by 2030, close to 1 trillion annually.

Against this, annual allocations through mitigation windows stand at roughly 12,000 crore.

The comparison involves different funding purposes and costing methods, but the distance between projected needs and available public resources is considerable.

McKinsey's November 2026 study estimates that adaptation could consume up to 3 per cent of India's GDP under a 2-degree Celsius pathway, compared with about 0.5 per cent in wealthy economies.

The Union Budget provides little help in understanding how much India currently spends on climate adaptation. The government publishes no separate climate budget, although several states have begun doing so.

Odisha's 2026-27 climate budget provides an example of how expenditure can be classified and presented. A national taxonomy for identifying climate-related spending remains unfinished, with completion expected by the end of the 2026-27 financial year.

Without such accounting, the government cannot establish which allocations reduce exposure to climate risks and which simply appear under broader infrastructure or development programmes.

A statement of adaptation expenditure, attached to Union Budget schemes and accompanied by measurable outcomes, would give Parliament and state governments a clearer picture of public spending.

The financing architecture also leaves borrowers stranded between grants and commercial markets.

The Urban Challenge Fund, with 1 lakh crore in central assistance intended to catalyse 4 lakh crore in city investment, relies on the Centre contributing 25 per cent and markets supplying at least 50 per cent. Its 5,000 crore guarantee window covers 70 per cent of a first loan, up to 7 crore, for smaller towns and cities in hilly and northeastern regions.

That provision recognises the difficulty small municipalities face in borrowing.

A mid-sized city seeking several hundred crore rupees to rebuild stormwater drainage before another cloudburst, however, remains outside this limited guarantee arrangement.

Pooled resilience bonds, supported by a central first-loss guarantee, could give such cities access to longer-term capital.

Insurance offers another missing piece.

Discussions with insurers on a national climate-linked catastrophe pool began in October 2025, but have yet to produce a formal proposal.

Kerala has asked the Centre to consider catastrophe bonds. Ahmedabad's heat insurance provides a more immediate example of how protection can work. Workers receive payouts of 750 to 1,250 against a premium of 354 when temperatures cross specified thresholds.

A national catastrophe pool could build on such arrangements through legally defined triggers, premium contributions and pre-agreed payouts.

The workplace also needs a place in India's adaptation policy.

In April 2026, more than 40,000 garment workers in Noida protested against twelve-hour shifts in temperatures approaching 42 degrees Celsius. The Occupational Safety, Health and Working Conditions Code gives the Centre authority under Section 23 to prescribe workplace temperature standards, but a national threshold has yet to follow.

A wet-bulb globe temperature standard, supported by paid cooling breaks, would place part of the cost of protecting workers on employers. United Nations Environment Programme (UNEP) estimates that private adaptation needs in developing countries amount to about $260 billion annually.

Banks complete the financing chain, but their role remains constrained by weak disclosure.

The Reserve Bank shelved mandatory climate disclosures for banks in January, despite reports that draft guidelines were ready. Differences with the market regulator's lighter corporate disclosure framework contributed to the decision.

But without reliable information about flood and heat exposure, lenders struggle to assess the risks attached to municipal borrowing.

UNEP estimates that developing countries will need $305 billion annually for adaptation by 2035, rising to $420 billion after inflation.

International public adaptation finance reached between $28.2 billion and $31.7 billion in 2024. Even tripling those flows would meet only 20 to 29 per cent of the inflation-adjusted requirement.

Loans accounted for 55 per cent of adaptation finance, while the cost of capital can more than double the expense of capital-intensive projects.

India is right to demand a stronger international financing commitment at Antalya, but its credibility will depend on what happens at home.

A climate budget that counts expenditure, a catastrophe pool that pays before recovery becomes a desperate exercise, guarantees that reach larger cities and workplace standards that protect people exposed to extreme heat would give that demand substance.

The world may eventually write a larger cheque. India must first build a public financial system capable of showing where it goes, who receives it and what changes when it gets there.

The author is a pracademic working on government policy and public institutions. He can be reached at varshith7.reddy@gmail.com.

Why Kashmir Stigmatizes Second Marriages

A divorced man's fear of social rejection reveals how Kashmiri families turn a failed marriage into a lifelong judgment, often trapping people in unhappy relationships.



Mohammad Ilyas Bhat

A few years ago, I watched a young man struggle with a marriage that had lost its meaning.

His wife wanted to leave, and relatives, including me, tried to persuade the couple to reconcile.

We kept hoping that time, patience and family intervention might repair the relationship.

Eventually, the effort came to an end, and we suggested an amicable separation.

But the young man refused.

His uncle had told him that divorce would leave a permanent stain on his name. A divorced man, he had been warned, would find it difficult to secure another marriage.

So he decided to remain in an unhappy household because he feared what society would say about him outside it.

I have thought about that case and conversation many times since.

The young man was confronting two different types of failure, one within his marriage and another imposed by the society around him.

His relationship had broken down, but the greater fear was the judgment that would follow if he acknowledged it.

Such thinking has turned marriage into a social arrangement from which leaving can seem more damaging than staying, even when affection, understanding and the possibility of reconciliation have disappeared.

Marriage is a serious commitment, and Islam places great value on patience, responsibility and reconciliation between spouses.

Ending a relationship should never be treated casually, but a marriage can fail for reasons that have little to do with a person's character.

Two people may discover that their temperaments are incompatible. Family interference, financial difficulties and incompatible expectations can make a shared life unbearable.

Sometimes one partner is responsible, sometimes both contribute to the breakdown, and sometimes circumstances defeat their best intentions.

None of these experiences should become a permanent judgment on the people involved.

Our religion gives us a striking example of how differently we could approach the subject.

The Prophet Muhammad, peace be upon him, married Khadija, a woman of standing who had been married twice before. Her previous marriages did not diminish her worth or prevent her from becoming his beloved wife.

He remained married to her alone during her lifetime and continued to speak of her with affection after her death. His later marriages included Sawdah, a widow, and Zainab, a divorcee.

Several women who became part of his household had previous marital histories.

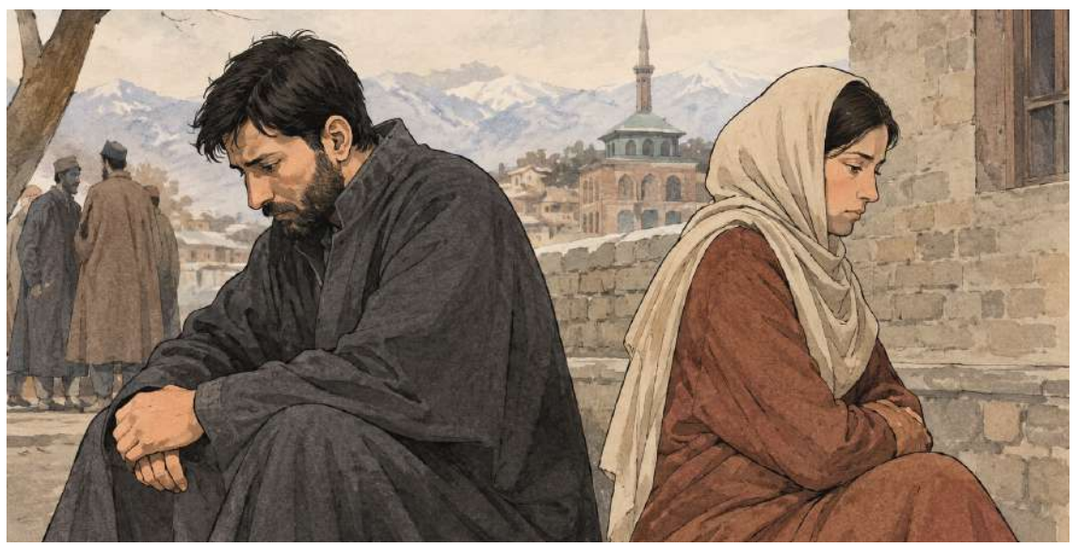
These examples are important because they challenge the social beliefs that families continue to defend in the name of religion.

The Quran, in Surah Al-Baqarah 2:232, instructs believers against preventing divorced women from remarrying when they and their prospective partners have reached an agreement.

The instruction is clear about their right to begin another household. A previous marriage is no religious disqualification, and families have no justification for turning it into one.

Still, the language used in our society tells another story.

The term "second-hand person" reduces a human being to an object whose value supposedly declines with use.



I KNOW COUPLES WHOSE FIRST MARRIAGES WERE TROUBLED AND WHOSE SUBSEQUENT RELATIONSHIPS HAVE PROVED STABLE AND LASTING. Their experiences challenge the assumption that a failed first marriage predicts another failure. A person's future cannot be judged through a single chapter of their life.

I find this particularly troubling because it shows how easily we mistake marriage for ownership and social standing.

A person who has been married before remains capable of affection, honesty, responsibility and companionship. Experience can also bring a clearer understanding of expectations, communication and compromise.

Some people enter a second marriage with a better understanding of themselves and the type of relationship they can sustain.

I know couples whose first marriages were troubled and whose subsequent relationships have proved stable and lasting. Their experiences challenge the assumption that a failed first marriage predicts another failure.

A person's future cannot be judged through a single chapter of their life.

Research conducted in Kashmir also documents the effects of this social attitude.

A phenomenological study published in the Journal of Gender Studies examined the social, economic, cultural and psychological pressures women face after divorce, including the stigma attached to their marital status.

A separate survey, involving 600 divorced women from urban and rural areas, recorded similar prejudices and the difficulties women encounter when seeking remarriage.

The consequences reach far beyond the language used by relatives at family gatherings.

Some young men remain in marriages that have effectively ended because they fear losing their prospects of remarriage. Women often endure prolonged unhappiness because returning to their parental homes can expose them to questions, criticism and humiliation.

The burden is particularly unequal for divorced women.

A man's prospects of finding another partner may eventually reopen, while a woman's character, appearance and reasons for separation become subjects of public scrutiny. People frequently examine her conduct before considering the circumstances that brought her marriage to an end.

This is where our social practices contradict the religious values we so readily invoke.

We speak of the Prophet's example when defending patience within marriage, but seem reluctant to follow his example when accepting women who have been married before.

Religious teaching cannot be selectively applied to maintain appearances while overlooking compassion and the rights of those whose marriages have ended.

Families can begin by changing the questions they ask. Character, values, temperament and mutual understanding need far greater consideration than the number of marriages a person has experienced.

A previous relationship may provide useful knowledge about someone's expectations and circumstances, but it should never become an automatic reason for rejection.

I return to the young man whose uncle persuaded him to remain in an unhappy marriage. His decision revealed how social judgment can become more influential than personal well-being, even within a relationship that has ceased to function. He feared the label of divorce more than the unhappiness he already knew.

A widow does not lose her right to companionship when her husband dies. A divorced woman does not lose that right when a marriage ends. Men face the same principle.

A second marriage is a legitimate beginning, rather than an admission of diminished worth.

Perhaps the first change Kashmir needs is a willingness to see a person beyond the history of a failed relationship.

A marriage may end, but the lives of the two people involved continue.

Our families should leave room for those lives to begin again, rather than make an unhappy marriage the price of social acceptance.

— The author works in agricultural seed production and is currently writing his first short story collection in Kashmir. He can be reached at mbhatilyas@gmail.com.

The Sozni Sisters

After facing low payments and dependence on middlemen, four young women from Kupwara have built a registered cooperative that is taking their Sozni embroidery to customers in Kashmir and Delhi.



Masoodi Mehreen

The needle moves through the fabric, leaving behind the fine patterns that have made Kashmir's Sozni embroidery famous.

In Surigam, a village in Kupwara's Lolab Valley, four young women have turned this delicate craft into something larger than a source of income.

They have built a business of their own, hoping to gain greater control over their work and the money it brings home.

Their enterprise, The Karigar Hub Artisan Garment Cooperative LTD, grew out of an experience known to many traditional artisans: years of learning a skilled craft, followed by the struggle to earn fairly from it.

Today, the cooperative sells embroidered patches, shawls, stoles and garments to customers in Kashmir and Delhi. Its four founders earn between 10,000 and 20,000 a month, depending on orders and sales.

The journey began in families where money remained scarce and educational opportunities were limited. The women could pursue their studies only up to the 10th or 12th standard.

With few employment opportunities in their surroundings, they turned towards Sozni, one of Kashmir's most intricate and culturally significant handicrafts.

They enrolled at the Anhad Community Centre in Khumriyal, Kupwara, where they spent two years learning the craft. The training gave them the technical skills to produce intricate embroidery and the hope that their work could eventually support them financially.

The first experience of earning, however, brought disappointment.

After completing their training, the women began accepting embroidery assignments through a middleman who supplied the materials.

They devoted time and effort to the work, expecting payment that justified their labour. But the arrangement left them short of their rightful earnings.

Their experience exposed a persistent problem for artisans who depend on intermediaries to secure orders, obtain materials and reach buyers.

Such arrangements often leave producers with limited control over prices and payments.

The four women began considering another route. Rather than continue working under an arrangement that gave them little say in their earnings, they decided to establish an independent enterprise.

Working together would allow them to organise production, manage their business and connect directly with customers.

But the idea came with practical difficulties.

An independent unit needed embroidery materials, a suitable workspace, equipment, further training and access to markets beyond their village. Their families' financial circumstances made it difficult to arrange these resources themselves.

Project JAZBA helped turn their plans into a working enterprise. The initiative, run by the TYCIA Foundation in collaboration with the District Administration and the Indian Army, focuses on entrepreneurship and sustainable livelihoods in underserved communities.



THEIR EXPERIENCE EXPOSED A PERSISTENT PROBLEM FOR ARTISANS WHO DEPEND ON INTERMEDIARIES TO SECURE ORDERS, obtain materials and reach buyers. Such arrangements often leave producers with limited control over prices and payments.

Through the project, the women received essential embroidery materials, assistance in setting up and equipping their workspace, further training and capacity-building support.

The initiative also helped them establish market connections, giving their products a route beyond the immediate neighbourhood.

With this assistance, they established The Karigar Hub Artisan Garment Cooperative LTD in Surigam. Registered as a cooperative society under the applicable government framework, the enterprise gave the four artisans a formal platform to pursue their craft collectively.

The change made a real difference.

They could organise their work, develop business skills and make their own decisions. The cooperative also gave them an identity as business owners, rather than workers dependent on middlemen to find buyers.

Their products showcase the skills they learned during training and take the work of a remote village in the region's far north to a wider market.

Their improved monthly earnings help pay household expenses and support their families. The income has also given them greater confidence in their abilities.

Their experience raises a bigger question about the future of traditional handicrafts in Kashmir.

Crafts such as Sozni embroidery have both cultural and commercial value. In remote areas such as Lolab, they can provide work for young women with few formal job opportunities. But training alone cannot build a lasting livelihood. Artisans also need materials, workspace, business guidance, fair payment and direct access to buyers.

Without these links, they remain dependent on middlemen despite their skills.

The Sozni Sisters could encourage other women in Surigam and nearby villages to start businesses using skills. Their journey shows how training, teamwork and institutional support can help women earn a living.

At The Karigar Hub, every shawl and embroidered patch represents hours of skilled work and greater control over earnings.

These four young women are simply showing how traditional crafts can create new opportunities for women in Kashmir.

— The author works with TYCIA Foundation, a non-profit organisation dedicated to empowering rural communities in Kupwara under Project Jazba. She can be reached at masoodimehrina@gmail.com.

Amul, Mother Dairy Hike Milk Prices by Rs 2-4 Per Litre

Press Trust Of India

New Delhi: Leading dairy brands Amul and Mother Dairy have hiked milk prices by Rs 2-4 per litre, effective Thursday, due to higher input costs, including higher farmer procurement rates and increased fuel expenses.

Gujarat Cooperative Milk Marketing Federation (GCMMF) and Mother Dairy, leading milk suppliers, last increased retail milk prices in May this year.

Last month, Karnataka's popular dairy brand Nandini raised prices of its products.

The increase in milk prices will affect household budgets and may also result in higher food inflation.

In a statement on Wednesday, GCMMF, which sells milk under the Amul brand, said it has increased the milk prices by Rs 2-4 per litre, effective Thursday.

The cooperative has increased prices of fresh pouch milk by 4-5 per cent in major milk-selling variants/packs across India, effective November 12, 2026.

"The price of our largest-selling Amul Taaza toned milk with 3 per cent milk fat has been increased by only Rs 2 per litre (3.3 per cent increase) and Amul Gold Milk with 6 per cent milk fat by Rs 4 per litre (5.5 per cent rise)," GCMMF said.

Mother Dairy, the largest milk supplier in Delhi-NCR, has revised prices of its liquid milk variants by Rs 2-4 per litre, effective November 12.

"Uneven monsoon conditions in several parts of the country have impacted fodder availability – green and dry fodder prices have increased by up to 20 per cent, while cattle feed prices have risen by around 10 per cent over the past year – adding to the cost of milk production for dairy farmers.

"Additionally, persistent inflationary pressures have driven up packaging, transportation and other operational costs by up to 25 per cent. This sustained increase in input and operational costs has necessitated the present revision in consumer milk prices," Mother Dairy said in a statement.

The price is being hiked due to a steep rise in input costs of milk production and processing, GCMMF said.

The cooperative pointed out that there has been a significant increase in the cost of fodder (green and dry), cattle feed ingredients, milk packaging film and fuel during the year.

"In the current challenging environmental circumstances due to low and uneven rainfall in Gujarat as well as many parts of India, we are constrained to increase the consumer price of milk to pay better prices to our producers and support them in these difficult times," the cooperative said.

GCMMF said its member unions have increased farmers' procurement price by 4-5 per cent in the last one year, and a similar revision will further support farmers.

For Mother Dairy, procurement prices of milk from farmers have increased, forcing the company to partly pass on the rise in input costs to consumers.

In NCR, the price of Mother Dairy's toned milk (bulk vended) increased to Rs 60 from Rs 58 per litre. Full cream milk (pouched) will now cost Rs 76 per litre compared to Rs 72. The price of toned milk (pouched) has increased to Rs 62 per litre from Rs 60 per litre. Double toned milk will cost Rs 56 per litre, up from Rs 54 per litre.

Cow milk prices have been increased to Rs 65 per litre from Rs 62 per litre.

Mother Dairy sells around 35 lakh litres of milk per day in the Delhi-NCR market through its own outlets, general trade and e-commerce platforms. Overall, it sells more than 50 lakh litres per day.

According to the National Statistics Office (NSO), food inflation rose to 7.74 per cent in September from 5.97 per cent the previous month.

Established in 1973, the GCMMF is the apex body marketing dairy products from 18 cooperatives under the Amul and Sagar brands.

Amul is the world's largest farmer-owned dairy cooperative with 36 lakhs members.

During 2025–26, Amul reached a landmark of Rs 1 lakh crore in brand turnover, becoming India's first FMCG company to do so.

Last fiscal year, GCMMF reported Rs 73,450 crore in turnover.

Mother Dairy's turnover grew 17 per cent to Rs 20,300 crore last fiscal year due to improved demand for its milk products and cooking oils.

Commissioned in 1974, Mother Dairy is a wholly owned subsidiary of the National Dairy Development Board (NDDB).

The company sells milk and milk products under the 'Mother Dairy' brand. It markets edible oils under the 'Dhara' label. Fresh fruits & vegetables, frozen vegetables, snacks, pulps and concentrates are sold under the 'Safal' brand.

Mother Dairy owns nine milk processing plants and four horticulture processing plants. In edible oil, the company operates through 16 associated plants.

India Cuts Visa Categories From 13 To 9, Application Fields By 70%: MHA

Press Trust Of India

New Delhi: The government has reduced the number of the main Indian visa categories from 13 to nine and sub-categories from 49 to 23, while cutting the number of fields in visa application forms by 65-70 per cent to simplify the process for foreign nationals, officials said on Wednesday.

The changes are aimed at making the visa regime "more compact, coherent and responsive to the requirements of foreign nationals visiting India", the Ministry of Home Affairs (MHA) said in a statement.

On August 27, the MHA reduced the number of main visa categories from 13 to nine and sub-categories from 49 to 23. This followed an earlier rationalisation in October 2025, when the main visa categories were cut from 22 to 13 and sub-categories from 63 to 49.

"While considering the simplification of the Indian visa regime, the government studied the visa systems of developed countries and global standards," the statement said.

It said the consolidation of similar purposes of travel is aimed at providing greater clarity and ease in identifying the appropriate visa category while facilitating legitimate foreign arrivals.

Currently, e-visas are processed under 13 sub-categories and the facility is available to nationals of 172 countries, the statement said.

The erstwhile Tourist Visa has been renamed Visitor Visa, reflecting a broader range of permitted purposes beyond conventional tourism. The category has been consolidated into two sub-categories, V-1 and V-2.

The V-1 visa covers short-term activities such as business meetings, medical consultations, wellness retreats, short-duration medical treatment and short-term courses in Indian languages, music, art and craft. It is granted for 30 days with multiple entries.

The V-2 visa is intended for longer-duration visits, with validity of one, five or 10 years, as specified. It covers activities permissible under V-1 and mountaineering. For mountaineering, a visa of six months with multiple entries will be granted.

The Medical Visa framework retains separate provisions for treatment under conventional and AYUSH systems.

The M-1 visa covers medical treatment other than treatment under AYUSH systems, while the M-3 visa covers treatment under AYUSH systems.

Both visas, including their e-visa variants, will be granted for one year as a default option with multiple entries.

Corresponding medical attendant visa provisions are also available. The M-2 and M-4 visas will be granted to attendants of M-1 and M-3 visa holders, respectively.

The statement said the arrangement would give patients greater predictability when treatment involves multiple consultations, follow-up appointments or staged procedures.

"Multiple-entry validity can reduce the need for repeated visa applications during a course of care, while the distinct AYUSH provision helps applicants identify the appropriate treatment route," it said.

The availability of attendant visas also facilitates support by accompanying persons and will encourage medical value tourism in India, the statement added.

The Student Visa category has been consolidated into two broad sub-categories.

The S-1 visa covers school, graduate and postgraduate education, while the S-2 visa covers PhD and research scholars in Indian universities, visiting faculty, foreign research students visiting India for research, scientific and anthropological expeditions, internships and exchange students, among other specified academic activities.

For foreign students enrolled in Indian educational institutions through the Study in India portal, the e-S1 visa may be granted for up to five years or for the duration of the academic course, whichever is less, with multiple entries.

CONTD. FROM **FRONT PAGE**

3 CRPF Men

attackers before and after the firing.

However, an earlier account based on ground verification during joint search operations had indicated that the assailants approached the checkpost on foot from the nearby forested area and escaped through the same tree line towards Naupur. Accounts regarding their mode of arrival thus remained conflicting.

The officer said the alertness, preparedness and swift retaliation by security personnel had frustrated the attackers' plans and forced them to retreat without causing the casualties they had intended.

He said one of the injured CRPF personnel also returned fire, forcing the attackers to flee. A prompt call was made to a nearby CRPF camp, located a short distance from the site, following which reinforcements rushed to the area.

The injured personnel were initially shifted to Government Medical College (GMC) Anantnag for treatment. They were identified as Constable Rakesh Dass, Constable Santosh Chandru and Head Constable Somveer Singh, all belonging to the 46th Battalion of the CRPF.

According to officials, Dass sustained a bullet injury to his leg, Chandru suffered injuries to his abdomen and spine, while Somveer Singh was wounded in his arm.

The seriously injured head constable was subsequently shifted to 92 Base Hospital in Srinagar for advanced treatment.

Lieutenant Governor Manoj Sinha later visited the Base Hospital to enquire about the health of the injured head constable and interacted with doctors attending to him.

In a post on X, the LG said he had prayed for the personnel's swift and complete recovery. He also said the two other injured CRPF personnel were stable and recovering at the 46th Battalion's CRPF unit hospital in Kulgam.

The Lieutenant Governor strongly condemned the attack and assured that those responsible would be hunted down and brought to justice.

He also reviewed the security situation with senior officials at Lok Bhavan in Srinagar, saying security forces had been given a free hand to crack down on terrorists.

Sinha said security forces had been given a free hand to crack down on terrorists and their supporters, asserting that those responsible for the Kulgam attack would be hunted down and brought to justice.

Strongly condemning the attack, he said the perpetrators would be brought to justice.

"Two other injured CRPF personnel, Constable Rakesh Das and Constable Santanu Chandra, are in stable condition and recovering at 46 Bn CRPF Unit Hospital, Kulgam," he said, while praying for the speedy and complete recovery of the injured personnel.

Meanwhile, a senior police officer said police and security forces had already been deployed in the area following intelligence inputs about suspected terrorist movement.

He said the alertness and professional response of security personnel had prevented the attackers from inflicting casualties and damage on the scale they had intended.

The officer described the incident as an indication of the frustration among terrorist outfits, which were finding it increasingly difficult to execute attacks due to heightened alertness and effective area domination by security forces.

Officials said intelligence inputs had suggested that terrorists might attempt an attack to cause maximum casualties and project their presence following a prolonged lull in the Valley.

Following the attack, security forces cordoned off the entire area and launched a massive search operation to trace the attackers.

Additional security personnel were deployed, barricades erected and armoured vehicles pressed into service. Loudspeaker announcements were also made, asking residents to remain indoors as search operations continued.

Investigators are also scanning CCTV footage from nearby commercial establishments to establish the movement of the attackers. A Motorola mobile phone and a SIM card were reportedly recovered from the area.

Forensic teams also collected samples and other evidence from the site as part of the investigation.

A senior officer said security agencies suspect the involvement of Mohammad Lateef Bhat, a local terrorist commander associated with the banned Lashkar-e-Taiba (LeT) outfit and a resident of Khrewan Chader in Kulgam.

The officer said Bhat carries a reward of Rs 15 lakh and was allegedly involved in the killing of a police constable and a non-local labourer earlier this year. He had joined terrorist ranks last year, the officer added.

Security forces have launched a hunt for Bhat and his suspected associate. However, official confirmation regarding the identity of the attackers was awaited.

The attack took place close to the Jammu-Srinagar National Highway, around 75 kilometres from Srinagar. Lieutenant Governor Manoj Sinha was also visiting Kulgam on Wednesday to attend the Veshow Festival, although he was not near the site of the attack.

The incident drew condemnation from political leaders, with former Jammu and Kashmir Chief Minister and National Conference president Farooq Abdullah questioning the security situation in the Union Territory.

Abdullah prayed for the speedy recovery of the injured CRPF personnel and said the LG administration, which holds primary responsibility for law and order, must be held accountable for continued incidents of violence despite official claims regarding the eradication of terrorism.

Calling for a reassessment of the existing security strategy, Abdullah urged the administration to address gaps in the security mechanism and actively engage local communities to prevent such incidents.

Peoples Democratic Party president Mehbooba Mufti also condemned the attack and wished the injured personnel a speedy and complete recovery.

"There can be no place for violence in a society that yearns for lasting peace, stability and dignity," she said.

Kulgam has witnessed several security-related incidents in recent months, including the killing of two labourers from Chhattisgarh at a brick kiln on July 31 and the shooting of a police constable in neighbouring Anantnag earlier in the same month.

The search operation was underway at the time of filing this report.

2 SPOs Go Missing

when they went missing in the remote area. Their mobile phones were initially reachable but were subsequently switched off, raising concerns over their whereabouts.

Following the incident, police and security forces launched a joint search operation to trace the missing personnel and ascertain the circumstances surrounding their disappearance.

Further details were awaited. (ONS)

Ruhullah Exit

remain without parliamentary representation until a successor is elected.

The coming months are likely to see political parties assess their electoral prospects and prepare for a contest that could carry significance beyond the parliamentary seat itself, particularly against the backdrop of evolving political equations in Jammu and Kashmir.

For now, the immediate constitutional and legal question is clear: the Srinagar Lok Sabha vacancy must ordinarily be filled by May 2, 2027.

Fake Loan Apps

lending platforms and verify their credibility to protect themselves against cyber fraud and misuse of personal information.

Snowfall Returns

slopes and elevated stretches with a layer of snow, transforming the higher reaches into a picturesque winter landscape.

Kongdoori, an elevated area of the famous Gulmarg tourist destination in north Kashmir, also witnessed fresh snowfall, adding to the scenic appeal of the popular resort. The snow-covered slopes offered a glimpse of the approaching winter season and further enhanced the region's winter charm.

Meanwhile, fresh snowfall along Zojila Pass on the strategic Srinagar-Leh highway led to slippery conditions on some stretches, although vehicular movement continued without disruption.

Section Officer Traffic Police Sonamarg Saad Jaffar said that traffic movement remained unaffected, with vehicles being allowed to proceed from Sonamarg towards Kargil.

He, however, cautioned that light slippery conditions had developed on parts of Zojila Pass due to the snowfall.

The continuation of traffic movement despite the fresh spell provided relief to commuters travelling along the vital Srinagar-Leh highway, although motorists were advised to exercise caution while negotiating snow-affected stretches.

The snowfall was in line with the weather forecast issued by the Meteorological Department, which had predicted precipitation in parts of Jammu and Kashmir.

Following the forecast, district administrations in snow-bound areas had issued advisories for the public, urging people to avoid unnecessary travel to higher reaches.

Officials also asked residents and commuters to strictly follow advisories issued by district administrations and traffic authorities and take necessary precautions while travelling through areas affected by snowfall.

The fresh spell comes as higher reaches of Kashmir begin witnessing winter-like conditions, while rainfall in the plains has brought a change in the weather across the Valley.

Rain, Snow Forecast Across J&K On Nov 12, 13

Jammu and Kashmir is likely to witness a fresh spell of rain and snowfall on November 12 and 13, with the Meteorological Centre Srinagar forecasting moderate to heavy precipitation at a few places and snowfall over higher reaches and important mountain passes.

According to the latest weather update issued by the Meteorological Centre Srinagar, a spell of rain and snow is expected at most places across the Union Territory on November 12 and 13, with the possibility of moderate to heavy precipitation at a few locations towards the night of November 12 and early hours of November 13.

The department has warned that moderate to heavy snowfall over higher reaches and important passes could temporarily affect traffic movement and disrupt connectivity along key mountainous routes.

There is also a possibility of thunderstorm, lightning and gusty winds reaching speeds of 40–50 kmph at scattered places during the wet spell.

The forecast indicates that weather conditions are likely to remain generally dry from November 14 to 20, although brief spells of rain may occur on November 14 and 15.

The Meteorological Centre has advised farmers to safely store harvested crops and produce in view of the anticipated weather conditions.

Remove Bottlenecks

meeting in Udhampur to assess the progress of developmental works, winter preparedness and delivery of essential public services.

During the meeting, the functioning and progress of various departments, including roads and infrastructure, health, education, power, Jal Shakti, agriculture, rural development, industries, youth services, and food and civil supplies, were reviewed.

Abdullah directed officials to expedite ongoing projects across departments, with particular emphasis on improving physical progress and financial utilisation.

He called for fortnightly reviews of projects being implemented under the Special Assistance to States for Capital Investment (SASCI) scheme to ensure their timely completion and full utilisation of allocated funds.

The Chief Minister also directed the timely release of funds under various development and relief schemes, particularly the Constituency Development Fund (CDF), to ensure that benefits reach people without delay.

Emphasising the need to address hurdles affecting project execution, Abdullah instructed district officials to expedite pending forest clearances in accordance with prescribed rules.

The meeting was attended by Cabinet ministers, the Chief Minister's Advisor, local MLAs, Chief Secretary and senior officers.

We Must Make J&K

saints and thinkers, he said the region's Rishi-Sufi tradition had laid the foundations of compassion, simplicity, brotherhood and spiritual awakening.

He observed that the universal human vision of the Rishi-Sufi tradition placed humanity above divisions and dialogue above discord, describing the Veshow Literary Festival as a contemporary expression of this living legacy.

The Lieutenant Governor also appreciated the festival's approach of bringing literature, art, heritage and livelihoods together. Besides literary discussions, book launches and interactions with writers and poets, the event showcases traditional craftsmanship and cultural heritage through an antique village highlighting the region's history and traditions.

"In this festival, books, art, and livelihood stand together, conveying the message that, along with dialogue with writers and poets, book launches, and mutual discussion, the craftsmanship of artisans will also be showcased. Between these two is an antique village, a symbol of our heritage. I hope everyone will leave having learned something from one another," he said.

Outlining a five-point agenda for the future growth of the festival, Sinha proposed the creation of a 'Veshow Archive' to document oral traditions, folk tales and folk poetry.

The roadmap also envisages the use of modern language technologies to promote multilingual translations, expansion of mobile libraries to remote villages, integration of the festival with tourism, handicrafts and homestays, and the establishment of a 'Veshow Writers' Residency' to attract authors and poets from across the country.

Emphasising the potential of cultural events to generate livelihood opportunities, the LG called for directly linking the festival with tourism and handicrafts.

"We must connect the Veshow Festival directly with tourism and handicrafts. By leveraging the branding of the festival, homestays and offbeat destinations in the region can be promoted. This festival must be transformed into a cultural movement," he said.

He also encouraged young people to use digital platforms and podcasts to document and promote the stories, traditions, literature and crafts of Kulgam.

The Lieutenant Governor expressed confidence that the festival would inspire young minds, support artisans and strengthen Jammu and Kashmir's emergence as a national cultural hub.

"Let us preserve the rich heritage, promote culture, and shape a new Jammu Kashmir," he said.

On the occasion, Sinha felicitated the 'Keepers of Veshow Heritage', visited an exhibition showcasing Veshow traditions and released the festival magazine.

LG Inaugurates

inaugurated four infrastructure facilities and stressed the need to strengthen farmer-centric innovation, entrepreneurship and smart agriculture.

"The real success of any modern technology or modern tools will come only when their benefits reach the small farmers in villages and bring about a real increase in their incomes," Sinha said.

The four facilities inaugurated included a solar-powered Internet of Things (IoT)-based irrigation and fertigation system, a Prototype Design and Development Centre, a Directorate of Innovation and Entrepreneurship, and a Health and Wellness Centre.

The LG said the IoT-based irrigation system would help farmers provide crops with water and nutrients in the required quantities and at the right time, while reducing labour-intensive practices and dependence on conventional energy sources.

He asked the university to take the technology to villages within the coming year and involve farmers in improving its application. He also called for converting sensor-generated data into simple agricultural advisories in local languages and delivering them through digital platforms.

Emphasising entrepreneurship, Sinha urged SKUAST-K to facilitate at least 100 student-led startups and enterprises within the next year.

He encouraged students to explore business opportunities in seed testing, cold-chain management and soil health services, and asked the university to provide young entrepreneurs with mentoring, guidance and assistance in accessing capital.

"Youth and women farmers should be at the centre of every programme in agriculture and allied sector," he said.

The Lieutenant Governor also stressed stronger linkages between research laboratories, cooperative societies, farmer-producer organisations and farmers, particularly those from small and marginal farming communities.

Highlighting the challenges posed by climate change, he called for making sustainable development and environmental stewardship central to the university's institutional priorities.

"The greatest test of any change is how much positive difference it makes in a farmer's life. The true measure of our progress should be the rising income of farmers, their economic security, a better future for their families, and the new opportunities emerging in rural areas," he said.

Sinha also highlighted the contribution of the Holistic Agriculture Development Programme (HADP) and farmer-centric policies over the past six years in strengthening Jammu and Kashmir's rural economy and creating employment and entrepreneurship opportunities.

On the occasion, the Lieutenant Governor released a coffee table book documenting SKUAST-Kashmir's achievements and institutional journey. A Multi-Tier Data Management and Accreditation Workflow System was also launched to strengthen the university's data management and accreditation processes.

LG Manoj Sinha Orders Probe Into Nehru Market Fire, Seeks Report

Press Trust Of India



JAMMU/SRINAGAR: Lieutenant Governor Manoj Sinha on Wednesday ordered a probe into the fire at Warehouse Nehru Market here and formed a two-member committee to ascertain the cause and circumstances that led to the blaze on Diwali night.

A Lok Bhawan spokesperson said Sinha constituted the committee comprising the Inspector General of Police, Jammu, Tejinder Singh, and Divisional Commissioner Vikas Kundal.

"The committee is directed to probe any lapses or negligence, fix responsibility, and submit its report within 15 days," the spokesperson said.

Several shops were gutted in the blaze on Sunday night at the historic market, one of the oldest commercial hubs of Jammu known for its wholesale trade in foodgrains, edible oil, essential commodities and other daily-use items.

The probe order follows allegations by shopkeepers that fire tenders arrived late at the spot.

The Fire and Emergency Services Department on Monday refuted allegations that fire tenders took approximately one-and-a-half hours to reach the site, saying available records and CCTV footage do not substantiate the charges.

The Warehouse Nehru Market Federation observed shutdown of Jammu's largest wholesale grain market till Wednesday in support of the demand for strict action against fire officials whose alleged negligence contributed to the massive fire.

Federation president Deepak Gupta claimed that the fire services responded very slow and the fire tenders reached the site 90 minutes after the fire broke out in the market, damaging 10 shops.

Union minister Jitendra Singh, who visited the spot on Monday, said complaints had been received that the response by the Fire and Emergency Services was not prompt enough, and that the matter had been discussed with the authorities.

"There should be a standard operating procedure (SOP) for festive periods, with sensitive locations identified in advance and firefighting forces and equipment kept on standby to ensure immediate response, particularly when there is a possibility of fireworks and firecrackers," he had told reporters here.

PDP chief Mehbooba Mufti, who visited the fire spot, also raked up the issue of delay in arrival of fire tenders. The historic market has been serving traders, retailers and consumers since the 1950s.

The fire at Nehru Market is the second major fire incident in Jammu in a little over a fortnight.

A major fire broke out at Shiv Market on the night of October 25 and continued till next morning, engulfing at least 40 shops and destroying property worth crores of rupees.

Jammu Bags Second Rank In Clean Himalayan City Category



Observer News Service

JAMMU: In a monumental recognition of its relentless sanitation reforms, civic mobilization, and infrastructure modernization, Jammu has secured the national 2nd rank in the Swachh Himalayan City category at the 10th edition of the Swachh Survekshan Awards 2025–26.

The national awards were conferred by President of India Smt. Droupadi Murmu, at a glittering ceremony held at Vigyan Bhawan in New Delhi today, celebrated under the inspiring theme "Swachhata Ki Nayi Pehel– Badhayein Haath, Karein Safai Saath."

Accepting this prestigious national honor on behalf of the city were Ayushi Sudan, Mission Director, Swachh Bharat Mission-Urban and Commissioner, Jammu Municipal Corporation; Abdul Sattar, Joint Commissioner, Health and Sanitation, Jammu Municipal Corporation and Dr. Shahid Hussain, Health Officer, Jammu Municipal Corporation. Their presence at the national capital underscored the strong administrative leadership and dedication driving Jammu's urban transformation.

The prestigious accolade reflects Jammu's exemplary strides in sustainable solid waste management, door-to-door four-stream segregation, single-use plastic eradication and intensive community-led cleanliness drives.

Spearheaded by the Jammu Municipal Corporation in close coordination with the Housing and Urban Development Department and active civil society participation, the city successfully transformed its urban landscape through rigorous sanitation protocols and innovative IEC campaigns.

The municipal leadership dedicated this landmark national honour to the sanitation workers, frontline Safai Karamcharis and conscious citizens of Jammu whose unwavering daily dedication made this achievement possible. The administration emphasized that this award serves as a powerful testament to the success of Jan Bhagidari, proving that collaborative municipal teamwork and citizen ownership can achieve exemplary benchmarks in urban cleanliness.

Reaffirming its commitment to excellence, the Jammu Municipal Corporation pledged to continue upgrading urban waste processing mechanisms, expanding green cover and upholding the highest standards of public hygiene to ensure a cleaner, greener and more sustainable future for the city.

J&K Contractual College Lecturers Seek Pay Hike, AP Status

Observer News Service

SRINAGAR: Nearly 2,000 contractual lecturers working in 65 subjects across Government Degree Colleges in Jammu and Kashmir have sought the intervention of Chief Minister Omar Abdullah and the Higher Education Minister for an increase in their monthly remuneration from Rs 28,000 to Rs 38,000 and redesignation as Contractual Assistant Professors.

The lecturers have argued that they are being paid considerably less than contractual faculty engaged in universities across the Union Territory, despite having similar minimum academic eligibility requirements and shouldering comparable teaching responsibilities.

Shabir Ahmad, a contractual lecturer at a Government Degree College in Srinagar, said the existing remuneration structure had created an unjustified disparity between faculty members working in degree colleges and universities.

He questioned why lecturers with similar academic qualifications and eligibility criteria were being treated differently. Candidates for both positions are required to hold a master's degree in the relevant subject with at least 55 per cent marks, along with NET/SET/SLET or a PhD qualification, he said.

Ahmad said the existing monthly remuneration of Rs 28,000 had become inadequate amid rising living costs, making it increasingly difficult for contractual lecturers to meet their household expenses.

Shazia Lone, a contractual Chemistry lecturer, said the demand for enhanced remuneration was justified given the workload and responsibilities shouldered by contractual faculty.

She said she had been teaching at a Government Degree College for the past eight years and, apart from delivering regular lectures, was required to conduct practical classes, undertake additional teaching assignments and discharge various academic and administrative duties.

"Our workload and responsibilities need to be duly recognised," she said, reiterating the demand for remuneration at par with contractual faculty in universities.

The lecturers have urged the Chief Minister and the Higher Education Minister to intervene and address what they described as unequal treatment within the higher education system.

Besides seeking an increase in monthly remuneration to Rs 38,000, they have demanded redesignation from Contractual Lecturers to Contractual Assistant Professors, on the pattern followed by universities in Jammu and Kashmir.

They said the proposed changes would ensure greater parity in remuneration and designation while recognising their academic qualifications, teaching experience and professional responsibilities. (with KNT inputs)

KWO Organises Seminar On Women's Role In Advancing Education

Observer News Service



SRINAGAR- The Kashmir Women's Organisation (KWO), in collaboration with Makhdoomia Model High School, Warpora, Sopore, on Tuesday organised a seminar to mark National Education Day, highlighting the significant contributions of women in shaping India's educational landscape and empowering future generations.

The seminar, held on the theme "Contributions of Women in Education", witnessed the participation of students and teachers, who shared their perspectives on the role of women in promoting education, expanding opportunities and strengthening society.

Dr Darakshan Hassan Bhat, who attended the programme as the chief guest, highlighted the contributions of several prominent women whose efforts and achievements have left a lasting impact on society. She recalled the legacies of historical figures, including Lal Ded, Habba Khatoon, Arnimal, Pandita Ramabai and Savitribai Phule, saying their lives and contributions continue to inspire generations.

Referring to the vision of Maulana Abul Kalam Azad, India's first Education Minister, Dr Darakshan emphasised the importance of unity in diversity and said every section of society, irrespective of caste, gender, religion or community, had contributed to the country's development and progress.

She stressed the need to preserve this inclusive vision while working towards the goal of Viksit Bharat, adding that education and equal opportunities were essential for building a progressive and empowered society.

Highlighting India's educational journey since Independence, she spoke about the significant improvement in literacy levels, particularly among women. She noted that female literacy had witnessed considerable growth over the decades, reflecting the impact of sustained efforts to expand access to education.

Dr Darakshan also highlighted the role of various government schemes, policies and initiatives in creating educational opportunities for girls and women. She said Kashmir, too, was witnessing positive changes, with growing awareness, improved access to education and increasing participation of women across different fields.

The seminar underscored that women's contributions to education extend beyond classrooms, playing a crucial role in shaping communities, promoting social progress and strengthening the foundations of the nation.

GOVERNMENT OF JAMMU & KASHMIR
DIRECTORATE OF DISASTER MANAGEMENT
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J&K FIRE SAFETY ADVISORY

Subject: Public advisory on fire safety for residential areas, commercial areas and habitations near forests

Jammu and Kashmir has seen a series of serious fire incidents in recent weeks, in both divisions of the Union Territory. These incidents have destroyed homes, shops and stock worth crores of rupees and left several families without shelter at the onset of winter.

In the Kashmir division, fires have repeatedly struck residential localities. Two houses were gutted at New Colony, Batamaloo, Srinagar on 5 November 2026, a day after an overnight fire destroyed more than a dozen shanties on the outskirts of Srinagar. Earlier, four houses were gutted at Khan Sahib in Budgam in September. Closely built houses with timber construction, narrow lanes that delay fire tenders, storage of firewood and dry fodder in attics, and heavy use of kangris, Bukhari, Hamams and electric heating appliances allow a small fire to spread from one house to a whole mohalla within minutes.

In the Jammu division, fires have struck congested commercial areas. About 30 shops were gutted at Shiv Market near Jammu Railway Station on 25 October 2026. On Diwali night, 8 November 2026, a fire in the Warehouse-Nehru Market near Bikram Chowk gutted several shops and godowns after spreading quickly through stored edible oil. Shops built wall to wall, bulk storage of oil, ghee, garments and packing material, overloaded and ageing wiring, and blocked approach lanes turn a fire in one shop into a market-wide loss.

The risk is not limited to towns. Electrical faults and LPG cause fires in homes and markets in every season, heating devices add to the risk through the winter months, and dry spells in winter and the pre-monsoon summer make forest areas of both divisions highly prone to fire. Most of these fires are preventable. Timely precaution by every household, trader and forest-fringe resident is the first line of defence, well before fire tenders arrive.

The general public, traders, institutions and people living in and around forest areas are advised to follow the precautions below. This advisory follows the guidance of the National Disaster Management Authority (NDMA) and the Directorate of Fire and Emergency Services, J&K.

PART A: RESIDENTIAL AREAS

Most household fires start from heating devices, electrical faults or LPG, and can be prevented by the steps below.

Heating devices (Kangri, Bukhari, Hamam, Heaters)

- Switch off and unplug electric heaters, blowers and electric blankets before sleeping or leaving the house.
- Handle the kangri with care. Never take it into bed, and at night keep it in a safe place away from bedding, carpets and wooden floors.
- Put out the bukhari or hamam fire fully before sleeping. Dispose of hot ash and embers only in a metal container, away from wood and dry grass.
- Keep heaters at least one metre from curtains, bedding, furniture and clothes. Do not dry clothes on or over a heater.
- Keep rooms ventilated when using LPG, kerosene or charcoal heaters. Burning fuel in a closed room can cause suffocation.

Electrical safety

- Do not overload sockets or use loose, joined or damaged wires. Avoid hooking and unauthorised connections.
- Use only ISI-marked appliances. Do not use faulty or substandard heaters, boilers and electric blankets.
- Fit proper fuses, MCBs and earth leakage circuit breakers, and get old wiring checked by a licensed electrician.
- Keep wires away from hot and wet surfaces.

Kitchen and LPG

- Do not leave cooking unattended. Turn off the stove knob and the cylinder regulator after use and at night.
- Check the gas pipe regularly and replace it when cracked or expired.
- If you smell gas, do not switch any light or appliance on or off. Open doors and windows, shut the regulator and call the gas agency helpline.

Around the house

- Do not store dry grass, firewood, kerosene or other combustible material inside or against the house, especially in attics and wooden upper storeys. Keep it at a safe distance.
- Keep matches, lighters and candles out of the reach of children.
- Do not throw away lit cigarette or bidi ends carelessly.
- Keep lanes, stairs and exits clear so that people can leave quickly and fire tenders can reach the spot.
- Keep buckets of water and sand ready, and a fire extinguisher where possible. Make sure every family member knows the escape route and the emergency numbers.
- Look after the elderly, children and persons with disabilities, who need help to get out in time.

PART B: COMMERCIAL AREAS

Owners and managers of shops, markets, hotels, godowns, offices, schools, hospitals and places of worship are responsible for the fire safety of their premises and the people in them.

Fire safety systems

- Install fire extinguishers of the right type and number, keep them serviced, and train staff to use them.
- Keep smoke detectors, alarms, hydrants, hose reels and sprinklers, where installed, in working order.
- Hold a valid fire safety clearance (NOC) from Fire and Emergency Services where the law requires it, and get a fire safety audit done regularly.

Exits and access

- Keep exits, staircases and corridors clear and unlocked during working hours. Mark escape routes clearly and provide emergency lighting.
- Do not block lanes, building entrances or hydrants with stock, stalls or parked vehicles. Fire tenders must be able to reach the spot.

Electrical and heating

- Get wiring and load checked by a licensed electrician. Do not run heaters, blowers and other heavy appliances from temporary or overloaded connections.
- Switch off the mains, heaters and gas supply at closing time. Do not leave heaters, bukharis or kangris burning in closed shops overnight.
- Keep generators and their fuel outside, in a ventilated place away from stock.

Storage and housekeeping

- Store LPG cylinders, fuel, paint, chemicals, fireworks and other flammable goods only within licensed limits, away from heat and electrical panels.
- Do not stack goods up to the ceiling, against electrical boards or in exit passages. Remove packing waste and cardboard daily.
- In hotels, restaurants and dhabas, clean kitchen exhaust ducts regularly, fit gas shut-off valves, and keep cylinders in a ventilated place outside the cooking area.

Preparedness

- Display emergency numbers at a visible place. Prepare an evacuation plan and hold mock drills with staff.
- Market associations should name a volunteer for each lane to guide fire tenders and help with evacuation.
- Night watchmen should know how to raise the alarm and cut off the power supply.

PART C: PEOPLE LIVING NEAR FOREST AREAS

Almost all forest fires are caused by people, so residents, graziers, farmers and visitors in forest fringe areas can prevent most of them.

Prevention

- Do not smoke, or throw lit cigarettes, bidis or matches, in or near forests and dry grassland.
- Do not burn crop residue, dry leaves or waste in fields, orchards or compounds next to a forest.
- Never leave a cooking fire, bonfire or campfire unattended. Douse it with water and stir the ashes until cold before leaving.
- Do not light fires to clear grazing land, collect forest produce or make charcoal. Setting fire to a forest is a punishable offence under the Indian Forest Act.
- Do not carry a burning kangri, torch or firewood through dry forest paths.

Protect your home and village

- Clear dry grass, pine needles, leaves and bushes from around houses, cattle sheds and fodder stores to make a fire-safe strip.
- Store firewood, fodder, LPG cylinders and fuel away from the forest side of the house.
- Keep water, sand, shovels and green branches ready to put out small fires.
- Know your evacuation route and a safe meeting place. Keep important documents, medicines and a torch ready.
- Keep the numbers of the nearest Forest Range Office, Forest Protection Force and fire station at hand. Village Forest Committees and Panchayats should form fire-watch groups during dry spells.

If you see a forest fire

- Report it at once on 112 or 101, or to the nearest forest official, police station or Panchayat. Give the exact location.
- Tackle only a small fire, in a group, by beating it or clearing and wetting the ground around it. Do not enter the forest to fight a large fire.
- Leave immediately when the authorities ask you to. Untie cattle and move livestock and movable goods to a safe place.
- Before leaving, close doors and windows, and move cylinders, fuel and firewood away from the house.

If caught in a forest fire

- Do not try to outrun the fire. Take refuge in a still water body such as a pond, not in a fast stream.
- If there is no water nearby, lie down in a clear, low spot with little vegetation and cover yourself with wet clothes, a blanket or soil.
- Breathe through a wet cloth to avoid smoke.
- In a vehicle, stay inside, close windows and vents, and drive slowly with headlights on. Do not drive through heavy smoke.
- Return only after the authorities declare the area safe.

In case of fire

1. Raise the alarm and alert everyone nearby.
2. Call 112 or 101. Give the exact address, a landmark and the type of fire. Do not assume someone else has called.
3. Get everyone out, helping children, the elderly and persons with disabilities first. Use the stairs, never the lift.
4. If it is safe, switch off the electricity mains and the LPG regulator.
5. Use an extinguisher, sand or water only on a small fire. Never use water on electrical or oil fires.
6. In smoke, stay low and cover your nose and mouth with a wet cloth.
7. If your clothes catch fire: stop, drop and roll.
8. Do not go back inside for belongings.
9. Keep the road clear and do not crowd the spot, so that fire tenders and ambulances can reach it.
10. Cool minor burns under running water. Do not apply toothpaste, oil or ice. Take the injured to the nearest hospital.

PART D: EMERGENCY CONTACTS

Service	Number
Emergency Response Support System (police, fire, medical)	112
Fire and Emergency Services (toll free)	101
Ambulance	108
F&ES Control Room, Srinagar	0194-2452155, 01942452222
F&ES Control Room, Jammu	0191-2457705, 01912435283
UTEOC (UT Emergency Operations Centre)(24x7)	0194-2502253/01942502254
Mr. Arshid Ahmad, Communication Officer, UTEOC (Single Point of Contact, SPOC)	9797041155
Satellite (SAT) Phone, UTEOC	8991121303

Issued in public interest by:
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DT: 11/11/2026

(Director)
Disaster Management, J&K
Nodal officer UTEOC

India Cuts Visa Categories From 13 to 9, Simplifies Forms

Press Trust of India

NEW DELHI: The government has reduced the number of the main Indian visa categories from 13 to nine and sub-categories from 49 to 23, while cutting the number of fields in visa application forms by 65-70 per cent to simplify the process for foreign nationals, officials said on Wednesday.

The changes are aimed at making the visa regime "more compact, coherent and responsive to the requirements of foreign nationals visiting India", the Ministry of Home Affairs (MHA) said in a statement.

On August 27, the MHA reduced the number of main visa categories from 13 to nine and sub-categories from 49 to 23. This followed an earlier rationalisation in October 2025, when the main visa categories were cut from 22 to 13 and sub-categories from 63 to 49.

"While considering the simplification of the Indian visa regime, the government studied the visa systems of developed countries and global standards," the statement said.

It said the consolidation of similar purposes of travel is aimed at providing greater clarity and ease in identifying the appropriate visa category while facilitating legitimate foreign arrivals.

Currently, e-visas are processed under 13 sub-categories and the facility is available to nationals of 172 countries, the statement said.

The erstwhile Tourist Visa has been renamed Visitor Visa, reflecting a broader range of permitted purposes beyond conventional tourism. The category has been consolidated into two sub-categories, V-1 and V-2.

The V-1 visa covers short-term activities such as business meetings, medical consultations, wellness retreats, short-duration medical treatment and short-term courses in Indian languages, music, art and craft. It is granted for 30 days with multiple entries.

The V-2 visa is intended for longer-duration visits, with validity of one, five or 10 years, as specified. It covers activities permissible under V-1 and mountaineering. For mountaineering, a visa of six months with multiple entries will be granted.

The Medical Visa framework retains separate provisions for treatment under conventional and AYUSH systems.

The M-1 visa covers medical treatment other than treatment under AYUSH systems, while the M-3 visa covers treatment under AYUSH systems.



Both visas, including their e-visa variants, will be granted for one year as a default option with multiple entries.

Corresponding medical attendant visa provisions are also available. The M-2 and M-4 visas will be granted to attendants of M-1 and M-3 visa holders, respectively.

The statement said the arrangement would give patients greater predictability when treatment involves multiple consultations, follow-up appointments or staged procedures.

"Multiple-entry validity can reduce the need for repeated visa applications during a course of care, while the distinct AYUSH provision helps applicants identify the appropriate treatment route," it said.

The availability of attendant visas also facilitates support by accompanying persons and will encourage medical value tourism in India, the statement added.

The Student Visa category has been consolidated into two broad sub-categories.

The S-1 visa covers school, graduate and postgraduate education, while the S-2 visa covers PhD and research scholars in Indian universities, visiting faculty, foreign research students visiting India for research, scientific and anthropological expeditions, internships and exchange students, among other specified academic activities.

For foreign students enrolled in Indian educational institutions through the Study in India portal, the e-S1 visa may be granted for up to five years or for the duration of the academic course, whichever is less, with multiple entries.

The Business Visa category has been consolidated into B-1 and B-2. The B-1 visa covers long-term, licence-based business activities, including foreign nationals seeking to establish industrial or business ventures in India.

The B-2 visa covers short-term, contract-based business activities, including production investment business, conferences, sports, performative arts and films.

A specific provision has also been made for foreign subject-matter specialists, engineers and technical personnel engaged by Indian companies in activities such as installation and commissioning, quality checks and essential maintenance, production, IT and ERP ramp-up, training, supply-chain development, plant design and bring-up, senior management and technical support, including transfer of know-how, technology and services.

Such persons may be granted a Production Investment Business Visa under the B-2 category through the e-visa platform. This was earlier granted under the e-B4 visa nomenclature, the statement said.

The MHA has also undertaken a comprehensive exercise to simplify and rationalise visa application forms across all 23 categories and sub-categories.

"The required fields/columns for all 23 categories/sub-categories of visas have been reduced by 65-70 per cent," the statement said.

The initiative aims to significantly reduce the information required from foreign nationals and simplify visa forms while retaining essential details necessary for processing, it said.

"This will reduce time and effort required to complete an application and enhance administrative efficiency by facilitating more focused scrutiny and processing of visa application," the statement said.

To implement the changes, the MHA is updating its IT systems, and visas will be granted under the revised framework by the end of this year, it said.

The revised framework comprises nine main categories – Business, Diplomatic, Work, Journalist, Medical, Official, Student, Visitor and Miscellaneous visas.

11 Policemen Killed in Pakistan Terror Attack

Press Trust of India

PESHAWAR: At least 11 police personnel, including a deputy superintendent of police (DSP), were killed and 12 others injured on Wednesday when terrorists ambushed a police van going for an operation against illegal gold mining in Pakistan's Khyber Pakhtunkhwa, an official said.

A statement from Rescue 1122 said the number of personnel killed had reached 11, while 12 were injured.

The police team, which was going to Gumbat Kohat area of Kohat district, came under fire in the Darbokach Jalandhar Banda area, located between Kohat and Karak, police spokesperson Muhammad Nauman Zeb said.

The attackers reportedly opened fire on police personnel from hilltops, resulting in casualties and damage to police vehicles, the Express Tribune newspaper reported.

The deceased included DSP Gambat Haider Zaman and Sub-Inspector Mukhtiar, Zeb said.

Five police mobile vehicles were also set on fire during the assault, he said.



The police spokesperson said the attackers continued firing at police personnel, resulting in a heavy exchange of fire.

Additional police vehicles were dispatched to the scene, while a heavy police contingent was called in to respond to the attack.

Following the attack, an emergency was declared at the District Headquarters Teaching Hospital, Zeb said.

Khyber Pakhtunkhwa Governor Faisal Karim Kundi condemned the attack, describing it as a nexus between criminal elements and terrorists.

Expressing grief over the deaths of police personnel, he paid tribute to the fallen officers and extended condolences to their families.

India Bans Lithium-ion Battery Black Mass Exports

Press Trust of India

NEW DELHI, NOV 11 (PTI) India has banned exports of lithium-ion battery black mass to strengthen domestic recycling and recover critical minerals, an official statement said on Wednesday.

Black mass is a powdery material obtained from shredding end-of-life lithium-ion batteries and battery manufacturing waste. It contains recoverable quantities of critical minerals, including lithium, cobalt, nickel and manganese.

"DGFT (Directorate General of Foreign Trade) prohibits export of Lithium-Ion Battery Black Mass to strengthen domestic recycling and critical mineral recovery," the Commerce Ministry said.

The DGFT issued a notification in this regard on November 10.

Critical minerals are essential inputs for electric mobility, advanced chemistry cell batteries, energy storage, electronics and renewable energy.

India depends substantially on imports for several of these minerals, it added.

Sonia Gandhi: Dal Chawal Now My Daily Comfort Food

Press Trust of India

NEW DELHI: "Food has always had a special place in my story and it was while looking for a good meal that I met Rajiv, and fell in love," says Sonia Gandhi, stressing that 'dal chawal' is "the taste of home" and she cannot go a day without it.

Posting a video shot before Diwali with daughter Priyanka Gandhi Vadra and granddaughter Miraya Vadra at the 1, Safdarjung Road house where she used to say when Indira Gandhi was the prime minister, Sonia Gandhi listed what excites her taste buds and pointed out that she loves Gujarati food.

Sonia Gandhi also listed Bengali food, Kashmiri kofta, kebabs, chicken tikka, chicken tandoori and dal makhani among her favourite foods.



"I love Indian food. Bengali food I love. Believe it or not, I love Gujarati food from Surat," she says in the video put out on her X and Instagram accounts.

"It took me time to get used to Indian food. You know it was difficult for me to enjoy Indian food right at the beginning. I didn't know how to cook when I came but later slowly I learnt. I love kebabs, chicken tikka, tandoori chicken, dal makhani," she says in the video.

She also listed Kashmiri kofta and Kashmiri dish 'haakh' among her favourites.

Priyanka Gandhi pointed out that dal chawal is made every day in Sonia's house.

"From the day I came to this house, till today, the only dal that is cooked is Arhar ki dal, no other dal," Sonia Gandhi says.

Priyanka Gandhi pointed out that Sonia Gandhi used to make the Gujarati dish 'khandvi'.

Recalling Indira Gandhi, Sonia said her mother-in-law could not cook but she had a very developed sense of food and knew exactly how to improve something.

In her post on X accompanying the video, Sonia Gandhi said, "Food has always had a special place in my story. It was while looking for a good meal that I met Rajiv, and fell in love."

