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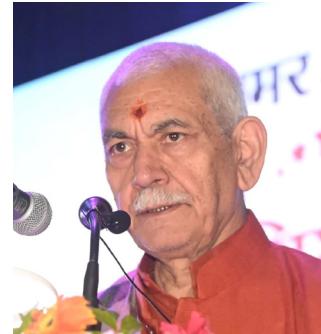


Teachers Should Work Hard to Shape Innovators, Not Just Graduates: LG Manoj Sinha

At an Inspirational Teachers Award Ceremony, LG Calls for Creativity-Driven, Future-ready Classrooms

■ HT NEWS NETWORK

JAMMU, FEB 03: Lieutenant Governor Shri Manoj Sinha on Tuesday underscored the vital role of teachers in preparing students for the uncertainties of the future, including challenges posed by Artificial Intelligence (AI), climate change and rapid technological shifts, while urging educators to nurture



creativity, curiosity and innovation in classrooms.

Addressing the Amar Ujala Inspirational Teachers Award Ceremony at Padma Shri Padma Sachdev Government College for Women, Gandhi Nagar, the Lieutenant Governor said teachers form the backbone of society and the soul of the nation. During the event, 101 inspirational teachers from

across Jammu were felicitated for their outstanding contribution to education.

"A teacher shapes character, cultivates talent and builds courage in young minds to boldly navigate an unpredictable world. I firmly believe teachers and their craft form the backbone of society and the soul of the nation," the

Self-Belief Powers Progress: PM Modi, After India-US Seal Historic Trade Pact

■ HT NEWS DESK / AGENCIES

NEW DELHI, FEB 3: Prime Minister Narendra Modi on Tuesday said that self-confidence is the cornerstone of national transformation, a day after India and the United States finalised a landmark trade agreement that saw Washington slash reciprocal tariffs on Indian exports from 25 per cent to 18 per cent.

In a post on X, PM Modi described self-belief as the driving force that makes the impossible achievable, asserting that the collective confidence of citizens would be instrumental in realising the vision of a *Viksit Bharat*. He also shared a Sanskrit verse highlighting that prosperity flows from righteous conduct, courage, discipline, and skill, which together propel a nation toward sustained growth.



The Prime Minister's remarks followed the announcement by US President Donald Trump that the two countries had concluded a major

Minimum wages revised across J&K in 2022: Dy CM

■ HT NEWS NETWORK

JAMMU, FEB 3: Deputy Chief Minister Surinder Kumar Choudhary today said that the Jammu and Kashmir has revised the minimum wages in respect of the scheduled employments in October 2002 and any further revision will be done as and when the GoI notifies and implements the National Floor Wages under Code on Wages 2019, which shall be applicable to Union territory of Jammu and Kashmir.

The Deputy Chief Minister, said this while replying to a question on

New Services to Connect Devotees With Key Religious Destinations, Promoting Unity: CM Omar Abdullah

Flags Off Special J&K RTC Buses to Major Pilgrimage Centres Across India

■ HT NEWS NETWORK

JAMMU, FEB 03: Chief Minister Omar Abdullah on Tuesday flagged off special J&K Road Transport Corporation (RTC) bus services to major religious destinations of different faiths



J&K Rail Expansion Paused, After Strong Objections From Elected Govt: Ashwini Vaishnav

NC, PDP Welcome Centre's Move, Say Farmers' Livelihoods and Fertile Land is Protected

■ HT NEWS DESK / AGENCIES

SRINAGAR, FEB 3: The Centre has put three proposed railway

projects in Jammu and Kashmir on hold after strong objections from the elected government and local Members of Parliament over con-

cerns that the lines would damage apple orchards and threaten farmers' livelihoods.

Railway Minister Ashwini Vaish-

nav announced the decision at a press conference in Jammu, saying the projects were suspended following apprehensions about large-

scale land acquisition and its impact on the region's agrarian economy. "There was demand for three

NCORD maps Tough, Tech-Enabled strategy against drug menace

■ HT NEWS NETWORK

JAMMU, FEB 03: The 16th Union Territory-level meeting of the Narco Coordination Centre (NCORD) was today chaired by the Chief Secretary, Atal Dulloo, to comprehensively review enforcement, prosecution, treatment, and rehabilitation measures aimed at combating the drug

menace, and to chart out a more stringent, coordinated, and result-oriented strategy across Jammu and Kashmir.

The meeting was attended by the Director General of Police, all concerned Administrative Secretaries, the Director General of Prosecution, Divisional Commissioner, Jammu and other senior civil and police officers.

The Divisional Commissioner, Kashmir, along with Deputy Commissioners and District SSPs, participated through video conferencing.

Addressing the meeting, the Chief Secretary unequivocally directed that the administration must adopt an extremely stringent approach towards drug traffickers and peddlers, ensuring that offenders do not

derive any benefit from government systems or facilities. He ordered initiation of deterrent measures strictly as per rules in force including cancellation of contractor cards, passports, driving licences, and registration certificates (RCs) of vehicles belonging to persons involved in drug-related offences.

LG, CM and Ministers Greet People on Shab-e-Baraat

■ HT NEWS NETWORK

JAMMU, FEB 03: The Lieutenant Governor, Chief Minister, Deputy Chief Minister and Ministers of the Jammu and Kashmir government extended warm greetings to the people on the auspicious occasion of Shab-e-Baraat, emphasizing its profound spiritual significance and calling for peace, harmony and collective well-being across the region.

Lieutenant Governor Shri Manoj Sinha, in his message, conveyed heartfelt greetings and best wishes, describing Shab-e-Baraat as a sacred night that offers devotees an invaluable opportunity to seek divine pardon, blessings and wisdom. He said the



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Div Com reviews progress on Traffic Streamlining in Srinagar

■ HT NEWS NETWORK

SRINAGAR, FEB 3: As part of continued efforts to streamline traffic movement in Srinagar city, Divisional Commissioner Kashmir, Anshul Garg, on Tuesday chaired a meeting of the Multi-Disciplinary Committee on Traffic Management System for Srinagar City.

The meeting was attended by the Deputy Commissioner Srinagar, Vice Chairpersons of LCMA and SDA, Regional Transport Officer Kashmir, SSP Traffic, Joint Commissioner SMC, and senior officers from R&B and SSCL.

During the meeting, the Divisional Commissioner directed the SSCL to prepare DPR for the development of a rotary at Exchange Junction. SSCL was also directed to start traffic on the trail basis over realigned takeoff corridor towards airport flyover.

He also reviewed the induction and management of one-way traffic on various routes and stressed effective implementation for smoother traffic flow.

Regarding development of parking at several locations, he instructed Deputy Commissioner Srinagar to develop surface parking facilities at the Children's Hospital and JVC, while the Vice



Chairperson LCMA was directed to develop parking facilities at

Chattabal. To augment parking space at

Jahangir Chowk, he directed Srinagar Municipal Corporation

(SMC) to relocate kiosks.

The Divisional Commissioner also directed that work on e-bus charging stations at Batamaloo be commenced from February 15.

It was informed that Zoonimar charging station shall be functional by February 15.

Regarding the Intelligent Traffic Management System (ITMS), the meeting was informed that all 800 traffic cameras are functioning smoothly. In view of the proposed installation of traffic lights at Bemina and Nowgan Flyovers, concerned agency was instructed to take up the work on priority. However, the meeting decided to explore the feasibility of constructing a rotary at Srinagar Flyover to streamline the Traffic System.

The Divisional Commissioner further directed SMC to install 'No Honking Zone' signage at identified locations across the city. He also instructed the concerned authorities to close vulnerable median crossings along the road stretch from Pantha Chowk to Shalteng to enhance road safety.

Also, the Div Com directed the SSP Traffic to intensify action against illegal parking and ensure generation of challans using SSCL traffic cameras.

Sunil Sharma meets BJP National President Nitin Nabin

Discusses party's outreach to public, and public welfare issues

■ HT NEWS NETWORK

NEW DELHI, FEB 03: Sunil Sharma, Leader of Opposition in the Jammu & Kashmir Legislative Assembly, today met the BJP National President, Nitin Nabin, at his New Delhi residence. The meeting focused on organizational strategies to further strengthen the Bharatiya Janata Party in Jammu and Kashmir and to ensure dedicated service to the people of the region.

During the interaction, Sunil Sharma held detailed discussions on enhancing the party's grassroots presence, improving public outreach, and launching



innovative initiatives to ensure that the benefits of development reach every corner of Jammu and Kashmir. He also apprised the National President of the aspirations, challenges, and developmental needs of the people of the Union Territory.

Speaking on the occasion, Sunil Sharma said that under the visionary leadership of the Prime Minister Narendra Modi and dedicated BJP leadership, Jammu and Kashmir has witnessed a new era of development and inclusive governance. He said that BJP's focus is to further strengthen the organization at the grassroots level and to ensure that every citizen feels the positive impact of good governance. He shared insights into the party policies aimed at empowering people, accelerating development, and reinforcing the party's connect with the masses.

Assuring full support, BJP National President Nitin Nabin stated that the Bharatiya Janata Party is deeply committed to the welfare, peace, and prosperity of the people of Jammu and Kashmir. He said that the party will continue to work tirelessly to address the concerns and aspirations of the people of the region.

MDC Srinagar condoles Demise of Jan Majrooh's Mother

■ GULFAM BARJI

SRINAGAR, FEB 3: Mehak Dramatic Club Srinagar has expressed deep grief over the demise of the mother of renowned radio, television and stage actor Jan Majrooh. Mrs Zubaida Begum Mother of Jan Majrooh passed away after a brief illness.

In this connection, a condolence meeting was held under the chairpersonship of the Club's Chairperson Farhat Siddiqui. Members of the club expressed sorrow over the demise and prayed for eternal peace to the departed soul.

The members also prayed for strength and patience for the bereaved family, especially Jan Majrooh, to bear this irreparable loss. Speaking on the occasion, Farhat Siddiqui said that all members of Mehak Dramatic Club stand in solidarity with their long-time member Jan Majrooh and share his grief in this hour of sorrow.

J&K among top States/UTs in health institution density: Govt

■ HT NEWS NETWORK

JAMMU, FEB 03: The Jammu and Kashmir Government on Tuesday informed the Legislative Assembly that the Union Territory is among the top performers in the country in terms of health institution density.

Replying to a query raised by MLA Mir Saifullah regarding the upgrading of health units, the Minister In-charge Health and Medical Education Department as per news agency Kashmir Indepth News Service (KINS) in a written reply said that at present, the UT has around 4,000 consolidated health facilities functioning at the primary, secondary and tertiary levels.

The minister said that Jammu and Kashmir figures among the leading regions in health infrastructure density.

Citing a report published by the Ministry of Health and Family Welfare (MoHFW), Government of India, the department stated that the national average stands at one health institution for every 3,500 population, while in Jammu and Kashmir the ratio is one institution for around 6,000 people, placing the UT among the top runners in institutional coverage.

The government further informed the House that to fill critical gaps in healthcare delivery, the department aims to strengthen existing facilities by improving public health delivery systems, enhancing manpower, extending Detailed Project Reports (DPRs), and expanding digital health initiatives such as e-medicine and e-radiology hubs. The deployment of well-designed Mobile Medical Units is also part of the strategy to reach people seeking medical attention, particularly in remote areas.

Referring to the Indian Public Health Standards (IPHS) Norms-2022, the department clarified that districts with a population of less than 5 lakh do not require a Sub-District Hospital (SDH), while districts with a population between 5 to 10 lakh are entitled to one SDH. It added that districts with a population up to 20 lakh can have one District Hospital and one SDH or two to three SDHs, which are considered adequate to deliver comprehensive primary health services. (KINS)

Drug seizures in J&K declines sharply since 2021: MHA tells Parliament

■ HT NEWS NETWORK / KNO

NEW DELHI, FEB 03: Ministry of Home Affairs on Tuesday informed the Parliament that seizure of narcotic substances in Jammu and Kashmir has declined sharply over the past five years, particularly in opium-based drugs.

Data tabled in the Lok Sabha by the MHA, according to the news agency—Kashmir News Observer (KNO), substantiated its claims.

The data, compiled by the Narcotics Control Bureau (NCB) from reports submitted by various Drug Law Enforcement Agencies, covers the period from 2020 to 2025, with figures for 2025 available up to November.

In 2021, Jammu and Kashmir recorded the highest seizure of opium-based drugs during the period at 19,405 kg. Cannabis-based drugs seized during the year stood at 1,617 kg, while no cocaine or synthetic drugs were reported.

In 2023, seizures of opium-based drugs in the Union Territory fell to 8,927 kg, while cannabis-based drugs seized were 1,379 kg. During the year, 1 kg of cocaine and 0.16 kg of synthetic drugs were also seized.

The downward trend continued in 2024, with seizures of opium-based drugs declining further to 3,676 kg and cannabis-based drugs to 1,540 kg. The seizure of synthetic drugs during the year stood at 3 kg, while no cocaine was reported.

In 2025, up to November, seizures



dropped to 2,062 kg of opium-based drugs and 1,957 kg of cannabis-based drugs. No cocaine or synthetic drugs were seized in Jammu and Kashmir during the period, the data showed.

The government informed Parliament that while the NCB regularly conducts joint operations with Central and State agencies, no separate consolidated data is maintained on drug trafficking networks or modules busted through joint operations on a year-wise or State-wise basis.

On funding, the government said Jammu and Kashmir did not receive any financial assistance under the centrally sponsored scheme 'Assistance to States/UTs for Narcotic Control' during the period from 2021-22 to 2025-26.

The government said it has taken multiple steps to curb narcotics trafficking, especially across international borders, including empowering the

Border Security Force and other border guarding forces under the NDPS Act to carry out search, seizure and arrest.

It said upgraded surveillance grids equipped with AI-based features, radars, electro-optic devices, night vision devices and motion detectors have been installed along border areas, with integration into command and control centres.

The government further said drone-based capabilities have been institutionalised for aerial surveillance and reconnaissance, while intelligence sharing and controlled delivery operations are being carried out with foreign countries.

India has signed bilateral agreements with 27 countries and memorandums of understanding with 19 countries to combat illicit trafficking of narcotic drugs, psychotropic substances and chemical precursors, the government added—(KNO)

DC Jammu highlights Road Safety Month activities, relief to accident victims

■ HT NEWS NETWORK

behaviour and minimise road accidents," he informed.

During the month-long campaign, he said, the RTO Jammu conducted road safety awareness camps, driver orientation programmes and medical check-up camps at multiple locations across the district. These activities covered public transport drivers, school bus and ambulance drivers, sleeper bus drivers, auto-rickshaw and e-auto drivers, besides general road users.

Sharing road accident data, the Deputy Commissioner informed that a total of 949 road



accidents were reported in Jammu district during the year 2025, resulting in 215 deaths and 1,205 injuries. He said the figures underline the need for sustained awareness and strict adherence to traffic rules.

Regarding relief measures, the Deputy Commissioner stated that under the Road Accident Victim Fund Scheme, long-pending cases since 2022 have been reviewed and largely cleared. He informed that an amount of Rs 78.50 lakh has already been disbursed during 2025. In addition, Rs 97 lakh has

been sanctioned in 107 cases, including 59 death cases and 48 injury cases, and the amount is being credited to the bank accounts of beneficiaries.

The Deputy Commissioner reiterated that road safety is a collective responsibility and assured that the district administration remains committed to further strengthening awareness initiatives and ensuring timely relief to road accident victims and their families.

Regional Transport Officer, Jasmieet Singh was also present at the occasion.

DC Srinagar chairs DRSC, DLMC Meeting to strengthen road safety framework

spots, pedestrian safety, road safety measures and IRAD implementation

■ HT NEWS NETWORK

SRINAGAR FEBRUARY 03: In order to prevent road accidents and take corrective measures, the Deputy Commissioner (DC) Srinagar, Akshay Labroo who is also Chairman of District Road Safety Committee and District Level Monitoring Committee (DRSC/ DLMC) today chaired a meeting here at the Meeting Hall of the DC office Complex.

SSPTraffic Police, Ajaz Ahmad; RTO Kashmir, Qazi Irfan; Additional Deputy Commissioner, Mir Imtiyaz Ul Aziz; Superintendent of Police, Umar Shah; Superintending Engineer R&B (North), Shabir Ahmad; Superintending Engineer of R&B (South), Tatbeer Manzoor; SDM West, Irfan Bahadur; SDM East, Zubair Ahmad, other senior Officers of School Education, Colleges, R&B and other concerned Departments attended the



meeting.

At the outset, the meeting discussed in detail remedial measures to prevent road accidents and 'Hit and Run' cases in the district emphasizing implementation of traffic personnel and implementation of corrective measures at accident-prone locations.

On the occasion, the Deputy Commissioner emphasized the line departments to submit detailed GIS coordinates of accident-prone areas (black spots) along with transport data to identify vulnerable road stretches as per the Integrated Road Accident Database (IRAD) framework. The DC asked the R&B department to formulate a robust plan in accordance with the Supreme Court's directions for the identification and management of black spots. He stressed that focused technological and enforcement interventions should be undertaken to significantly reduce road accidents particularly along highways.

Emphasizing data-driven planning, the DC highlighted the importance of using available traffic and transport data for safety interventions, strategic deployment of traffic personnel and implementation of corrective measures at accident-prone locations.

During the meeting, other issues included traffic decongestion, traffic regulation, particularly at black spots, proper illumination at cut points and removal of encroachments.

The meeting also reviewed the implementation of the Road Accident Victim Fund. The DC stressed the need for swift disposal of related cases.

Meanwhile, the DC also took appraisal of progress of ongoing traffic decongestion measures in the City including at Natipora-Rambagh junction, Barzulla underpass and other areas.

DC Baramulla distributes Ice Boxes among Fishermen to strengthen Fisheries Sector in district

■ HT NEWS NETWORK

BARAMULLA, FEBRUARY 03: In a step towards strengthening the fisheries sector, Deputy Commissioner Baramulla, Minga Sherpa, in presence of Assistant Director Fisheries, today distributed 94 ice boxes among registered fishermen and fish farmers of the district.

The ice boxes have been procured by the Fisheries Department under the Jammu and Kashmir Competitiveness Improvement Project (JKCIP) to support post-harvest management and improve the livelihoods of fishing communities.

Speaking on the occasion, the DC highlighted that the initiative is part of the long-term goal of the Jammu and Kashmir Government to double the income of people associated with agriculture and its allied sectors.



Minga Sherpa said that the initiative aims to enhance the shelf life of fish produce, minimize post-harvest losses, and promote hygienic handling, especially among street fish vendors.

Furthermore, the DC added that by enabling safe storage and transportation of fish, the intervention is expected to help beneficiaries avoid distress sales and access better market opportunities, thereby improving their income levels.

The DC also noted that the ice boxes would play a key role in maintaining the quality and freshness of fish, ensuring the supply of safe and hygienic produce to consumers, adding that such measures not only benefit producers but also enhance consumer confidence in locally produced fish.

Secretary DLSA Budgam convenes meeting on 'Mediation for the Nation 2.0'

■ HT NEWS NETWORK

BUDGAM, FEBRUARY 03: Reducing the burdens from the courts and providing relief to the parties, a meeting with all LD. Judicial Officers of the District Budgam in offline mode and with the Judicial Officers Posted at Taluka Levels in Online mode was convened by Tabassum Qadir Parray, Secretary District Legal Services Authority.



The meeting was held to expedite the identification and review of cases within the ambit of respective courts and all LD. Judicial officers were apprised to identify the maximum cases for the 'Mediation for the Nation 2.0'. Elaborating the scope of the Mediation, she apprised the participants that the mediation subtracts the burdens of the Court and is very fruitful for the parties.

The meeting in offline mode was attended by O.P. Bhagat, Principal District & Sessions Judge (Chairman DLSA), Budgam; Yahya Firdous, Addl. District & Sessions Judge Budgam; Abdul Bari, Chief Judicial Magistrate Budgam; Esar ul Nabi, Spl. Mobile Magistrate Budgam; Tasneem Kawoosa Munsif/JMIC Budgam; Shabber Ayaz, Principal Magistrate Juvenile Justice board Budgam and in online mode was attended by Shafeeq Ahmed Malik, Sub-Judge Chadoora; Syed Tayoub Bukhari, Munsif/JMIC Chadoora; Rabiyah Snobher Gulzar, Towfeek Ahmed Mir and Aiman Amin.

Earlier, the Principal District & Sessions Judge also convened a separate meeting on 'mediation drive 2.0' with the mediators of DLSA Budgam and Panel Lawyers of the DLSA Budgam. The Meeting ended with the assurance that maximum cases will be identified and sent for mediation for the successful mediation Drive.

DC Baramulla inaugurates Vaccination Programme for Haj Pilgrims-2026

■ HT NEWS NETWORK

BARAMULLA, FEBRUARY 03: Deputy Commissioner Baramulla, Minga Sherpa today inaugurated the vaccination programme for Haj Pilgrims 2026, conducted at the Associated Hospital, Government Medical College (GMC), Baramulla.

On the occasion, the Deputy Commissioner reviewed the arrangements at the vaccination centre to ensure smooth and



timely vaccination of pilgrims. Principal, GMC Baramulla; Chief Medical Officer, Baramulla; District Immunization Officer; Medical Superintendent; and other concerned officials were present during the event.

The initiative aims to ensure timely vaccination and comprehensive health preparedness of Hajj pilgrims in accordance with prescribed health protocols, facilitating a safe pilgrimage.

DLSA Budgam conducts 1st UTRC Meeting of the Year 2026

■ HT NEWS NETWORK

BUDGAM, FEBRUARY 03: As part of the Calendar of activities, DLSA Budgam Conducted 1st Under Trial Review Committee Meeting (UTRC) of the year 2026.

The meeting was held to expedite the identification and review of prisoners who are eligible to be considered for release as well as to accelerate the regular function of UTRC and review all eligible under trial Prisoners (UTPs).

The meeting was chaired by O.P. Bhagat, Principal District

& Sessions Judge (Chairman DLSA), Budgam, and was convened by Secretary District Legal Services Authority Budgam in consonance with the SOPs already in place.

The meeting was attended by Mehraj-ud-din Shah, Additional Deputy Commissioner Budgam; Sajjad Bukhari, Additional Superintendent of Police Budgam; Abdul Rashid Dar, Sr. Prosecuting Officer (SSP) Office Budgam; Ranjeet Kumar, Public Prosecuting Officer Session Court Budgam; Shehbaz Hussain, Dy. Superintendent Central Jail Srinagar, and Dr. Fayaz Ahmed,



Senior Medical Officer, Central Jail Srinagar.

During the meeting, bare discussions were held regarding the release of Under Trial Prisoners (UTPs), identified by DLSA Budgam for their release by the UTRC Committee.

Six cases of UTPs were identified by DLSA Budgam and two came into consideration before the UTRC Committee in accordance with SOPs formulated by NALSA and has resolved and decided to recommend them for release/ Speedy trial/ proper medical care etc.

District Level Bankers review meeting held at Doda

■ HT NEWS NETWORK

DODA, FEBRUARY 03: A District Level Bankers Review Meeting (DLBRC) was held today at conference hall DC Office Complex Doda to review the progress of credit-linked government schemes and strengthen coordination between banks and line departments for the effective implementation of employment and entrepreneurship initiatives. The meeting was chaired by the Deputy Commissioner, Harvinder Singh and attended by the General Manager District Industries Centre (DIC), Chief Planning Officer, Cluster Head J&K Bank, officials from stakeholder departments and representatives from the public and private sector banks operating in the district. Other

stakeholders and bank officials participated in the meeting through virtual mode. The main agenda of the meeting included a detailed review of the progress of loan cases under the Prime Minister's Employment Generation Programme (PMEGP) and the Jammu & Kashmir Rural Employment Generation Programme (JKREGP). A detailed scheme wise PowerPoint presentation was made by the concerned departments, highlighting the current status and progress of the ongoing schemes. The status of cases under the District Level Task Force Committee (DLTFC) of the JKREGP scheme was also reviewed. A total of 62 cases were discussed, during which the Chairperson directed the concerned officers/Cluster Heads to thoroughly review the cases.



Jammu: Female trainees awarded certificates on completing Tailoring course

■ HT NEWS NETWORK

JAMMU, FEBRUARY 03: Jammu & Kashmir Khadi and Village Industries Board (J&K KVIB) today awarded certificates to female trainees on completion of six-month Cutting and Training course here at Beli Charan.

The certificates were given away by Secretary Dr. Basharat Hussain.

He congratulated the participants and encouraged them to establish micro-enterprises in the tailoring sector. "Skill development is the foundation of self-reliance," he said and wished the participants a successful and healthy

future as they embark on their entrepreneurial journey.

This initiative, sanctioned by J&K KVIB, is part of a broader mission to create sustainable livelihood opportunities and promote self-employment among women in Jammu & Kashmir.

The programme was attended by Deputy CEO (Jammu Division) Tilak Raj; District Officer J&K KVIB Mohammad Sadiq, trainees and other stakeholders, who collectively appreciated the Board's efforts in fostering women-led entrepreneurship and skill development.

Chairperson DDC chairs quarterly General Council Meeting at Kishtwar

■ HT NEWS NETWORK

KISHTWAR, FEBRUARY 03: Chairperson District Development Council (DDC) Kishtwar, Pooja Thakur today presided over the Quarterly General Council Meeting here in the Conference Hall of the DC Office Complex.

At the outset, the CEO, General Council (ADDC), Vinod Kumar Behnal, extended a warm welcome to all council members and outlined the objectives of the meeting.

During the session, the council was briefed on the Action Taken Report (ATR) regarding grievances

raised in the previous General Council Meeting. Officers from line departments provided updates on the progress made in addressing these concerns. It was informed that the majority of grievances have been resolved, while efforts were underway to address the remaining issues within a stipulated time frame.

The Chairperson conducted a comprehensive review of the sector-wise physical and financial progress of projects under the District Capex Plan, Area Development Plan, MGNREGA, PMAY-G, Awas Plus 2.0 Survey and RGSA for FY 2025-26.

Additionally, block-specific issues and concerns related to various departments were highlighted by DDC members, who called for immediate resolution of the same. These matters were duly noted by the CEO-General Council for forwarding to the concerned departments for necessary intervention.

The Chairperson instructed the concerned officers to take prompt action to resolve the highlighted issues. She also urged executing agencies to accelerate the implementation of ongoing developmental projects and

ensure their timely completion within the FY 2025-26. Furthermore, she directed the implementing agencies to deploy resources and manpower efficiently to achieve the set targets.

She directed all departments to conduct awareness programmes at the grassroots

level to promote the schemes of the Agriculture, Horticulture, Labour and other government departments.

The Chairperson further called for expedited construction of Suid Bridge and Sirci Bridge. Directions were issued to the concerned Executive Engineer to furnish the map and DPR of the Ikhla Block Boundary to Marwah Road. She stressed the importance of interdepartmental coordination to eliminate bottlenecks hindering developmental works and to ensure seamless project execution.

The meeting was attended by DDC Member Warwan, Zaffarullah Sheikh, DDC Member Marwah, DDC Member Palmar, Tahir Masood, DDC Member Dr. Rishi Kumar Sharma, SDM Marwah, Dr. Mohammad Ashraf, ACD, Manoj Kumar, ACP, Neeraj Sharma, DSWO, Tariq Parvez Qazi, DIO, Abhimanyu Singh, ALC, Mamta Sudershan, CEO, CAO, CMO, Executive Engineer JPDCL, Executive Engineer Jal Shakti, Executive Engineer PMGSY Marwah and other district and sectoral officers.

Discussion on Motion of Thanks on LG's address commences in Legislative Assembly

■ HT NEWS NETWORK

JAMMU, FEBRUARY 03: The discussion on Motion of Thanks on Lieutenant Governor's Address commenced in Legislative Assembly today.

The motion was moved by MLA Showkat Hussain Ganie and seconded by MLA Dr. Rameshwar Singh.

Initiating the debate, Showkat Hussain Ganie stated that more than 7000 people have been employed since Omar Abdullah assumed office, while around more than 23000 more are currently in the process of recruitment. He acknowledged that the tourism sector had suffered initially, but noted that over two crore tourists have since visited the region, reflecting sustained efforts by the government to revive the sector.

Highlighting infrastructure development, he referred to construction of major roads and tunnels, including Sonamarg Tunnel, Shopian-Surankote National Highway and several flyover projects, aimed at improving connectivity and boosting economic activity.

He further mentioned key welfare measures, including the free ration schemes and the enhancement of old-age pension, asserting that these initiatives were in line with the commitments made in the election manifesto.

Rameshwar Singh who seconded the motion, reflected the achievements in terms of education, health, rural infrastructure said that the present government has accepted the challenges and the work it has done is praise worthy.

He also expressed serious concern over the growing menace of substance abuse and drug



addiction in the Union Territory, describing the figures as alarming.

Singh further emphasized that collective efforts are essential to ensure unity and sustained progress in Jammu and Kashmir.

Mohammad Yousuf Rather (Tariqami) highlighted that the Budget should have a provision for separate climate fund for Jammu and Kashmir, on the lines of provisions made in other States and Union Territories, to effectively address climate-related challenges.

Sham Lal Sharma said that people need respite from unscheduled power cuts and more efforts need to be taken in this direction as there has been significant increase in revenue realization in the power sector.

He also said that JMM schemes need to be completed so that people will have regular water supply. He further said that more avenues

need to be created for generating employment for the youth of Jammu and Kashmir.

Gulam Ahmad Mir, while participating in the debate, asserted for more efforts from the government for restoration of statehood. He added that business rules shall also be finalized as soon as possible for smooth functioning of the Government.

Ajaz Ahmad Jan while speaking on the motion, said that pre-budget meetings were held by Chief Minister with all stakeholders so that the upcoming budget reflects aspirations of the people.

Arjun Singh Raju said that the government has made significant strides in development across various sectors, including power infrastructure, reduction of transmission and distribution losses, roads, education, health, and other key areas, particularly

in Ramban district.

Speaking during the debate on Motion of Thanks, Baldev Raj Sharma spoke about various constituency specific issues.

Rafiq Ahmad Naik, in his address said that the Pre-Budget consultations of Chief Minister with Legislators is an encouraging step for charting the developmental road-map of Jammu and Kashmir.

He also raised various constituency specific issues during the debate.

Salman Ali Sagar, while speaking in favour of the motion, said that Omar Abdullah led Government has laid great focus on socio-economic upliftment of people across all sections of society and has been working tirelessly for the holistic development of Jammu and Kashmir.

While participating in the debate, Shakti Raj Parihar said that the Government should give focus

on the development of Chenab Valley, including Doda district.

Speaking in support of Motion, Pirzada Farooq Ahmad Shah said that due to strenuous efforts of Government, particularly Chief minister Omar Abdullah, tourism sector has revived across J&K. He added that Chief Minister participating in numerous conferences outside J&K like Mumbai, West Bengal, Gujarat, New Delhi and others, which in turn have translated into revival of tourism sector here.

Nizam-ud-din Bhat, in his address spoke about the basic privileges for the Legislators and also raised various issues of his constituency.

Participating in the debate, Payare Lal Sharma appreciated the government's development-oriented vision for Jammu and Kashmir. He thanked Chief Minister for sanctioning Rs. 80 crore for electricity infrastructure in his constituency, improving power supply in the area. He also appreciated the government's efforts in strengthening the Education and Health sectors by providing basic facilities to the people.

Hasnain Masoodi, while participating in the debate, appreciated the efforts of the government for sustainable development in J&K. He said that the government has developed a robust people centric mechanism and public grievances redressal system bringing transparency and good governance.

Devinder Kumar Manjal, during the debate spoke on various constituency specific issues. He sought upgradation of facilities in tourist and religious places like Utter Vani-Purmadal and Baba Chambyal.

Jal Shakti Minister reviews CAPEX works in Kashmir Division

■ HT NEWS NETWORK

JAMMU, FEBRUARY 03: Minister for Jal Shakti, Forest, Ecology & Environment and Tribal Affairs, Javed Ahmed Rana, today reviewed the progress on CAPEX works of Jal Shakti Department for the financial year 2025-26 in Kashmir Division.

The Minister undertook a detailed assessment of the physical and financial status of ongoing Water Supply Schemes (WSS) and examined their implementation progress. He emphasized the importance of timely completion, transparent execution and strict adherence to quality standards to ensure that the projects deliver maximum benefit to the



public.

The Minister directed the concerned officers to expedite project execution, remove bottlenecks and ensure that all targeted works under the 2025-26 CAPEX plan are completed within stipulated timelines. He emphasized that efficient implementation of water supply projects is crucial for improving service delivery and meeting the aspirations of the people of Kashmir.

Reiterating Omar government's commitment towards strengthening the public infrastructure, Rana called for regular monitoring, effective coordination and accountability at all levels. He stressed that the officers must work with renewed focus to achieve the desired outcomes and enhance the quality of life for citizens.

The meeting was attended by Chief Engineer Kashmir, Director Planning, Jal Shakti Department, Director Finance and Executive Engineers of Kashmir Division.

World Wetlands Day: EIACP hosts

Mansar Lake tour for GCW-Parade students

■ HT NEWS NETWORK

JAMMU, FEBRUARY 03: To mark World Wetlands Day 2026, Department of Ecology, Environment & Remote Sensing (EIACP) J&K Hub on Tuesday organized an awareness and outreach programme in alignment with the global theme of "Wetlands and traditional knowledge: Celebrating cultural heritage" and the Mission LiFE (Lifestyle for Environment) initiative.

The event aimed to sensitize students and the local community to the ecological, cultural and environmental significance of wetlands. Students from the Department of Environmental Sciences (EVS), Government College for Women (GCW), Parade, along with Dr. Harmanmeet Kour, HOD & Dr. Neha were taken on an educational field visit to Mansar



Lake, a renowned wetland and a Ramsar site of Jammu region. During the visit, an awareness rally was organized around the periphery of the lake, where students actively spread messages discouraging the use of plastic and highlighting its harmful effects on wetlands and biodiversity. A cleanliness drive was also conducted along the lake area, in which students participated enthusiastically. The drive resulted in the collection of approximately 70 kilograms of plastic waste (handed over to the Wildlife department for disposal under rule), reinforcing the core principles of Mission LiFE through collective action and responsible behavior.

The participants were briefed about the ecological importance of Mansar Lake by Yashbeer Singh, Block Development Officer (BDO), who highlighted its biodiversity, conservation challenges and sustainable management practices. The Programme Officer - EIACP J&K Hub, Dr. Kirti Bhatt elaborated on the cultural significance of wetlands, Ramsar sites and their role in maintaining ecological balance, emphasizing the need for community participation in wetland conservation.

The programme was attended by Range Officer, Anil Sharma, Nitin Sharma, Chetan Gupta along with the staff of the NMSHE Project. The event witnessed the active participation of nearly 60 students and stakeholders, making it a meaningful and impactful observance of World Wetlands Day 2026. The programme was organized under the supervision of Dr. Rajan Singh, Coordinator, EIACP J&K hub.

STD felicitates teams for Republic Day-2026 participation at MA Stadium Jammu

■ HT NEWS NETWORK

JAMMU, FEBRUARY 3: State Taxes Department (STD), Jammu and Kashmir, today organized a felicitation programme to honour departmental teams that participated in the Republic Day-2026 celebrations held at MA Stadium here.

The felicitation ceremony was led by Commissioner, State Taxes, PK Bhat.

The teams were recognised for their contribution to the Tableau on GST Reforms and participating in the March Past contingent during the Republic Day parade.

The Tableau effectively



showcased key objectives and achievements of GST reforms, highlighting department's focus on transparency, ease of compliance and taxpayer-centric governance.

Additional Commissioner (Enforcement and Administration), Jammu, Namrita Dogra; Additional Commissioner (Tax Planning, Policy & Advance Ruling), Kishori Lal

Sharma; Principal Excise and Taxation Training Institute, Nagrota, Renu Bala; Deputy Commissioner (Headquarters) Ashima Sher; Deputy Commissioner Enforcement (Central) Sonu Pargal; DC Appeal-I Pardeep Singh Chib; DC Appeal-II Kulraj Singh; Assistant Commissioner (Enforcement) Samia Shareef Khan and other senior officers were also present on the occasion. Addressing the gathering, Commissioner, State Taxes, PK Bhat said that the participation of our teams in the Republic Day celebrations reflects collective commitment and professionalism of the department. He added that the GST Tableau was an important

medium to communicate reforms and their benefits to the public.

Appreciating the efforts of the officials and staff involved in the preparations, he said, "The successful presentation at MA Stadium was the result of sustained coordination, discipline and hard work of our teams. Such initiatives strengthen public awareness and reinforce the reform-driven image of the department."

On the occasion, Mementos and Certificates of appreciation were awarded to the officials and staff who contributed to the planning, design, coordination and execution of the Tableau and March Past.

DC Kathua reviews implementation of ICDS, Social Welfare schemes

■ HT NEWS NETWORK

KATHUA, FEBRUARY 03: Deputy Commissioner Kathua, Rajesh Sharma today reviewed the functioning and implementation of Integrated Child Development Services (ICDS) and Social Welfare Department schemes at a meeting held in the Conference Hall of the DC Office Complex.

The meeting was attended by ADDC Surinder Mohan Sharma; Programme Officer ICDS, Mohammed Syed; CPO Ranjeet Thakur; District Social Welfare Officer, Varun Chaudhary; Child Development Project Officers (CDPOs), Tehsil Welfare Officers (TWSOs) and other concerned officials.

Threadbare discussions were held on expanding coverage and strengthening the delivery mechanism of the welfare schemes being implemented by the ICDS and Social Welfare Departments in the district.

At the outset, the Programme Officer ICDS presented a detailed status report on Central and UT-sponsored schemes. He informed that 1641 Anganwadi Centres are presently functional in the district, while 3915 beneficiaries have been registered under the Pradhan Mantri Matru Vandana Yojana (PMMVY).

The meeting was also briefed about activities being carried out under schemes such as Supplementary Nutrition Programme, Health Check-ups, Poshan Abhiyan, Scheme for Adolescent Girls (SAG), Beti Bachao Beti Padhao (BBBP) and Ladli Beti.

Reviewing the progress, the Deputy Commissioner directed the field functionaries to ensure saturation of all ICDS schemes in their respective areas. He emphasized the importance of effective inter-departmental coordination among Health, Education and ICDS departments to achieve 100 percent coverage of all eligible beneficiaries.

The Deputy Commissioner also conducted a comprehensive review of Social Welfare Department schemes, including National Social Assistance Programme (NSAP), Integrated Social Security Scheme (ISSS), State Marriage Assistance Scheme (SMAS), Pradhan Mantri Adarsh Gram Yojana (PMAY), Assistance to Disabled Persons (ADIP), Beti Bachao Beti Padhao (BBBP) and Special Central Assistance to Scheduled Castes Programme (SCA to SCP), among others.

The District Social Welfare Officer informed the meeting that Mission Shakti camps are being organized across different parts of the district, during which departmental teams reach out to women beneficiaries to create awareness about women-centric welfare schemes and the support mechanisms available for their empowerment.

The Deputy Commissioner stressed the need for proactive outreach, transparency and timely delivery of benefits. He directed the department to ensure that all eligible beneficiaries are covered so that the intended objectives of the welfare schemes are achieved effectively at the grassroots level.

Director Agriculture reviews progress of key departmental schemes

■ HT NEWS NETWORK

JAMMU, FEBRUARY 03: Director Agriculture Jammu, Anil Gupta today convened a review meeting in the Conference Hall, Krishi Bhawan to assess the physical and financial progress of key agricultural initiatives across Jammu Division.

The meeting focused on the implementation status of the Holistic Agriculture Development Programme (HADP), Centrally Sponsored Schemes (CSS), Capital Expenditure (CAPEX) works, NABARD-funded projects and the uploading of information on various portals.

The meeting was attended by SMS-RL, Krishan Kant; Deputy Director Agriculture (Planning), Mohammad Yaqoob Zargar; Accounts Officer, Vriti Uppal, along with officers from the CSS and Planning Sections of the Directorate. The Chief Agriculture Officers (CAOs) of Jammu Division and Farm Managers, Chakro and Chinore, participated in the meeting through Video Conferencing (VC).

During the meeting, comprehensive presentations were delivered, outlining scheme-wise and component-wise physical and financial achievements, besides performance against approved targets under HADP, CSS, CAPEX and NABARD schemes.

The Director called for swift and prudent utilization of allocated resources to maximize benefits for the farming community, while ensuring transparency, accountability and strict compliance with prescribed guidelines.



Laying special emphasis on the RKVY and Farm Mechanization components, Anil Gupta directed officers to accord priority to these sectors to enhance irrigation, agricultural productivity and mechanization. The Chief Agriculture Officers (CAOs) of Jammu Division and Farm Managers, Chakro and Chinore, participated in the meeting through Video Conferencing (VC).

HT EDITORIAL

Daily wagers have huge expectations from the UT budget

Deputy Chief Minister Surinder Kumar Choudhary on Tuesday told the legislative assembly that Jammu and Kashmir has revised the minimum wages in respect of the scheduled employment in October 2002. Choudhary said that any further revision will be done as and when the Government of India notifies and implements the national floor wages under Code on Wages 2019. Choudhary said this while replying to a question raised by National Conference legislator Ali Mohammad Dar.

The reply of Choudhary comes at a time when thousands of daily wagers working in the different government departments are hoping for some good news from the union territory budget to be announced by chief minister Omar Abdullah during this week. These daily wagers are hoping that the government would make an announcement about their regularization in the upcoming budget. These people have been running from pillar to post with respect to their regularization and have knocked doors of various quarters.

Some time back the people at helm had promised that Jammu & Kashmir would implement the Minimum Wages Act and as such the daily wagers would get minimum wages. As on date the daily wagers are upset that the said Act has not been implemented and they are being paid peanuts when compared to the permanent employees. It is important that the union territory government removes this glaring discrepancy and there is some justice to the daily wagers.

Since the number of daily wagers is more than 60,000 it may take some time for the government to regularize them. Carrying out the regularization process in one go may not be possible and the government needs to be given some time for the process to be completed. However, by the time this happens the government can at least implement the Minimum Wages Act and as such provide minimum wages to the daily wagers. This would at least give a feeling to the daily wagers that the present government is serious in solving this problem.

Choudhary said that under the Code on Wages, 2019 applicable across the country since 21st of November 2025 has established provisions for national floor minimum wage and strengthened mechanisms for periodic revision of minimum wages based on socio- economic criteria. He added that Minimum wages Act, 1948 has been subsumed under the Code of wages, 2019 and now wages will be governed under this code. He informed that the appropriate government is empowered to issue notifications for revision of the rates of minimum wages and the said revision shall remain operative till October, 2027.

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When Ethics Exist Only in Writing

Lawful Earning, Institutional Ethics, and the Moral Crisis of Society



■ **AUBAID AHMAD AKHOON**

A great philosopher, Aristotle regarded as the father of moral philosophy, profoundly stated:

“Knowing what is right does not mean much unless you do what is right.”

We live in a society where values are not absent; they are omnipresent. They adorn office walls, appear in policy documents, echo in official speeches, and are proudly quoted in public spaces. Yet the defining tragedy of our time is not the absence of moral guidance, but the widening gap between what is proclaimed and what is practiced. Our institutions speak fluently about ethics, integrity, and responsibility, while their daily functioning often contradicts those very principles.

Across government departments and public institutions, reminders of honesty, accountability, and public service are prominently displayed. However, the lived experience of citizens often tells another story. Procedures move smoothly only when influenced, rights exist largely on paper, and systems meant to serve the public gradually turn into hurdles that must be navigated, negotiated, or endured. The rulebook is clear; its implementation is selective.

Within judicial and administrative structures, justice is defined with precision—fairness, equality, truth, and due process. Yet justice is frequently delayed, diluted, or distorted. Those with authority learn how to bend procedures, while those without it learn patience, silence, or resignation. When truth demands struggle and falsehood finds shortcuts, institutional credibility erodes—not suddenly, but steadily.

Education systems speak of enlightenment, character formation, and lifelong learning. Policies emphasize innovation, critical thinking, and intellectual growth. In practice, classrooms often prioritize rote memorization over reasoning, marks over meaning, and conformity over curiosity. Education becomes a race for certificates rather than a journey toward wisdom, producing individuals who are informed, yet not necessarily enlightened.

Healthcare institutions claim the sanctity of human life as their highest value. Official guidelines emphasize dignity, compassion, and responsibility. Yet reality exposes overcrowded facilities, administrative indifference, and widening gaps between affordability and access. When compassion becomes secondary to procedure, life itself begins to feel negotiable.

Markets and regulatory bodies promise transparency, quality, and fairness. Standards are codified, laws are notified, and warnings are

displayed. Still, dishonesty thrives through adulteration, misinformation, exploitation, and manipulation. Ethics remain confined to documents and signboards rather than shaping everyday practice. Consumers are reminded of rights, yet often remain unprotected by them.

What unites these contradictions is not ignorance, but awareness without accountability. We know what is right. We record it formally. We quote it publicly. Yet knowing and doing have drifted dangerously far apart.

What we display publicly reflects our declared beliefs.

What we practice privately reveals our true priorities.

When actions repeatedly defy declared principles, the problem can no longer be reduced to personal weakness; it evolves into a shared social disorder. In this environment, hypocrisy does not arrive loudly—it settles in silently, shielded by rules, rationalizations, and procedural comfort. Gradually, it rewrites collective thinking, where compromise is celebrated as pragmatism, deception is justified as survival, and sincerity is dismissed as impractical idealism.

Public Awareness and Institutional Reality
Recent official data offers a sobering mirror. In 2025 alone, the Jammu & Kashmir Anti-Corruption Bureau registered 78 corruption cases and filed 43 charge-sheets, securing convictions in several cases. While these figures reflect institutional vigilance, they also reveal the depth of a societal challenge. If these are the cases detected, how many remain normalized, unreported, or silently tolerated?

Corruption does not survive on institutional weakness alone; it thrives on social acceptance. Laws and investigations may punish misconduct, but lasting reform demands civic responsibility. Silence, compliance, and everyday compromise enable decay as much as overt wrongdoing.

Lawful Earning and Moral Continuity
At the heart of this crisis lies the ethics of earning. Income is not merely an economic matter; it is a moral one—especially in public service, where wages are drawn from collective trust. Earning without sincere effort may appear legally permissible, but it remains ethically hollow.

Religious traditions consistently emphasize this truth. In Islam, honest earning (halal rizq) is inseparable from faith, while unjust gain corrupts not only individuals but generations. Similar moral emphasis exists across faiths and philosophies: integrity in livelihood safeguards dignity, conscience, and social harmony. Children learn morality less from instruction and more from example; when compromise becomes routine, confusion becomes inheritance.

The most dangerous aspect of the present culture is that it teaches survival without principles. It rewards adaptation over integrity, efficiency over ethics, and convenience over conscience. It produces professionals without empathy, institutions without moral depth, and governance without trust.

Bottom Line

Real reform will not emerge from rewriting slogans or issuing new circulars. Change begins when individuals—within institutions and within society—align conduct with conviction, and when responsibility is taken personally rather than postponed institutionally.

Until then, our values will remain beautifully articulated and poorly practiced. Our beliefs will continue to decorate walls, while our actions quietly dismantle them. The gap between what we claim to stand for and what we actually do is not merely a moral flaw—it is the defining crisis of our society.

Iqbal's Moral Warning

Allama Muhammad Iqbal, the great philosopher-poet and Hakim-ul-Ummat, powerfully captured this crisis in his verses:

Yeh hikmat-e-malakooti, yeh ilm-e-laahooti
Haram ke dard ka darmamaan nahin to kuch bhi nahin

Yeh zikr-e-neem-shabi, yeh muraaqibay, yeh suroor teri khudi ke nigehbaan nahin to kuch bhi nahin

Khird ne keh bhi diya "La ilaha" to kya haasil
Dil-o-nigaah Musalmaan nahin to kuch bhi nahin

Allama Iqbal emphasizes that true faith lies in inward verification (tasdeeq-e-batin), not in mere verbal affirmation. Reciting "There is no god but Allah" without inner acceptance does not transform the soul. Faith becomes real only when the heart and consciousness recognize Allah as the sole authority and reality.

A spiritually dormant soul, Iqbal argues, is no soul at all. Such lifelessness leads to moral decay, personal weakness, and collective decline. The chronic crises of nations—corruption, injustice, and loss of purpose—cannot be cured through laws, slogans, or rituals alone. Their true remedy lies in the revival of the inner self (khudi).

Iqbal insists that without awakening the soul, all efforts—individual or collective—remain futile. Social reform, governance, and even religious practice lose meaning when detached from inner transformation. The awakening of khudi acts like alchemy, refining character and producing moral courage, integrity, and responsibility.

Through this inner awakening, individuals cultivate the qualities embodied by towering figures such as Umar ibn Khattab, known for justice and firmness, and Ali ibn Abi Talib, known for wisdom and moral clarity. These virtues are not inherited or imitated; they are born from a living, conscious soul.

In essence, Iqbal teaches that real reform begins within. Without a revived soul, faith becomes ritual, knowledge becomes a burden, and action becomes hollow. With an awakened soul, even ordinary deeds acquire purpose, power, and transformative impact.

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A new Milestone of public service, professionalism, and sincerity



■ **TANVIR MOHIDIN**

Today, Wednesday, January 21st, at 3:00 PM, the atmosphere at the J&K Bank Kanspora branch was filled with a sense of community and purpose. It was not just a formal meeting, but a beautiful chapter in the unbreakable bond between the bank and the public. The session was held under the presidency of the Cluster Head Kanspora, Honorable Masood Sahib, and Branch Manager Mr. Irfan Sahib, attended by other bank staff, valued customers, and the renowned literary figure and writer, Mr. Barkatullah.

■ A Commendable Step Toward Public Awareness

The primary objective of this meeting was to acquaint customers with the bank's new and beneficial schemes. In an era of economic fluctuations, this initiative by J&K Bank Kanspora to maintain direct monthly contact with customers is highly laudable. This practice not only strengthens the bank's credibility but also gives the common man the assurance that their hard-earned money and financial future are in safe hands.

■ Masood Sahib: An Icon of Integrity

and Vision

During the meeting, the manner in which Cluster Head Honorable Masood Sahib spoke won everyone's heart. His gentle tone, simple language, and compassionate way of explaining things were exemplary. He simplified complex banking schemes so effectively that every customer felt empowered. He answered every question with deep thought and patience, reflecting his professional mastery and human empathy.

■ The Tireless Efforts of Irfan Sahib and His Team

A highlight of the event was the open-hearted praise Masood Sahib showered upon Branch Manager Mr. Irfan Sahib. It is an undeniable truth that since Irfan Sahib took charge of the Kanspora branch, the bank has been scaling new heights of progress. Under his leadership, the bank's discipline and customer relations have become a model for others. However, a leader's success always rests on the shoulders of his team.

■ Asma Ji and Saima Ji: The True Architects of Progress

If we look deeply into the success of this branch, two names stand out that deserve special mention—Asma Ji and Saima Ji. These are not just names; they are symbols of hard work, dedication, and sacrifice. These two officers have nurtured this branch with their "blood and sweat." They have dedicated every moment of their lives and every ounce of their energy to the advancement of this institution.

The way Asma Ji and Saima Ji have served customers day and night is difficult to put into

words. They never cared for fixed hours nor were they deterred by the heavy workload. Their tireless struggle, cheerful disposition, and the spirit of treating every customer's problem as their own have brought the Kanspora branch into the ranks of the best branches in the region. If the residents of Kanspora today trust this bank blindly, it is thanks to these two sincere daughters of the soil who treated this bank as their home. Alongside them, the role of Mr. Nisar Ahmad has also been pivotal, as he stood by the team at every difficult turn and contributed fully to the bank's growth.

■ The Presence of Barkatullah Sahib and a Bright Future

The participation of the esteemed writer Mr. Barkatullah added grace to the meeting. The presence of such a literary and intellectual figure signifies that J&K Bank Kanspora is no longer just a financial institution; it has become a representative of every section of society.

This meeting was proof that when intentions are pure and determination is firm, the distance between institutions and the public disappears. The entire team of J&K Bank Kanspora has proven that they do not just deal in currency, but in the dreams of the people. We hope the management continues such interactions in the future. We salute Masood Sahib, Irfan Sahib, and especially the symbols of hard work, Asma Ji and Saima Ji, on behalf of the entire Kanspora community.

The author from Baramulla Kanspora



■ DR. RATAN BHATTACHARJEE

Imagine, for a moment, an impossible yet deliciously comic dream. William Shakespeare, freshly transported from Stratford-upon-Avon to a modern examination hall, sits nervously at a wooden desk. On the question paper stares back at him: "Discuss the tragic flaw of Hamlet with reference to A. C. Bradley." Pens are poised, invigilators stern, time ticking away. Shakespeare scratches his head. He knows Hamlet intimately—after all, he created him—but A. C. Bradley? The great Victorian critic has not yet been born in Shakespeare's time. The Bard, in this dream, suddenly realises a cruel paradox of modern education: one may create literature, yet still fail an examination on it without proper guidance, notes, and—yes—private tuition.

This story is told by A.C. Bradley himself. He one day dreamt of being an invigilator in the examination hall. He saw all were writing answers to the Question paper on Shakespeare Dramas in the hall. But Shakespeare who was scratching his head and could not write any answer to the questions on Hamlet Macbeth and Othello. He asked the boy why he could not write answers on the dramas which he himself wrote. Shakespeare smiled and told, "I did not read A.C. Bradley". This dream examination opens a larger, unsettling question about contemporary education. Is private tuition unavoidable for passing examinations, even for geniuses like Shakespeare? And if Shakespeare would struggle, what hope remains for ordinary students? A. C. Bradley (1851–1935) was a prominent British literary critic and scholar, best known for his seminal 1904 work *Shakespearean Tragedy*. His psychological, character-driven analysis defined early 20th-century Shakespearean criticism. He was a professor at Liverpool, Glasgow, and Oxford, focusing on the "inner struggle" of tragic heroes. A. C. Bradley's book has become almost a sacred text in literature classrooms. Hamlet's indecision, Macbeth's ambition, Othello's jealousy—these are now filtered through Bradley's critical lens. Examinations often demand not what Shakespeare wrote, but how Bradley interpreted it. The student is expected to echo critical terminology, structured arguments, and academic

Shakespeare Could Not Pass Without Private Coaching, Hey Really!

cally sanctioned viewpoints. In such a system, raw understanding or original insight is rarely enough. What matters is alignment with expected answers. This is where private tuition quietly enters as the invisible syllabus behind the official one.

Private tuition today functions as a translator between creativity and examination. It teaches students not merely how to read a text, but how to answer questions on that text. Shakespeare, in our imagined hall, may feel Hamlet's anguish in his bones, but without a tutor whispering about "tragic flaw," "objective correlative," or "moral order," he would be lost. He might write something magnificent, poetic, and profound—only to score poorly because it does not fit the marking scheme. This is also true about many other great persons who did not like regular going to school where they felt bored and oppressed. The great Indian nay the first Asian Nobel Laureate Rabindranath Tagore offers a fascinating parallel. Tagore openly disliked formal schooling. He found classrooms suffocating, mechanical, and hostile to imagination. His real education came from private tutors, home instruction, free reading, and exposure to nature and culture. He learned outside the rigid structure of examinations. Yet ironically, if Tagore were forced into today's exam-driven system, he too might require private coaching to "pass." His lyrical mind, wandering freely, would not easily submit to model answers.

Private tuition, therefore, is not merely a modern commercial phenomenon; it is a symptom of an education system obsessed with assessment rather than understanding. When examinations prioritize predictability, students seek predictability in preparation. Tutors become interpreters of examiner psychology. They know which quotations are "safe," which critics must be named, which phrases fetch marks. This knowledge is rarely available in textbooks alone. The uncomfortable truth is that private tuition has become a parallel education system. Schools teach subjects; tutors teach survival. Schools speak of learning objectives; tutors speak of "important questions." In literature especially, where

ambiguity and multiple interpretations should flourish, examinations paradoxically narrow meaning. A tutor often says, "Don't write this—it's risky," even if the idea is insightful. Shakespeare himself, notorious for ambiguity, irony, and contradiction, would be advised to simplify his thoughts to avoid losing marks.

Is private tuition, then, unavoidable? In an ideal world, no. In a just system, classrooms would be enough. Teachers would have time to engage deeply with students, assessments would reward originality, and learning would not be reduced to performance under time pressure. But in reality, competitive examinations, overcrowded classrooms, and standardized evaluation make private tuition almost inevitable—especially for those aiming at high scores. However, inevitability does not mean desirability. The danger lies in mistaking examination success for education itself. A student trained entirely by tuition may pass brilliantly yet remain intellectually timid, afraid to think beyond prepared notes. Shakespeare needed no tutor to write Hamlet; Tagore needed no school to become Tagore. What they needed—and what they found—was freedom, curiosity, and mentorship rather than coaching.

Perhaps the real lesson of this dream examination is not that Shakespeare needs private tuition, but that examinations need Shakespeare. They need imagination, openness, and respect for original thought. Until that transformation happens, private tuition will remain unavoidable—not because students lack ability, but because the system lacks trust in intellect. So yes, in today's world, even Shakespeare might anxiously look for a tutor the night before his exam on Hamlet. And that, more than anything, should make us pause and rethink what we truly mean by education. In snow-covered Kashmir, education is shaped not only by curriculum and aspiration but by geography, climate, and survival. While debates on private tuition often centre on urban competitiveness or examination anxiety, the situation in the remote regions of Kashmir presents a very different reality. Here, private tuition is not a luxury, nor a shortcut to success; it is an educational necessity

born out of terrain, weather, and distance.

For children living in the distant rural corners of Kashmir, attending school is often an act of endurance. During winter months, heavy snowfall blocks roads, suspends transport, and renders daily commuting hazardous. Many students are compelled to walk several miles across hilly terrain, narrow footpaths, and snow-laden slopes simply to reach their schools. For younger children, and even adolescents, this journey is not always possible or safe. Schools may remain officially open, yet access becomes practically impossible. Urban centres such as Srinagar or other district towns enjoy relatively better infrastructure, connectivity, and institutional support. In these areas, private tuition may function as an academic supplement. However, beyond these urban pockets, in isolated villages nestled among mountains and valleys, the situation changes dramatically. Schools may be understaffed, irregular in functioning, or inaccessible for weeks at a stretch during winter. In such circumstances, private tutors emerge as the only consistent educational support system available to students.

Private tutors in rural Kashmir often serve multiple roles. They are not merely instructors preparing students for examinations; they become substitutes for absent classrooms. Many tutors conduct lessons in homes or community spaces, adapting schedules to weather conditions and local needs. They provide continuity when formal schooling is disrupted by snow, strikes, or administrative constraints. For students appearing in board examinations, this continuity is crucial. Without it, the gap between syllabus requirements and actual teaching becomes insurmountable. The growth of private coaching centres in Kashmir must therefore be understood within this context. Their emergence is not simply a reflection of examination pressure or parental ambition, but a response to structural limitations.

Coaching centres offer organized instruction, access to study materials, and exam-oriented guidance that many rural schools are unable to provide consistently. For families who see education as the only path toward stability and opportunity, enrolling children in such

centres becomes an act of hope rather than privilege. Critics of private tuition often argue that it deepens inequality. In Kashmir's rural landscape, however, the absence of private tuition would deepen inequality even further. Students in inaccessible areas would be left educationally stranded, unable to compete with their urban counterparts. In this sense, private tutors act as bridges—imperfect but essential—between isolation and opportunity.

Yet this inevitability also points to a deeper concern. When private tuition becomes the backbone of education, it signals the need for systemic reform. Improved rural infrastructure, winter-adaptive schooling models, digital classrooms, and residential facilities could reduce dependence on private coaching. Until such measures are implemented effectively, private tuition will continue to function as an informal yet indispensable educational institution in Kashmir. In snow-covered Kashmir, education does not follow a smooth, linear path. It winds through mountains, crosses frozen streams, and survives long winters. In this journey, private tutors and coaching centres are not competitors to schools; they are companions to students. For countless children walking miles on hilly terrains—or unable to walk them at all—private tuition remains the only hope of passing examinations and securing a future beyond the snow. Even in the plains the question is no less grave. During my four decades of teaching in colleges and universities I have seen many inefficient teachers who could not handle their own topics and students rush to the more efficient teachers and coaching centres for special tuition.

Difficult topics of mathematics and physics are not understood without the caring guidance of private tutors. Many a good times efforts were there in every state of the country to ban private tuition and bring the teachers involved in private coaching at home to book. But in the long run it was not possible to ban private teaching or coaching centres or making the ban effective. This points to the cankers deeply eating into the vitals of the social system.

International Tagore Awardee writer Dr.Ratan Bhattacharjee is a former Affiliate Faculty Virginia Commonwealth University & Retd. Associate Professor and Head Post Graduate Dept of English Dum Dum Motijheel College, and at present President Kolkata Indian American Society Email profratanbhattacharjee@gmail.com.

A Sight to Behold



■ BY M S NAZKI

This is about Gen-Z at the Prime Minister's rally! Yes! This is a story about NCC cadets on 77th Republic Day of India!

Gen-Z, or Zoomers, refers to the generation born between approximately 1997 and 2012, following Millennials.

As the first truly "digital native" generation, they grew up with internet access, social media, and smartphones. They are characterized as highly diverse, socially conscious, and financially pragmatic.

Key characteristics and traits of Generation Z include:

Digital Natives: They have never known a world without instant access to information, social media, and advanced technology.

Diverse and Inclusive: Known for being highly ethnically, racially, and culturally diverse, with a strong emphasis on equality.

Financial Pragmatism: Due to witnessing economic instability, many are cautious with money, valuing security and, in some cases, considering alternatives to college.

Socially Conscious: Driven to make a difference, they are passionate about social justice, climate change, and mental health.

Workforce Values: They look for purpose, flexibility, and remote work options in their careers.

Generation Z is often considered the most technologically connected generation, with their perspectives heavily shaped by the internet age and global events.

The Indian National Cadet Corps was formed in 1948. An Army NCC unit was raised in IIT Kharagpur in 1952, one year after the institute was set up. The first officer-in-charge of the unit was a young Army officer—Major Sehgal with matinee idol good looks and a very sweet looking wife.

Those were early days of independence—innocent, idealistic and patriotic. NCC was a major attraction for the students. The cadets with their military jargon, shiny shoes and smart uniforms were glamour boys. Senior Under Officer Mukherjee, Junior Under Officer Moulik, Company Sergeant Major Srinivasan, Lance Corporal Krishnamurthy and others strutted around in their uniforms. There was fierce competition for joining the elite corps.

My Coorgi classmate Cariappa and I tried to join the NCC. I already had the dubious distinction of having twice failed to get into the Navy in SSBs in 1950 and 1952. I thought I might be lucky the third time. Cariappa claimed martial traditions of his Coorgi ancestry, dropping names like General Cariappa, Thimmiah, Brigadier Muthanna, Air Commodore Uthappa etc. It further stoked my inferiority complex.

Major Sehgal was flooded with requests for admission to NCC. He assembled the aspirants and made them march in squads. He weeded out the obviously unsuitable ones and interviewed the rest for making the final selection.

For the love of money, I could never march. I waddle like a duck with two left feet. When the order 'Right Turn' was barked at the squad, I heard it as 'Left Turn' and marched to my own tune. I found I was marching alone, with the rest of the squad way behind me. Needless to add, I was rejected. (I guess my hearing was poor even then. Now I am practically deaf!)

Strangely, Cariappa also did not also make

it past the first round. He was angry and protested to Major Sehgal quoting his family's ministry background. Major Sehgal would have none of it. He bluntly told him that he might have a hundred people in the Armed Forces but he was not good enough to get in.

I never made it to NCC.

My marching woes continued years later, at B&SD School in INS Vendurthy and RNEC Plymouth. To my horror, I was asked to lead the Navy Contingent at the guard of honour for Duke of Edinburgh at Palam Airport in February 1965. I tried to wriggle out of it but did not succeed.

AGI from INS India took me in hand and tried to improve my turnout and marching. I stood on a cold winter's morning in February 1965 at Palam in the Guard of Honour. I am happy that did not disgrace myself.

A short story of a girl from NCC:

Kritika, a 17-year-old NCC cadet from Himachal Pradesh, defied odds to conquer Mount Everest on May 18, 2025, becoming the youngest female NCC cadet to achieve this milestone. Selected after rigorous training, she braved freezing temperatures to unfurl the Indian and NCC flags, inspiring rural youth through her determination.

The Girl Who Touched the Sky Kritika Sharma never imagined her small-town life in Himachal would lead to the top of the world. Joining the National Cadet Corps (NCC) was her first step toward adventure, a decision that transformed her from a quiet student into a disciplined, fearless cadet.

Her journey was far from easy. The selection process for the all-girls NCC Everest expedition was brutal—high-altitude training, mental endurance tests, and intense physical conditioning. Many nights in the camp were filled with doubt, but the NCC motto, "Unity and Discipline," became her mantra.

On May 18, 2025, after months of preparation, Kritika stood at 8,848 meters. The air was thin, the wind was biting, and every step felt like a battle. Yet, when she finally reached the summit, the fatigue vanished.

Unfurling the tricolor and the NCC flag, she felt a profound sense of pride, not just for herself, but for every girl watching her from afar. Kritika's story—along with fellow trailblazers like Pratima Rai and Rishabh Warjri—became a beacon of hope, proving that with NCC training, no dream is too high to reach.

A sight to behold! National Cadet Corps PM Rally Nation First, Always First

Where each step resonates with discipline, courage, and unshakeable dedication to the nation, embodying the promise of a generation poised to lead and turn the vision of Viksit Bharat 2047 into reality was the theme we got to write this story!

Do not go where the path may lead, go instead where there is no path and leave a trail. Those who are crazy enough to think they can change the world usually do.....!

The National Cadet Corps (NCC) in India was established on 15 July 1948 under the NCC Act of XXXI, 1948, following recommendations from the PN Kunzru Committee. It succeeded the British-era University Officers Training Corps (UOTC) to foster discipline, leadership, and national service among youth. Starting with 20,000 cadets, it has grown into the world's largest uniformed youth organization with over 13 lakh members.

Key Historical Milestones

Genesis (1942-1948): Originated from the UOTC (1942) which failed to meet training expectations during WWII, leading to the formation of a more robust, voluntary cadet organization.

Formation (1948): Formally inaugurated on 15 July 1948 after schools/colleges reopened.

Expansion: The Girls Division was added in July 1949, the Air Wing on 1 April 1950, and the Naval Wing in July 1952, creating a tri-service organization.

Wartime Contribution: NCC cadets served as a second line of defence during the 1965 and 1971 Indo-Pak wars, assisting with ordnance factory operations, civil defence, and rescue work.

Evolution: The NCC song "Kadam Mila Ke Chal" was adopted in 1963 and later replaced by "Hum Sab Bharatiya Hain" in 1974 to promote national unity.

Core Aspects

Motto: "Unity and Discipline" (Ekta aur Anushasan).

Objective: Developing character, comradeship, leadership, and selfless service.

Structure: It is a voluntary organization covering schools and colleges across all 17 state directorates.

The NCC Republic Day Camp (RDC) is the premier, month-long national-level camp for the National Cadet Corps (NCC) in India, held annually from January 1 to January 29 at the Garrison Parade Ground, Delhi Cantt.

It represents a "Mini India" and brings together 2,070 to over 2,400 selected cadets from all 17 Directorates across states and union territories to showcase their talents, discipline, and cultural heritage.

Key Aspects of the NCC RDC:

Duration & Location: Held from January 1-29 in New Delhi.

Inauguration & Culmination: Usually inaugurated by the Vice President of India and concludes with the Prime Minister's Rally on January 28.

Selection Process: Selection is rigorous, starting in August and proceeding through unit, battalion, group, and Interstate Directorate competitions (IGC), followed by Pre-RDC 1, 2, and 3.

Menstruation and Sanitary Pads: A Test of Dignity in Schools



■ DR. PRIYANKA SAURABH

The Supreme Court's directive to provide free sanitary pads to girl students in schools and make menstrual hygiene compulsory is not merely an administrative order, but rather a reflection of the collective mindset of Indian society, which still views menstruation with hesitation, silence, and neglect. This decision makes clear that menstruation is not merely a health or hygiene issue, but a serious constitutional question involving dignity, equality, and the right to education.

In a country like India, where the Constitution guarantees equality and the right to a dignified life, the fact that millions of female students are forced to study in unsafe and degrading conditions during their menstrual cycle exposes a profound failure of the system. This court intervention is a necessary step towards addressing this failure. It reminds us that rights are not merely declarations on paper; they only have real meaning when they are realized on the ground.

Menstruation has long been ignored, considered merely a biological process. As a result, the issue has become the limited responsibility of the Ministry of Health or school management. The truth is that menstruation has profound social, educational, and psychological impacts. Due to lack of sanitation facilities and proper information, female students are not only

at risk of infections and diseases, but shame and fear also prevent them from attending school regularly. In many cases, this situation leads to permanent school dropout.

Numerous studies show that a large number of adolescent girls miss several days of school each month due to lack of proper management during menstruation. This absence gradually weakens the learning process and ultimately increases the risk of dropping out of education altogether. Therefore, it is natural to question whether we are truly committed to the goal of "education for all," or whether it remains a mere slogan confined to policy documents.

The Supreme Court's order clearly underscored that ignoring menstrual hygiene directly violates the right to education. When schools lack basic amenities like separate and clean toilets, clean water, soap, and sanitary pads, it becomes practically impossible for female students to attend school regularly. This situation further deepens gender inequality, as while boys' education continues unhindered by any biological barriers, girls' are held back by a natural process.

This inequality is contrary to the spirit of Articles 14 and 15 of the Constitution, which underpin the concept of equality and a discrimination-free society. Equality of opportunity alone is not enough unless the means to access that opportunity are also equal. By ignoring menstrual hygiene, we inadvertently deprive girls of the equality the Constitution promises.

The Court also clarified that the lack of menstrual facilities violates the right of women and adolescent girls to a dignified life. When a student is forced to use unsafe and unscientific methods, it is not only a health crisis but also a direct assault on human dignity. Article 21 of the Constitu-



tion does not limit life to mere physical existence, but also ensures the right to live with self-respect and security.

This decision is also significant because it shatters the notion that sanitary pads or clean toilets are merely "additional amenities." In fact, these are essential rights, without which neither health can be protected nor the right to education can be meaningful. In this context, this court order should also be seen as a social warning.

However, the biggest challenge with judicial orders in India lies in their effective implementation. Policies and guidelines often remain limited to mere announce-

ments and files. The Supreme Court itself, acknowledging this concern, has stated that these decisions should not be confined to court orders or legal books, but should have a real impact on schools and the lives of students. It is mandatory to implement these directives uniformly in all schools—public and private, urban and rural.

In this context, the role of private schools is particularly important. Private educational institutions often consider themselves separate from government programs and social responsibility. The court's order clearly rejects this thinking and states that the distinction between government and

private schools is unacceptable when it comes to children's rights. If private schools can charge high fees, they cannot shirk responsibility for the basic hygiene and health of female students.

Yet, it must be acknowledged that mandates and policies alone are not enough. Until societal thinking changes, such initiatives will remain incomplete. The silence, superstition, and shame surrounding menstruation further complicate this problem. Menstrual hygiene management in schools should not be limited to the distribution of pads; awareness, communication, and scientific information should also be part of the education process. Boys should not be excluded from this discussion, as the foundation of a sensitive and equal society is laid only when understanding is shared.

For the central and state governments, this order is not merely a compliance obligation, but an opportunity for improvement. Without adequate budget allocation, effective monitoring mechanisms, and clear accountability, this initiative cannot succeed. The court's deadline clearly indicates that this issue cannot be postponed any longer.

Ultimately, this decision forces us to reflect on the fact that a society's progress is measured by its treatment of its most vulnerable. Providing safe, hygienic, and respectful facilities to female students during menstruation is not a favor, but a constitutional obligation. The real test now is whether this decision moves from paper to practice. If it does, it will not only transform the landscape of schools but also be a decisive step toward changing the mindset that has, until now, considered menstruation a burden, not a right.

Dr. Priyanka Saurabh, PhD (Political Science), is a poet and social thinker

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Contact us : 9906215683

f

NABARD estimates priority sector credit potential of ₹49,795.58 cr for J&K; CS releases focus paper

■ HT NEWS NETWORK

JAMMU, FEB 3: The National Bank for Agriculture and Rural Development (NABARD) has estimated a credit potential of ₹49,795.58 crore under Priority Sector for the Union Territory of Jammu and Kashmir for 2026-27.

Chief Secretary Atal Dulloo today released the focus paper during the Credit Seminar organised by NABARD.

The seminar provided a forum for the policymakers, bankers and other key stakeholders to deliberate on strategies aimed at promoting sustainable and inclusive development in the region.

Addressing the gathering, the Chief Secretary expressed satisfaction over the launch of the focus paper by NABARD. He underscored the theme "Last Mile Credit Inclusion: Reaching the Unreached", describing the Potential Linked Plan (PLP) as a crucial planning instrument that guides credit flow and development priorities. He said that NABARD's projections are realistic and achievable, emphasizing the need for universal coverage of Kisan Credit Cards with timely and adequate credit. He appreciated the role of RIDF in strengthening infrastructure.

Stressing a shift from subsistence to commercially viable agriculture, the Chief Secretary called for greater focus on infrastructure, processing, value addition, term lending, niche crops and suitable tweaks in KCC, highlighting medicinal and aromatic plants as income-enhancing opportunities.

The Chief Secretary advocated an integrated approach involving universities, banks and line departments. He urged attention to sectors like wool processing and fisheries and emphasized supporting SHGs and "Lakhpatti Didis" as emerging entrepreneurs through credit. He also



highlighted the success of Mission YUVA, the need for skill-based lending over collateral, promotion of homestays to decentralize tourism, technology upgradation and traceability in handicrafts and described ULI as a potential game changer requiring focused rollout in J&K. He also distributed micro ATMs among the Banking Correspondents (BCs) affiliated with J&K Grameen Bank.

The Focus Paper outlines sector-wise credit projections with a strong thrust on agriculture and allied sectors, MSMEs, farm and non-farm activities besides rural infrastructure. Emphasis has been laid on enhancing the agriculture credit flow, strengthening Farmer Producer Organizations (FPOs) and Rural Micro, Small and Medium Enterprises, improving productivity and area expansion in horticulture crops such as apple and saffron and promoting handloom and handicrafts through value addition, structured marketing support and Geographic Indication (GI) registration.

Earlier, Vikas Mittal, General Manager and Officer-in-Charge (GM/OIC), NABARD, highlighted NABARD's continued commitment towards strengthening rural credit flow, agriculture, allied activities, MSMEs and rural infrastructure in Jammu and Kashmir.

In his address, he emphasized NABARD's role in collaborative planning, close coordination with stakeholders and targeted development interventions to unlock the vast economic potential of the region.

Pertinently, NABARD is driving inclusive development in Jammu & Kashmir through credit planning, agricultural modernisation, digital traceability projects and value chain support for FPOs. It has strengthened rural infrastructure via major RIDF investments, launched a Rural Business Incubation Centre at SKUAST K, supported GI tagging of local products, deepened MSME lending, expanded financial inclusion through CFLs, RSETIs, micro ATMs and literacy camps and fully digitised PACS to enhance last mile credit delivery.

Meanwhile, exhibition stalls highlighting NABARD's initiatives in line with the seminar theme, 'Reaching the Unreached,' were arranged as part of the programme.

Manohar Lal, General Manager, NABARD in his vote of thanks reaffirmed NABARD's commitment towards working closely with all partners to translate the projected credit potential into tangible outcomes and sustainable development across Jammu and Kashmir.

Legal awareness programs held across Reasi District

■ HT NEWS NETWORK

REASI, FEB 03: Under the visionary leadership of the Chairman (also Pr. District and Sessions Judge Reasi) Khalil Choudhary and Secretary Pooja Gupta, the District Legal Services Authority Reasi organised a series of legal awareness programs in different parts of the District.

Awareness programmes on Beti Bachao Beti Padhao were held at Government Middle School, Sharepur-Katra, Mahore and several other places.



The speakers laid emphasis on empowering women through awareness of their legal rights.

National Campaign-2.0 event was held at District Court Complex Reasi to promote Mediation as an alternate dispute settlement mechanism. The PLVs emphasized the role of mediation in ensuring speedy, cost-effective and amicable resolution of disputes.

Awareness on Rights of Senior Citizens was generated at Mahore, Arbaib and Bathoie by PLVs of TLSC Mahore, while an awareness program on Prohibition of child marriage Act was held at Reasi. A singing competition was organised at Government High School Bhaga Katra.

Meanwhile, a Legal Awareness Programme on "NALSA (Access to Justice for Victims of Human-Wildlife Conflict) Scheme, 2025" was organized at Reasi. ALADCs, Dheeraj Thakur and Niharika Bamatra, sensitized the participants about the objectives and benefits of the NALSA Scheme, 2025, aimed at providing legal aid and assistance to victims affected by incidents arising out of human-wildlife conflict. The program was organized in collaboration with the Forest Department.

Public Notice

I want to apply for a seed License under the name Ali mohammad and sons , at wagoora bk poora budgam. If anybody has any objection in 24 this regard, they may submit to the Chief Agriculture Officer Budgam, within 7 days from the publication of this notice. After that, no objection shall be entertained.

AAMIR MEHRAJ
S/O: MEHRAJ UD DIN GANAYI
R/O: WAGOORA BK POORA BUDGAM

Government Of Jammu & Kashmir Office of the Tehsildar Handwara

SUBJECT: PUBLIC NOTICE REGARDING APPLICATION OF OBC
By:Tahira Akhter
D/o.Mohd Subhan Gojee
Village,Machipora,Tehsil,Handwara,District Kupwara.
Application No.Jk-Rev-INC/2026/02538
Dated,30,01,2026

PUBLIC NOTIFICATION

It is hereby notified for the information of the general public that the applicant has submitted an application for the issuance of OBC (Reserved Backward Area) Certificate's, which is currently under process in this office. The applicant's family has been continuously residing in this village for the past fifteen years. The applicant family consists of the following members:

Name:Tahira Akhter D/o.Mohd Subhan Gojee Profession Labour
1,Raja begum,Mother, House wife
2,Mohd Amin brother student
3.suhailahmad brother student
4.Mariya subhan sister student

There is no other member in the family besides those listed above.

The family's total income from all sources has been declared as .100000. Therefore, if any individual or persons have any objection regarding the issuance of this certificate, they are advised to submit their objections to this office within seven days. After the expiry of this period, no objections will be entertained.

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Public Notice

I have wrongly mentioned as Altaf Hussain Wagay instead of Altaf Hussain Sheergoji on bank account maintained at TP Branch Anantnag Kashmir. I want to rectify the same and want to record my name as Altaf Hussain Sheergoji in the TP branch Anantnag. If any body having any objection, he/She can file his/her objection at the said bank branch within seven days of period. No objection will be entertained after the expiry of time.

**Altaf Hussain, Sheergoji
S/O: Sonaullah, Sheergoji
R/O: Issoo Achabal Anantnag.**

Public Notice

I have applied for DEE Class Card under name Arsalan Farooq Shah S/O Farooq Ahmad Shah R/O Vodapora Tehsil Handwara District Kupwara if anybody having any objection in this regard he/she may file his/her objection in the office of superintendent Engineer R&B circle Baramullah/Kupwara within a period of seven days from the date of publication of this notice After that no objection shall be entertained

ARSALAN FAROOQ SHAH, S/O FAROOQ AHMAD SHAH, R/O VODAPORA TEHSIL HANDWARA DISTRICT KUPWARA

Government Of Jammu & Kashmir Office Of The Tehsildar Kreeri (Executive Magistrate 1st Class)

Subject: Issuance of Registration Orders in respect of delayed Birth/ Death certificate.

PUBLIC NOTICE

The Registrar Births and Deaths (Block Development Officer Wagoora) chokedar has submitted case file pertaining to Birth of KHATEEJA BEGUM S/O MOHD SULTAN ALIE R/O WARIPORA PAYEEN Tehsil KREERI Distr. Baramulla having verified the date of Birth as 20/01/1998 and event has been shown to be occurred at HOME for issuance of delay order .In this connection.

If anyone have any objection to the issuance of delay order of Birth certificate shall present his/her claim this office within 07 days, after that no objection shall be entertained.

Sd/- Executive Magistrate 1st Class Kreeri

Government Of Jammu & Kashmir Office Of The Tehsildar Kreeri (Executive Magistrate 1st Class)

Subject: Issuance of Registration Orders in respect of delayed Birth/ Death certificate.

PUBLIC NOTICE

The Registrar Births and Deaths (Block Development Officer Wagoora) chokedar has submitted case file pertaining to Birth of SADAF NASEER D/O NASEER AHMAD SHAH R/O PUSNAG Tehsil KREERI Distr. Baramulla having verified the date of Birth as 04/11/1999 and event has been shown to be occurred at HOME for issuance of delay order .In this connection .

If anyone have any objection to the issuance of delay order of Birth certificate shall present his/her claim this office within 07 days, after that no objection shall be entertained.

Sd/- Executive Magistrate 1st Class Kreeri

Public Notice

The electricity connection with consumer ID 020302005731 registered in the name of Ghulam Ahmad Sofi R/o Shah Mohalla SMHS Hospital Road, Srinagar is to be transferred in favour of Rouf Ahmad Sofi S/o Ghulam Ahmad Sofi R/o Shah Mohalla SMHS Hospital Road, Srinagar.

Objections, if any, to the same must reach concern authority within a week at the most.

Public Notice

My daughter's name & her Mother's name has been wrongly written as KULSOOMA JAN & her Mother's name is SHERAZA BEGUM bearing id no 101002501928 in her Date of Birth certificate issued by SDH KREERI while her correct name is AIZA MAROOF & her Mother's correct name is SHEERAZA MAROOF which needs to be corrected if anybody having any objection in this regard he /she may file his/her objection in the office of BMO / SDH KREERI within seven days from the publication of this notice after that no objection will be entertained.

**Name...MAROOF AHMAD CHOPAN
F/O ...AIZA MAROOF, Mother's...SHEERAZA MAROOF, R/O ...AUTHOORA RESHIPORA TEHSIL....KREERI**

Public Notice

This is for information of general public that the (Electric bill) power connection is registered on my Fathers name HABIBULLAH SIRAJ R/O WATERGAM Now this Connection bearing Consumer ID NO 021204001003 wants to be registered on my MOHAMMAD ABDULLAH SIRAJ S/O HABIBULLAH SIRAJ R/O WATERGAM .If anybody have any objection in this regard He/She may file his/ her objection in the concerned PDD office within seven days from the date of publication of this notice after that no objection will be entertained.

**Name..MOHAMMAD HABIBULLAH
S/O ... HABIBULLAH SIRAJ
R/OWATERGAM**

Government Of Jammu & Kashmir Office Of The Tehsildar Kreeri

Subject: Application MUSLIM SHAFI MIR S/O MOHD SHAFI MIR R/O SHEIKHPORA for issuance of RBA certificate in favour of self for the issuance of RBA in his /her / their favor

PUBLIC NOTICE

Regarding the subject cited above the file in the office of the undersigned for the issuance of RBA in this connection a report of patwari halqa concerned has been sought which reveals that the applicant is currently residing in the village of SHEIKHPORA of Tehsil KREERI and belongs to the MIR community having annual income 50000// the details of family of the applicant are as follows
1..MOHD SHAFI MIR Father 51 years Labour
2..FARIDA BEGUM Mother 45 years H/W
3... TABASUM SHAFI sister ,22 years student
4..MASRAT SHAFI sister 20 years //

If anyone have any objection to the issuance of delay order of Birth certificate shall present his/her claim this office within 07 days, after that no objection shall be entertained.

Naib Tehsildar Kreeri

GOVERNMENT OF (U.T) JAMMU & KASHMIR Office of the Executive Engineer Jal Shakti (PHE) Deptt. Ground Water Division Srinagar | Baghi-Ali-Mardan, Nowshara Srinagar

GIST of Detailed e- NIT No: -78/JS-PHE/GWDS/Mech. of 2025-26.

For and on behalf of Government of UT of J&K, e-tenders from reputed and resourceful Firms/Companies/drilling agencies/Joint Ventures etc for "registered Contractors of Civil Contractors ("CIVIL CEE/DEE)" having similar type of experience of Civil Works" as per details given below. The bidding process shall be completed online on www.jktenders.gov.in in two covers viz. Cover 1st consisting of Pre Qualification Criteria, General Terms and Conditions and Technical Specifications and Cover 2nd shall consist of Financial Bid in the prescribed BOQ.

| S.No | Name of work | Est. Cost Rs. in Lacs | Earnest money | Cost of Tender Document | Time of completion | Class of Contract | Major Head /Sub-Head | Tender Call |
|------|---|-----------------------|---------------|-------------------------|--------------------|-------------------|----------------------|-----------------|
| 1. | Repair and renovation of Divisional Office by way of Repairs to the existing Toilet in the Premises of Building of the Jal Shakti (PHE) Ground Water Division Srinagar. | Rs. 0.77 Lacs | Rs. 2,350/- | Rs.50/- | 15 days | Civil CEE/DEE | M & R | 1 st |

Position of Funds: - Available

1. Authorization conveyed by the Chief Engineer Kashmir (Jal Shakti) PHE Deptt. Srinagar vide letter No: CE/PHE/DB/9394-95, dated: 10-07-2024.
2. Superintending Engineer (Jal Shakti) PHE Mechanical Circle North Srinagar's letter No: PHE/MCN/238/1357-58, dated: 30-07-2024

The Bidding Documents and other details can be downloaded from the website: <https://www.jktenders.gov.in> From 29.01.2026 (10:00 AM) UPTO 09.02.2026 (03:00 PM)

The Bidding documents consisting of qualifying information, eligibility criteria, specifications, Drawings (if any), Bill of quantities (B.Q), Set of terms, conditions of contract and other details can be seen / downloaded from the website: <https://www.jktenders.gov.in>

As per Critical Dates/Information scheduled given below

Table-II

| | | |
|----|-------------------------------|--|
| 1. | Publishing Date | 29-01-2026 (10:00 A.M) |
| 2. | Period of Downloading of Bids | 29-01-2026 (10:00 A.M) upto 09-02-2026 (03:00 P.M) |
| 3. | Period of Submission of bids | 29-01-2026 (10:00 A.M) upto 09-02-20 |

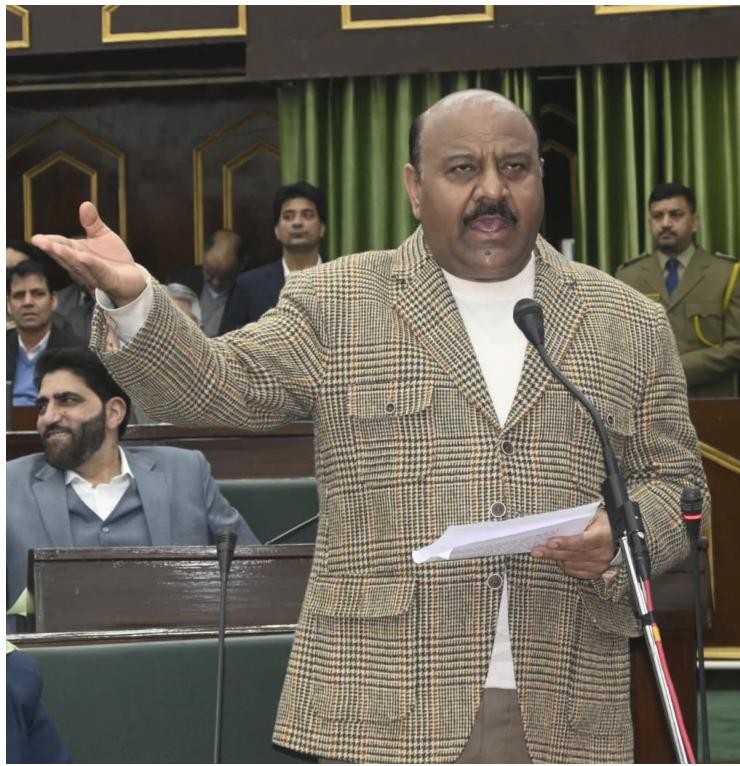
₹389.39 Cr Released for Flood Restoration Works in J&K: Dy CM

■ HT NEWS NETWORK

JAMMU, FEBRUARY 3: Deputy Chief Minister Surinder Choudhary today said that Rs 289.39 crores were released during the current financial year, 2025-26, under the State Disaster Response Fund (SDRF), besides an amount of Rs. 100.00 crores (Rs 5.00 crore for each district) has been released under the UT Capex Budget (2025-26) of DMRR under the activity "Flood Relief Measures" to undertake urgent flood restoration works across Jammu and Kashmir.

The Deputy Chief Minister said this while replying to a question, on behalf of Chief Minister Omar Abdullah, raised by Legislator Rajiv Jasrotia in the House.

He informed the Assembly that no funds till date have been released by the Government of



India for flood restoration works during the current financial year 2025-26.

The Deputy CM also said that based on the report of Inter-Ministerial Central Team (IMCT), the GoI under SASCI (Scheme for Special Assistance to States for Capital Investment) has allocated Rs. 1431.00 Cr. for J&K for flood restoration works.

He added that, Jal Shakti Department has received funds for ongoing flood management projects under Flood Management & Border Area Programme (FMBAP) during the current financial year. He said that the released funds are mainly for Flood Management Works JK-21, JK-22, JK-23 amounting to Rs. 164.35 lacs and for Comprehensive Flood Management of River Jhelum, Phase-II (Part-A) amounting to Rs. 6041.25 lacs.

128 Brick Kilns out of 199 deposit royalty in Budgam: Deputy Chief Minister

■ HT NEWS NETWORK

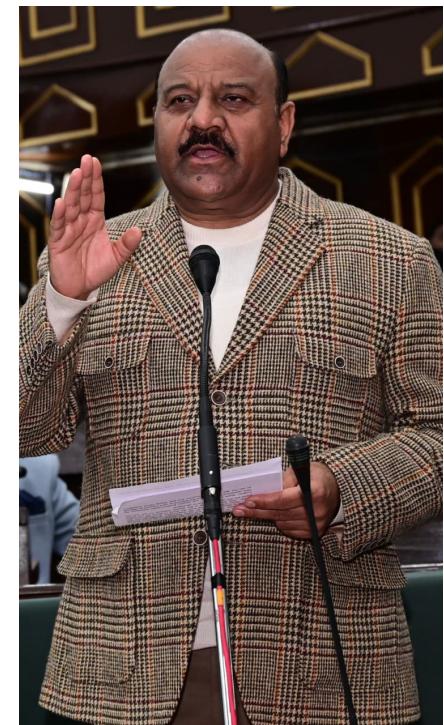
SRINAGAR FEB 3 : Deputy Chief Minister Surinder Choudhary today informed the House that there are 199 Brick Kilns in the district Budgam out of which 128 Brick kilns have deposited the royalty in District Mineral Officer Budgam on account of Consumption of Brick earth during the current financial year.

The Deputy Chief Minister said this while replying to a question regarding Brick Kilns, raised by Legislator Dr. Shafi Ahmad Wani in the Legislative Assembly.

He informed the house that the Geology and Mining Department is entrusted to monitor the raw material procured by the unit holders for processing and its transportation comes from legitimate sources only.

The Deputy CM added that as per records provided by DMO, Budgam, 107 Crusher unit holders and 44 Hot wet mix plants are registered on the departmental web portal, geologyminingjk.gov.in with updation of legal quantity and its sale/ transportation through proper e-challans/ e-permits only.

Replying to supplementary question, raised by Legislator Ali Mohammad Dar,

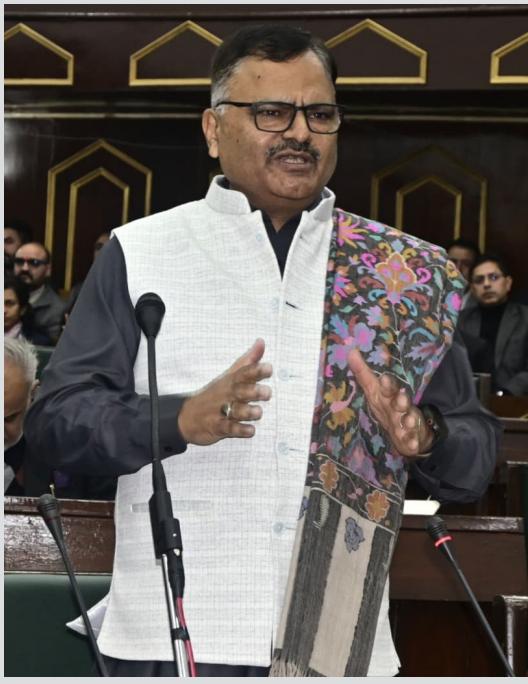


the Deputy Chief Minister said that the Government will examine the recent demolition of brick kilns in Budgam district.

G&B Hostels ready for admissions in Kupwara, Handwara: Javed Rana

■ HT NEWS NETWORK

SRINAGAR FEB 3 : Government today informed the Legislative Assembly that Gujjar & Bakerwal Girls Hostel Zangli, Kupwara and Gujjar Bakerwal Boys Hostel, Handwara are completed and are ready to commence admission process from next academic session.



Replying to a question raised by Choudhary Mohammad Akram in the House, Minister for Tribal Affairs, Javed Ahmed Rana stated that twin hostels are complete and are ready for admission of the students.

He said that the budgetary Provision for dietary items, bedding and other miscellaneous expenses to run the hostels have been projected in revised estimates 2025-2026 and budget estimates for the year 2026-2027.

Regarding the construction of Gujjar & Bakerwal Girls Hostel Budgam and Gujjar & Bakerwal Girls Hostel Baramulla, Minister informed that the Hostels are at finishing level and will be completed soon. However, some works related to electricity, power, water connection are pending and the matter has been taken up with concerned executive agency, so that the admission process can be initiated from the next academic session.

The Minister also said that land has been transferred in favour of Tribal Affairs department for the construction of ST/G&B Girls Hostel at Srinagar.

STRENGTHENING OF EXISTING MEDICAL INFRASTRUCTURE GOVERNMENT'S TOP PRIORITY: SAKEENA ITOO

■ HT NEWS NETWORK

SRINAGAR FEB 3 : Minister for Health and Medical Education, Sakeena Itoo today remarked that strengthening of existing medical infrastructure is top priority of the Government and creation of any additional Medical Blocks shall be considered subject to requirement, feasibility, availability of manpower and infrastructure.

The Health Minister said this while replying to a question of Legislator Sheikh Ahsan Ahmad on Medical Blocks during ongoing Budget Session of J&K Legislative Assembly.

The Minister informed the

House that district Srinagar, having a population of over 15 lakh, is presently having one Medical Block and four Medical Zones and these four Medical Zones are functioning directly under the administrative control of Chief Medical Officer, Srinagar.

She added that the administrative, supervisory and field-level implementation of health programmes in district Srinagar is being carried out smoothly and satisfactorily with existing manpower and infrastructure, with no major impediments reported in the delivery of health care services under the present administrative setup.

The Health Minister also



informed the House that District Srinagar is administratively covered by four Medical Zones and one Medical Block, collectively catering to the eight Assembly Constituencies of district Srinagar.

She added that the existing health care delivery mechanism in the district is being adequately supported by the presence of premier tertiary and secondary health care institutions like Government Medical College Srinagar, Gousia Hospital, SKIMS Soura, SMHS Hospital, JLNM Hospital and SKIMS Bemina, which significantly enhance patient care services and help in managing the patient and service load across the district.

DDC Kishtwar chairs District Level Cooperative Development Committee Meeting

■ HT NEWS NETWORK

KISHTWAR, FEBRUARY 03: The 5th meeting of the District Level Cooperative Development Committee (DLCDC) was held today to review the working and progress of the Cooperative sector in Kishtwar District.

District Development Commissioner (DC) and the Chairman of the Committee, Pankaj Kumar Sharma chaired the meeting.

The meeting was convened by the Deputy Registrar, Mirza Mumtaz Iqbal and attended by ADDC, Vinod Kumar Behnai; ACP, Neeraj Sharma; AD Handicrafts, Pardeep Shan; CAO, Kushal Chandel; AR Cooperative, Amit Sharma; AR Cooperative, Sanjay Singh; BMJCCB, Sameer Nabi; TSO; Inspector Fisheries and other concerned.

Detailed discussions were held on the computerization of PACS under the 2nd phase, implementation of the World's Largest Grain Storage Plan, approval of projects under the Cooperative Infrastructure Development Fund (CIDF) Scheme and establishment



of PACS as Pradhan Mantri Kisan Samridhi Kendras/Kisan Khidmat Ghars.

The District Development Commissioner directed the officers and committee members to expedite the implementation of the initiatives

at the grassroots level, including the operationalization of PM Kisan Samridhi Kendras/Kisan Khidmat Ghars, identification of feasible and suitable land parcels for the Grain Storage Plan and timely computerization of PACS (2nd phase).

DC Budgam takes stock of NRLM Progress in the district

■ HT NEWS NETWORK

BUDGAM, FEBRUARY 3: A detailed review meeting of the National Rural Livelihoods Mission (NRLM) was convened today under the chairmanship of the Deputy Commissioner (DC) Budgam, Dr. Bilal Mohi-ud-Din, to assess the progress and implementation of livelihood-oriented interventions in the district.

The meeting was attended by CPO Budgam, Javaid Ahamed Najar; District Programme Managers, Jammu & Kashmir Rural Livelihoods Mission (JKRLM), Mohammad Saliya Bhat and Zahida Rashid, along with all Block Programme Managers of the district.

During the meeting, an in-depth review of the current status of implementation, achievements on the ground, and the roadmap ahead for strengthening livelihoods under NRLM was undertaken. Detailed discussions were held on key performance indicators, outreach of Self Help Groups (SHGs), and measures required for further consolidation of livelihood initiatives across the district.

A comprehensive presentation was made by the District Programme Managers NRLM, wherein the progress achieved, major interventions, and ongoing activities of JKRLM in Budgam were highlighted. The presentation also outlined future strategies aimed at enhancing income generation and self-reliance among SHG members.

Various proposals were placed before the Chair, including the provision of dedicated spaces for marketing SHG products within the district, allocation of marketing spaces at identified hotspots, and strengthening of the financial inclusion component through the provision of tablets and laptops for Business Correspondents, Bank Sakkis and Bima Sakkis. These initiatives were aimed at improving digital access, financial literacy, and market linkage support for SHG members.

The DC assured that full cooperation and administrative support shall be extended for strengthening the financial inclusion vertical under NRLM, and emphasized that market access and institutional support are critical for the sustainability of SHG-based enterprises.

The DC directed that appropriate support mechanisms and remedial measures shall be explored to mitigate the impact on livelihoods and ensure continuity of income-generating activities for the affected SHG members.

The DC emphasised that concerted efforts must be continued with renewed focus, accountability, and outcome-oriented planning. He reiterated that the district administration remains fully committed to the welfare, economic empowerment, and capacity building of SHG members under NRLM.

The DC further stressed the importance of inter-departmental convergence, effective monitoring, and timely execution of approved initiatives to maximize the impact of NRLM interventions at the grassroots levels.

DDC Budgam reviews progress of PM-SYM Scheme in the District

Directs to accelerate enrolment of eligible beneficiaries

■ HT NEWS NETWORK

BUDGAM, FEBRUARY 3: District Development Commissioner (DDC) Budgam, Dr. Bilal Mohi-ud-Din Bhat, today chaired a review meeting to assess the progress of the Pradhan Mantri Shram Yogi Maandhan Scheme (PM-SYM) in the district.

During the meeting, the departments were assigned specific targets regarding registration of eligible beneficiaries under the Pradhan Mantri Shram Yogi Maandhan Scheme.

The DDC was informed that 4,415 beneficiaries have been registered so far in Budgam district

under the Scheme.

The DDC stressed the need to significantly increase enrolment and directed all concerned officers to speed up the registration process so as to ensure maximum coverage of eligible workers in the district.

He instructed the line departments to intensify mobilisation and outreach efforts at the field level and to adopt a mission-mode approach for achieving higher registrations under the Scheme.

The DDC emphasised that special focus should be laid on workers engaged in unorganised sectors including agriculture, handloom, handicrafts, municipal



services and other informal occupations. He further directed that the departments including Assistant Director Handicrafts, Executive Officers of Municipal Committees and Chief Education Officer (CEO) shall ensure registration of beneficiaries falling within the eligible age group of 18-40 years under the PM-SYM scheme. The DDC further directed officers to ensure close monitoring, regular reporting and effective coordination among departments to remove bottlenecks and facilitate faster enrolment of eligible beneficiaries.

The DDC also directed the District Manager CSC to depute

employees to block centres and Municipal Committee offices to facilitate on-the-spot registration of eligible workers.

He called upon all departments to work in close coordination to achieve tangible improvement in registrations under the Scheme in Budgam.

The meeting was attended by the Chief Education Officer, Chief Agriculture Officer, Chief Executive Officer Municipal Council Budgam, Assistant Labour Commissioner, Assistant Director Handloom/ Handicrafts, Executive Officers of various Municipal Committees, and District Manager CSC, among other concerned officers.

JioBlackRock launches low-cost digital investment advisory platform, targets mass wealth inclusion in India

■ UNITED NEWS OF INDIA

HYDERABAD, FEB 3: JioBlackRock Investment Advisers Private Limited, a 50:50 joint venture between Jio Financial Services Limited and BlackRock Inc, on Tuesday announced the launch of JioBlackRock Personalised Investment Advice, a digital-first advisory platform aimed at democratising wealth management for retail investors across India.

The new offering seeks to address a key structural gap in India's financial ecosystem, where household savings remain heavily skewed towards physical and low-yield assets such as fixed deposits, real estate and gold, the company said in a release.

While retail participation in capital markets has increased, access to unbiased, personalised investment advice has largely remained restricted to high-net-worth individuals due to high costs and relationship-manager-led models. JioBlackRock's platform delivers



institutional-grade investment advice at a significantly lower cost, leveraging Aladdin, BlackRock's globally recognised investment and risk management technology, combined with Jio Financial Services' extensive digital reach.

Investors can begin with a minimum investment of Rs 10,000, while portfolios are monitored daily and supported by automated rebalancing alerts to keep them

aligned with changing market conditions and life goals.

The service is priced at Rs 350 per year, or 0.35% annually for assets under advisory above Rs 1 lakh, with the first three months offered free as an introductory incentive. This pricing strategy positions JioBlackRock among the most competitively priced advisory services in the Indian market, reinforcing its focus on scale and

affordability.

Commenting on the launch, Isha M. Ambani, Non-Executive Director, Jio Financial Services, said the initiative aligns with India's long-term economic vision of becoming a developed nation by 2047, emphasising the need to convert household savings into productive investments. BlackRock COO Rob Goldstein highlighted that the platform introduces a new benchmark for digital investment advice in India by combining personalised guidance with institutional-quality risk analytics.

Marc Pilgrem, MD & CEO of JioBlackRock Investment Advisers, noted that the company aims to build "wealth inclusion at scale" by integrating with India's Stack infrastructure such as Aadhaar, UPI and Account Aggregators, enabling a seamless and transparent investor experience.

JioBlackRock Personalised Investment Advice is currently accessible via the JioFinance. UNI

HC pulls up Wipro for denying ex-gratia to former employee, slaps Rs 50,000 costs

■ UNITED NEWS OF INDIA

BENGALURU, FEB 3: The Karnataka High Court has imposed costs of Rs 50,000 on Wipro Enterprises Pvt Ltd for "abusing the process of law" by denying payment of a contractually promised ex-gratia amount to a former employee and subjecting him to prolonged litigation.

Justice Sachin Shankar Magadum dismissed the company's appeal challenging a Bengaluru city civil court order that directed Wipro to pay Rs 6.32 lakh as ex-gratia along with 10 per cent interest to its former regional manager, Ratnesh Pandey.

Observing that a corporate entity is expected to act fairly and responsibly, the High Court said the appeal reflected a vexatious and unjustified resistance to an admitted liability, compelling the employee to undergo unnecessary litigation to secure a legitimate claim.

Pandey, aged 51, was employed with the company from 2005 to 2017 in various capacities. Upon his resignation in August 2017, Wipro had offered him an ex-gratia amount of Rs 6.32 lakh, payable after 18 months, subject to three conditions – that he should not solicit or influence Wipro employees, disclose details if approached by any employee, and not join specified competing companies including Philips India Ltd and Bajaj Electricals Ltd during the stipulated period.

The company later declined to make the payment, contending that Pandey had not formally accepted the ex-gratia offer letter dated September 18, 2017.

However, the civil court, while decreeing the suit on July 23, 2024, held that the offer letter did not prescribe any deadline for acceptance and noted that Wipro's representative had acknowledged receipt of the acceptance letter on March 22, 2019. The court further observed that the company had never alleged breach of any of the three stipulated conditions by the employee.

Accordingly, the civil court ordered Wipro to pay the ex-gratia amount with 10 per cent interest from February 19, 2019, the date on which the 18-month period had ended. UNI



In its appeal before the High Court, Wipro argued that the offer stood revoked due to non-acceptance within a reasonable time under the Indian Contract Act, 1872, and that acceptance after 18 months could not be considered valid.

Rejecting the contention, the High Court held that the contractual scheme clearly showed that the employee's right to receive ex-gratia was contingent upon compliance with the stipulated conditions and not on formal communication of acceptance.

The court said the concluding line in the offer letter seeking a signed copy for records could not be treated as a mandatory condition precedent for crystallisation of rights.

The court further observed that even in the absence of express written acceptance, acceptance could be inferred from the conduct of the employee, particularly since there was no allegation of breach of any condition.

Holding that the company had raised hyper-technical objections to defeat a legitimate contractual claim, the High Court said such a defence ran contrary to Sections 7 and 8 of the Indian Contract Act and settled principles laid down by the Supreme Court. UNI

Bajaj Housing Finance Q3FY26 PAT up 21pc YoY at Rs 665 crore

■ UNITED NEWS OF INDIA

MUMBAI, FEB 3: Non-deposit-taking housing finance company (HFC) Bajaj Housing Finance officially announced on Monday that its Q3FY26 standalone net profit rose by 21.32% to touch Rs 664.89 crore on the back of a 16.16% increase in revenue from operations to Rs 2,697.30 crore in Q3FY25.

According to the company statement, its Net Interest Income (NII) for Q3FY26 stood at Rs 963 crore, rising by 19% as against Rs 806 crore in Q3FY25, while net total income surged 24% to Rs 1,153 crore from Rs 933 crore.



The company stated that its profit before tax in the December 2025 quarter stood at Rs 864.54 crore, rising by 21.25% from Rs 713.02 crore posted in the corresponding quarter of the previous fiscal year.

The company reported strong quarterly performance for Q3FY26, with assets under management (AUM) rising 23% to Rs 1,33,412 crore as of 31 December 2025, up from Rs 1,08,314 crore a year ago.

Operating expenses to net total income improved to 19% from 19.8% in the year-ago period. Exceptional items of Rs 13.14 crore included a one-time impact from higher gratuity liability following changes in the New Labour Codes issued by the government in November 2025, according to the company statement.

According to the statement, loan losses and provisions increased to Rs 56 crore in Q3 FY26 from Rs 35 crore in Q3 FY25, including a Rs 10 crore management overlay release.

The company's asset quality remained healthy, with gross and net NPA at 0.27% and 0.11% as of December 31, 2025, versus 0.29% and 0.13% a year ago. The provisioning coverage ratio on stage-3 assets stood at 59%, while the capital adequacy ratio, including Tier-II capital, was 23.15%, according to the company statement. UNI

US move to reduce import tariffs on Indian goods a watershed moment : TMB

■ UNITED NEWS OF INDIA

CHENNAI, FEB 3 : The Tamilnad Mercantile Bank (TMB) on Tuesday said the recent India-US trade agreement, which has led to a significant rollback of punitive tariffs and reduced US duties on Indian goods to a more competitive level, is a watershed moment for export-oriented sectors like textiles and apparel. Indian Textile exports to the US were under pressure due to the tariff overhang impacting clusters such as Tirupur and other MSME hubs, TMB MD and CEO Salee Nair said in a statement here.

"With these barriers now easing, we expect a revival in export demand, healthier order pipelines and improved pricing power for exporters", he said.

This is likely to translate into higher working capital requirements, capacity expansion and greater demand for structured trade finance and credit support from the banking system. For banks like TMB, with deep-rooted relationships in textile and MSME clusters across Tamil Nadu, this creates an opportunity to support sustainable growth through timely credit, export finance and supply chain solutions, he said. When viewed alongside agreements such as the India-EU deal, these developments strengthen India's export ecosystem and align well with the Viksit Bharat 2047 vision of a globally competitive, manufacturing-led economy, he added. UNI

Experts raise concerns over 2026-27 budget for minimal impact on manufacturing growth

■ UNITED NEWS OF INDIA

BENGALURU, FEB 3: Industry captains on Monday raised concerns over the real-world impact of India's union Budget, highlighting that it falls short in supporting manufacturing, MSMEs, and high-tech startups – sectors critical for economic growth and employment.

Industry captains noted that while the country has a potential advantage over the next 25 years, the middle class, particularly in IT, has plateaued, and growth has slowed to mid-single digits. With the next phase of growth expected from manufacturing, they

questioned whether the budget provides adequate measures to support the sector. "Honestly, we have to look at a microscope – there's virtually nothing at the micro level," they said in a panel discussion at BCIC Post-Budget Analysis of the union Budget 2026-2027. Despite heavy promotion of the "Make in India" initiative over the last five to seven years, manufacturing accounted for only 16.6% of GDP in 2012-2013 and stands at 17.5% today. The Production-Linked Incentive (PLI) scheme exists, but only 12% of promised funds have been disbursed, and companies face

complex rules and product classification issues. While infrastructure improvements like roads and initiatives such as "Chai plus one" may improve supply chains, industry captains described them as too limited to create real impact. Traditional manufacturing, such as container production, lags far behind global competitors, and tool rooms remain underfunded and understaffed, limiting overall performance. Government support barely touches Rs 5,000 crores, far below the scale needed for meaningful change.

MSMEs, which generate 62% of all jobs, also face major challenges despite their key role in employment. Industry captains highlighted that MSMEs maintained staff during the COVID-19 pandemic, unlike some large corporations that resorted to layoffs.

Regulatory hurdles – including multiple approvals for environmental and fire safety compliance, inconsistent state-level incentives, and lack of scale – continue to hinder growth. They emphasized that government procurement could provide significant relief: even allocating 25% of purchases to MSMEs would give them cash flow certainty. Fear



of failure, complex rules, and limited access to financing further restrict the sector's potential.

Standardized support, streamlined regulations, and guaranteed government procurement are seen as critical steps to transform MSMEs into sustainable employment engines.

Startups, particularly in AI and high-tech industries, face additional constraints related to talent, energy, and infrastructure. India has numerous universities, but only around 10 are capable of frontier research. Bureaucratic requirements, such as GST and DSIR compliance, block effective

grant utilization.

Talented researchers abroad hesitate to return due to taxation on foreign income and restrictive definitions of "expert." Energy availability is inconsistent, with solar generation present but minimal storage, outdated EV charging standards, and political interference affecting private investment.

Infrastructure gaps, such as fragmented regulations for data centers and industrial zones, weak intellectual property protection, and lack of a national framework, expose startups to litigation and operational risks. UNI

Private investment, industry captains said, depends on consistent incentives and regulatory clarity. Since 1991, capital flows in India have historically followed incentive structures, but today, much private capital remains idle in bank accounts due to uncertainty.

Startups require long-term visibility, and retrospective or abrupt rule changes erode investor trust. While incentives for data centers have been clarified until 2047, broader policy consistency is lacking, heightening fears of regulatory and litigation risks.

Overall, experts argue that the budget serves largely as a statement of intent rather than actionable execution. Low-hanging reforms could have been implemented to ease private enterprise, yet government interference often slows progress.

Sectors like IT services, manufacturing, MSMEs, and startups require long-term clarity, consistent policies, infrastructure support, and financial incentives to realize India's demographic dividend and emerge as a global growth engine. Without such measures, experts warn, India risks underutilizing its talent and capital, and missing a crucial decade for growth. UNI

Kotak Mutual Fund launches Kotak services fund; NFO opens on Feb 4

■ UNITED NEWS OF INDIA



HYDERABAD, FEB 3 : Kotak Mahindra Asset Management Company Ltd. (Kotak Mutual Fund) on Tuesday announced the launch of Kotak Services Fund, an open-ended equity scheme focused on India's fast-growing services sector. The New Fund Offer (NFO) will open on February 4, 2026, and close on February 18, 2026, the company said in a release. The fund aims to provide investors exposure to India's services economy, which contributes about 55 percent to the country's Gross Value Added (GVA) and employs nearly 31.5 percent of the workforce.

The scheme will invest across service-oriented segments including consumer services, financial services,

IT, healthcare, telecom, logistics, power, and oil & gas. Kotak Services Fund will follow a Growth at Reasonable Price (GARP) strategy with a bottom-up Business-Management-Value (BMV) framework, investing across market capitalisations. The focus will be on quality businesses with strong cash flows, scalable models, and long-term

growth potential. Nilesh Shah, Managing Director of Kotak Mahindra Asset Management Company, said the services sector is witnessing a structural transformation driven by rising incomes, digital adoption, and urbanisation, creating long-term investment opportunities. Fund Manager Rohit Tandon noted that the services theme offers a blend of stability and growth, adding that the portfolio will focus on companies capable of sustaining margins, upgrading business models, and deploying capital efficiently.

The NFO is available with a minimum investment of Rs 1,000, and the fund is suitable for investors seeking long-term capital appreciation through diversified exposure to service-oriented businesses. UNI

EBG Group launches EBG films, ties up with button creative; commits Rs.50 cr annually for content

■ UNITED NEWS OF INDIA

HYDERABAD, FEB 3 : EBG Group on Tuesday announced a major expansion into India's film and content ecosystem with the launch of its new subsidiary EBG Films and the integration of long-time creative partner Button Creative.

The Group has committed Rs 50 crore per year to fund feature films, biopics, originals, and creator-driven projects.

Under the partnership, Button Creative will lead advertising and branded content, while EBG Films will focus on feature films, biopics, mythology-driven originals, and creator funding (Rs 1-Rs 5 crore budgets), the company said in a release.

Irfan Khan, Founder & CEO, said



the initiative aims to elevate storytelling across formats, adding that one project is already completed with more announcements expected soon.

EBG Films is set to collaborate with a leading South Indian superstar and

has lined up projects including a biopic on Swami Vivekananda and Vayuputra.

Collaborations are planned with Green Gold Animation Pvt. Ltd. (creators of Chhota Bheem) and industry partners, including executive producer Shamsi Abbas.

Button Creative co-founders Shafique Shah Fakih, Rohit Prakash, and Akansha Ravindra Srivastava said the alliance unlocks data-driven insights across EBG's brand portfolio while enabling faster, creativity-first execution.

Hari Kiran, Co-Founder & COO of EBG Group, said that the Group will also expand branded content for portfolio brands, launch a podcast series on underdog founders, and keep sustainability and social impact at the core of its creative push. UNI

Harmanpreet, Smriti, Divya Deshmukh among nominees for 2025 BBC sports awards

UNITED NEWS OF INDIA

NEW DELHI: Skipper Harmanpreet Kaur and her deputy Smriti Mandhana, who were central to India's historic 2025 Women's World Cup triumph, and chess prodigy Divya Deshmukh are among the nominees for the 2025 BBC Indian Sportswoman of the Year Awards.

Pistol shooting sensation Srujanika Singh and track and field athlete Jyothi Yarraj are the other two nominations for the prestigious annual award for the year 2025. "Indian Sportswoman of the Year marks a year of sporting brilliance for women across India, and the BBC World Service plays an essential role in showcasing and celebrating those endeavours like no other media provider."

"We're thrilled to give these women a platform to amplify their hard-earned achievements to audiences in India and around the world," Fiona Crack, Interim Global Director, BBC News, said in a release.

Kaur, the captain of the Indian women's cricket team, led the country to its maiden ICC Women's World Cup title in November 2025.

Playing on home soil, she led from the front with an 88-ball 89, chasing a tall target of 339 runs in the semi-finals against Australia.

In another World Cup semi-

final against the same opponent back in 2017, her innings of 171 not out is still widely regarded as one of the greatest innings in women's cricket. She has featured in Time magazine's 2023 list of Top 100 Emerging Leaders and BBC's 100 Most Inspiring Women.

Mandhana, the vice-captain of the same team, is already making a claim for a place among the all-time greats of the sport.

The 29-year-old left-hander has the second-highest number of centuries in one-day internationals and the third-highest runs among current players.

Hailing from Sangli city in Maharashtra, Mandhana was inspired by her father and brother, both of whom played cricket at the district level. In September last year, she made a 50-ball hundred against Australia, the fastest ton by an Indian in the format, breaking Virat Kohli's record.

She has been named the ICC Women's Cricketer of the Year twice, in 2018 and 2021. A 20-year-old chess prodigy, Deshmukh scripted history last July by becoming the first Indian and the youngest ever champion of the FIDE Women's World Cup. The feat earned her grandmaster status.

In the finals, it was a passing of baton moment as Deshmukh defeated Koneru Humpy, the first



Indian woman to become a grandmaster. Born in Nagpur, Deshmukh started playing chess at the young age of five.

Within two years, she became the Under-7 national champion and in 2017, she bagged the World Youth Chess Championship title in the girls' under-12 category.

In 2022, she played a key role in India's bronze-winning team at the Olympiad. Two years later, it was time for bigger glory as she

bagged an individual gold and was also part of the team that finished top of the podium.

In shooting, Singh emerged as one of the top players by consistently winning medals in international competitions, including ISSF World Cups and World Championships. Hailing from Haryana, she made headlines in 2024, winning seven gold medals at the National Shooting Championship.

Less than a year later, the

19-year-old made her senior international debut, quickly establishing herself on the global stage.

In 2025, she won individual gold medals in the ISSF World Cup series held in Buenos Aires, Lima, and Munich, completing a rare golden treble. In Lima, she secured gold in the mixed team event.

At the Asian Shooting Championship, she won a bronze medal in the women's team event alongside Manu Bhaker and Palak

Gulia. In September, she became the top-ranked woman shooter in the ISSF 10m air pistol category.

As far as Yarraj is concerned, she became the first Indian woman to qualify for the Olympics 100m hurdles in the 2024 Paris Games.

Overcoming hurdles has never been a problem for Yarraj as the 26-year-old was born in a family with limited means and her father worked as a security guard and mother a domestic worker.

In 2022, she broke the national record for the 100m hurdles, clocking 13.23 seconds, and has since surpassed her own record multiple times.

She also excelled at the 2022 National Games, claiming multiple gold medals across sprint and hurdle events, and earned bronze at the World University Games and silver at the 2022 Asian Games.

In 2023, Yarraj won gold at the Asian Indoor Athletics Championships in the 60m hurdles and silver at the Asian Athletics Championships, cementing her reputation as Asia's top hurdler.

She also won the 100m hurdles gold medal at the Asian Athletics Championships 2025 in Gumi.

These athletes have been short-listed by an eminent jury of sports editors, writers and specialists, following an evaluation of performances over the past year.

Hazlewood could miss the early phase of the World Cup, Abbott added as reserve

UNITED NEWS OF INDIA

SYDNEY: Australia fast bowler Josh Hazlewood could miss the early stages of the T20 World Cup as he will remain in Sydney to continue his rehab from an Achilles issue. Sean Abbott has been added to Australia's World Cup squad as a travelling reserve.

Meanwhile, Glenn Maxwell, Nathan Ellis and Tim David are set to join the squad in Colombo on Tuesday after missing the tour of Pakistan. Australia have a warm-up game against Netherlands on Thursday before their opening match of the tournament against Ireland on February 11.

Hazlewood told ESPNcricinfo last month that he



was confident of being ready for the start of Australia's T20 World Cup campaign in Sri Lanka next month after seeing his Ashes wiped out by injury.

Hazlewood was ruled out of the start of the England series with a hamstring strain and then picked up an Achilles problem during his rehab.

But Australia's selectors and medical staff have decided he will remain in Sydney for the time being with selector Tony Dodemaide not putting a time-frame on when he will arrive in Sri Lanka.

"We felt with Josh it was more practical and beneficial for him to continue his rehabilitation at home in a familiar environment before travelling to Sri Lanka," Dodemaide said. "With Nathan also completing his return to play we decided to bring Sean with us as fast bowling cover should anything come up at short notice. "Sean is an accomplished and versatile international player who has experienced numerous World Cup campaigns. It made sense for him to stay with the group following the Pakistan tour." Australia have already lost Pat Cummins from the T20 World Cup after he "needed more time" to recover from the back injury that saw him miss four of the five Tests against England. Ben Dwarshuis was added to the final 15-man squad. Matthew Short was also dropped from the initial squad and replaced by Matt Renshaw.

Hazlewood's delayed arrival adds to the concerns around the squad. Ellis missed both of Hobart Hurricanes' BBL finals due to a hamstring concern. David has not played since December 26 when he injured his hamstring in the BBL.

South Africa back again to get over the line that was so close last time

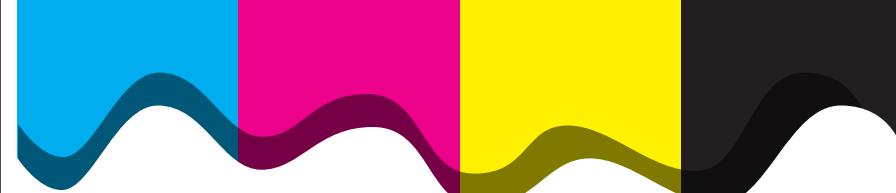
UNITED NEWS OF INDIA

AHMEDABAD: In theory, South Africa should no longer go into major tournaments wondering if it will finally be the one because they've now got one to their name. Winning the World Test Championship last June was the moment of triumph South Africa have waited almost three decades for. In reality, there will still be questions over whether they can do the same thing in white-ball cricket, especially as the pressures are different. Unlike a prolonged WTC campaign which culminates in a one-off final, a white-ball World Cup is high-intensity and condensed,

and rewards the team that can consistently win crunch moments, and has some luck along the way. Two years ago, South Africa thought they were that team. They reeled off eight wins in a row to reach the T20 World Cup final in Barbados, were in a winning position at 151 for 4 in the 17th over, chasing 177, and then inexplicably lost four wickets for 17 runs in 23 balls and learnt that hearts can be broken in many different ways.

Nine of the 15 members of that squad are back to try again, under a new coach in Shukri Conrad, and their most capped T20I leader Aiden Markram. On paper, South Africa have all the

ingredients to go far, with a strong batting line-up and several bowling options, apart from wristspin. But if there is one team who knows tournaments are not won on paper, it's them. Since Conrad took over the all-format role, South Africa's T20I form was their poorest and they failed to win any of the six series they played between July and December last year. That included a 3-1 defeat to India in India, which could have raised alarm bells, but it is worth adding a caveat that South Africa are rarely able to field full-strength sides in T20Is. As an example, they had a team playing in Namibia (a match they lost) the day before the Test side were due to start a match in Pakistan. Last week, with the bulk of their first-choice players available, they beat West Indies 2-1 to finalise their World Cup preparations on a high. It should also be remembered that South Africa were blanked 3-nil by West Indies before reaching the 2024 final.



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