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No more glorification of terrorists, separatists in J&K, says LG Sinha

Hands over appointment letters to 41 NoKs of terror victims

- Days of fear, terror are over
- Only punishment for terrorists; justice, relief for victims
- Peace in J&K established, not purchased
- Foundation of terror ecosystem demolished

Yogesh

Jammu, Dec 11: Warning elements who continue to spread misinformation, Lieutenant Governor Manoj Sinha on Thursday said that these people had no issue with terrorism or its ecosystem for decades, but are now "restless after witnessing unprecedented development" in J&K.

Addressing a programme organized to handover the

appointment letters to the Next of Kins (NoKs) of the terror victims, LG Sinha, according to the news agency—Kashmir News Observer (KNO) said, "Some people still claim that there was peace earlier. What kind of peace was that—when stones were being pelted, schools were closed, and businesses shattered?"

He asserted that no one will ever again glorify terrorists, separatists, or extremists in the UT. "The days of fear and terror are over. Terrorists will only get punishment, while victims will get justice and relief."

The Lieutenant Governor stated that there are certain elements from the dying terror ecosystem who are attempting to spread misinformation or negative narratives against the country. "Stringent action will be taken against such elements according to the country's established legal framework," he added.

"Those who are fanning separatism and threatening national unity will face the action as per the law," he said.

The LG said the "false narrative that security forces were aggressors" has collapsed, as people now acknowledge that brave soldiers sacrificed their lives for peace. "People want to worship their temples and live without fear," he added.

The Lieutenant Governor said that terror victim families in Jammu and Kashmir were "left to struggle in silence for decades" due to a biased system that failed to deliver justice. Addressing a public gathering, the LG said that while terrorism snatched innocent lives and devastated homes, discrepancies within the administrative structure further compounded the suffering of affected families.

"From the outbreak of terrorism till 2019, 41,939 civilians were killed. Behind these killings were terrorists and their eco-system," the LG said, adding that for years the victims were forced to fend for themselves while the system | More on P6

MeT predicts light snow in J&K higher reaches between Dec 13 & 17

Sub-zero readings in Valley, harsh cold in Ladakh, Jammu relatively warmer

Sajid Raina

Srinagar, Dec 11: The Meteorological Department on Thursday forecast light snow in the higher reaches of Jammu and Kashmir between December 13 and 17, while predicting mostly partly cloudy conditions across the Union Territory in the coming days.

An official in-

formed the news agency—Kashmir News Observer (KNO) that December 12 (Friday) is expected to remain partly cloudy across Jammu and Kashmir. From December 13 to 17, skies are likely to be partly to generally cloudy, with very light snowfall possible at isolated higher

during late night and early morning hours. Looking further ahead, weather conditions from

altitude locations in north

and central Kashmir, mainly

December 18 to 19 are expected to be partly to generally cloudy.

Between December 20 and 21, scattered light rain and snow may occur in parts of the Kashmir division, with isolated places in the Jammu division also experiencing light precipitation in the evening.

From December 22 to 25, the region is likely to remain partly cloudy.

The department also cautioned that shallow to moderate fog is expected to per-

is expected to persist in several areas of the Kashmir division, along with isolated locations in Jammu, potentially affecting visibility during early morning hours.

Meanwhile, minimum temperatures recorded across the Union Territory on Thursday indicate sub-zero readings in several Kashmir Valley locations.

Srinagar recorded -2.9°C, Pahalgam | More on P6

J&K faces rainfall deficit, many springs, water bodies dry up

Sajid Raina

Srinagar, Dec 11: Jammu and Kashmir has recorded a seasonal rainfall deficit of 17 per cent so far this season, with six districts in Kashmir, including Srinagar, receiving belownormal rainfall, while four districts reported large excess precipitation, official data showed on Thursday.

According to meteorological data for the period from October 1 to December 10, 2025, Kashmir Division received an average of 64.5 mm of rainfall against the normal of 77.5 mm.

The data accessed by the news agency—Kashmir News Observer (KNO) revealed that Srinagar recorded 38.6 mm against a normal of 73.1 mm, Pulwama 29.4 mm against 52.5 mm, Shopian 16.5 mm against 74.5 mm, Badgam 23.1 mm against 58.3 mm, Bandipore 27.5 mm against 79.1 mm, and Baramulla 28.3 mm against 84.8 mm.

mm against 84.8 mm.
These districts are considered to have received deficit rainfall, defined as 20–59 per cent below normal.

Meanwhile, districts such as Jammu, Kathua, | More on P6

Gol aims for 158 km NH in J&K

Raja Syed Rather

Srinagar, Dec 11: The Union Ministry of Road Transport and Highways has set a target of constructing 158 km of National Highway projects in Jammu and Kashmir and 11 km in Ladakh during the financial year 2025–26, as part of its nationwide plan to construct 10,000 km of NH works.

The Ministry informed the Lok Sabha that, J&K and Ladakh together account for 169 km of the upcoming NH award targets for the ongoing financial year. This forms part of a broader push to accelerate highway development across the country.

Responding to concerns about a drop in NH project awards in recent years, the Ministry said awards have declined from 12,376 km in 2022–23 to 8,581 km in 2023–24 and 7,538 km in 2024–25.

Officials | More on P6

PM Modi speaks to President Trump

'Trade, energy, defence discussed'



PTI

New Delhi, Dec 11: Prime Minister Narendra Modi on Thursday held a phone conversation with US President Donald Trump with a focus on progress in India-US Comprehensive Global Strategic Partnership. The leaders exchanged views on expanding cooperation in trade, critical technologies, energy, defence and security, officials said.

Both the leaders agreed

Both the leaders agreed to work closely to address shared challenges and advance common interests, they said.

Step up revenues across all streams: CM Omar

Reviews District Capex, CDF, SASCI projects, Fiscal Indicators

KT News Desk

Jammu, Dec 11: Chief Minister Omar Abdullah on Thursday chaired a review meeting to assess the progress of District Capex, Constituency Development Fund (CDF) works, SASCI projects, and the overall fiscal position of Jammu and Kashmir.

The meeting was attended by Advisor to the Chief Minister Nasir Aslam Wani, Chief Secretary Atal Dulloo, Additional Chief Secretary to the Chief Minister Dheeraj Gupta, Principal Secretary Finance Santosh D. Vaidya, Secretary Rural Development & PR Ajaz Asad, all Deputy Commissioners, Director General Accounts & Treasuries,



DG Resources, DG Budget and other senior officers. Officers stationed outside Jammu joined the deliberations through video conference.

Principal Secretary Finance presented a comprehensive sector-wise view, outlining achievements, bottlenecks and the required course of action. Reviewing the expenditure under District Capex, including Centrally Sponsored Schemes, the Chief Minister examined the status of administrative approvals, tendering and works awarded for the 2025–26 | More on P6

Kashmir transporters divided over Dec 15 strike

Rehan Qayoom Mir

Srinagar, Dec 11: All Kashmir Transporters Confederation on Thursday said that it will "defer its decision" on supporting the December 15 strike, originally proposed by the Jammu and Kashmir Transport Welfare Association.

Addressing a press conference here, the Confederation said that the earlier strike call failed to address Kashmirspecific issues and that urgent discussions with the government are necessary before any action.

The press conference was attended by the Confederation's President, Secretary General and representatives from all districts. | More on P6

Nation witnessing cultural renaissance after long time: LG Sinha Attends Shri Kailakh Sanskrit Ratna Award-2025 ceremony in Jammu

KT News Desk

Jammu, Dec 11: Lieutenant Governor Manoj Sinha on Thursday called upon the youth, writers, and thinkers to lead the nation to new heights like visionary craftsmen. He said the young generation is the true inheritor of the eternal traditions, customs and spiritual heritage of the nation.

"After a long time, the nation is witnessing a cultural renaissance. Youth should be equipped with the skills of the modern world and also act as a protector of the ancient culture. They should have passion for research like a scientist and also fragrance and wisdom of divinity like Adi Shankaracharva.

ity like Adi Shankaracharya. Sanskrit is the only oldest



complete knowledge system. The voluminous work of great writers, thinkers, scientists and mathematicians and the greatest treasure of sages could be utilised for intellectual and technological advancement,"

He was speaking at the Shri Kailakh Sanskrit Ratna Award-2025 ceremony, organised by Shri Kailakh Jyotish and Vedic Sansthan Trust in Jammu. The ceremony was also graced by Anant Shri

Vibhushit Shrimad Jagadguru Ramanujacharya Swami Shri Vasudevacharya Maharaj.

On the occasion, the Lieutenant Governor conferred the prestigious award to Prof. Shrinivasa Varakhedi, Vice Chancellor at Central Sanskrit University, New Delhi for his exemplary service and accomplishments.

The Lieutenant Governor, in his address, appreciated the efforts of Shri Kailakh Jyotish and Vedic Sansthan Trust to promote Sanskrit and great learning traditions of the country. He also extended his felicitations to all the members of the trust on its 14th Foundation Day.

The Lieutenant Governor has put forth five resolutions to enlightened | More on P6

CM inaugurates 56 new residential flats for Darbar Move employees in Jammu

KT News Desk

Jammu, Dec 11: Chief Minister Omar Abdullah on Thursday inaugurated newly constructed residential blocks at Ahata Amar Singh and Sarwal, marking a significant step in strengthening housing infrastructure for Government employees associated with the Darbar Move.

The Chief Minister formally opened the facilities by cutting the ceremonial ribbon. Deputy Chief Minister Surinder Kumar Choudhary, Advisor to the Chief Minister Nasir Aslam Wani, Additional Chief Secretary Estates Department Shaleen Kabra, Director Estates Ashwani Khajuria, Deputy Director Estates Jammu Dr. Vikas Sharma,



and other senior officers were present on the occasion.

present on the occasion.

The two new blocks comprise 56 compact two-room residential flats built as Ground + 6 floor structures. Each unit includes two bedrooms, a lobby/living area, kitchen, two washrooms and a balcony—designed to efficiently meet the



accommodation needs of employees while ensuring costeffectiveness and optimal space utilisation.

The Chief Minister inspected the newly constructed flats, appreciated their aesthetics and quality, and expressed satisfaction over the space management and More on P6

Div Com Kashmir reviews functioning of the Jal Shakti

Orders faster water supply upgrades, 100% bill recovery



KT NEWS SERVICE

SRINAGAR, DECEMBER 11: Divisional Commissioner Kashmir Anshul Garg Thursday reviewed the functioning of the Jal Shakti (PHE) Department, progress of ongoing schemes, and winter preparedness in a meeting with senior officers of

the department. Concerned officials of the department, as per an official statement, presented an overview of gravity and lift water supply schemes, filtration plants, DG sets, and the status of key programmes including AMRUT 2.0, Jal Jeevan Mission, and Har Ghar Jal. They also shared updates on the physical and

Addressing the gathering of farmers,

the DC highlighted several Govern-

ment initiatives aimed to enhance

farmers income and promote sus-

tainable horticulture growth for the

welfare and socio-economic uplift-

ment of the farming community. He

urged officers to intensify outreach

and educate farmers about flagship schemes, particularly MIDH, HADP and JKCIP, ensuring that maximum

The DC further urged the farmers/

orchardists to avail maximum ben-

efits from the government schemes

He assured all possible support from the district Administration enabling

farmers and unemployed youth to ful-

ly benefit from the credit-linked and

subsidy-based schemes offered by the

Government. He also guaranteed fast-

track processing of cases under MIDH to ensure timely delivery of benefits.

handed over sanction letters to ben-

eficiaries for procurement of various

horticulture machinery as part of the

Chief Horticulture Officer Srinagar

expressed gratitude to the partici-

pating farmers for their enthusiastic

involvement and keen interest in the

department's new initiatives.

At the end of the programme, the

During the programme, the DC also

benefits reach the ground.

as suit them.

programme.

financial progress of various works. On the occasion, Garg instructed

the department to speed up completion of ongoing projects to bridge the gap between physical achievements and financial expenditure.

To improve water supply in tailend areas of Srinagar, he called for the construction of overhead tanks and emphasised enhancing the fleet of water tankers to ensure uninterrupted supply during winter disruptions. He also directed the Chief Engineer to ensure sufficient POL availability in all divisions. Stressing financial account-ability, the Div Com ordered 100% bill recovery from commercial establishments and urban consumers. He further directed officers to ensure that quality water is supplied to the public from all the sources and schemes.

The meeting was attended by the Chief Engineer Jal Shakti, SEs, Executive Engineers, and other concerned

DC Srinagar pushes MIDH awareness, hands out sanction letters to beneficiaries

KT NEWS DESK

SRINAGAR, DECEMBER 11: Deputy Commissioner(DC) Srinagar Akshay Labroo inaugurated a District Level Awareness Programme cum Exhibition organized by Department of Horticulture for farmers under the Mission for Integrated Development of Horticulture (MIDH) at Tagore Hall, here Thursday.

The event saw a detailed presentation on various schemes aimed at creating awareness amongst farmers by Chief Horticulture Officer, Jyoti Prashad.

The awareness programme, as per an official statement was participated by farmers/orchardists from different Horticulture Zones of Srinagar, who received comprehensive awareness and guidance on modern and scientific horticultural techniques, ongoing departmental schemes and innovative practices to enhance productivity and improve fruit quality for better livelihood opportunities.

After inaugurating the event Deputy Commissioner inspected stalls set up by Horticulture and allied departments, and machinery distributors, showcasing a wide range of departmental schemes, tools, and technologies designed to support the farming community.

J&K High Court,

Ladakh declares

linked health challenges

KT NEWS DESK

trict-level training programme on the National Programme on Climate Change & Human Health (NPCCHH) and Snakebite Prevention & Control Programme (SB-PCP) organized by the District Surveillance Unit (DSU) Shopian, was conducted at Mini Secretari-

presided over by Chief Medical Officer (CMO) Shopian, Dr Arshad Hussain Tak, as per an official statement, highlighted the importance of strengthening climate-resilient healthcare services and improving preparedness for climate-linked health challenges, BMO, Shopian, Dr Mohd Yousuf Naikoo elaborated on the administrative role in managing climate-related health issues and snake bite cases, emphasizing coordinated planning, capacity building, timely reporting and block level.

Physician, DH Shopian, Dr Junaid Altaf, delivered, a detailed presentation on Snake Bite Management, focusing on early recognition, first-aid protocols, ASV administration and community awareness.

Shopian holds training on climate-

SHOPIAN, DECEMBER, 11: A disat Shopian Thursday.

The training programme,

Kupwara Admin distributes 42 sanctions under Mission YUVA outreach in Tangdar

KT NEWS DESK

Dec 20 a

working day

JAMMU, DECEMBER 11: In a significant demonstration of its commitment towards ensuring timely delivery of justice, the High Court of Jammu & Kashmir and Ladakh has declared 20 December 2025 (Saturday) as a working day for the High Court while December 27, 2025 (Saturday) has already been declared as working day.

This prompt decision, as per an official statement issued on Thursday, has been taken following a communication recently addressed by the Chief Justice of India to the Chief Justice of the High Court of J&K and Ladakh. The initiative highlights the judiciary's sacred responsibility as the sentinel of constitutional democracy and encouraging consideration of regular sittings on two Saturdays each month to mitigate the growing pendency of cases.

Acting in alignment with this spirit of reform, responsiveness and institutional dedication, the Chief Justice of the High Court of J&K and Ladakh has directed that the High Court shall remain fully functional on the said Saturdays.

This initiative sends a positive message about the High Court's unwavering resolve to reduce arrears, enhance efficiency and uphold the faith that society places in the judicial system. It also marks the beginning of a proactive approach to address pendency and reaffirms the judiciary's commitment towards fulfilling its constitutional mandate with vigour and purpose.

KT NEWS DESK

KUPWARA, DECEMBER 11: District Administration Kupwara organised a Special Awareness-cum-Registration Mela under Mission YUVA at Dak Bungalow Tangdar.

The event witnessed an overwhelming participation from aspiring entrepreneurs, Mission Yuva applicants, and local youth seeking information and registration under the flagship self-employment programme.

The event, as per an official statement issued on Thursday, was attended by Deputy Commandant, Col Sudeep Bose; Tehsildar Tangdhar, Mohammad Amin Bhat; BDO Tangdhar, Mudasir Sikander, District Nodal Officer, JKEDI and officers from other allied departments, who interacted with applicants and addressed their queries.

The programme was chaired by Additional District Development Commissioner (ADDC) Kupwara, Mufti Muhammad Farid-ud-din, who reiterated the Government's unwavering commitment to empowering youth through entrepreneurship, access to finance, and market-linked support. He urged young participants to transform their ideas into viable livelihood ventures with the

comprehensive handholding offered under Mission YUVA.

Incharge Helpdesk, Mission YUVA presented an overview of the scheme and highlighted the increasing relevance of self-employment in the backdrop of the growing unemployment scenario.

LDM, Kupwara briefed participants on the role of financial institutions in facilitating Mission Yuva cases and assured full support from all bank branches for the timely processing of youth applications.

The ADDC Kupwara also heard the grievances of applicants and the public and assured timely redressal through coordinated efforts of the District Administration and concerned departments.

Participants expressed appreciation for the District Administration and the banking institutions for conducting the extensive outreach programme in the border area, enabling easy access to government services

and financial support. ADDC Kupwara, along with Col. Sudeep Bose and LDM Kupwara, distributed sanction letters to 42 beneficiaries under Mission YUVA, marking a significant milestone in extending entrepreneurial support to the youth

DC Bandipora reviews readiness for immunization drive

KT NEWS DESK

BANDIPORA, DECEMBER 11: Deputy Commissioner Bandipora, Indu Kanwal Chib, Thursday chaired a District Task Force (DTF) meeting to review preparations for the upcoming immunization programme in the district.

On the occasion, the Deputy Commissioner, as per an official statement, was informed that 360 booths would be established, requiring 720 teams (two per booth). She directed the CMO to issue a detailed communication to all district heads of concerned department covering all aspects of the immunization plan, including home-based vaccination for differently-abled chil-

dren and others unable to visit booths. During the meeting, the DC urged



Additional Deputy Commissioner Bandipora and Police to finalise booth locations and ensure mobile teams in far-flungareas. She further directed BMO Bandipora to identify areas requiring mobile support.

The meeting also reviewed vaccine and cold chain arrangements, including the estimated 61,732 children below 5 years, OPV dose requirements, vials,

vaccine carriers, and related logistics.

The DC stressed tracking non-local labour populations, including those in KV, JNV, factories, and other settlements, so that no eligible child is missed. High-risk areas were also discussed for focused coverage.

During the meeting, the DC directed the Health Department to involve ex-Sarpanchs, DDCs, BDCs, and ensure adequate manpower, including ASHA workers, MPHWs, Anganwadi workers and volunteers in the process. The DC directed PO ICDS to submit nominations within two days.

Reiterating the responsibility of all stakeholders, the Deputy Commissioner said, "No one should be left out, and this duty must be performed with utmost

GOVERNMENT OF JAMMU & KASHMIR

OFFICE OF THE EXECUTIVE ENGINEER (R&B) DIVISION CHADOORA

NOTICE INVITING TENDERS

ENIT NO. 68 OF R&B /CHADOORA/ 4928-37 of 2025-26 DATED: 10/12/2025

For and on behalf of the Lt. Governor, UT J&K, e-tenders (In double cover system) are invited on Percentage basis from approved and eligible Contractors registered with J&K Govt., CPWD, Railways and other State/ Central Governments for the following works:

SN	Nome of Work	Adv. Cost (Rs. In Lacs)	Cost of T/Doc. (In Rupees)	Earnest Money (In Rupees)	Time of completion (days)	M.H OF Account	Class Of Contactor
1	2	3	4	5	6	7	8
1	Restoration of link road/ approach towards bus Adda damaged due to re- cent floods on 03/09/2025.	38.33	1100.00	76660.00	25	UT Capex Budget (DMR- RR) 2025-26	A/B

Project Authority: Position of AA/TS:

The Bidding documents consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen/downloaded from the departmental website www.iktenders.gov.in as per schedule

1	Date of Issue of Tender Notice	10/12/2025		
2	Period of downloading of bidding documents	10/12//2025		
3	Bid submission Start Date	10/12/2025		
4	Bid Submission End Date	16/12/2025 upto 05.00 PM.		
5	Date & time of opening of Technical Bids	17/12/2025 at 11.00 AM in the office of Executive Engineer R&B Division Chadoora		

Bids must be accompanied with cost of Tender document in shape of Treasury Challan (deposited in MH: 0059) in fayour of Executive Engineer R&B Division Chadoora (tender inviting authority) and Earnest money / Bid security in shape of CDR/FDR/BG pledged to Executive Engineer R&B Division Chadoora (tender receiving authority).

Note:- The Date of Treasury Challan and Earnest Money / Bid security must be between the date of start of bid and Bid Submission End date. Any deviation shall render the bidder as Non-responsive.

1.1 The 1st lowest bidder has to produce an amount equal to 5% of contract as Performance Security in the shape of CDR/FDR/BG in favour of Exec-

utive Engineer R&B Division Chadoora within 07 (Seven) days after the date of receipt of letter of acceptance and shall be released after successfu completion of DLP. The Bank Guarantee should be valid till DLP period.

2. At the time of tendering, all bidders must upload earnest money/bid security equal to 2% of the Advertised Cost in the form of CDR/FDR/

BG pledged to the tender receiving authority, i.e., Executive Engineer R&B Division Chadoora. Besides that, the successful bidder will have to provide Performance Security in the shape of CDR/FDR/BG @ 5% at the time of contract award, strictly in accordance with the Government's circular instructions from time to time. The earnest money/bid security of 2% will be released to the successful bidder only after the submission of a Performance Security of 5% of the total cost, which will be released after successful completion of the DLP/Maintenance Period. In case of failure to produce Performance Security shall render the L1 as non responsive and case for debarring of the Contractor for a period of 01 Year be forwarded to Higher Authorities. 18. All other terms conditions are as per PWD Form

No. 4928-37

Dated: 10/12/2025

DIPK-8917/25 DATED: 11-12-2025

Executive Engineer R&B Division Chadoora

GOVERNMENT OF JAMMU AND KASHMIR GOVERNMENT MEDICAL COLLEGE, SRINAGAR

Subject: Written examination (OMR Based) for selection/engagement as Senior Resident. Notification No.: 47—EC of 2025. Dated: 10-12-2025

It is hereby notified for information of all those candidates who have applied for engagement as Senior Resident in the following Departments of Government Medical College, Srinagar in response to Advertisement Notice No.'s 13 of 2025, Dated: 11.10.2025, & 14 of 2025; Dated: 12.11.2025 that their OMR based examination will be held in the Anatomy Lecture Hall of Government Medical College, Srinagar on .11-Linesda from 02:00 PM to 03:00 PM.

1.Dermatology
2.Community Medicine 10.Microbiology 3.Obstetrics & Gynaecology 11.0phthalmology 4.Pharmacology
12.Physical Medicine and Rehabilitation

5.Physiology

13.Psychiatry 6.Radiation Oncology 14. Radiodiagnosis & Imaging 7. Surgery 15.lmmuno-Haematology & Blood Transfusion

8. Gastroenterology

In this context, the applicants are advised to strictly follow the instructions for participation in the examination: 01. The Admit cards/Roll number slips of the candidates shall be available w.e.f. 12.12.2025 in their respective Registered User

Accounts through which they applied for the above posts.

02. On the actual date of the examination, the candidates shall report at the examination centre 30 minutes prior to the scheduled commencement of examination for verification of their identity along with their admit cards (coloured format only) and anyone of the following documents as proof of their identity: -

a. Photo Identity card issued by the competent authority.

b. Driving license. c. Pan card/Adhaar card.

03. Candidates must not bring any prohibited items to the examination centre.

04. The candidates are advised to bring blue/black ball pen only in order to mark an answer on OMR sheets. 5. Any type of electronic devices, mobile phones, bluetooth devices, scanning devices, earphones, tablets, books, note books,

calculators, smart watches, laptop, I-pad etc. are not allowed inside the venue. Violation, if any, shall be dealt strictly under law.

6. Scratching, overwriting, tick-marks and multiple answers will be considered wrong. 7. Do not make any unnecessary/stray marks on the OMR sheet.

8. Use of whitener, eraser, nails, rubber, blade on the OMR sheet is completely prohibited.

9. Any attempt to seek or provide assistance during the examination will lead to immediate disqualification and expulsion from the

examination centre. 10. The instructions on the question booklet and OMR sheet should be followed in letter & spirit.

11. Issuance of the admit card is provisional and does not imply confirmation of eligibility or selection. The candidature is subject to verification of eligibility criteria as per the information provided in the application form. If it is found at any stage that the candidate does not meet the eligibility requirements, his/her candidature shall be cancelled without prior notice.

12. For official updates and notifications, candidates are advised to regularly visit the official website of GMC Srinagar: www. amcs.ac.in

Prof. (Dr.) Iffat Hassan Shah, Principal/Dean.

No.: GMCS/EC/WT/SR/553-58.

DIPK-8910/25 **DATED: 11-12-2025**

Chinese national deported for visa violations

Tashmir

Budgam homestay owner booked for concealing stay

Srinagar, Dec 11: A Chinese national who travelled through sensitive areas of Ladakh and Jammu and Kashmir in violation of visa conditions has been deported to Hong Kong, while police in Bud-gam have booked a homestay owner for failing to report the stay of a foreign national, officials said on Thursday.

Hu Congtai, 29, was detained last week after authorities detected that he had travelled to Leh on November 20 despite his tourist visa permitting visits only to Buddhist sites in Varanasi, Agra, New Delhi, Jaipur, Sarnath, Gaya and Kushinagar. He did not register at the Foreigners Regional Registration Office counter at the Leh airport, officials said.

An Army unit first raised concerns after noticing unusual online activity linked to the traveller.

A subsequent forensic analysis of his mobile phone showed that he had visited Zanskar and several areas of strategic relevance in Ladakh before flying to Srinagar on December 1.

The digital examination also indicated searches related to paramilitary deployments in the Kashmir Valley and Article 370, an official said. During his stay



in Srinagar, Hu visited Harwan, Awantipora ruins near Victor Force headquarters, Shankaracharya hill, Hazratbal and Mughal Gardens, he said.

Congtai was also found to be using an Indian SIM card and staying at an unregistered guest house.

Following questioning, Hu told investigators he had studied physics in the United States and travelled frequently, claiming he was unaware of the restrictions on his visa.

Authorities blacklisted him after completing their inquiry and sent him to Delhi on December 10 for deportation to Hong Kong, officials added.

Meanwhile, Budgam Police said

they have registered a case against the management of a homestay in Friends Enclave, Humhama, for housing a foreign national without the mandatory Form C reporting.

The establishment, Rose Cottage, was also found to be operating without registration from the Tourism Department, police said.

A case under Sections 8 and 23(b) of the Immigration and Foreigners Act, 2025, has been registered at Police Station Budgam.

Police have advised hotels, homestays, guest houses and individuals renting rooms to ensure the timely submission of Form C on the designated portal and comply with all legal requirements for hosting foreign nationals—(KNO)

IndiGo stabilising its operations at Srinagar

- 5 flights cancelled
- 180 Umrah pilgrims depart to Ahmedabad



REHAN QAYOOM MIR

Srinagar, Dec 11: As part of smooth flight operations, Srinagar International Airport facilitated the departure of 180 Umrah passengers to Ahmedabad on Thursday, ensuring seamless check-in and boarding arrangements in coordination with IndiGo Airlines.

According to details available, airport authorities wished the pilgrims an "auspicious journey," stressing harmony and the spirit of travel. "Religion does not teach us to harbor enmity among ourselves; we are Hindi, our homeland is Hindustan," the airport shared in a post as the passengers departed in IndiGo flight 6E 6266,

The departure comes on a day when the airport faced operational challenges, leading to the cancellation of at least five flights. According to airport officials, four IndiGo flights were affected, including services to Amritsar, Delhi, Kolkata and another to Delhi. Additionally, one Spice-Jet flight to Delhi was also cancelled.

Passengers affected by the cancellations were advised to contact the respective airlines for rebooking and further assistance. Airport officials also urged travellers to stay updated via airline notifications for timely information regarding operational changes—(KNO)

Director Tourism vows to boost winter tourist footfall

REHAN QAYOOM MIR

Srinagar, Dec 11: Director Tourism Kashmir, Syed Qamar Sajad, on Thursday said the department is fully committed to promoting adventure, winter and sustainable tourism across Jammu and Kashmir. He said the department will "leave no stone unturned" to increase tourist footfall in the Valley during the upcoming winter season.

Speaking to reporters on the sidelines of an event in Srinagar to mark International Mountain Day, Sajad said the observance, declared by the United Nations in 2002, underscores the need for mountain conservation and sustainable practices.

"Mountains are the core of our ecosystem. We cannot allow tourism to grow at the cost of environmental degradation. A sustainable eco-tourism strategy is essential for the future," he said.

The Director said the department had invited adventure tourism stakeholders, trekkers and young cyclists for the event, which featured a cycling race, a felicitation ceremony and film screenings on mountain preservation and environmental protection.

The department is formulating strict guidelines for trekkers and adventure groups to ensure mountain trails remain clean. We will make it binding on trekkers not to litter or dump waste in mountain zones. Plantation and conservation measures will also be taken because our tourism thrives on a healthy environment," he said.

Sajad further added that glacier depletion is a global issue. He called for awareness and regulation to preserve Kashmir's mountain ecosystem.

The Director Tourism Kashmir further announced that the department is set to launch a series of winter and adventure

From The Parliament

18K created over 78,000

jobs under PMEGP'

has recorded consistently high

numbers under PMEGP over

the last four years by assist-

ing 21,648 units in 2021-22,

12,023 in 2022–23, 15,065 in

2023-24 and 9,863 units in the

generated during these years

stands at 1.73 lakh, 96,184, 1.20

The UT of Ladakh also contin-

Under PMMY, J&K has recorded

ues to receive support through

the Pradhan Mantri Mudra Yoja-

lakh, and 78,904 respectively.

na (PMMY)



activities across major tourist destinations as soon as snowfall begins.

He said the department is committed to expanding its adventure and winter tourism portfolio through coordinated planning. "We will leave no stone unturned to increase tourist footfall from our side," he said.

"Heli-skiing has been conducted earlier. Once snow falls, skiing, paragliding and other adventure sports will start gradually. I am optimistic that footfall will increase this winter," Sajad added.

The Director announced that a seven-day winter carnival will be held in Gulmarg, while one-day carnivals are planned at Pahalgam and Sonamarg dur-ing the Christmas and New Year period. "Snowfall would have added to the excitement, but we are hopeful," he said.

He also mentioned a Toy Convention at SKICC from December 17 to 30, where around 200 travel and tour stakeholders from across India will participate. "Dignitaries from the Centre and UT, along with industry stakeholders, will discuss ways to expand Kashmir's adventure tourism landscape," Sajad said—(KNO)

23.79 lakh loan accounts, with a

disbursal of Rs 51,245.86 crore since the scheme's inception.

Ladakh has registered 69,791

loan accounts, with a total disbur-

sal of Rs 2,090.56 crore—reflecting

steady credit access for small and

special provisions under PMEGP,

including higher margin mon-

ey subsidy of 35 percent in rural and 25 percent in urban areas

for SC beneficiaries in compar-

ison to the to 25 percent and 15 percent for general category

micro entrepreneurs. The Ministry also said th

applicants—(KNO)

Sopore youth's body found in Vijaypur

Family suspects foul play; urges police to initiate investigations

Sopore, Dec 11: A youth from Sopore in North Kashmir's Baramulla district was found dead in Vijaypur area of Jammu on Wednesday, with his family alleging murder and demanding a thorough po lice investigation.

The deceased identified as Khalid Sharief Bhat (21) from Arampora, had left home for an outing 8-10 days ago.

Family members while talking to reporters said he last called them on December 8 from Jewel Chowk Jammu after which his phone switched off and all attempts to contact him failed.

On Wednesday, the family said, they spotted social media reports of an unidentified male body recovered in Vijaypur and contacted the Police, who confirmed the recovery and assisted in identification, establishing it was Khalid

Alleging foul play due to "visible" head injury marks, the family insisted he was murdered rather than dying naturally or accidentally. They appealed to SSP Sopore and SHO Vijaypur to ensure justice, conduct a thorough probe into the circumstances of his death, and identify who he was last with.

Meanwhile, Police have taken cognisance of the incident and initiated proceedings for further investigation—(KNO)

DGP Prabhat, officers honour deaf cricketers, Para Judo medallists



KNO

Jammu, Dec 11: Jammu and Kashmir Police on Thursday organised a felicitation ceremony, at the Officers' Mess, Jammu, to honour J&K Deaf Cricket Team and Para Judo

In a statement, a police spokes-man said that DGP Nalin Prabhat, was joined by senior officers, athletes and coaches to honour these sportspersons, who have brought glory to I&K.

The statement said that MK Sinha, ADG HQ, while addressing the gathering, praised the athletes for their grit, teamwork and outstanding

performances and highlighted the growing prominence of deaf and para sports in the Union Territory.

The athletes were felicitated with mementos in recognition of their achievements, as were the coaches and support staff, it said, adding, the DGP individually greeted and interacted with the sportspersons and wished them many more accolades.

Among those who attended the felicitation ceremony were SJM Gillani, Spl DG Coordination; Garib Dass, Director SKPA; Alok Kumar, DG Fire & Emergency Services and Anand Jain, ADG Armed Police—(KNO)

15.44 lakh e-challans issued last year in J&K: GoI

RAJA SYED RATHER

RAJA SYED RATHER

Srinagar, Dec 11: Jammu and

Kashmir remained a top Union

Territory in generating employ-

ment under the Prime Minister's

with 9.863 micro enterprises assisted and an estimated 78,904

jobs created, Union Ministry in-

The ministry of Micro, Small

& Medium Enterprises further

informed the house that an

estimated data was record-

ed till December-9-2025.

formed Lok Sabha on Thursday.

Employment Generation Pro-

gramme (PMEGP) in 2024-25, ongoing financial year.

Srinagar, Dec 11: Jammu and Kashmir has issued 15,44,120 e-challans for traffic violations in 2024 wherein the concerned authorities have recovered fines of Rs 41.42 crore, Union Ministry of Road Transport and Highways informed Lok Sabha on Thursday.

Ladakh UT has reported very minimal enforcement activity.

As per the data of ministry, e-challan enforcement in J&K has increased steadily over the last three years. The UT issued 4,35,530 challans in 2022, 12,38,589 in 2023 and 15,44,120 in 2024.

Despite the rising number of challans, unpaid fines have surged with Rs 15.08 crore in 2022, Rs 52.41 crore in 2023 and a significantly higher Rs 93.03 crore in 2024 remain pending.

In Ladakh, enforcement remains limited. The UT recorded 12 e-challans in 2022, 92 in 2023, and a nominal fine recovery of Rs 2.900 in 2022 and Rs 37,200 in 2023. "No major unpaid challan amount has been reported for the region."—(KNO)

831 road accident deaths recorded last year in J&K

RAJA SYED RATHER

Srinagar, Dec 11: Jammu and Kashmir has reported 831 road accident fatalities in 2024, Union Ministry of Road Transport and Highways (MoRTH) informed the Lok Sabha.

The ministry also said that the UT of Ladakh also witnessed 61 deaths in 2024.

As per official figures, J&K recorded 926 road accident deaths in 2017 followed by 984 in 2018, 996 in 2019, 728 in 2020, 774 in 2021, 805 in 2022, 893 in 2023 and 831 in 2024.

The UT of Ladakh registered 56 deaths in 2021, 62 in 2022, 59 in 2023 and 61 fatalities in 2024.

The ministry noted that the prime causes of road accidents across the country include over-speeding, mobile phone use, drunken driving, wrong-side driving, lane indiscipline, non-use of helmets and seat belts and

factors such as vehicle condition, weather, and road infrastructure.

To support victims, the Government has imple-

mented the Compensation to Victims of Hit and Run Motor Accidents Scheme, 2022, offering Rs 2 lakh compensation in case of death and Rs 50,000 for grievous injuries.

Under the Cashless Treatment for Road Accident Victims Scheme, 2025, victims are entitled to cashless treatment of up to Rs 1.5 lakh for seven days from the date of the accident. The Ministry added that

road safety audits are now mandatory in all National Highway projects, while funds continue to be allocated for awareness campaigns, driver training centres, inspection facilities, and transport strengthening initiatives in the UTs of J&K and

Special train service from SMVD Katra to New Delhi

KT NEWS DESK

Jammu, Dec 11: Jammu Division of Northern Railway operates special trains from time to time for the convenience of passengers. This allows the railway to provide better facilities to passengers and facilitate their travel during periods of increased demand.

In line with this, to meet the growing demand of passengers and provide significant relief to devotees visiting Shri Mata Vaishno Devi Katra, it has been decided to run a special train, number 04081/04082, between New Delhi and Shri Mata Vaishno Devi (SMVD) Katra from 12 December to

14 December. Sharing the special train details, the Northern Railway said that Special Train No. 04081: New Delhi to

Shri Mata Vaishno Devi Katra on 12 December 2025 to 13 December 2025 (Two trips)

This special train will depart from New Delhi at 11:45 PM on 12 December and arrive at Shri Mata Vaishno Devi Katra at 12:00 PM the next day. En route, the train will stop at Panipat, Kurukshetra, Ambala Cantt, Ludhiana, Jalandhar Cantt, Pathankot Cantt, Jammu, and Shaheed Captain Tushar Mahajan (Udhampur) railway stations.

Special Train No. 04082: Shri Mata Vaishno Devi Katra to New Delhi, 13 December 2025 to 14 December 2025 (Two trips)

This special train will depart from Shri Mata Vaishno Devi Katra at 9:20 PM and arrive in New Delhi at 10:00 AM the next day. En route, the train will stop at Shaheed Captain Tushar Mahajan (Udhampur), Jammu, Pathankot Cantt, Jalandhar Cantt, Ludhiana, Ambala Cantt, Kurukshetra, and Panipat railway stations.

Regarding the special train running periodically in the Jammu division, Senior Divisional Commercial Manager, Uchit Singhal, stated, "This special train is being operated to provide better travel options for passengers. The operation of this special train will also increase the chances of passengers getting confirmed tickets during peak seasons."

He said, "This is a reserved special train, which will be operated with 20 coaches. Passengers can book tickets through the official Indian Railways website/App or authorized agents. Passengers are requested to obtain accurate information about the train timings before commencing their iournev.'

J&K, Ladakh get Rs 6,900 Cr for power sector

RAJA SYED RATHER

Srinagar, Dec 11: Jammu and Kashmir and Ladakh have received Rs 6,974 crore in sanctioned funds under the Revamped Distribution Sector Scheme (RDSS) to strengthen the power distribution network, reducing losses and improving supply reliability, Union Ministry of Power informed Lok Sabha on Thurs-

day. The ministry has said that Jammu and Kashmir has been sanctioned Rs 6,098 crore including Rs 1,064 crore for smart metering and Rs 5,034 crore for loss-reduction works. For UT of Ladakh, Rs 876 crore has been sanctioned exclusively for system strengthening and loss-reduction works.

Continued on www.kashmirthunder.in



EDITORIAL

Friday Brief: Severe Spiritual Consequences Of Usurping Rights in Islam

In the divine framework of Islam, the sanctity of an individual's rights and property is inviolable, protected by unambiguous ethical and legal injunctions in the Quran and Hadith. Usurping what rightfully belongs to another, whether through theft, fraud, exploitation, or deceit, is a grave sin that corrodes the moral and social fabric of the community. The Quran establishes a profound principle: "Do not devour one another's property unjustly" (2:188). This prohibition extends beyond overt

theft to all forms of illegitimate appropriation, including bribery, breach of trust, and transactional injustice. The severity with which Islam views such transgression is underscored by the prescribed legal punishment (hadd) for theft under Islamic law, applied within strict evidential bounds to protect life and property. Yet, the spiritual consequence is even more severe. The Prophet Muhammad (Peace Be Upon Him) declared in a powerful, universally resonant warning: "Whoever wrongfully

takes a piece of land, Allah will make him carry seven earths around his neck on the Day of Resurrection" (Sahih al-Bukhari). This vivid imagery signifies the crushing spiritual burden of usurpation, portraying it as a theft not just from a person but from the divine trust inherent in creation. Moreover, the crime transcends the material. The Prophet said that a believer's life, property, and honour are sacred to one another. To seize another's wealth is to violate their dignity

and destabilise the mutual trust (amanah) that binds society. It is an act of oppression (zulm), which Allah condemns repeatedly. Importantly, the path to redemption is clearly prescribed: sincere repentance (tawbah) must be coupled with tangible restitution—returning the usurped right or property to its rightful owner. Without this, repentance remains incomplete before God. Therefore, the Islamic perspective integrates divine deterrence with social justice and personal accounta-

bility. It serves as a timeless reminder that true faith is incompatible with injustice. In a world rife with economic exploitation and property disputes, these principles call for a system where economic dealings are rooted in transparency, consent, and fairness. The ultimate punishment, in this world and the hereafter, awaits those who enrich themselves by impoverishing others, while the highest merit lies in protecting the rights of one's fellow humans as a sacred duty to God.

Building Trust: The Journey Of Strengthening India's Banking Sector

Press Information Bureau

Financial stability lies at the heart of a nation's economic strength- and for India's banks, it remains the unwavering north star. As the world's fourth-largest economy, India's financial sector has evolved into a resilient and dynamic force, ready to power the country's growth ambitions and investment needs.

Over the past two and a half decades, India's banking system has undergone a remarkable transformation- from the early days of ATM networks to the emergence of RTGS, NEFT, IMPS, and the revolutionary UPI, now extending its frontier to digital currency. This steady march of innovation has reshaped how India transacts, saves, and invests. Today, the banking sector stands stronger than ever- with robust capital and liquidity buffers, improved asset quality, and sustainable profitability. The resilience of public sector banks (PSBs) and scheduled commercial banks (SCBs), reflected in their high-quality capital, declining loan losses, and solid earnings, underscores their capacity to finance growth while withstanding shocks.

From Crisis to Confidence- The New Face of Indian Banking

After the Global Financial Crisis, which ended in early 2009, India's strong fiscal and monetary stimulus helped cushion the impact. However, the following years saw the emergence of a "twin balance sheet" problem, marked by overleveraged corporates and mounting stress. Yet, what followed turned the challenge into an opportunity, eventually bringing India in the list of "Top Five" economies of the world.

Guided by the principle "never waste a good crisis", in the last 10 years, a series of deep structural reforms began- aimed at restoring the long-term strength and stability of the financial system. Today, Indian banks are far more mature than they were a decade ago.

Bank deposits and credit (domestic) have nearly tripled between 2015 and 2025, with deposits rising from 88.35 lakh crore to 231.90 lakh crore and credit expanding from

66.91 lakh crore to 181.34 lakh crore.
Capital buffers have strengthened- the capital to risk weighted assets (CRAR), which measures capital adequacy, rose from 12.94% in March 2015 to 17.36% in March 2025 with CET-1, which represents the highest quality capital a bank can hold, increasing from 9.98% to 14.81% during the same period.

Asset quality has also improved. Gross Non-Performing Assets (GNPA) and Net Non-Performing Assets (NNPA) have reduced to 2.2% and 0.5% in March 2025 after rising to highs of 11.18% and 5.94% respectively in March 2018.

Profitability of banks has enhanced significantly. Between FYs 17-18 and 24-25, Return on Assets (RoA) increased from -0.22% to 1.37%, and Return on Equity (RoE) jumped from -2.74% to 14.09%.

NPA Decline: An Upward Shift in the

Quality

An asset becomes non-performing when it ceases to generate income for the bank. The rise in Non-Performing Assets (NPA) erodes profitability, as banks must allocate more capital to cover bad loans, leading to a credit crunch and constraining lending, thereby affecting overall economic growth.

As per Reserve Bank of India (RBI) data on domestic operations, aggregate gross advances of SCBs increased from 23.34 lakh crore as on 31st March 2008 to 61.01 lakh crore as on 31st March 2014. Aggressive lending practices during this period along with wilful default / loan frauds, economic slowdown, etc. were observed to be primary reasons for the spurt in the stressed assets

As on 31st March 2014, stressed assets of SCBs were 9.8% of their loan book, while the restructured standard loans were 5.7%. Asset Quality Review (AQR), initiated in 2015 for clean and fully provisioned bank balancesheets revealed high incidence of non-performing assets (NPAs). As a result of AQR and subsequent transparent recognition by banks, stressed accounts were reclassified as NPAs and expected losses on stressed loans, not provided for earlier under flexibility given to restructured loans, were provided for. Accordingly, the GNPA ratio of banks started rising and reached its peak in 2018 at 11.18%. GNPA ratios measure the asset quality of banks. Primarily as a result of transparent recognition of stressed assets as NPAs, as per RBI data on domestic operations, gross NPAs of SCBs rose from 2,51,054 crore (gross NPA ratio of 4.1%) as on 31st March 2014 and peaked to 9,62,621 crore (gross NPA ratio of 11.46%) as on 31st March 2018.

As a result of the Government's strategy of recognition, resolution, recapitalisation and reforms, gross NPA ratio have since declined to

2,73,413 crore (gross NPA ratio of 2.79%) as on 31st March 2025. Further, as per RBI data on domestic operations, stressed assets, including restructured standard assets, as percentage of gross advances in SCBs has declined from 9.8% as on 31st March 2014 to 3.55% as on 31st March 2025.

Besides, GNPA ratios improved consistently from 2018-19, and reached its lowest level in last 20 years at 2.31% in end-March 2025. This can be attributed to strong macro-economic fundamentals boosting the Indian banking and non-banking financial sectors. Likewise, NNPA ratio also reached its lowest in last 20 years to 0.52% by consistently declining from its peak in 2018 at 6.1%, driven by stronger provision buffers. Sentiments remain positive as profitability indicators and NPA ratios continued to improve further, while capital adequacy ratio remained robust.

Gross NPAs of PSBs have been declining during the last five financial years- reducing from 9.11% to 2.58% between March 2021 to March 2025. Similarly, the NNPAs of PSBs declined to multi-year low at 0.52% in FY 24-25 from 1.24% in FY 22-23. This indicates sustained improvement in asset quality and risk management. The trend has been

witnessed in the SCBs too, with a decline in both NPA and GNPA.

A graph of growth and growthAI-generated content may be incorrect.

Bank Profitability on the Rise

The Indian banking industry has seen robust growth, driven by strong economic expansion, rising disposable incomes, growing consumerism, and easier credit access. Digital modes of payments, dominated by UPI, have grown by leaps and bounds over the last few years. As per the RBI, India's banking sector is sufficiently capitalized and well-regulated. Notably, profitability of banks improved for the sixth consecutive year in 2023-24

Public Sector Banks

From FY 22–23 to FY 24–25, the total Business of Public Sector Banks (PSBs) rose from 203 lakh crore to 252 lakh crore From FY 22–23 to FY 24–25, net profit increased

from 1.05 lakh crore to 1.78 lakh crore.

Dividend payouts grew from 20,964 crore to 34,990 crore, reflecting the continued strengthening of financial performance.

Scheduled Commercial Banks (SCBs)

During FY 24-25, SCBs recorded their highest ever aggregate net profit of 4.01 lakh crore, compared to the net profit of 3.5 lakh crore in FY 23-24. The growth trajectory continues, as SCB's recorded an ag-

3-months of FY26.
Continuing on this success, the profitability of SCBs improved during FY 25, with Profit After Tax surging by 14.7% (YoY). Gains in profitability continued with Return on Assets (RoA) at 1.37% and Returns on Equity

gregate net profit of 1.02 lakh crore in first

(RoE) at 14.1%.

Besides, banks' capital position remained satisfactory, as reflected in key parameters like leverage ratio (which measures the proportion of a bank's Tier 1 capital to its total assets, serving as a safeguard against excessive risk exposure) and capital to risk weighted assets ratio (CRAR), defined as the ratio of total capital funds to risk-weighted assets. The leverage ratio for all SCBs was 7.9% in September 2024 (the range of 6 to 8% is generally considered prudent). PSBs are adequately capitalised, with their CRAR

standing at 16.4% as of June 2025.

Strong credit expansion by Non-Banking Financial Companies (NBFCs), that offer services similar to banks, such as loans and investments, but do not possess a full banking license, was accompanied by further strengthening of their balance sheets, improvement in credit quality and profitability, and satisfactory capital buffers.

Factors Propelling Performance of India's

Comprehensive government initiatives with regards to stress recognition, asset resolution, re-capitalisation, have markedly

strengthened the banking sector's financial health and resilience. This was driven by a series of regulatory measures, which commenced over a decade ago-

The Asset Quality Review (AQR) launched in 2015 compelled banks to recognize the true state of their loan books, bringing hidden NPAs to light and strengthening the supervisory framework. Additionally, the Government also implemented a comprehensive 4R's strategy, consisting of recognition of NPAs transparently, resolution and recovery of value from stressed accounts, recapitalizing of PSBs, and reforms in PSBs and the wider financial ecosystem for a responsible and clean system.

The Prompt Corrective Action (PCA) framework helped restore the health of weak banks, followed by the consolidation of 27 PSBs into 12 by 2020. A detailed review of business in terms of sustainability, profitability, viability and projections along with credit risk related actions have been beneficial.

The Insolvency and Bankruptcy Code (IBC) introduced in 2016, along with complementary out-of-court resolution mechanisms, transformed India's credit culture and improved recovery processes. It changed the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners and debarred willful defaulters from the resolution process.

Sharper recovery laws: Key legislations such as the SARFAESI Act, 2002 (The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002) and the Recovery of Debt and Bankruptcy Act have been amended to enhance their effectiveness in asset

Focused debt resolution: The pecuniary jurisdiction of Debt Recovery Tribunals (DRTs) was raised from 10 lakh to 20 lakh, enabling them to prioritize higher-value cases and improve recovery efficiency.

Specialized recovery mechanisms: PSBs have established dedicated stressed asset management units for close monitoring and faster resolution of NPAs. The deployment of business correspondents and incorporation of a business strategy that uses physical sales and marketing force to interact directly with customers (Feet-on-street model), has further boosted recovery efforts.

In October 2025, the RBI issued a land-mark reform through its Draft Directions 2025, proposing a shift to the Expected Credit Loss (ECL) framework. The framework applies to scheduled commercial banks, including foreign banks, and introduces a risk-sensitive approach to provisioning. These are expected to further support credit risk management practices, promote greater comparability across financial institutions, and align regulatory norms with globally accepted regulatory and accounting standards.

Proactive stress management: The RBI's Prudential Framework for Resolution of Stressed Assets promotes early identification,

reporting, and time-bound resolution of stressed loans, with incentives for lenders to act swiftly.

Evolving Priorities in India's Banking Landscape

Building on their strong financial performance and improved asset quality, Indian banks are now focusing on sustaining growth through innovation, inclusion, and strategic expansion. The following priorities outline the path ahead for strengthening the banking ecosystem and supporting India's broader development goals:

Strengthen deposit mobilization through targeted drives, effective use of branch networks, and deeper outreach in semi-urban and rural areas to sustain strong credit growth.

Identify emerging commercial growth areas over the next decade to enhance profitability and maintain momentum in economic expansion.

Deepen corporate lending in productive sectors while upholding robust underwriting and risk management practices.

Advancing India's Green Growth Agenda by scaling up lending to renewable and sustainable energy sectors. Develop tailored credit models to support new initiatives such as Small Modular Nuclear Reactors (SMR) announced in Budget 2025–26.

Broaden financial inclusion through key government schemes- PM MUDRA Yojana, PM Vishwakarma, PM Surya Ghar Muft Bijli Yojana, PM Vidyalaxmi, and Kisan Credit Card (KCC).

Focus on Agri credit under the PM Dhan Dhanya Yojana in 100 low-productivity districts with customised credit products to improve farm output and local economic growth.

Expand international presence by strengthening operations in GIFT City, supporting India's global financial aspirations, and enhancing participation in the India International Bullion Exchange (IIBX).

Enhance customer experience through faster grievance redressal, user-friendly multilingual digital platforms, and clean, accessible physical branches in metro and urban centres.

Conclusion

India's banking sector has transformed from a period of stress to one of strength and stability. With cleaner balance sheets, robust capital buffers, and record profitability, banks today are more resilient, efficient, and future-ready. Driven by reforms, digital innovation, and financial inclusion, the sector is powering India's growth ambitionsfinancing infrastructure, supporting entrepreneurs, and advancing green and inclusive development.

As India moves toward becoming the world's third-largest economy, its banks stand at the forefront- anchoring financial stability and fuelling the nation's next decade of growth.

Soul, Science, And The Universe: Seeking The White Energy Within

Human beings are rhythmic vibrations of the same immortal substance that composes all creation—Laa fanaa (without annihilation)

Salisa Shah

believe saying the soul is a form of energy wouldn't be wrong — and when it exists in its purest form, I relate it to The White: "The White Energy."

The universe, as I understand, is composed of two things — fixed entities (a'yân thâbita) and existent entities (a'yân

mawjûda). The fixed entities are those things that are non-existent in themselves but are known to Allah (SWT).

As most famously discussed by Ibn 'Arabî (RA), the things known to God as fixed entities (a'yân thâbita) carry no essential difference in whatness from existent entities (a'yân mawiûda).

I believe the two together form one

unified entity — Energy and Consciousness, what modern science may today refer to as Dark Matter.

Consciousness, in my view, is nothing but the void — yet it is derived from the element of energy itself. As we know, energy cannot be destroyed, and hence it is immortal; so too is the soul.

Following Einstein's equation, energy

can be converted into mass and vice versa. This gives rise to the idea that we, as beings, are created through the uniquely rhythmic vibrations of energy that shape the universe. The soul, therefore, is a cosmic, magnetic form of limited energy — bound within the material body of a human being.

We are pure, strong, and immortal like

the Creator of the universe, for we are created from the same essence. Though confined within material bodies, we are souls of energy — Laa fanaa (without annihilation). We are the universe; we are the energies that live and flow within each of us.

The author is an IT professional



Satish Sharma lays foundation of Key Tawi bridge in Chhamb

KT News Desk

JAMMU, DECEMBER 11: In a significant development aimed at strengthening the inter-district connectivity and improving public infrastructure, Minister for FCS&CA, Transport, Youth Services & Sports, IT, ARI and Trainings, Satish Sharma, Thursday laid the foundation stone for Stone Girder Bridge over Tawi river at village, Balsaroo Mohalla, Mehari, Chowki Chura constituency Chhamb.

The bridge, once completed, will provide much-needed connectivity and ease of travel for thousands of residents of both districts.

Speaking on the occasion, Satish Sharma, as per an official statement, said that the road and transport infrastructure is being vigorously enhanced to ensure inclusive growth and equitable access to essential services. He emphasized that the upcoming bridge will not



only reduce the travel time but also boost economic activities, improve access to education and healthcare and facilitate smoother movement between the regions.

Later, the Minister held a series of public meetings in the area, which witnessed enthusiastic participation from locals and were attended by officers from various departments.

During these interactions, the citizens highlighted several developmental concerns and service-related issues.

Satish Sharma directed the concerned officers to ensure quality facilities and timely delivery of public services. He also instructed the departments to maintain transparency, speed up ongoing works and adopt a people-centric approach in all development initiatives.

The Minister assured the public that similar outreach programs and infrastructure interventions will continue to be carried out across the region to uplift the overall standard of living of the people.

National Energy Conservation Week

PDD launches energy conservation campaign across J&K

KT News Desk

JAMMU, DECEMBER 11: The Jammu and Kashmir Power Development Department Thursday launched a massive campaign on Energy Conservation across J&K as part of the ongoing National Energy Conservation Week observance. The initiative was aimed at to

sensitise the masses about the importance of conserving energy. During the campaign, it was highlighted that Additional Chief Secretary (ACS), JKPDD, Shailendra Kumar, has laid strong emphasis on promoting judicious use of electricity, minimizing wastage and conducting regular Energy campaigns Conservation across J&K. He has particularly stressed that simple practices such as switching off lights during daytime and whenever not in use should become routine habits among the citizens to ensure responsible and efficient use of electricity.

Under the guidance of the ACS, as per an official statement, a massive energy conservation campaign was launched

by the Chief Electrical Inspector, Sanjay Sharma, along with his State Designated Agency (SDA) team, who organized a series of events and awareness programmes in government and private schools and colleges across J&K.

The key highlight of the week-long initiative was the 'Energy Conservation Pledge', administered during

morning assembly sessions in numerous schools and colleges across J&K. Thousands of students, right from pre-primary classes to the collegiate level participated.

The students were encouraged to extend the message of energy conservation beyond school premises by spreading awareness within their families and neighbourhoods.

It was informed that educational institutions are also conducting various thematic activities, including debates, slogan-writing competitions and other awareness drives focused on energy conservation.

This initiative on energy conservation would not only help save our natural resources but also contribute towards environmental sustainability.

Yuva Vani 2.0 training programme held in Kulgam

KT News Desk

KULGAM, DECEMBER 11: To strengthen youth engagement, skill development and entrepreneurial participation in agriculture and allied sectors, one day training programme was organized Thursday at Kulgam for identified Youth Clubs from designated blocks of the district under Jammu & Kashmir Competitiveness Improvement of Agriculture and Allied Sectors Project (JKCIP) by the Department of Agriculture Kulgam.

The programme, as per an official statement, aims to empower youth club members, enhance their community leadership skills and strengthen their participation in local development processes.

At the ouset, CAO Kulgam highlighted the significance of youth engagement in ing society and urged the participants to utilize the training to positively influence their communities, promote constructive activities and contribute to grassroots

developmental initiatives especially with reference to environmental issues and climate change.

Resource persons from KVK Kulgam and MRCFC Khudwani delivered technical sessions on youth mobilization, communication skills, commudevelopment, social awareness on environmental issue, climate change and disaster management. The trainees were also briefed about opportunities available under different government schemes aimed at youth

empowerment. As part of the awareness campaign, Booklets related to IKCIP activities were also distributed among youth clubs, ensuring that the youth receive comprehensive information

and remain well-informed. Chief Horticulture Officer Kulgam, Sub Divisional Agriculture Officers Kulgam Qaimoh, Concerned and Agriculture Extension Officers, representatives from agriculture department also participated in the training programme.

Speaker J&K Legislative Assembly tours Charar-e-Sharief

KT News Desk

CHARAR-E-SHARIEF, DECEMBER 11: Speaker, Jammu and Kashmir Legislative Assembly and MLA Charar-e-Sharief, Abdul Rahim Rather, Thursday conducted an extensive tour of his constituency to review ongoing developmental works besides inaugurating key healthcare facilities.

During the visit, Speaker, as per an official statement, inaugurated newly established Dental and Digital X-Ray units at PHC Hayatpora, marking a significant enhancement in healthcare services available to the local residents.

Rahim Rather, later, visited the Sub-District Hospital (SDH) Nagam, where he interacted with the doctors, paramedical staff and the public.

Responding to their griev and developmental ances concerns, the Speaker assured them that the government is fully committed towards strengthening the healthcare infrastructure and addressing



the public needs on priority. As part of the tour, the Speaker also inspected the PHC Sursyaar, where he inaugurated a digital X-ray plant.

He, later, addressed a public darbar in Sursyaar where he assures the residents that PHC Sursyaar will soon function 24×7, providing round-theclock patient care and improved medical services. Rahim Rather also visited the PHC Kremshore where he interacted with the doctors, paramedical staff and

the public.

The residents of the area expressed hope that the visit of the Speaker would expedite long-pending development works across the region.

During the constituency tour, the Speaker was accompanied Health Services Kashmir, Deputy Director Health, CMO Budgam, SDMs of Chadoora and Khansahib besides BMOs of Chadoora, Khansahib along with other senior officials.

DC Baramulla reviews **Financial Inclusion Schemes**

KT News Desk

BARAMULLA, **DECEMBER** 11: Deputy Commissioner Baramulla, Minga Sherpa, Thursday chaired a review meeting in his office chamber to assess the progress and implementation of key financial inclusion schemes across the district.

The meeting was attended by the Chief Planning Officer Baramulla, Nisar Ahmad; Lead District Manager Baramulla, Manzoor Ahmad Shiekh and other senior officers.

At the outset, the DC took a comprehensive review of the ongoing PM-JJBY (Jeevan Jyoti Bima Yojana) and PM-SBY (Suraksha Bima Yojana) schemes.

The DC, as per an official statement, thoroughly examined the status of registrations, enrollments, beneficiary coverage, and the measures heing taken to enhance the enrollment.

During the meeting, the DC also directed the officers to intensify preparations for the introduction of PM-SYM (Pradhan Mantri Shram Yogi



Maandhan) scheme, which covers categories such as BOCW (Building and Other Construction Workers), handi-craft artisans, and MNREGA workers.

Minga Sherpa stressed on the need to streamline the registration process and ensure seamless coordination among departments for effective reach and successful implementation.

The DC further instructed the concerned officers to conduct training and awareness sessions for eligible beneficiaries which must clearly explain the scheme features, contribution requirements, and longterm benefits.

Export awareness workshop organised in Doda DC pitches for promotion of modern trade practices

DODA, DECEMBER 11: To unlock the global potential of Doda's unique produce and empower local entrepreneurs, the Jammu & Kashmir Trade Promotion Organization (JKTPO) in coordination with the District Administration Doda organized a mega Export Awareness Workshop cum E-Commerce Onboarding Drive Thursday.

Commissioner Harvinder Singh, as per an official statement, inaugurated the event and highlighted the growing importance of export-oriented strategies for

strengthening the district's economic landscape.

In his inaugural address, the DC urged participants to take advantage of technical sessions to understand global market trends, export procedures and the emerging role of e-commerce platforms. He encouraged FPOs, MSMEs, agri-startups, artisans and progressive farmers to adopt modern business practices with commitment and consistency, noting that their progress would significantly contribute to the growth of the rural economy. He further assured full administrative support from all concerned departments to help local entrepreneurs transition from local trade to international

The workshop saw an overwhelming participation from 200 stakeholders, including MSMEs, startups, FPOs, progressive farmers, traders, artisans, weavers and officials from Agriculture, Horticulture, Animal and Sheep Husbandry, Handicrafts. Handlooms. Fisheries, Sericulture, Agriculture Marketing and DIC. The diverse attendance reflected growing enthusiasm among local producers to explore global opportunities and enhance product quality, branding, and packaging to meet

international standards.

Technical sessions conducted by experts from GeM, DGFT, FIEO and ECGC provided valuable insights into export documentation, credit guarantees, quality certifications and e-commerce onboarding. The experts also discussed market access strategies, international buyer expectations and financial risk mitigation tools. The workshop concluded with an interactive Q&A session, during which participants received clarity on logistics, export promotion schemes, packaging requirements, and opportunities under national and international trade platforms.

Man-animal Conflict

Wildlife Division Kathua hosts training workshop for field staff

KATHUA, DECEMBER 11: Wildlife Division Kathua organized oneday awareness cum training workshop for Forest Officers and staff at Jasrota Training Centre of Iasrota Wildlife Sanctuary

As many as 42 forest officers (Range officers/Foresters) Kathua, Billawar, Samba, Ramnagar and Udhampur, Jammu Forest Divisions along with Forest Protection Force (FPF) personnel from J3 Kathua and staff of wildlife Divisions Jammu

and Kathua participated in the Workshop, Assistant Conservator of Forests (ACF) Research Amit Sharma, as per an official statement issued on Thursday delivered a detailed PowerPoint Presentation (PPT) and shared his experiences on Human Wildlife Conflict and equipment used during rescue operations. He further highlighted the significance of the coordination and real time information sharing with sister wings of the Forest Department. Police, Local Administration and PRIs while dealing with Human

Wildlife Warden Kathua Vijay Kumar apprised the officers regarding legal procedure and manual for framing Wildlife offence cases before the Court.

A hands-on training exercise on the installation of Camera traps was also conducted inside the Jasrota Wildlife Sanctuary. Regional Wildlife Warden Jyotsana appreciated the efforts of wildlife division Kathua for organizing the training for field staff and stressed the officers to implement these inputs in the field for conservation of forests and Wildlife.

JKEDI's Capacity Building Programmes concludes Trains 142 entrepreneurs, aspirants across J&K

KT News Desk

JAMMU, DECEMBER 11: The Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) on Thursday successfully concluded a series of Capacity Building Programmes (CBPs) in hybrid mode for aspiring and existing entrepreneurs under Mission YUVA across 12 districts of the Union Territory.

Conducted between December 01 and 11, 2025, hybrid-mode capacity building programs covered Budgam, Ganderbal, Baramulla, Bandipora, Jammu, Kathua, Reasi, Kulgam, Udhampur, Shopian, Pulwama, and



Anantnag, witnessing enthusiastic participation from youth and emerging entrepreneurs. The initiative reflects a growing

shift towards inclusive and opportunity-driven entrepreneurship across Jammu & Kashmir. During these CBPs, 142 aspiring and existing entrepreneurs were covered across 12 districts of the Union Territory.

Over the 10-day training period, participants underwent intensive classroom sessions, sector-specific and video lectures, hands-on workshops, and expert interactions. The programmes focused on strengthening managerial, financial, and strategic capabilities to help entrepreneurs scale operations, enhance competitiveness, and build sustainable enterprises.

DC Udhampur reviews environment plan

KT News Desk

UDHAMPUR, DECEMBER 11: Deputy Commissioner Udhampur Saloni Rai Thursday chaired a meeting of the District Environmental Plan Committee to review the District Environment Plan and assess the implementation of key environmental initiatives in the district. The DC directed the concerned departments to expedite the finalization of the plan and strictly enforce the ban on polythene. She instructed departments to adhere to SOPs in waste segregation and disposal at designated composting sites. The Municipal Bodies and Rural Development Department were tasked with preventing any accumulation of waste near educational

institutions, hospitals, public places and along major roads.

The DC laid special emphasis on the scientific disposal of biomedical waste to safeguard public health. To further enhance environmental hygiene, the Municipal Council, Jal Shakti Department and Irrigation & Flood Control Department were directed to launch massive cleanliness drives of nallahs and water channels across both urban and rural areas. She also called for the installation of dustbins at key public locations and stressed the timely implementation of major environmental interventions, including the establishment of effluent treatment plants, solid waste management facilities and plastic waste processing units.

BOSE relocates Class 11th exam centre No. 294009, 294010

KT News Desk

JAMMU, December 11: The Jammu and Kashmir Board of School Education (JKBOSE) has relocated twin exam centers- Center No. 294009 and 294010 of class 11th presently located at Higher Secondary School Chinani in Udhampur district for vocational papers slated on December 13.

The Examination centers, as per an official statement, have been respectively relocated to Saraswati Academy Chenani (Udhampur) and Government Degree College Chenani (Udhampur).

The relocation of centers was necessitated due to the designation of Govt HSS Chenani as a JNVST examination centre on the same date.

All concerned candidates are advised to take note of the change in the examination centres and report to the newly located exam centers for appearing in vocational papers scheduled on December 13.

There will, however, be no change in the Superintendents and invigilation staff.

The concerned candidates are intimated to contact their respective institutions or the IKBOSE Sub Office Udhampur in case of any further clarification regarding the shifted examination centres on phone number 94192-15723 and 94191-17646.



J&K Bank rolls out suite of new digital products, servicesDigital transformation no longer a choice; it's spine of modern banking: MD & CEO

KT News Desk

Srinagar, Dec 11: In line with its commitment to technological excellence and customer convenience, J&K Bank on Thursday rolled out a suite of new Digital Products and IT Services in a special function held at the Bank's Corporate Headquarters. This marks a significant upgrade to the Bank's IT capabilities designed to enhance transaction ease, strengthen security and deliver a more seamless user

MD & CEO Amitava Chatterjee launched the products virtually from the Bank's Jammu Office, while Executive Director Sudhir Gupta, CGMs Sunit Kumar and Imtiyaz Ahmad Bhat, General Managers and other senior officers of the Bank attended the event at the CHQ. All the Divisional & Zonal Heads also joined the meeting through VC.

Speaking on the occasion, MD & CEO Amitava Chatterjee said, "Digital transformation is no longer a choice—it is the spine of modern banking. With these new products and services, we are not just keeping pace with change; we are moving decisively from traditional branch-led banking to a truly omni-channel,

tech-enabled model where customers can bank anytime, anywhere with complete confidence. This mega launch represents another step forward in our mission to evolve into a fully future-ready institution.'

Appreciating the efforts of the Bank's technology team, MD & CEO Amitava Chatterjee termed the products as "timely, essential and useful feathers in the Bank's digital cap".

He said that the Bank's Voice-pod App can be a game-changer as it doesn't require sound box for voice-activated UPI payment notifications and simply works on a mobile phone thereby enhancing the ease of use.

Similarly, he added, Rupay Platinum Credit Card that supports QR, tap-and pay and app based payments via all UPI apps like BHIM, GooglePay, PayTm etc. is a very good and ease-ofuse product.

MD & CEO urged the operational heads to redouble efforts at mobilising staff 'for promoting these products along with Re-KYC through mPay Delight+ and Automated Digital Fraud Management among the people and educating them about their extremely useful features.'

"The success of this really



good initiative depends upon how early and how effectively we ensure that people, especially our customers avail these products and services", he said.

In his remarks on the occasion. Executive Director Sudhir Gupta also congratulated the teams involved and commended their efforts towards strengthening the Bank's digital network. He further said, "Amid the fastchanging technology landscape, the Bank is building a long-term digital transformation framework that consistently adapts to evolving customer expectations and increasing regulatory requirements."

Elaborating upon the features of the new digital products and services, General Manager (Strategy & IT) Mohammad Muzaffar Wani said the launched offerings will go a long way in making Bank's digital services more convenient and secure for the customers. He said, "By embedding advanced technologies into our products and processes, we are creating a superior banking experience that matches the best in the industry while remaining alive to the varied needs of our growing

Earlier, a detailed presentation was made to capture all the important features of these products. The newly launched offerings include RuPay Platinum Credit Card, Automated Digital Fraud Management, Re-KYC via mPay Delight+, a Personalized Cheque Book issuance via Mpay Delight+, J&K Bank Voice Pod App and IMPS Simplified.

Pertinently, the Bank had unveiled its RuPay Platinum Credit Card at the National Payment Commission of India (NPCI) Pavilion during the Global Fintech Fest 2025 held at Jio World Centre, Mumbai.

Product Brief RuPay Credit Card: With strong domestic acceptance at POS machines, ATMs, e-commerce and small/local merchants, the card also supports UPI Credit Card integration, enabling seamless QR, tapand-pay, and app-based payments through leading UPI applications. The Premium RuPay Credit Card has been equipped with enhanced EMV-chip security and OTP/UPI PIN authentication, providing safer transactions across channels.

Automated Digital Fraud Management: While bringing together real-time transaction and beneficiary traceability, instant account-freezing and lien-marking capabilities, the Bank's Automated Digital Fraud Management framework has been integrated with the National Cybercrime Reporting Portal (NCRP) to enable rapid reporting, monitoring and mitigation of suspicious transactions, significantly strengthening the Bank's digital security architecture.

Re-KYC via mPay Delight+: The service enables customers to complete periodic KYC updates digitally, with CKYC ID and address details auto-fetched from the Bank's CBS system for instant confirmation wherever no change in address is involved.

In cases where CKYC details are unavailable, the app seamlessly retrieves them through CKYC/ CERSAI APIs, allowing customers to update their information without branch visits.

I&K Bank Voice Pod App: Doing away with the hardware sound box, the Bank's new Voice Pod provides a voice-assisted interface that offers dashboard access, transaction history, multi-language support, and voice-activated UPI payment notifications - delivering enhanced ease of use, especially for customers less familiar with app navigation.

IMPS simplified: The Bank's revamped IMPS now enables instant 24x7 interoperable transfers across all banks, offering a seamless and simplified P2P experience. It also allows fund transfers using just the recipient's mobile number and bank name, making digital payments faster and more convenient than

Personalised Cheque Book Issuance via mPay Delight+: It is a digital facility that enables customers to request for a personalized cheque books through the Bank's mPay Delight+ app, with tracking and doorstep delivery options.

CONTD. FROM FRONT PAGE

No more glorification

looked the other way.

The Lieutenant Governor narrated the harrowing story of Naseeb Singh from Kotranka, Rajouri, whose father Dharam Singh and four others were killed by terrorists on June 28, 2005. "For 20 long years, the family lived in fear, misery and insecurity. Their dark days have ended now. It is a new dawn of hope and dreams," Sinha said, noting that long-pending cases have finally been resolved.

The LG said one of the government's key responsibilities in J&K was to help society overcome the scars of the past. Many longstanding issues, he said, were addressed in recent years, and some—left incomplete by previous dispensations—are now being resolved.

"In July this year, we started the process of providing jobs to the next of kin of terror victims. Families deprived of justice for decades have been identified and rehabilitated," he

LG Sinha said, "Terrorists, their sponsors in Pakistan, and their supporters misled the people of J&K for decades. But now they stand isolated and identified. In a changed Jammu & Kashmir there is no space for terrorists or

LG Sinha described how the terror network perated for decades in I&K: "One used to give the target, another provided the weapons, the Pakistan-sponsored terrorist pulled the trigger, and a fourth ensured that the grief-stricken families remained silent and never received

"Fear of terrorism," he said, "Silenced not only ordinary citizens but even people in the system. Meanwhile, those associated with the terror ecosystem were given jobs and

"People at the helm used to make compromises just to keep J&K functioning for a few months." He said, adding,

"However this ecosystem has now been shattered under the leadership of Prime Minister Narendra Modi and Union Home Minister Amit Shah. Peace cannot be purchased; it has to be established. The foundation of the ecosystem has been demolished and the government has established the peace," he added.

The LG recalled other painful cases that remained unresolved for years: "Akhtar Hussain of Reasi, shot dead by terrorists on July 13, 2005. His wife and children lived through immense hardship and a deep scar that lasted two

He said, "SPO Sanjeet Kumar and his friend were murdered by terrorists on November 15, 2004, in Kishtwar while preparing for a neighbour's wedding.'

'These families carried an unspeakable burden. Now, a new beginning will allow them to rebuild their lives with dignity," Sinha said.

Referring to the April 22 Pahalgam terror attack, the LG said the entire society united to condemn the "barbaric assault." He urged people to identify terrorists and their supporters and to fearlessly raise their voice against

"I assure every terror victim family that they will receive full support. A new era of justice has commenced in J&K. Not a single deserving case will be left without a government job," he

The LG reaffirmed that terrorists and their supporters have been punished and will receive harsher punishments in the future. "Wounds are being healed. After three decades, society is coming forward to expose terrorists, and victims' families are speaking out."

He said: "Jammu and Kashmir has changed. The era of fear is over. Justice—long denied—is finally being delivered."

The Lieutenant Governor reiterated that it is his commitment to restore the dignity and economic security to those families, who paid the highest price.

"Our mission is to bring about the change in the lives of those families who were deliberately deprived of justice so that they can contribute in society's all-round progress and

With the government job appointment letters to 41 terror victim families, 22 age relaxation cases and 19 wards of J&K Police martyrs, we have fulfilled our commitment," the Lieutenant Governor said.

Pertinently, the Lieutenant Governor handed over appointment letters to 41 Next of Kins (NoKs) of victims of terrorism of Jammu Appointment letters were also handed over

to 22 beneficiaries in age relaxation cases and 19 wards of J&K Police martyrs under Compassionate Appointment Rules SRO-43 and Rehabilitation Assistance Scheme (RAS). Earlier, on July 28,2025, the Lieutenant

Governor had handed over the appointment letters to 94 Next of Kins (NoKs) of terror victims from Jammu division. The move brings relief to 135 terror victim families from Jammu Division who were denied justice for decades.

DGP, Nalin Prabhat; Principal Secretary Home, Chandraker Bharti; Commissioner Secretary, GAD M Raju; Divisional Commissioner Jammu, Ramesh Kumar; IGP Jammu, Bhim Sen Tuti, Deputy Commissioners of various districts, senior officials and family members of victims of

Members of Legislative Assembly, and members of various social organisations were also present. (KNO)

MeT predicts light

-4.6°C, Kupwara -4.2°C, Pulwama -5.2°C, and Shopian -5.2°C. Zojila Pass remained the coldest at -18.0°C.

In Jammu, the mercury stayed above freezing, with Jammu at 8.6°C, Katra at 9.5°C, Banihal at 2.4°C, and Bhaderwah 1.4°C. Ladakh continued to experience severe cold,

with Leh recording -7.0°C, Kargil -6.5°C, Drass -9.9°C, and Nyoma -12.8°C. Officials advised residents, particularly in

necessary precautions against the cold and reduced visibility. The department said it will continue monitoring the weather closely and provide timely

high-altitude and fog-affected areas, to take

updates to help authorities and residents prepare for changing conditions. The advisory stressed the need for pre-

paredness as winter progresses, particularly in snow-prone and high-altitude areas, where sudden weather changes could disrupt daily life and transportation. (KNO)

J&K faces rainfall

Reasi, Doda, and Samba recorded large excess rainfall.

Jammu received 74.7 mm against 54.3 mm, Kathua 89.1 mm against 56 mm, Reasi 103.4 mm against 67.1 mm, Doda 129.8 mm against 84.2 mm, and Samba 48 mm against 18.3 mm.

The prolonged dry spell has led to drying of several main springs across Kashmir, affecting the drinking water supply in many villages.

Officials said despite the low rainfall in some areas, the overall water situation remains under control.

The Jhelum River has also seen a notable decline amid dry conditions. At the Sangam gauge, the river's water level fell to 0.65 metres on December 10, marking the lowest level this season.

Officials, however, said the overall water situation in the Valley remains under control, and there is no shortage of drinking water.

The Standardised Precipitation Index (SPI), used to monitor drought conditions, shows negative values across the Valley, indicating dry conditions in several districts.

Officials have advised residents to conserve water and monitor water levels in minor streams and springs feeding villages, particularly in south Kashmir, where rainfall deficits are significant.

Witnesses from north and south Kashmir districts said that springs supplying drinking water to hundreds of households have been facing drying conditions for several weeks.

Kashmir transporters

According to the news agency-Kashmir News Observer (KNO), the group stressed that while the Welfare Association has issued a strike notice over certain transport concerns, Kashmir's own pressing issues were not

They said a decision on whether to join or support the strike will be taken after government responses are received by Saturday

It is important to note that the December 9 strike call, by the Jammu and Kashmir Transport Welfare Association had highlighted grievances including: unregulated operation of e-buses, arbitrary e-challans and steep hikes in fitness and green taxes.

While the Welfare Association has announced a one-day token strike on December 15, the All Kashmir Transporters Confederation claims it is a separate body representing 'over 80% of unions across all districts' and says the earlier notice does not reflect Kashmir's unique

The key issues highlighted by the Confederation, during Srinagar press conference were, green tax confusion, as transporters say of previously paying green tax twice a year (Rs: 8,000–16,000 and Rs: 13,000–26,000). "After Delhi talks with the Transport Minister, the tax was meant to be collected once a year. but NIC system glitches have caused inconsistent orders, forcing some operators to pay Rs: 7,000–27,000, depending on vehicle type. Leaders said this is creating severe financial pressure, particularly on small operators and

driver-owners." The Confederation criticized the government for issuing ad-hoc orders instead of a comprehensive transport policy. Arbitrary decisions on permits, stand removals, e-challans and fees are reportedly affecting day-to-day

operations. Confederation also claim that unauthorized and unregistered e-buses and e-rickshaws are operating without zoning or timetables. They said this is in contrast to Jammu, where such services are properly regulated, leading to illegal operations and reduced earnings for licensed operators.

Payments for election duties, rallies and other government events are reportedly routed through contractors who deduct large shares, leaving transporters underpaid. The Confederation demanded direct payments to transporters to prevent long-standing delays.

The Confederation also called for loan waivers, one-year EMI forgiveness, or interest relief to support struggling operators. "Most Kashmir transporters own only a few vehicles and often act as both owner and driver, making them financially vulnerable."

Confederation said previous government packages for tourism-related transport have not reached small operators, causing financial strain on families.

Confederation leaders also accused contractors and certain associations of benefiting at the cost of small transporters. They also raised concerns about permits and leases, claiming inconsistencies in government practices have created unfair competition. The Confederation reiterated that it is not in personal conflict with the Welfare Association but criticized its approach and failure to address Kashmir-specific

The Confederation said, a government meeting is scheduled for Friday, during which they hopes to resolve key issues including green tax, e-bus operations, e-rickshaw zoning, delayed payments and policy gaps. The Confederation said it will review the outcomes and then decide whether to support the December 15 strike. (KNO)

Step up revenues

financial year. He underlined the need for every department to work within fixed timelines, avoid procedural delays and ensure that both ongoing and newly sanctioned works move swiftly towards completion on ground.

Calling for "stepping up revenues across all streams and exercising strict control over avoidable expenditure," he urged departments to sustain the momentum throughout the remaining months of the year.

The Chief Minister also reviewed sectoral progress under PRI, BDC and DDCrecommended works, along with MLA-priority works and the findings of the November 2025 physical verification reports. He stressed the importance of rigorous field-level monitor-ing and asked all Deputy Commissioners to ensure that quality standards, transparency and timely submission of utilisation certificates remain non-negotiable components of implementation.

Progress under SASCI Part-I was reviewed in detail, covering both ongoing and newly taken-up projects across departments. The Chief Minister directed the concerned officers to accelerate execution, address bottlenecks proactively and fast-track institutional reforn dated under SASCI. He noted that SASCI forms the backbone of the J&K infrastructure and governance improvement agenda, and delays undermine the very purpose of the scheme.

The meeting further evaluated the status of financial inclusion initiatives, particularly PM Shram Yogi Maandhan (PM-SYM), enrolment mobilisation and the updation of digital life certificates for pensioners. Calling PM-SYM a beneficial and socially significant scheme, the Chief Minister directed Deputy Commissioners to intensify outreach in uncovered pockets to ensure universal coverage and prevent eligible beneficiaries from being left out.

He also directed all districts to expedite Capex execution and complete tendering and award of works without delay. On the CDF front, he called for stronger coordination with MLAs to prioritise impactful works and instructed that the system adopted by the Deputy Commissioner Srinagar for transparent CDF management be replicated across all districts through mandatory use of the designated

He further emphasised efficient utilisation of SNA and SPARSH funds, avoiding the accumulation of unspent balances.

Reaffirming the Government's commitment to fiscal prudence, infrastructure development and people-centric governance, the Chief Minister directed all departments to maintain close coordination and ensure that the financial year 2025-26 becomes a period of visible progress in both project execution and revenue

performance. **Gol aims for**

attributed the slowdown to strict enforcement of rules such as ensuring 90 percent land availability, completing forest and wildlife clearances, and finalizing General Arrangement Drawings (GADs) before awarding projects.

CM inaugurates 56

functional layout. He said the project would ease accommodation pressures and provide employees with improved living facilities.

During the briefing, Director Estates Ashwani Khajuria informed the Chief Minister that the project had been executed with a strong emphasis on functional design, structural safety and affordability. He added that the department is working on a comprehensive plan to modernise old residential colonies in a phased

Deputy Director Estates Jammu Dr. Vikas Sharma briefed the Chief Minister on the layout, amenities and supervision mechanisms instituted to ensure strict quality control and timely completion of ongoing housing units.

Speaking on the occasion, the Chief Minister reaffirmed the government's commitment to ensuring safe, secure and well-planned residential infrastructure for employees. He recalled that in November this year, following the restoration of the Darbar Move after four years, he had inspected these residential colonies and directed officers to ensure optimal use of land, maintain high aesthetic and construction standards, and replace old and unsafe quarters with modern facilities.

To address the growing accommodation requirements, the Chief Minister instructed the concerned department to explore the construction of high-rise residential towers and adopt vertical designs that maximise available land while expanding housing capacity. He stressed that such initiatives would help bridge the existing housing gap, offer employees a modern living environment, and promote fair and equitable allocation of quarters across emplovee categories.

The Chief Minister appreciated the efforts of Estates Department in accelerating construction at various locations and emphasised the need to continue upgrading residential infrastructure for the welfare of Government

Nation witnessing

citizens and called for a collective effort toward a more conscious, harmonious, and developed future.

First, we must organize ourselves and guide society towards a balanced future and integrate material and spiritual life for self-discipline, simplicity, and spiritual development alongside new inventions and innovations.

The second resolution focuses on fostering social harmony and building a generation empowered by peace, respect, and compassion.

We must embrace the philosophy of world peace and harmony rooted in India's ancient traditions. It should be our common goal to completely eliminate all forms of discrimination and promote a friendly perspective toward every individual. We must also convey the philosophy of welfare and harmonious human development to the youth to reduce division and

Education is the foundation of a balanced and fulfilling life. Our third resolution is to transform our education system that focuses on creating personalities who are a blend of both "Saint and Scientist."

Fourth, the present generation must build a new future by establishing harmony with

Fifth, we must unite and firmly confront the elements trying to create divisions within society, and enlightened members of society must lead this campaign.

He said, every Indian must feel proud to be the inheritor of a rich and glorious civilization and move forward on the path of nation-building.

"While building a united and developed India, we must ensure that our great country stands firmly on the strong pillars of the ideals, moral values, and character of our great leaders," the Lieutenant Governor further said.

The Lieutenant Governor also highlighted Shri Mata Vaishno Devi Shrine Board's significant contributions in promotion of Sanskrit and spiritual learning, infrastructure develop-

ment, and community welfare. President, Shri Kailakh Jyotish and Vedic Sansthan Trust, Mahant Rohit Shastri; Vice Chancellor, University of Jammu, Prof Umesh Rai; members of the Trust; spiritual leaders; heads of religious organizations and prominent citizens were present.

Members of Legislative Assembly- Sham Lal Sharma, Surinder Kumar, Devyani Rana and Dr. Sunil Bhardwaj, and senior officials of civil and police administration also attended the award ceremony.

SC asks Centre to amend disability law to include victims who're forced to consume acid

New Delhi, Dec 11: The Supreme Court on Thursday asked the Centre to consider amending the Rights of Persons with Disabilities Act to include those who suffer severe internal injuries after being forced to ingest acid by "ruthless" criminals as "disabled" to enable them to access welfare measures under the law.

Thunder

A bench comprising Chief Justice Surya Kant and Justice Joymalya Bagchi, which on December 4 had directed the registries of all the high courts to furnish details of pending acid attack cases under their territorial jurisdictions, made all the states and the Union Territories as parties to a PIL filed by one Shaheen Malik, who herself is an acid attack survivor.

Malik is seeking expansion of the definition of disabled persons under the law to ensure that the victims, who suffered life-threatening damages to their internal organs due to forced ingestion of acid, get adequate compensation and other reliefs including medi-

Solicitor General Tushar Mehta, appearing for the Centre, said that the government is willing to consider changing the law as he himself was not aware of this aspect of the offence where the victims are forced to consume acid.

The injuries on account of throwing of acid is recognised by the law and this aspect of forced consumption and consequential damage to petition will be considered and an



internal organs can very well be considered, the solicitor general said, adding that this is an "animalistic behaviour".

"Just an addition of an explanation in the provision will do," the CJI said and asked the counsel for the PIL petitioner to give a short note, explaining the changes sought in the law, to the top law officer for the consideration.

The Union of India may consider all the issues raised in the petition... the Solicitor General states that all the issues raised in the

appropriate policy framework will be put in place," the bench noted

in its order. The bench asked the Jammu and Kashmir and Ladakh High Court to expedite the trial in all five acid attack cases pending under its

On being told that the acid attack victims who are forced to consume acid do not get more than Rs 3 lakh as compensation from the state governments, the CJI said that he will look into this aspect.

The CJI said that though the National Legal Services Authority

will see whether the compensation being paid by it can be enhanced.

The solicitor general said that there is a provision in the Code of Criminal Procedure (CrPC) that the accused can also be directed to pay compensation to the victim.

At times, the accused belong to the lower strata of the society and hence, are incapable of paying the compensation, the bench said.

The bench also perused a report detailing the progress made so far in the trial of a criminal case pertaining to the acid attack on Malik and noted that the case is being heard on a day-to-day basis now and the final arguments are

The bench listed the plea after

Terming tardy trials in acid attack cases as a "mockery of the system", the bench had earlier directed all the high courts to submit details of such pending cases across the country within four weeks.

Mooting the idea of setting up special courts for expeditious disposal of acid attack cases, the top court had also asked the Centre to consider amending the law.

The bench termed as "national shame" the prolonged delay of 16 years in Malik's own case, which has been pending since 2009 before a Rohini court here.

Malik, who also argued personally, said that she was attacked in 2009, yet the trial has still not concluded. "'Mere saath 2009 mein raha hai' (I was attacked in 2009: the trial is still going on)," she said.

Till 2013, nothing happened in the case and the trial, which is now taking place in Rohini in Delhi, is now at the stage of final hearing, she said.

Expressing surprise over the delay of over 16 years, the CJI said, 'The offence is of 2009 and the trial is not completed! If the National Capital cannot respond to these challenges, then who will deal with them? It is a shame on the system! This is a national shame."

The CJI asked Malik to file an application in the PIL itself explaining why the matter has not been concluded, assuring her that the court may even take suo motu cognisance.

The CJI said the trial in her case must be held on a day-to-day basis. "He has also expressed concern

about the causes raised in the instant petition. We also direct the registrar generals of all high courts to furnish the details of pending trials in the cases of acid attack victims in their respective jurisdiction," the bench ordered.

CJI Kant further remarked that these offences ought to be tried in special courts, given the gravity and the impact on survivors.

"This is a mockery of the system. There should be no sympathy for such persons (accused)," he said.

The perpetrators "should meet with the same ruthlessness as done by them", the solicitor gen-

If US happy with **India's offer, Trump** admin should sign trade deal: Goyal



Mumbai, Dec 11: The US should sign the free trade agreement with India if Washington is happy with what has been offered by New Delhi, Commerce and Industry Minister Piyush Goyal said on Thursday.

Goyal welcomed the Trump administration's views on India's offer, but refrained from giving a deadline for the signing of the long-awaited free trade agreement between the two nations.

The minister was reacting to a comment by US Trade Representative

Jamieson Greer in Washngton, who said that the US has received the "best ever" offer from India.

"His happiness is very much welcome. And, I do believe that if they are very happy, they should be signing on the dotted lines," Goyal told reporters here.

He, however, declined to specify India's offer to the US. The minister said there have been five rounds of negotiations with the US on the trade deal, and added that US Deputy Trade Representative Rick Switzer's ongoing visit to India is not centred around negotiations.

Manufacturing to contribute 25 pc of GDP by 2047: Report

New Delhi, Dec 11: The manufacturing sector's share in the Indian GDP will rise to 25 per cent from approximately 17 per cent at present, and the country is poised to become a global indus-trial powerhouse by then, said a joint report from the Boston Consulting Group (BCG) and Z47.

Flagship programmes, such as Make in India, Atmanirbhar Bharat, and production-linked incentive (PLI) schemes, are rapidly expanding domestic capacity, said the report 'Digitizing Make in India 3.0'.

The report outlines five sectors - electronics. defence, automotive and ceuticals - that could anchor a USD 25 trillion industrial opportunity

"Multiple priority areas emerge for India's growth vision in the manufacturing sector going forward, such as Electronics & Semiconductors, Defence, Automotive & EV, Energy Manufacturing & Transition, and Pharmaceuticals -- as they combine strong growth, industry push and a clear policy/investment

runway," the report said. The report also mentioned that India's next manufacturing leap could revolve around four potential pillars - fostering

innovation, strengthening strategic depth, enhancing competitiveness and driving efficiency through technology adoption.

"Each pathway represents a set of options for policymakers and industry participants to consider in enabling India's manufacturing transformation," it added.

To realise its 2047 vision, India is leaning on regional manufacturing clusters across defence, EV, and semiconductors.

"Corridors like Noida-Chennai-Hosur and Dholera are already showing results. clusters enable co-location of suppliers, shared labs, logistics, and skilled talent. They reduce cost, increase speed, and foster innovation," it noted

In sectors as electronics and semiconductors. India's end-market was at USD 33 billion in 2022 and is projected to reach USD 117 billion in 2030.

In defence, the allocated budget of Rs 6.81 lakh crore for (FY25-26), doubled over a decade, with a clear Make-in-India push.

"Imports have declined 9.3 per cent (vs 2015-19), 92 per cent of FY25 contracts were awarded to the domestic industry. Exports have reached Rs 23.000 crore and over USD 160-190 billion domestic pipeline currently exists across 75+ platforms," it

Microsoft announces USD 17.5 bn investment in India to boost AI infra, new data centres



New Delhi, Dec 11: Microsoft Chairman and CEO Satya Nadella on Thursday said the company is deepening its commitment to India's artificial intelligence ecosystem with massive infrastructure investments.

Microsoft is also strengthening its cloud footprint and focusing on skilling millions of Indians for an AI-driven future, he said.

Speaking at a Microsoft event here, Nadella said, "We are very excited about investing in India to make sure that we're able to bring the best in class infrastructure here, the USD 17.5 billion investment," calling it Microsoft's largest investment in Asia. The Microsoft Chairman underlined the rapid expansion of the company's cloud footprint across the country.

"We're building on Azure as the world's computer and we have 70 plus data centre regions all over the world. In India, the footprint continues to grow. We now have central India, West India, South India, and we have a partnership with Jio as well," he said. He further said that a new data centre region would become operational in 2026. "We are very excited that in 2026, we will have a new DC in south central and then the most exciting part for me is that it's 100 per cent sustainable." he said

Nadella also emphasised the importance of digital sovereignty and cybersecurity in an era of expanding AI deployment. "We are taking sovereignty and making sure that there's a portfolio of options for sovereignty. So you have the public cloud, you have sovereign controls

in public cloud..." he noted. He warned that sovereignty cannot be viewed in isolation from security.

"Cyber security is a signals game--you can be sovereign and not have global intelligence--you'll be vulnerable in fact," he said, noting that Microsoft processes "trillions of daily signals" to secure platforms from Azure to Windows. Nadella said he recently met Prime Minister Narendra Modi, who was very encouraging of this investment (USD 17.5 billion), in particular, to drive society, the economy and growth. This commitment, he noted, comes on top of the USD three billion investment he had announced during his last visit. On India's talent landscape, Nadella said the company will double down on its skilling programmes.

"We are now going to skill 20 million people across India in AI skills," he said, adding that initiatives such as the government's E-Shram programme demonstrate how AI can uplift unorganised workers.

He also highlighted India's growing influence in the global developer ecosystem.

"India is slated to become the number one community in the world with GitHub by 2030," he said, praising the "engagement and the type of projects that are coming out of this place, the contributions from India.' GitHub is a web-based platform for version control and collaboration that is primarily used by developers to store, manage, and share software code. It is built on top of Git, an opensource version control system, and provides a user-friendly graphical interface and a large suite of collaboration tools.

Widow gets Railways compensation after 23 yrs, CJI says smile is what we want to earn

New Delhi, Dec 11: "A smile on a poor person's face is what we want to earn, nothing else," Chief Justice of India Surya Kant said on Thursday while noting that Railways finally managed to trace and pay Rs 8.92 lakh as compensation to a tragedy-struck widow, who lost her husband in a train accident in 2002 after the Supreme Court's nudge.

The bench, also comprising Justice Joymalya Bagchi, said it was a difficult task to trace the elderly women, who had changed her reside far-flung village of Bihar and her last contact was lost as her local lawyer passed away, lauded the efforts of Railways and advocate Fauzia Shakil, who represented the widow pro bono (without any fees) to ensure she gets the financial relief.

"This young lawyer (Shakil), who represented her pro bono ensured that she gets the compensation after 23 years. We had to trace her with the help of local police and administration and finally railways managed to pay her. A smile on a poor person's face is what we want to earn nothing else," CJI Surya Kant said.

The railways in its affidavit said that in compliance with the October 6 order, it managed to trace the woman Sanyokta Devi with the help of local administration and the police.

"That in compliance with the order



of the Supreme Court dated October 6, 2025 the Railways' sent a staff to collect the PAN Card, Aadhaar Card, Certificate issued by the Gram Panchayat and Bank mandate particulars from the resident of the appellant/ claimant with the help of the local police station. However, the appellant/ claimant submitted all documents except the Bank particulars. She later sent her Bank particulars through speed post on November 10, 2025 in this office," the railways said.

It further stated that after receiving the bank particulars, the authorities had remitted Rs 8,92,953 lakh to her bank account on November 13.

extra mile to ensure that the widow is duly compensated by the Railways after years of struggle. Devi's husband Vijay Singh had a valid railway ticket from Bakhtiyarpur station to go to Patna by the

In October, the top court walked an

Bhagalpur-Danapur Intercity Express on March 21, 2002, but he accidentally fell down from the running train at the originating station itself, due to heavy rush inside the compartment and died instantly. What followed was a legal battle for

next two decades, as Devi's claim for ompensation was turned down by the Railway Claims Tribunal and the Patna High Court on the ground that the deceased was of unsound mind.

Aggrieved by the high court's order denying her claim, she, through her lawyer Shakil, approached the apex

The Supreme Court in 2023 rejected the reasoning given by the Railway Claims Tribunal and the Patna High Court and set aside the orders terming them "completely absurd", "imaginary" and "contrary to the undisputed facts on record".

"What emerges is the fact that the appellant's claim was not accepted by both the Tribunal and the High Court solely on the ground that the deceased was of unsound mind and he was knocked down by an unidentified train," the top court had noted in its order of February 2, 2023.

Study finds gene variants that negatively link addiction, education

New Delhi, Dec 11: A study has found gene variants that impact both addiction and education attainment in opposite directions -- a higher genetic risk for addiction was related with an increased chance of a lower education level.

The analysis published in the journal 'Addiction' also showed that the genetic link between addiction and education level could increase chances of substance use disorder by up to 66 per cent.

"We have long known that substance use problems and school difficulties often appear together and make each other worse. Our research shows that part of this connection is explained



by shared genetic factors," lead author Judit Cabana-Domínguez, from the Vall d'Hebron Research Institute in Spain, said. Over 1,400

participants with substance use disorder involving use of cocaine, opiates, cannabis and sedatives were recruited at the Vall d'Hebron Hospital in

Spain's Barcelona.

The genome-wide association study -- a research method that scans entire human genomes to determine gene variant linked to a disease or behaviour -- identified genetic variants that both increase one's risk of addiction and are associated with gaining lower levels of education.

The group of gene variants -- which are changes to a DNA sequence -- is also linked to poorer health and socioeconomic outcomes, along with substance use disorders, the researchers said.

The findings suggest a genetic connection between addiction and lower levels of education, though they do not provide enough evidence to determine whether one

causes the other, the team added.

"Although we found consistent evidence of shared genetic variants influencing both risk of addiction and risk of low educational attainment, our study cannot determine whether low educational attainment increases the risk for addiction, whether addiction leads to school difficulties, or whether both are true,' Cabana-Domínguez said. "Although much research remains, our findings suggest that promoting higher educational attainment may help health systems to improve and implement prevention strategies for substance use disorders," the lead author said



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India calls for 'pragmatic engagement' with Taliban: **Amb Harish tells UNSC**

all stakeholders to augment our

contribution to Afghanistan's compre-

hensive development, humanitarian

assistance, and capacity-building ini-

tiatives, in keeping with the priorities

and aspirations of Afghan society," he

said. Afghan Foreign Minister Amir

Khan Muttagi was in New Delhi on a

six-day trip in October, the first senior

Taliban minister to visit India after the

group seized power in Kabul in 2021.

External Affairs Minister S Jais-

hankar held wide-ranging talks with

Muttagi, announcing the upgrading of

Delhi's technical mission in Kabul to

the status of an embassy and pledg-

ing to renew its development works

in Afghanistan. India had withdrawn

its officials from its embassy in Kabul

after the Taliban seized power in

In June 2022, India re-estab-

lished its diplomatic presence in

the Afghan capital by deploying a

"technical team". India continues to

closely monitor the security situation

He emphasised that the interna-

tional community must coordinate

efforts towards ensuring that enti-

ties and individuals designated by the

UN Security Council - the ISIL and Al

Oaida and their affiliates, including

the Lashkar e Tayyiba and Jaish-e-

Mohammed and proxies of LeT such

in Afghanistan, Harish said.

August 2021.



United Nations, Dec 11: India told the UN Security Council that it calls for a "pragmatic engagement" with the Taliban as New Delhi underlined that a focus on only punitive measures will ensure a 'business as usual' approach. Addressing the UN Security Council meeting on the Situation in Afghanistan on Wednesday, India's Permanent Representative to the UN Ambassador Parvathaneni Harish said India calls on the United Nations and the international community to adopt nuanced policy instruments that help bring sustainable benefits for the people of Afghanistan.

"India calls for a pragmatic engagement with the Taliban. A coherent policy of engagement should incentivise positive actions. A focus on only punitive measures will only ensure that a 'business as usual' approach continues as we have been seeing now for the last four and a half years," Harish said. He reiterated India's commitment to meeting the development needs of the people of Afghanistan.

Harish said the recent decision by the Indian Government to restore the status of Delhi's Technical Mission in Kabul to that of an Embassy "underscores this resolve." "We will continue our engagements with

as the Resistance Front, along with those who facilitate their operations - no longer indulge in cross border terrorism, a thinly-veiled reference to Pakistan.

India echoed the United Nations Assistance Mission in Afghanistan's (UNAMA) concern over airstrikes and condemned the killing of innocent women, children and cricketers in Afghanistan.

"We also note with grave concern the practice of 'trade and transit terrorism' that the people of Afghanistan are being subjected to by the cynical closure of access for a land-locked country whose people have been suffering numerous debilitating conditions for many years," Harish said.

"These acts are in violation of WTO (World Trade Organisation) norms. Such open threats and acts of war against a fragile and vulnerable LLDC (Land-Locked Developing countries) nation, trying to rebuild in difficult circumstances, constitute a blatant violation of the UN Charter and international law.""While we condemn such acts, we also strongly support the territorial integrity, sovereignty and independence of Afghanistan," he said.

said that over the years, India has been a strong advocate for peace and stability in Afghanistan.

"Coordinated regional and international cooperation on key issues concerning Afghanistan is paramount, as is strongly engaging relevant parties for promoting peace, stability and development in the country," he said.

Harish added that provision of humanitarian assistance and building the capacities of the Afghan people have always remained India's priorities. India already has more than 500 development partnership projects across all provinces, Harish said.

As was decided during Muttaqi's recent visit to India, Delhi would further deepen its engagement in development cooperation projects, particularly in the sectors of healthcare, public infrastructure and

ICC Men's T20 World Cup 2026 tickets to go live, prices start at Rs 100, LKR 1,000

New Delhi, Dec 11: The International Cricket Council (ICC) on Thursday announced the opening of ticket sales for the ICC Men's T20 World Cup next year, pricing entry-level tickets at historic lows to drive accessibility for the pinnacle event.

Sales will begin at 6:45 IST with prices starting at Rs 100 (approximately \$1.11) at some venues in India and LKR 1,000 (approximately \$3.26) in Sri Lanka, as per a press release from the ICC.

The landmark 10th edition of the tournament will be co-hosted by India and Sri Lanka, featuring matches across eight venues from February 7 to March 8.

The excitement begins with the tournament opener between Pakistan and the Netherlands in Colombo, followed by a clash of the West Indies and Bangladesh in Kolkata, capped by a showdown between India and the USA in Mumbai.

The ICC has reduced one of the primary entry barriers to fans to experience the ICC Men's T20 World Cup by making the tickets highly affordable in Phase I. With pricing starting at Rs 100 in India and LKR 1,000 in Sri Lanka, and more than 2 million tickets going on sale, the ICC aims to democratise the in-stadium experience for its events. ICC CEO, Sanjog Gupta, said: "Phase I of ticket sales is an important milestone in our journey towards



delivering the most accessible and global ICC event ever staged. Our vision for the ICC Men's T20 World Cup 2026 is clear: every fan, regardless of background, geography or financial means, should have the chance to access an in-stadia experience of world-class marquee cricket.'

"With tickets start-ing from just Rs 100 and LKR 1,000, we are putting affordability at the centre of our strategy. This is about opening the gates wide and inviting millions to be part of a global celebration of cricket, not as spectators from afar, but as active participants in the energy, emotion and magic that only a stadi-

um can offer." The 2026 edition, featuring 20 teams and 55 matches, will be the most ambitious and inclusive T20 World Cup in history. We firmly believe it will set a new benchmark not only for competitive excellence access. Our commitment is to bring the world closer to the game and to ensure

this becomes a tournament

remembered for both its

cricketing brilliance and its

connection with the fans

we serve."

Devajit Saikia, Honorary Secretary, BCCI said: "With tickets starting as low as Rs 100, the excitement around the ICC Men's T20 World Cup 2026 is multiplied manifold. We are committed to creating a world-class match-day experience that reflects India's passion for the sport, modern facilities, smooth logistics, and stadiums buzz-

ing with energy."
"This tournament is an opportunity for fans to come together and celebrate cricket in its most electrifying format. We have worked closely with all stakeholders to ensure accessibility, comfort, and an atmosphere worthy of a global event. We warmly welcome fans from globe to witness thrilling action and create lifelong

memories."
Ashley de Silva, CEO, Sri
Lanka Cricket, said: "We are extremely proud to co-host this prestigious event alongside India, and we eagerly look forward to welcoming fans from across the world to our stadiums.'

"With Phase I of ticket sales now open, we encourage everyone to secure their seats early to ensure they do not miss a single moment of the action."

'We look forward to seeing our venues come alive with passion and energy as fans celebrate cricket in its most electrifying format. This World Cup will not only showcase top-tier competition but will also reaffirm Sri Lanka's reputation as a warm, vibrant, and unforgettable cricketing destination."

With 20 teams competing, the tournament is set to deliver an action-packed schedule of 55 matches, starting with highly anticipated group-stage encounters.

The Narendra Modi Stadium (Ahmedabad), MA Chidambaram Stadium (Chennai), Arun Jaitley Stadi-um (New Delhi), Wankhede Stadium (Mumbai), Eden Gardens (Kolkata), R. Premadasa Stadium (Colombo), Singhalese Sports Club Cricket Ground (Colombo) and Pallekele International Cricket Stadium (Kandy) are set to welcome fans for a month of exhilarating cricket.

U-19 Asia Cup

Suryavanshi star attraction but will ICC urge BCCI to revisit 'no handshake' policy?

New Delhi, Dec 11: India's Asia Cup U-19 campaign will be fronted by Gen Z batting sensations Vaibhav Suryavanshi and Ayush Mhatre, but equal focus would be on whether the BCCI allows the youngsters to exchange handshakes with their Pakistani counterparts, in what would be construed as maintaining sporting civility at the junior level. While the India U-19 side, under the able leadership of dashing Mumbai and CSK opener Mhatre start its campaign against UAE on Friday, it is the match against Pakistan on Sunday that will certainly gain the most traction in the junior continental championship seen as a dress rehearsal for the World Cup early next year.

Schedule

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In the senior men's Asia Cup, followed by the Women's ODI World Cup and Rising Stars Asia Cup T20 tournament, Indian players have stani players as a mark of solidarity with the Indian Army and victims of the Pahalgam terror attack. However, when it comes to the U-19 cricketers, it is believed that even the ICC wants politics to be kept away from it and the normal protocol of sportsman spirit should be adhered to.

Bangladesh to hold general elections on Feb 12

Dhaka, Dec 11: Bangladesh will hold the general elections on February 12, its first since the ouster of the Sheikh Hasina-led Awami League government in a violent student-led protest in August 2024.

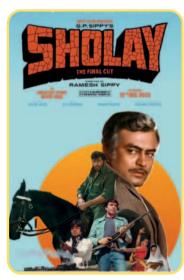
"Voting will take place on February 12, 2026, from 7:30 am to 4:30 pm," Chief Election Commissioner (CEC) AMM Nasir Uddin said in an address to the nation on

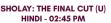
A referendum will simultaneously be held opinion on a series of reform proposals of the Chief Adviser Muhammad Yunus-led National Consensus Commission.

The announcement came a day after the CEC met President Mohammed Shahabuddin, who assured him 'optimum support and cooperation' to conduct the general elections in a 'free. fair and meaningful manner.



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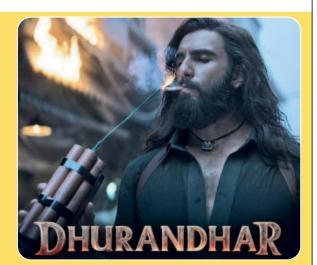




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