



AMARNATH YATRA 2026

3.5 lakh pilgrims pay obeisance at holy cave in first 15 days: LG Sinha

Reviews arrangements at Nunwan base camp; directs depts to work in mission mode for pilgrims' welfare

Umaisar Gul Ganaie

Pahalgam, Jul 17: Lieutenant Governor Manoj Sinha on Friday said that over 3.50 lakh pilgrims have paid obeisance at the holy Amarnath cave shrine during the first 15 days of the annual pilgrimage.

According to the details available with the news agency—Kashmir News Observer (KNO), the Lieutenant Governor visited the Nunwan Base Camp in Pahalgam, where he inspected the facilities being provided to pilgrims and chaired a high-level review meeting with senior officials to assess the arrangements for the ongoing yatra.

"Today marks 15 days since the pilgrimage began, and in these 15 days more than 3.50 lakh pilgrims have had darshan of Baba Bholenath. By the grace



of Lord Shiva, the yatra is proceeding smoothly. There is great enthusiasm among devotees coming from every corner of the country, and local residents and service providers are also actively engaged in making this sacred pilgrimage a success,"

the Lieutenant Governor said. LG Sinha directed the officials to ensure that the environment remains fully protected. He further instructed for special cleanliness drives along both routes and camps.

"We are dedicated to a

waste-free Shri Amarnath Ji Yatra and we must, working together under a whole-of-government approach, fulfill this commitment," the Lieutenant Governor told the officials.

The Lieutenant Governor directed the officers to regularly obtain feedback from the pilgrims and ensure prompt redressal of any issues brought to their notice. He instructed that all services provided to the pilgrims should strictly follow a 100 percent prepaid system to ensure transparency and prevent overcharging.

In view of the forecast of heavy rainfall over the coming days, the Lieutenant Governor directed the Administration and all stakeholder agencies to remain fully prepared, strengthen contingency measures and ensure



Youth beating the heat in a water canal in Chattergam area of central Kashmir's Budgam district

Pic: Jahangir Shah (KNO/KT)

Kashmir sizzles as Srinagar logs third-hottest July day in decade

Day temp rises nearly five degrees above normal; weather office forecasts widespread rainfall, flood risks from Jul 19

Sajid Raina

Srinagar, Jul 17: Srinagar on Friday recorded its hottest day of the season so far as the mercury touched 35 degrees Celsius,

while the Meteorological Department predicted a major shift in weather pattern from July 19, warning of heavy rainfall, flash floods and landslides in parts of Jammu | [More on P6](#)

Tourist boom leaves trail of plastic waste across offbeat destinations

Sajid Raina

Srinagar, Jul 17: The growing influx of tourists to Kashmir's lesser-known destinations, driven by soaring temperatures across the plains, has triggered concerns over plastic pollution and inadequate waste management, with locals and environmentalists warning that the fragile ecosystems are coming under increasing pressure.

According to the details available with the news agency—Kashmir News Observer (KNO) the popular destinations such as Gurez, Tulail, Uri, Sonamarg and Keran Valley in North Kashmir have witnessed a sharp rise in number of tourists this summer. However, residents say the boom in tourism has been accompanied by indiscriminate dumping of plastic bottles, food

wrappers and other non-biodegradable waste.

In Gurez, locals said the banks of the Kishanganga River and nearby meadows are increasingly littered with waste left behind by visitors.

"Many tourists leave their garbage at campsites or scenic spots instead of disposing of it properly. Either they should carry it back or hand it over to local hosts for safe disposal," said Mumtaz Ahmad, a home-stay owner in Gurez.

Residents said the absence of a structured waste collection and disposal system has compounded the problem, with litter often finding its way into streams, rivers and nearby habitations.

Surinder Valley in Bandipora district, which has emerged as a popular summer | [More on P6](#)

Major cyber security overhaul in J&K

JK4C established, 3 IPS officers among 5 posted in Centre

KNO Correspondent

Srinagar, Jul 17: In a significant step towards strengthening cyber security architecture in the Union Territory, the Jammu and Kashmir Government has accorded sanction for the establishment of the Jammu & Kashmir Cyber Crime Coordination Centre (JK4C) as an independent organization under the overall superintendence of the Director General of Police, J&K.

According to an order issued by the Home Department, a copy of which lies with the news of the news agency—Kashmir News Observer (KNO), JK4C will serve as the nodal cybercrime coordination agency for the UT and will be responsible for coordinating, preventing, detecting and investigating cybercrimes across Jammu and Kashmir.



The Centre will function in close alignment with the Indian Cyber Crime Coordination Centre (I4C) under the Ministry of Home Affairs, ensuring seamless coordination with the national cybercrime framework.

The JK4C will be headed by an officer of the rank of Inspector General of Police (IGP), who will function as the

Chief Executive Officer (CEO) of the Centre.

As part of the restructuring, the subject of cybercrime has been detached from the Crime Wing of J&K Police and will henceforth be exclusively handled by JK4C.

The Government has also ordered that the existing two Zonal Cyber Crime Investigation | [More on P6](#)

NC to leave for Delhi despite pending nod for protest: Sadiq

Chief Spokesperson says hopeful of permission

Rehan Qayoom Mir

Srinagar, Jul 17: National Conference (NC) Chief Spokesperson Tanvir Sadiq on Friday said the party will leave for New Delhi for its proposed protest seeking the restoration of Jammu and Kashmir's statehood, even as permission for the demonstration at Jantar Mantar is still awaited.

"We will leave for New Delhi anyway, but we are hopeful that we will get permission, just like others who have been allowed to protest at Jantar Mantar," Sadiq told reporters here in Srinagar, as per the news agency—Kashmir News Observer (KNO).

He said the demand for restoration of statehood was not confined to the National Conference but belonged to

every resident of Jammu and Kashmir, irrespective of political or ideological affiliations.

Sadiq said the party had reached out to leaders across the political spectrum, including the BJP and various organisations, urging them to join the campaign. "Our aim is to make this a collective movement because the restoration of statehood is an issue concerning every resident of Jammu and Kashmir," he said.

Welcoming the Congress party's announcement of district-level protests on July 19 over the statehood issue, Sadiq expressed hope that all political parties would set aside their differences and unite for the larger cause.

"If all political parties stand together for the people of Jammu and | [More on P6](#)

PHDCCI delegation calls on Manoj Sinha

Hails LG's leadership in improving business ecosystem

KT NEWS DESK

Srinagar, Jul 17: A delegation of PHD Chamber of Commerce and Industry (PHDCCI) led by its CEO and Secretary General, Dr Ranjeet Mehta, on Friday called on Lieutenant Governor Manoj Sinha and discussed measures to strengthen the Union Territory's global positioning as a hub for the creative economy, film tourism and investments.

The representatives of PHDCCI appreciated the Lieutenant Governor's leadership in improving infrastructure and creating a conducive environment for tourism, investment and business. They also discussed strategies to promote Jammu Kashmir as a



preferred destination for international film productions and creative industries by leveraging its scenic landscapes, cultural heritage and improving business ecosystem.

The Lieutenant Governor assured the delegation of the

administration's support in facilitating meaningful collaborations aimed at promoting investment, tourism and creative economy.

A.P. Vicky Shaw, Chairman, PHDCCI Kashmir; Vikas Khanduri, | [More on P6](#)

'Wular Lake's future depends upon people living in its surroundings'

30 Wular villages to be clustered for scientific waste management facilities: CCF Kashmir

Waris Fayaz

Srinagar, Jul 17: Stressing that community participation is the cornerstone of environmental conservation, Chief Conservator of Forests Kashmir Irfan Rasool Wani on Friday said the future of Wular Lake depends largely on the people living in its surrounding villages, as they are the first responders to prevent pollution from reaching the lake.

Speaking on Wular conservation initiatives, CCF Kashmir, as per the news agency—Kashmir News Observer (KNO) said authorities are implementing a cluster based solid waste management model under which 30 villages in the Wular catchment will be covered through



Material Recovery Facilities (MRFs) to scientifically process waste generated in the immediate vicinity of the lake.

He said the initiative aims to intercept waste at its source and prevent it from entering Wular, one of Asia's largest

freshwater lakes.

"Wular Lake's future rests with its villages. The first responders are the people themselves. They have to ensure that solid waste does not enter the lake," Wani said.

He urged residents of villages including Watlab, Zurimanz and Bangladesh to take ownership of waste management and work towards transforming their habitations into model villages for environmental conservation.

Wani said the government will complement community efforts by creating the required infrastructure, including Material Recovery Facilities and other measures to check waste flow into the lake.

Referring to | [More on P6](#)

Police vehicle hits Bailey Bridge girder; SOG personnel dead, one injured

Tariq Ahmad laid to rest amid tears; hundreds attend funeral at Chadoora

Naveed Ul Haq Ganaiee

Budgam, Jul 17: A Special Operations Group (SOG) personnel lost his life in a road accident at the Bailey Bridge in Chadoora area of central Kashmir's Budgam district on Friday. He was laid to rest amid an outpouring of grief at his ancestral graveyard in Hanjura village.

As per the news agency—Kashmir News Observer (KNO), officials said the accident occurred when an official SOG vehicle carrying personnel while crossing the Bailey hit by an upside-down bridge girder of the Bailey Bridge, leaving both occupants critically injured.

The injured were immediately rushed to Sub-District Hospital Chadoora, where doctors declared one of them dead on arrival, while the other received initial treatment, he said.

The deceased was identified as Tariq Ahmad, a resident of Hanjura, | [More on P6](#)

Labourers' sons from Verinag, Shopian crack NEET-UG 2026 with flying colours

Credit consistency, strong fundamentals, unwavering parental support for success despite financial hardships

Jahangeer Ganaie

Srinagar, Jul 17: In a remarkable display of determination and resilience, two sons of daily-wage labourers from south Kashmir have qualified the prestigious NEET-UG 2026 examination, proving that hard work, consistency and family support can overcome even the toughest financial challenges.



Their success has become a source of inspiration for hundreds of aspiring students

across Jammu and Kashmir, particularly those from economically weaker backgrounds

who dream of pursuing careers in medicine.

One of the successful candidates, Mehran Amin from Batagund village in Verinag, Anantnag district, secured 610 marks and achieved an impressive All India Rank (AIR) 7,000 in one of the country's toughest medical entrance examinations.

Born into a humble family, Mehran prepared for the examination with unwavering dedication despite financial constraints. His achievement has brought immense pride not only to his family but also to the entire Verinag | [More on P6](#)

Labourer dies after electrocution, fall while installing smart meter

KNO Correspondent

Srinagar, Jul 17: An 18-year-old labourer died after accidentally coming into contact with a high-tension (HT) power line while installing a smart electricity meter in the Khimber-Zakura area of Srinagar on Friday, officials said.

An official told the news agency—Kashmir News Observer (KNO) that the labourer sustained an electric shock after coming into contact with an HT line while installing a smart meter. He subsequently fell from | [More on P6](#)

Create robust framework to attract investments in J&K: CS Atal Dulloo

Assess preliminary draft for Public-Private Partnership Policy



KT News Desk

SRINAGAR, JULY 17: Chief Secretary, Atal Dulloo, Friday chaired a high-level meeting to deliberate upon the broad contours of the preliminary document of the Public-Private Partnership (PPP) Policy being formulated by the Planning, Development & Monitoring Department through the Centre for Innovation, Technology and Governance (CITaG), with the objective of creating an enabling ecosystem for attracting private investment and accelerating infrastructure and public service development across Jammu and Kashmir.

The meeting, as per an official statement, was attended by Additional Chief Secretary, APD; ACS, Finance; ACS, PWD; Director, IIM-Jammu; Commissioner Secretary, PD&MD; Commissioner Secretary, H&UDD; Commissioner Secretary, Industries; Secretary, Transport; Chief Executive Officer, CITaG; and other senior officers.

Addressing the meeting, the Chief Secretary underscored the importance of building institutional capacity for successful implementation of the proposed policy. He stressed the need for systematic capacity building of officers and officials at different levels so that they are adequately equipped to operationalise the policy in an effective and time-bound manner.

Emphasising the need for delivering tangible outcomes on the ground, Dulloo observed that the Government must lead by example in implementing the policy to instil confidence among investors as well as the general public. He directed the Industries Department to take lead in formulation of the policy by suitably refined it and incorporating the suggestions received during the meeting so that a comprehensive and well-structured policy document is finalised within the next month.

Referring to global best practices, the Chief Secretary cited the World Bank's well-established STEP

model, describing it as a dynamic and self-evolving framework that enables efficient project execution with minimal procedural hurdles. He called for developing a similar institutional model tailored to the unique requirements, administrative structure and developmental priorities of Jammu and Kashmir.

The Chief Secretary further directed CITaG to proactively identify a pipeline of viable PPP projects across sectors and simultaneously establish a robust institutional mechanism and implementation framework to facilitate their timely execution once the policy is notified.

Speaking during the meeting, Additional Chief Secretary, Finance, Shailendra Kumar, observed that the overarching objective of the proposed policy is to leverage private investment for creating public assets and delivering quality public services for the welfare of the people. He emphasised that while drawing from national and international best practices, the policy should remain rooted in the local context, addressing Jammu and Kashmir's unique developmental priorities, challenges and opportunities.

Earlier the Chief Executive Officer, CITaG, gave a detailed presentation on the proposed policy framework, highlighting the prevailing PPP landscape across the country and the existing scenario in Jammu and Kashmir. The presentation outlined the need for a comprehensive, transparent and investor-friendly policy to position the Union Territory as a preferred destination for private investment in key sectors. The presentation proposed a streamlined regulatory framework aimed at reducing procedural bottlenecks by facilitating timely statutory approvals, including No Objection Certificates (NOCs), environmental clearances and other mandatory permissions, thereby making the investment process more efficient, predictable and less cumbersome for prospective investors.

It further envisaged a multi-sectoral institutional mechanism with clearly defined roles and responsibilities to facilitate appraisal, approval, monitoring and implementation of PPP projects through a coordinated government setup, ensuring time-bound decision-making and seamless project execution.

The proposed policy identified several high-potential sectors for PPP interventions in Jammu and Kashmir, including urban infrastructure, solid waste management, agriculture, food processing, energy, power, tourism, hospitality and healthcare, where private participation can significantly enhance service delivery, infrastructure creation and economic growth.

The presentation also elaborated upon the proposed framework for identification and prioritisation of projects, transaction structuring, operational modalities, legal architecture, governance safeguards, grievance redressal mechanism and a well-defined institutional hierarchy with clearly delineated powers and responsibilities to ensure transparency, accountability and effective implementation.

During the deliberations, the Administrative Secretaries and Heads of Departments offered valuable suggestions and sector-specific feedback for further strengthening the proposed policy framework, with emphasis on making it practical, implementation-oriented and aligned with the developmental aspirations of Jammu and Kashmir.

The meeting concluded with a consensus to further refine the draft policy by incorporating the suggestions received from various departments and to evolve a comprehensive, transparent and investor-friendly PPP framework capable of unlocking private investment, accelerating infrastructure development and fostering sustainable economic growth in Jammu and Kashmir.

SKUAST-K reviews Research Roadmap at 58th, 59th REAC meetings

KT News Desk

SRINAGAR, JULY 17: Sher-e-Kashmir University of Agricultural Sciences and Technology of Kashmir (SKUAST-K) on Wednesday convened the 58th and 59th meetings of the Research and Extension Advisory Committee (REAC) to review the University's research and extension agenda, assess progress on key initiatives, and chart future priorities for technology development and dissemination.

Chairing the meetings, Vice-Chancellor, Prof. Nazir Ahmad Ganai, as per an official statement, called for demand-driven, farmer-centric and impact-oriented research to

advance the bioeconomy, agribusiness, climate-resilient agriculture, value addition, entrepreneurship and technology commercialization. Congratulating the University's scientists for developing improved crop varieties and farmer-oriented technologies, he said these focus areas would be pivotal in realizing the vision of Viksit Bharat @2047 and positioning Jammu & Kashmir as a hub of innovation-led agricultural development. He also released several university publications during the meeting.

Prof. Raihana Habib Kanth, Director Extension, presented the agenda and highlighted REAC's role in aligning the University's research

and extension programmes with the evolving needs of farmers and other stakeholders.

The committee reviewed the Action Taken Report (ATR), proposals for varietal release before the University Varietal Release Committee (UVRC) and State Seed Sub-Committee (SSSC), progress of minikit trials, and fresh research proposals submitted by various faculties and research stations.

The House was informed that SKUAST-K has transferred 87 technologies to end users, released eight improved crop varieties, advanced 13 additional varieties for release, and initiated 15 minikit trials to facilitate on-farm validation and wider adoption of the technology.

Government of Union Territory Jammu & Kashmir

OFFICE OF THE EXECUTIVE ENGINEER

(R&B) DIVISION GANDERBAL

NOTICE INVITING TENDER

CIVIL WORKS

e-NIT No. 38/EE/R&B/Divn/Gbl of 2026-27 under Endorsement No.:4558-63

Dated:- 17-07-2026

For and behalf of the Lieutenant Governor, UT of J&K, e-tenders 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:-

S.No	Name of the Work	Adv. Cost (Rs.In Lacs)	Cost of T/Doc. (In Rupees)	Earnest Money (In Rupees)	Time of Completion	Class Of Contactor
1	2	3	4	5	6	7
01	Construction of 01 ACR at MS Narayanbagh.	Rs.10.42 Lacs	Rs.600/=	Rs.20,840/=	30-Days	DEE/CEE/BEE
02	Construction of 02 ACR at PS Paraypora Sehpora.	Rs.20.68 Lacs	Rs.800/=	Rs.41,360/=	60-Days	BEE/CEE

Major Head: Samagra Shiksha.

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.jktenders.gov.in as per schedule of dates given below:-

1	Date of Issue of Tender Notice	17-07-2026
2	Period of Downloading of Bidding Documents	17-07-2026
3	Bid Submission Start Date	17-07-2026 from 04:00 PM
4	Bid Submission End Date	23-07-2026 upto 04:00 PM
5	Date & Time of Opening of Technical Bids (Online)	24-07-2026 at 10:00 AM in the Office of PW(R&B) Division Ganderbal.

Bids must be accompanied with cost of Tender document (as mentioned above) in shape of Treasury Receipt/e-Challan in favour of Executive Engineer (R&B) Division Ganderbal. NOTE:- The Date of Treasury Challan and CDR must be between the date of start of bid and

Bid Submission End date. Any deviation shall render the bidder as Non-Responsive.

2. The Bidders shall upload earnest money equal to 2% of the Advertised Cost in the shape of CDR/FDR/BG at the time of tendering pledged in favour of Executive Engineer R&B Division Ganderbal.

3. The 1st lowest bidder has to produce an amount equal to 5% of Allotted Cost as performance security in shape of CDR/FDR/BG pledged to Executive Engineer R&B Division Ganderbal within 03 days before Fixation of contract and shall be released after completion of DLP and the 2% EMD shall be re-leased in favour of successful bidder only after the receipt of 5% Performance Security.

4. Unbalanced Bid:- As per the Circular Instructions of Finance Department Vide No. (Principal Secretary to Government Finance Department's circular issued under endorsement No: FD-Code/441/2021-02-158 Dated:- 08.08.2025), which is reproduced as:-

> Where the bid price is below 10% but not below 20% of the project cost put to bid, the additional performance guarantee/security percentage shall be incremented by 0.1% for every percentage of bid price below 10% of the project cost put to bid starting at 11% with the additional bid performance guarantee being 0.1% and this additional performance guarantee percentage shall be applied on the bid price.

> Where the bid price is 20% or more below of the project cost put to bid, the additional performance guarantee percentage shall be incremented by 0.2% for every percentage of bid price below 20% of the project cost put to bid in addition to 1% of the bid price and this additional performance guarantee percentage shall be applied on the bid price.

> The additional performance guarantee percentage shall be rounded off to the next lower percent-age based on whether the decimal point of the percentage of bid price is below 0.5% or next higher percentage based on whether the decimal point of the percentage of bid price is 0.5% or more.

> The additional performance security shall be treated as part of the performance security.

In case bid of the bidder is unbalanced. The lowest bidder (L-1) has to provide additional performance security, immediately after issuance of LOA/LOI. The successful bidder shall submit the additional performance security in shape of CDR/FDR/BG within 03 days after the issuance of LOA/LOI and in case of the delay in submission of additional performance security, the tender shall be re-advertised without any notice at the cost, risk and responsibility of the L-1 or penalty shall be imposed as per the rules.

5. The date and time of opening of Bids shall be notified on the website www.jktenders.gov.in and conveyed to the bidders automatically through an e-mail message on their e-mail address. The Bids of Responsive bidders shall be opened online on same Website in the Office of Executive Engineer R&B Division Ganderbal.

6. The bids for the work shall remain valid for a period of 120 days from the date of opening of Technical Bids.

7. The earnest money shall be forfeited if:

a). Any bidder/tenderer withdraws his bid/tender during the period of bid validity or makes any modifications in the terms and conditions of the bid.

b). Failure of Successful bidder to furnish the required performance security within the specified time limit.

c). Failure of Successful bidder to execute the agreement within 28 days after fixation of contract.

8. Instruction to Bidders regarding e-tendering process:

a) Bidders are advised to download bid submission manual from the "Downloads" option as well as from "Bidders Manual Kit" on website www.jktenders.gov.in into acquaint bid submission process.

b) To participate in bidding process, bidders have to get 'Digital Signature Certificate (DSC)' as per information Technology Act-2000. Bidders can get digital certificate from any approved Vendor.

c) The bidders have to submit their bids online in electronic format with digital Signature. No bid will be accepted in physical form.

d) Bids will be opened online as per time schedule mentioned.

e) Bidders must ensure to upload scanned copy of all necessary documents with the bid. Besides, original photocopies of documents related to the bid be submitted physically by registered post /through courier before the date specified.

f) Bidders must ensure to upload scanned copies of all necessary documents including tender documents in terms of soft copies and all other documents required as per NIT with technical bid. No document (s) which has/have not been uploaded shall be entertained for technical evaluation in the form of hard copy. However in case of any clarification the bidders all have to produce original documents in support of soft copies if need arises.

NOTE:- Scan all the Documents on 100 dpi with black and white option.

9. Bidders should note that if the documents uploaded/submitted on the basis of which the contract has been awarded are forged/fake/not genuine at any time, the contract shall be cancelled and the contractor/bidder shall be recommended for blacklisting and debarred from taking part in tendering which the PWD/Other Departments for a period of one year in the first instance, besides the performance security deposited for the said work shall be forfeited.

10. The department will not be responsible for delay in online submission due to any reasons.

11. For item rate method, the unit rates and prices shall be quoted by the bidder entirely in Indian Rupees and the rates quoted shall be deemed to include price escalation and all taxes upto completion of the work. Deduction on account of taxes shall be made from the bills of the contractor on gross amount of the bill as per the rates prevailing at the time of recovery.

12. The %age rate method requires the bidder to quote a percentage above/below/at par at the bottom of the BOQ percentage template for the work. The percentage quoted by the bidder shall be deemed to include price escalation and all taxes upto completion of the work. Deduction on account of taxes shall be made from the bills of the contractor on gross amount of the bill as per the rates prevailing at the time of recovery.

13. Bidders are advised not to make any change in BOQ (Bill of Quantities) contents. In no case they should attempt to create similar BOQ manually.

14. Price escalation on and Taxes:- deduction on account of taxes shall be made from the bills of the contractor of the gross amount of the bill as per the rates prevailing at the time of recovery.

15. Bidders are advised to use "My Documents" area in their user on R&B e-Tendering portal to store such documents as are required.

16. In case of CRF and any other specified project. The relevant guidelines standard bidding document shall be followed.

17. Bidders should note that if the documents uploaded/submitted on the basis of which the Contract has been awarded are found fake/not genuine at any time, the contract shall be cancelled and the contractor/bidder shall be blacklisted for participation in this division for a period of five years besides the Performance Security deposited for the said work shall be forfeited.

18. Instructions to Bidder (ITB):-

All bidders shall upload the following information and documents along with qualification criteria qualification in formation with their bids:-

a) Copies of original documents defining constitution/legal status, place of registration and principal place of Business with Cell No. and Correspondence address.

b) Scanned copy of E-Challan/Treasury receipt.

c) Scanned copy of Registration Card with latest renewal on JKPWOMS portal. The Card verification certificate is not needed for those bidders whose Registration Card is registered on jkpwoms.jk.gov.in portal (Online Card).

DIPK-3416/26

Dated: 17-07-2026

Sd/- Executive Engineer PW(R&B) Division Ganderbal

DC Kulgam visits Mata Kulwagishori Temple Bungam, Mata Katyani Temple Kakran



KT News Desk

KULGAM, JULY 17: Deputy Commissioner (DC) Kulgam, Shahzad Alam Friday visited Mata Kulwagishori Temple, Bungam, and Mata Katyani Temple, Kakran, to review and finalise arrangements for the smooth conduct of the Annual Maha Yagya.

During the visit, the DC, as per an official statement, took stock of the preparations and inspected the facilities being put in place for devotees. He reviewed arrangements related to drinking water, sanitation, health services, security, and other essential amenities.

The DC directed all concerned departments to ensure that all arrangements are completed well in time and that round-the-clock coordination is maintained for the smooth and hassle-free conduct of the religious event.

The DC was accompanied by ADC Viqar Ahmad Giri, Tehsildar Kulgam, CEO, Municipal Council Kulgam, and other officers.

PM Gati Shakti training programme conducted in Shopian



KT News Desk

SHOPIAN, JULY 17: Additional District Development Commissioner (ADDC) Shopian, Dr. Nasir Ahmed Lone Friday presided over a district-level training programme on PM Gati Shakti National Master Plan at the Mini-Secretariat, Shopian.

The programme, as per an official statement, was organised to enhance the capacity of district officers in leveraging PM Gati Shakti digital platform for integrated infrastructure planning and coordinated project implementation.

Addressing the participants, the ADDC highlighted the importance of PM Gati

Shakti initiative in ensuring seamless planning, avoiding duplication of works and accelerating infrastructure development through convergence among departments. He stressed the need for timely updation of departmental data on the portal and directed officers to make optimum use of the platform for efficient planning, monitoring and execution of developmental projects.

The ADDC called for close collaboration among all departments to ensure the successful implementation of the PM Gati Shakti framework and facilitate sustainable, inclusive and well-planned development across the district.

Master trainers imparted detailed training to the participating officers and officials on the effective use of the PM Gati Shakti portal, including GIS-based planning, infrastructure mapping, data uploading, digital layers, and preparation of integrated development proposals. The sessions also covered the significance of accurate data entry and the use of the portal for evidence-based decision-making.

Officers discussed district-specific infrastructure requirements, implementation challenges and measures required for improving the quality of information uploaded on the portal.

Assembly secretariat seeks Dy CM's response



KNO

Srinagar, Jul 17: The Legislative Assembly Secretariat has sought Deputy Chief Minister Surinder Choudhary's comments regarding a notice of breach of privilege filed against him by a legislator, who alleged that he was deliberately excluded from official functions during the Deputy CM's visit to his constituency.

Acting on the directions of Speaker Abdul Rahim Rather, the Legislative Assembly Secretariat has written to the Deputy CM's office, seeking his response to the notice of breach of privilege filed by R.S. Pathania, who represents the Udhampur East Assembly segment. "The matter was placed before the Hon'ble Speaker, who has been pleased to direct that comments of

the Hon'ble Deputy CM be obtained in the first instance," reads the Assembly communiqué to the Deputy CM's office.

The Deputy CM's office has been directed to submit its response within seven days, so that it may be placed before the Speaker for consideration.

Pathania had last month filed a notice of breach of privilege and contempt of the House against the Deputy CM with the Assembly Secretariat, alleging that he was kept out of the loop during an outreach camp and a series of on-the-spot inspections of projects in his constituency.

He further alleged that the Deputy CM's actions constituted a prima facie breach of the immunities and privileges of a member of the House—(KNO)

NC to protest in Delhi; Congress asserts statehood was its idea

Yogesh

Jammu, Jul 17: Jammu and Kashmir Pradesh Congress Committee (JKPCC) president Tariq Hameed Karra on Friday welcomed the National Conference's decision to join the campaign for restoration of statehood, saying the movement was initiated by the Congress nearly two years ago and was always meant to represent the aspirations of all 1.4 crore people of Jammu and Kashmir.

Addressing a press conference

in Jammu, Karra said the Congress had from the outset maintained that the "Hamari Riyasat, Hamara Haq" campaign was not a party-specific movement but one belonging to every citizen of Jammu and Kashmir, irrespective of religion, political affiliation or region.

He said the party had invited all political parties and sections of society to join the movement, even offering to let others lead it if required.

Continued on
www.kashmirthunder.in

IFA, Home Depart reviews CapEx expenditure

KT News Desk

Srinagar, July 17: The office of the Internal Financial Ad-visor (IFA), Home Department, Government of Jammu and Kashmir Friday conducted a meeting, held in two sessions, with the Drawing & Disbursing Officers (DDOs) of the Home Department at the Police Headquarters.

The meeting was initiated by the Additional Director General of Police (Headquarters), J&K Police, while both the sessions were chaired by Shakeel Maqbool, IFA, Home Department.

The meeting focused on two key agenda points. The first was a detailed review of the Home Department's Capital Expenditure with directions to expedite the fund disbursement and clear pending payments without delay. The second was to ensure strict compliance with the General Financial Rules, 2017, to maintain financial discipline and prevent creation of any new liabilities.

In his address, the IFA laid strong emphasis on financial discipline and said that all supply orders must be placed through the Government e-Marketplace



wherever items are available on the portal. He directed that budget should invariably be blocked at the time of placing any supply order and no order shall be issued without ensuring budget availability.

The IFA further stated that payments for received supplies shall be made exclusively through GeM-PFMS integration and creation of liabilities without budgetary provision must be scrupulously avoided. He also stressed that all sanctions should be accorded strictly within the competence of the sanctioning authority as per the Delegation

of Financial Powers and within the allocated budget.

The sessions witnessed active participation of the DDOs of the Home Department, including those from Jammu and Kashmir Police, Fire & Emergency Services, Forensic Science Laboratory (FSL), Prisons Department, Prosecution Department, Home Guards and SDRF, among others.

The participants apprised the IFA of the issues being faced by them and were assured that wherever the support of the IFA office or enhancement of delegation is required, the same is being looked into.

Govt establishes JK4C to combat cybercrimes in J&K

KT News Desk

Srinagar, July 17: In a significant step towards strengthening the cyber security architecture and enhancing the capacity to combat cybercrime in the Union Territory of Jammu and Kashmir, sanction has been accorded for the establishment of the Jammu & Kashmir Cyber Crime Coordination Centre (JK4C) as an independent organization under the overall superintendence and control of the Director General of Police, J&K.

The newly established JK4C will serve as the nodal cybercrime coordination agency for the Union Territory and will be responsible for coordinating, preventing, detecting and investigating cybercrimes across Jammu and Kashmir. The Centre will function in close alignment with the Indian Cyber Crime Coordination Centre (I4C) under the Ministry of Home Affairs, Government of India, ensuring seamless coordination with the national cybercrime framework.

According to order issued by home department, the JK4C will be headed by an officer of the rank of Inspector General of Police (IGP), who will function as the Chief Executive Officer (CEO) of the Centre.

As part of the restructuring, the subject of cybercrime has been detached from the Crime Wing of J&K Police and will henceforth be exclusively handled by the JK4C. The Government has further ordered that the existing two Zonal Cyber Crime Investigation

Centres of Excellence (CICEs) and 23 District Cyber Police Stations shall become integral components of the JK4C, thereby creating a unified and coordinated institutional mechanism for tackling cybercrime across the Union Territory.

The order also stipulates that the proposal for creation of various posts required for the functioning of the JK4C shall be processed separately in accordance with the prescribed procedure after completion of all requisite formalities.

Pending the creation and regular filling of sanctioned posts, the Police Headquarters, J&K, has been directed to deploy the required number of police personnel of the rank of Deputy Superintendent of Police (DySP) and below from the existing police strength to ensure the Centre becomes operational without delay.

The Government has also approved the organizational structure, tentative staff strength, operational framework, workflow of various verticals, and the functions and responsibilities of different divisions and units of the JK4C, as detailed in the annexure accompanying the Government Order.

The establishment of the JK4C is expected to significantly enhance the Union Territory's preparedness to address emerging cyber threats, improve inter-agency coordination, strengthen cybercrime investigations, and provide a more robust institutional framework for safeguarding citizens against cyber-enabled offences.

Prof Ramesh calls on LG Sinha



KT News Desk

Srinagar, July 17: Prof. Ramesh Chandra, President, World Congress on Nanomedicine Organising Committee and Founder Director, Institute of Nano Medical Sciences, called on Lieutenant Governor, Manoj Sinha on Friday.

150 quintals waste cleared at Haijan Brenwar

Naveed Ul Haq Ganaie

Budgam, Jul 17: Around 150 quintals of plastic waste and other garbage were removed from the Haijan Brenwar Valley in central Kashmir's Budgam district during a large-scale cleanliness drive organised on Friday, officials said.

The campaign was conducted by the Pir Panjal Forest Division, Budgam, in collaboration with Jammu & Kashmir ECO Watch, the Tehsil Legal Services Committee (TLSC) Chadoora, the Human Rights and Anti-Corruption Forum, besides several local organisations.

Forest officials, volunteers, members of civil society organisations and residents from nearby villages participated in the drive, collecting heaps of non-biodegradable waste from different parts of the valley to restore its natural environment.

Range Officer Rameez Raja told KNO that the Forest Department will enforce strict measures

against the use of plastic in the valley, including the establishment of anti-polythene checkpoints. He urged tourists and locals to cooperate in making Haijan Brenwar a "Zero Waste" destination.

"Haijan Brenwar belongs to all of us, and it is our collective responsibility to keep it clean and protect its natural beauty," said Raja said. "We specifically appeal to horse riders and temporary shopkeepers operating in the area to ensure proper waste disposal and discourage visitors from littering. They should also counsel tourists about maintaining cleanliness so that this pristine destination remains pollution-free for future generations."

Block Forester Jehangir Ahmad said protecting forests from pollution requires collective efforts and appealed to all stakeholders to support conservation initiatives.

District Nodal Officer of J&K ECO Watch,

Continued on
www.kashmirthunder.in

NC trying to bury Article 370, 35A: Sajad Lone

Rehan Qayoom Mir

Srinagar, Jul 17: Ahead of the National Conference's proposed protest in New Delhi over the demand for statehood, Peoples Conference (PC) president Sajad Lone launched a scathing attack, alleging that the NC was attempting to bury Articles 370 and 35A by restricting its campaign solely to statehood.

Lone urged the government to first convene a special session of the Legislative Assembly to pass a resolution on statehood before taking the issue to the streets or staging a protest in New Delhi.

Addressing a press conference, Lone said Articles 370, 35A, and statehood together formed Jammu and Kashmir's constitutional framework before August 5, 2019, with Article 370 being "the most important" pillar.

"We seek restoration of the pre-2019 constitutional position for Jammu and Kashmir, not merely statehood. The issue is political empowerment, not just restoration of statehood," he asserted.

He accused the NC of abandoning the very issues on which it sought votes during Assembly elections. "The issue on which the NC sought votes was restoration of Articles 370 and 35A. Today only statehood is being projected. I believe this is an attempt to bury those demands," Lone alleged.

Calling for legislative action



before public protests, Lone urged the government to convene an emergency session of the Assembly and adopt a resolution seeking restoration of statehood. He warned that bypassing the Assembly and taking the issue directly to Jantar Mantar would reduce the statehood demand to a national political contest between the BJP and opposition parties.

"Don't make statehood a football for pan-India politics. Let Jammu and Kashmir first speak through its Assembly. If constitutional efforts fail, then other democratic options can be explored. Only if that route fails should Jantar Mantar be considered," Lone said.

He maintained that restoration of statehood alone would not address the larger issue of political disempowerment. "Political empowerment is not about buildings. It is about

restoring powers to the elected Assembly, Cabinet, Chief Minister and legislators. That is what existed before August 5, 2019," he added.

Lone further alleged that the NC's proposed protest was intended to divert public attention away from Articles 370 and 35A.

He dismissed both the NC's proposed protest and the BJP's planned demonstrations as "political drama."

Replying to another question on Martyrs' Day, Lone questioned what he described as the selective political narrative surrounding those killed during different periods of Jammu and Kashmir's history.

Referring to those killed during the Maharaja's rule as martyrs, he asked: "What about those who were killed during the National Conference and PDP governments?"—(KNO)

J&K NEET Toppers Formula: Log Off to Level Up

Jahangeer Ganaie

Anantnag, Jul 17: Jammu and Kashmir has scripted one of its best-ever performances in the National Eligibility-cum-Entrance Test (NEET) UG 2026, with several students from the Valley securing outstanding ranks and inspiring thousands of aspiring doctors across the region.

Among the notable achievers is Hadiya Nisar from Anantnag, who emerged as the highest-ranked candidate from Jammu and Kashmir, securing an All India Rank (AIR) of 99 with an impressive 99.9931 percentile. She has also figured among the country's top NEET performers.

Another inspiring success story is Zaara Mushtaq Katoo from Harnag in Anantnag district, who qualified for the prestigious examination by scoring 610 marks, reflecting years of perseverance, discipline and consistent hard work. J&K's remarkable performance was further strengthened by Zaidan Wani, who secured AIR 124 with over 690 marks, placing himself among the country's top 125 candidates. Hadiya and Zaidan are among the select group of only 138 candidates nationwide to cross the 690-mark, highlighting the



growing academic excellence in the Union Territory.

Speaking after her success, Zaara Mushtaq said the biggest reason behind her achievement was staying away from unnecessary distractions, particularly social media.

"My advice to every NEET aspirant is simple—delete social media applications from your phone and focus completely on your studies. Social media consumes valuable time and distracts students from their goals. Consistency, discipline and hard work are the real keys to success," she said.

She encouraged students who could not qualify this year not to become discouraged.

"Failure is never the end. Those who haven't cleared NEET this year should not lose hope. Work harder, remain

consistent and determined. With sincere efforts and patience, every goal can be achieved," Zaara added.

Expressing happiness over her achievement, Hadiya credited her success to disciplined preparation, regular study habits and the unwavering support of her parents.

"This achievement belongs not only to me but also to my parents and teachers who stood by me throughout the journey. I remained focused on my studies and believed in consistent hard work rather than shortcuts," she said.

She advised aspirants to avoid comparing themselves with others. "Every student's journey is different. Stay focused, trust your preparation and never allow temporary setbacks to weaken your confidence," Hadiya said.

Her parents, Nisar Ahmed and Zubia, described the result as one of the proudest moments of their lives.

"We always believed in our daughter's abilities and supported her throughout her preparation. Parents should first understand the potential, interests and capabilities of their children before putting any pressure on them. Expectations should be realistic, and encouragement is far more important than unnecessary pressure," they said.

They further urged students to remain disciplined and dedicated. "Success comes through patience and consistent effort. Every child has different capabilities, and parents must help them grow rather than compare them with others," they added.

Zaidan Wani, who secured AIR 124, said that one shouldn't get disheartened due to one result but continue working hard and keep faith.

"Don't get disheartened because of one result. Continue working hard and keep faith in yourself. If Allah is with you, nothing can stop you. There are countless opportunities in life, and success comes to those who remain determined and never give up," Zaidan said.

Continued on
www.kashmirthunder.in

EDITORIAL

Clear The Hospital Gates

The sight of crowded hospital entrances in Kashmir, blocked by haphazardly parked e-rickshaws, auto-rickshaws, and roadside vendors, is a public health hazard. When a patient suffering a cardiac arrest, a pregnant woman in labour, or a victim of a serious accident cannot reach the emergency ward because the hospital gate resembles a bustling marketplace, the system has failed. The complaints from patients, doctors, and

ambulance drivers are not exaggerated. They are a grim reflection of a daily reality where precious minutes are lost in clearing the way for ambulances and emergency vehicles. In medical emergencies, every second counts. A delay of even a few minutes can mean the difference between life and death. Yet, at hospitals like SMHS, SKIMS Soura, Lal Ded, and Bone and Joint Hospital, these delays have become routine. The problem is not the

presence of vendors or transport operators per se. They are earning their livelihoods, and their right to do so is not in question. What is unacceptable is the absence of regulation. When e-rickshaws are parked in multiple rows and vendors occupy portions of the road, the entrance ceases to be a healthcare access point and becomes an obstacle course. For patients already in pain or distress, navigating this chaos adds to their suffering. The

authorities - both civic and traffic - have been aware of this issue for years. Health officials admit they have written repeatedly to the concerned departments. Yet, little has changed. This inertia is inexcusable. The administration must act now with clear and enforceable measures. Hospital entrances must be declared strict no-vending and no-parking zones. Designated parking spaces for public transport must be created away

from the gates. Dedicated corridors for ambulances and emergency vehicles must be ensured and strictly enforced. This is about prioritising patient safety and emergency access. Hospitals are places of healing, not marketplaces. Their entrances must remain free, accessible, and safe at all times. The authorities must enforce the rules, and the public must cooperate. Lives depend on it. There is no room for delay.

Strengthening Rural Credit For Inclusive Growth In India

Press Information Bureau

India's rural credit system is a key pillar of rural development and agricultural growth. It supports agriculture, allied activities, rural enterprises, and household consumption needs. Over time, the system has evolved from informal lending to a diversified institutional framework. Institutions such as NABARD, commercial banks, regional rural banks, cooperative banks, and small finance banks drive rural credit delivery. Recent surveys indicate improving rural economic conditions and expanding access to formal credit. Policy measures have strengthened the availability of affordable and timely credit. Key initiatives include priority sector lending, ground level credit targets, and the modified interest subvention scheme. Government policies and programmes have expanded rural credit through institutional reforms, digital platforms and financial inclusion, improving access to formal finance and strengthening rural livelihoods and economic growth.

India's Rural Credit Landscape
India's rural credit ecosystem has expanded significantly over the years. It provides timely and affordable finance for agriculture, allied sectors, rural enterprises and households, supporting inclusive rural development. It meets short-term, medium-term and long-term credit requirements for both production and consumption. By supporting income generation, asset creation and household resilience, rural credit has become a key driver of rural development. It is delivered through a network of institutional sources, including Scheduled Commercial Banks, Regional Rural Banks, Cooperative Banks and the National Bank for Agriculture and Rural Development (NABARD), alongside non-institutional sources.

At the centre of this ecosystem is NABARD, the apex development financial institution for agriculture and rural development. It strengthens the rural credit architecture through refinance support, rural infrastructure financing, institutional development and supervision of Cooperative Banks and Regional Rural Banks. The growing reach of formal rural finance is reflected in NABARD's Rural Economic Conditions and Sentiments Survey (May 2026). About 77.2% of rural households reported higher consumption levels, reflecting rising purchasing power and sustained demand. Access to formal credit has also expanded significantly. Around 51% of households relying exclusively on formal sources and over 27% accessing both institutional and non-institutional channels.

Building on this strong institutional foundation, India's rural credit system has evolved from conventional banking to a technology enabled and inclusive ecosystem. Policy reforms, digital innovations and financial inclusion measures have improved access to institutional finance, enhanced the efficiency of credit delivery and reduced dependence on informal borrowing. Together, these efforts are strengthening agricultural growth, improving rural livelihoods and building a more resilient rural economy.

Evolution of Rural Credit System
India's rural credit system has transformed into a more formal and diversified institutional framework. In the post-Independence period, the Government and the Reserve Bank of India (RBI) undertook key initiatives to strengthen institutional credit. These were among the earliest efforts to expand rural banking and support agricultural financing.

1955: The National Agricultural Credit (Long-term Operations) Fund was created and the State Bank of India was established. These initiatives marked a major step towards expanding rural banking and strengthening agricultural finance.

1969: 14 major commercial banks were nationalised. It reoriented banking policies towards priority sectors, particularly small farmers, which enhanced the flow of institutional credit to rural areas.

1982: NABARD was established, strengthening the rural credit architecture. It celebrated its 45th foundation day on 12th July 2026. It integrated financing, developmental, and supervisory functions for agriculture and rural development. NABARD also promotes financial inclusion, prepares district credit plans and supports Government initiatives aimed at expanding access to formal finance.

1992: The Self-Help Group (SHG)-Bank

Linkage Programme was introduced which expanded access to formal credit for rural households.

1998: The Kisan Credit Card (KCC) Scheme improved the availability of timely and affordable credit for farmers.

2014: Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched to expand financial inclusion through universal banking access, supporting credit, insurance and Direct Benefit Transfers. It forms a key pillar of the JAM (Jan Dhan-Aadhaar-Mobile) Trinity. This has transformed the delivery of welfare benefits through digitally enabled, transparent and targeted service delivery.

2015: The MUDRA Scheme (PMMY) was launched to provide collateral-free institutional credit to non-corporate, non-farm small and micro enterprises. This promotes rural entrepreneurship and self-employment.

2022 onwards: Digital initiatives such as the Jan Samarth Portal, e-KCC and others have transformed rural credit delivery through technology-enabled, accessible and inclusive financial services.

Institutional Architecture of Rural Credit
A strong institutional network underpins India's rural credit system. It plays a vital role in expanding access to formal finance and promoting inclusive rural development.

Scheduled Commercial Banks (SCB)
SCBs have significantly strengthened financial inclusion by expanding access to formal banking services. They deliver banking services through branches, Business Correspondents, digital platforms, and Government initiatives such as PMJDY and Direct Benefit Transfer (DBT). SCBs include public sector banks, private sector banks, foreign banks, payment banks, regional rural banks and small finance banks.

A SCB is a bank included in the Second Schedule of the RBI Act, 1934. These banks are eligible for loans at the bank rate from the RBI and are members of the clearing house.

At present, around 120 SCBs are providing banking services across the country.

In rural areas, there were 41,464 SCB branches in 2014. This increased by over 35% to 56,193 rural branches by July 2025, playing a vital role in rural credit delivery.

Regional Rural Banks (RRBs)
RRBs were established under the RRB Act, 1976, with the objective of strengthening institutional credit in rural areas. They focus particularly on small and marginal farmers, agricultural labourers, artisans, and small entrepreneurs. Since inception, RRBs have played a critical role in promoting rural development and financial inclusion. Currently, 28 RRBs operate across States and Union Territories, having a branch network of over 22,000 in 700 districts.

Co-operative Banks
The co-operative banking system forms an integral part of India's financial system, with separate urban and rural segments. While urban cooperative banks operate as a single-tier system, rural cooperative credit institutions follow a multi-tier structure. Based on their structure, there are different types of cooperative banks, including:

State Co-operative Banks (StCBs),
District Central Co-operative Banks (DCCBs),

Primary Agricultural Credit Societies (PACSS),

State Co-operative Agriculture and Rural Development Banks (SCARDBs),

Primary Co-operative Agriculture and Rural Development Banks (PCARDBs).

These institutions have played an important role in expanding institutional credit by promoting banking habits among the poor in remote areas. As per RBI and NABARD, the co-operative network includes 1,458 Urban Cooperative Banks, 34 StCBs and 352 DCCBs.

Small Finance Banks (SFB)
SFBs were introduced following the Union Budget 2014-15. Licensed by RBI, SFBs aim to promote financial inclusion by providing accessible and secure savings facilities. They particularly focus on the unserved and underserved sections of the population. SFBs extend credit to small businesses, small and marginal farmers, micro industries, and other entities in the unorganised sector. These services are delivered through technology-driven, low-cost operations. At present, 11 Small Finance Banks are operational in the country.

These institutions collectively constitute the core of India's rural credit system, enabling wider access to formal finance and supporting inclusive development.

Policy Framework for Rural Credit

The policy framework for rural credit comprises various measures to ensure uninterrupted credit flow for rural development initiatives.

Priority Sector Lending (PSL)
Priority Sector Lending (PSL) is a mandatory framework set by the RBI. It requires banks to allocate a specific percentage of their total loans to critical or underserved sectors of the economy that struggle to access formal credit. This aims to ensure equitable distribution of credit.

The guidelines apply to Commercial Banks, including RRBs, SFBs, Local Area Banks, and Primary (Urban) Cooperative Banks (excluding Salary Earners' Banks). These banks are mandated to allocate credit to agriculture. At least 18% of their Adjusted Net Bank Credit or Credit Equivalent of Off-Balance Sheet Exposures, whichever is higher, must be earmarked for this purpose.

Adjusted Net Bank Credit = Net Bank Credit + investments made by banks in non-SLR bonds held in HTM category

Within this, a sub-target of 14% is prescribed for non-corporate farmers and 10% for small and marginal farmers. Concessional refinance is provided to eligible Rural Financial Institutions (RFIs) through various funds created out of PSL shortfall. These include Short-Term Cooperative Rural Credit Fund (STCRCF), Short-Term RRB Credit Refinance Fund (STRRBF) and Long-Term Rural Credit Fund (LTRCF).

Ground Level Credit (GLC)

The Government sets annual GLC targets for agriculture and allied sectors, which banks must achieve each financial year. These targets are set region-wise, agency-wise, and by loan category, including crop and term loans. Since 2021-22, dedicated targets for allied activities like dairy, fisheries, and animal-husbandry have been introduced to enhance credit support.

During FY15-FY24 agricultural credit disbursement grew at over 13% annually, reflecting increasing financial support to the sector. For FY 2025-26, the GLC target was 32.50 lakh crore, with a sub-target of 5.0 lakh crore for Animal Husbandry, Dairying and Fisheries farmers. This marks more than four-fold increase from 8 lakh crore in FY 2014-15, reflecting effective targeted credit policies.

To enhance GLC in agriculture, NABARD provides refinance support to banks to supplement their resources for short-term and long-term lending to agriculture and allied sectors.

Self Help Group (SHG)

The Self-Help Group-Bank Linkage Programme (SHG-BLP), was initiated by NABARD. It was launched to connect rural Self-Help Groups (SHGs) with the formal banking system, enabling access to affordable institutional credit and other financial services. The programme has emerged as an effective model for integrating the formal financial sector with rural poor households. This has particularly benefitted women who traditionally lacked access to formal credit due to the absence of a credit history.

To further strengthen this ecosystem, the National Rural Livelihoods Mission (NRLM) was launched in 2010 by restructuring the erstwhile Swarnajayanti Gram Swarozgar Yojana (SGSY). Subsequently, NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016. The renaming further reinforced the SHG-Bank Linkage Programme, which received renewed momentum through the large-scale promotion and nurturing of women-led SHGs.

DID YOU KNOW?

10.05 crore rural women have been mobilised into more than 90.90 lakh SHGs till July 2025. It covers a large number of districts and blocks nationwide.

DAY-NRLM is a poverty alleviation programme. It organises rural poor households into SHGs and supports them in increasing incomes and improving their quality of life. The programme is being implemented across the country (except Delhi and Chandigarh). As of 10 July 2026, over 19.83 lakh SHGs are operational with loan disbursement of 13.28 lakh-crore recorded since inception.

This mission has also improved access to bank credit through the deployment of Bank

Sakhis. They assist SHG members in opening bank accounts, preparing and submitting loan applications, and ensuring timely repayment. This has helped strengthen credit linkage and reduce NPAs. Around 50,548 Bank Sakhis have been deployed, supporting SHGs in accessing bank credit of over 12.18 lakh crore since 2013-14 (as on February, 2026).

Primary Agricultural Credit Societies (PACS)
PACS are the grassroots-level institutions of the short-term cooperative credit structure. They directly interact with rural borrowers, providing loans and facilitating repayment. PACS also undertake distribution and marketing functions for agricultural inputs and produce.

They form the base of the cooperative credit system. They also serve as the final link between borrowers and higher financing institutions, including SCBs and RBI/NABARD.

In 2023, the Government approved a plan to establish 2 lakhs new multipurpose PACS, Dairy, Fishery Cooperative Societies. These will be set up across all panchayats over 5 years.

So far, 32,836 new societies have been registered, and 15,793 dairy and fishery cooperatives strengthened as on 20 January 2026.

Efforts to modernise PACS through digitisation are also underway. Out of 79,630 approved PACS, 61,842 PACS have successfully migrated to the Common ERP-based national software as of 10 March 2026.

Modified Interest Subvention Scheme (MISS)

MISS is a central sector scheme ensuring the availability of short-term credit to farmers at affordable interest rates through KCC. Under the scheme, farmers receive short-term loans at a subsidised interest of 7%, with 1.5% subvention provided to lending institutions. Farmers repaying loans promptly are eligible for an additional incentive of up to 3%, reducing the interest rate to 4%.

The Union Budget 2025-26 introduced several measures to strengthen MISS.

Enhanced the loan limit under the MISS from 3 lakh to 5 lakh for loans availed through KCC.

The lending limit for fisheries and allied activities increased from 2 lakh to 5 lakh.

From January 2025, the limit for collateral-free short-term agricultural loans increased from 1.6 lakh to 2 lakh per borrower.

This measure aims to enhance financial access for farmers amid rising input costs and inflation. It enables them to meet operational and developmental needs without collateral.

PM Dhan Dhanya Krishi Yojana (PM-DDKY)

PM-DDKY, approved in July 2025, aims to catalyse growth in 100 low performing agri-districts. It adopts a saturation-based convergence of 36 Central schemes across 11 Ministries. A key objective of the scheme is to enhance access to short-term and long-term agricultural credit for farmers. The scheme also focuses on improving agricultural productivity and promoting crop diversification. It encourages sustainable agricultural practices and strengthens irrigation infrastructure for reliable water access. It further aims to augment post-harvest storage capacity at the panchayat and block levels. Committees are being formed at District, State and National level for effective planning, implementation and monitoring of the Scheme.

Based on cumulative output from inception to May 2026, the top-performing districts are:

Banka, Bihar
Mahoba, Uttar Pradesh
Charaideo, Assam
Kishanganj, Bihar
Tikamgarh, Madhya Pradesh
Strengthening Rural Financial Inclusion

Financial inclusion is a key pillar of strengthening India's rural credit ecosystem. The Government has adopted a multi-pronged approach to strengthen rural credit and financial inclusion.

Kisan Credit Card

The KCC scheme was introduced as an innovative credit mechanism to provide adequate and timely credit support from the banking system. It offers features such as an ATM-enabled debit card and one-time documentation. It also provides in-built provision for cost escalation and flexibility for multiple withdrawals within the sanctioned limit.

Loans under KCC are provided to farmers for wide range of agricultural requirements, including:

short-term crop cultivation

post-harvest operations
marketing-related expenses
household consumption needs
working capital for farm maintenance
investment credit for allied and non-farm activities.

As on 8 July 2026, total KCC applications stand at ~739 lakh under commercial banks and more than 365 lakh under RRBs. Cooperative banks account for the highest number of applications at over 1178 lakh.

A blue and white card with blue squares and numbersAI-generated content may be incorrect.

The scheme coverage expanded to include individual and joint borrowers who are owner cultivators, tenant farmers, oral lessees, and sharecroppers. It also covers Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) of farmers. The scheme was further extended to allied sectors such as dairy, fisheries, and animal husbandry in 2019.

NABARD has also introduced the e-KCC portal for RRBs and RCBs, enabling end-to-end digitisation of the loan application process. Through this platform, farmers can submit applications without the need to visit bank branches. Additionally, the e-KCC facility allows farmers to apply for crop loans via nearby Common Service Centres (CSCs). It facilitates faster processing, enabling loan sanction within a short turnaround time of about 2 days.

The Government, RBI, NABARD and banks conduct financial literacy programmes to promote awareness of KCC benefits among farmers. These are delivered through Centres for Financial Literacy (CFLs) and Financial Literacy Camps (FLCs). In addition, the RBI organises Financial Literacy Week (FLW) annually to disseminate financial education among the public across the country.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

PMJDY plays a key role in the development of marginalised communities. It provides universal banking access through at least one basic account per household. Besides, it offers access to credit, insurance, and pension. The scheme covers both rural and urban areas and offers RuPay debit cards to account holders. It supports the expansion of DBT by enabling government benefits to be transferred directly into bank accounts. Additionally, it links instruments such as KCC to the RuPay platform. As part of the Jan-Dhan-Aadhaar-Mobile (JAM) trinity, it provides a robust mechanism for delivery of subsidies and welfare benefits.

As on 24 June 2026, over 58.63 crore Jan-Dhan accounts have been opened, with deposits exceeding 3 lakh crore. Of these, 32.68 crore accounts (55.7%) belong to women, and 45.62 crore accounts (77.8%) are in rural and semi-urban areas.

A blue and white circle with text and images
Jan Samarth Portal

The Jan Samarth Portal, launched in June 2022, is a one-stop digital platform to link Government-sponsored loan and subsidy schemes, including KCC. The portal aims to expand the reach of government schemes and streamline credit delivery. It provides easy access to beneficiaries, financial institutions, and government agencies. The portal also promotes inclusive growth by guiding beneficiaries to suitable schemes through simple digital processes. It ensures end-to-end coverage of all linked schemes.

Jan Dhan Darshak App

The Jan Dhan Darshak App enables citizens to locate banking service points, including bank branches, ATMs, Bank Mitras and Common Service Centres (CSCs), across the country. It also helps the Government monitor banking access in villages.

As of 6 March 2025, 99.92% of villages had a banking outlet within a 5 km radius.

Additionally, villages in Dadra and Nagar Haveli have achieved full coverage.

Inclusive Growth Ahead

Over time, India's rural credit system has transitioned from an informal structure to a diversified, institution-led and policy-driven framework. Supported by institutions and targeted policies, the system has reinforced rural prosperity to timely and affordable credit across agriculture and allied sectors.

With increasing digitisation, improved institutional reach, and financial inclusion, the rural credit ecosystem is becoming more accessible and efficient. This is contributing to inclusive rural development and long-term economic growth in the country.

The views expressed by contributors on this page are their own and do not necessarily reflect the policies or positions of the newspaper

J&K Govt committed to accelerate infrastructure development, strengthen public service delivery: Satish Sharma

Inaugurates, launches development projects worth over Rs 10 crore in Chhamb

KT News Desk

JAMMU, JULY 17: Minister for Food, Civil Supplies & Consumer Affairs, Information Technology, Youth Services & Sports, and Science & Technology, Satish Sharma, Friday inaugurated and laid foundation stones for a series of landmark developmental projects across the Chhamb Constituency.

These development initiatives reaffirm the Jammu and Kashmir government's unwavering commitment to accelerate infrastructure development, strengthen the public service delivery and ensuring equitable growth across rural and border areas.

The extensive programme witnessed the inauguration and foundation stone laying of projects collectively valued at over 10 crore, encompassing roads, bridges, administrative infrastructure, sports facilities, healthcare and veterinary services. The initiatives are expected to significantly enhance connectivity, improve access to essential public services, strengthen the rural infrastructure and create new opportunities for socio-economic development.

The Minister, as per an official statement, inaugurated the Thandi Choi-Sainth Road, developed at a cost of 1.50 crore. He described road connectivity as the backbone of economic growth saying that well-developed road infrastructure not only shortens the travel time but also facilitates trade, education, healthcare access and overall regional development.

"The government is committed to ensure that even the remotest villages are connected



with quality infrastructure. Better roads translate into better opportunities, improved livelihoods and enhanced quality of life for our people," he remarked.

At Kharah Balli, the Minister laid the foundation stone for the new Tehsil Office Building, to be constructed at an estimated cost of 76.74 lakh. He said the modern administrative complex will bring government services closer to the people, improve administrative efficiency and provide a more citizen-friendly environment for the delivery of public services.

On the occasion, Satish Sharma also inaugurated the Bridge at Kharah, constructed at a cost of 3.45 crore. The bridge is expected to provide reliable all-weather connectivity to several adjoining villages, facilitating easier movement of residents, students, farmers and emergency services.

Continuing the developmental programme, the Minister laid the foundation stone for the Chaprial-Bardoh Road, a major connectivity project worth 2.50 crore. He said the project

would improve transportation facilities, strengthen rural connectivity and provide a much-needed boost to agriculture, trade, tourism and other economic activities in the area.

Recognising the pivotal role of sports in youth empowerment and nation-building, Satish Sharma inaugurated the newly constructed Volleyball Court at Pallanwala, built at a cost of 20.99 lakh.

"J&K youth possess immense talent. It is our responsibility to provide them with the best possible infrastructure and opportunities so they can excel at the national and international level. Sports not only produce champions but also promote discipline, confidence, fitness and social harmony," he said.

The Minister also distributed medical equipment aimed at strengthening healthcare facilities in the area and improving the quality of healthcare services available to the local population. He said the Government continues to invest in health infrastructure to ensure accessible

and affordable healthcare for every citizen.

Later, Satish Sharma laid the foundation stone for the Veterinary Hospital at Khour, a project estimated to cost 2.07 crore. He observed that livestock forms the backbone of the rural economy in many parts of Jammu and Kashmir and strengthening veterinary infrastructure would directly benefit the farmers by improving animal healthcare, productivity, and income generation.

Addressing public gatherings during the programme, the Minister said that the government is working tirelessly to ensure that developmental benefits reach every village, every household and every citizen through sustained investment in infrastructure and public welfare.

"Development is meaningful only when its benefits reach the common people. Every project that we have inaugurated or launched Friday has been carefully planned to address the needs of the local population and improve their quality of life. Our government remains committed to create modern infrastructure, strengthening institutions, and ensuring that every region progresses on the path of inclusive and sustainable development," the Minister said.

Satish Sharma also interacted with the local residents, public representatives, youth, and members of various community organisations, patiently listening to their concerns and developmental aspirations. He assured them that all their genuine issues raised during the interaction would be examined on priority for prompt resolution.

Bharat Tex 2026: New Zealand Minister visits J&K pavilion

JKTPO showcases Jammu & Kashmir's textile heritage

KT News Desk

NEW DELHI, JULY 17: The Jammu & Kashmir Trade Promotion Organisation (JKTPO), under the aegis of the Industries & Commerce Department, government of Jammu and Kashmir, successfully showcased the region's rich handloom, handicraft and textile heritage at Bharat Tex 2026, held from 14-17 July 2026 at Bharat Mandapam, New Delhi. The event provided a premier international platform for the manufacturers, exporters, buyers, designers and sourcing agencies from across the globe.

Approximately 20 exhibitors from across Jammu and Kashmir participated under the J&K Pavilion (Hall No. 11, Ground Floor), presenting an impressive collection of traditional and contemporary textile products before thousands of domestic and international buyers, exporters, retailers, sourcing agencies, designers and industry stakeholders.

The pavilion, as per an official statement, showcased an extensive range of premium handmade products, including GI-tagged Pashmina shawls, GI-tagged Kani shawls, GI-tagged Kashmiri carpets, handmade GI Pashmina rugs, fine wool stoles, shawls, scarves, chain stitch rugs, handcrafted bags and several other authentic products representing the unparalleled craftsmanship and cultural richness of Jammu and Kashmir. The participation enabled the local artisans, weavers, cooperatives and MSMEs to showcase their products, establish valuable business linkages and explore new domestic and international market



opportunities.

A major highlight of the exhibition was the visit of Hon. Mark Patterson, New Zealand's Minister for Rural Communities and Associate Minister for Agriculture and Regional Development, to the J&K Pavilion. The delegation was accompanied by Mr. Mathew Ayers, Deputy High Commissioner of New Zealand, Mr. Andy Caughey of Wool Impact Limited, Aotearoa New Zealand; Dr. Romesh Khajuria, Chairman, (JKWDMA), Mr. R.C. Khanna, Chairman, WVEPC; Mr. H.S. Bhalla, Vice Chairman, WVEPC and Mr. Sanjay Chawla, Executive Director, WVEPC.

During the visit, the delegation interacted with the exhibitors and appreciated the exquisite craftsmanship, rich handloom traditions and exceptional quality of the products displayed by the artisans of Jammu & Kashmir. The delegation was briefed on the Jammu and Kashmir's rich heritage in wool, pashmina, handloom and handicrafts and textile products, promoting sustainable value chains, technology exchange and enhancing trade and investment opportunities between

India and New Zealand.

Speaking on the successful participation, Managing Director, JKTPO, stated that participation in such events reflects JKTPO's continued commitment to provide global market exposure to the artisans, weavers and entrepreneurs of the Union Territory. The overwhelming response received at the J&K Pavilion demonstrates the growing appreciation for our GI-tagged products and traditional crafts. Such national and international platforms play a vital role in connecting our producers with buyers, promoting exports, strengthening sustainable livelihoods and positioning Jammu and Kashmir as a leading destination for premium handloom and handicraft products.

Throughout the four-day exhibition, the J&K Pavilion witnessed encouraging footfall from buyers, exporters, retailers, designers, sourcing agencies and textile professionals from India and overseas, generating significant business enquiries and opening new avenues for market expansion for participating enterprises.

Food Safety Deptt intensifies enforcement drive, 95 inspections conducted across UT



KT News Desk

SRINAGAR, JULY 17: Continuing its efforts to safeguard public health and enhance consumer confidence, the Food Safety Department, Jammu & Kashmir, has intensified its enforcement and surveillance activities across the Union Territory.

The organization, as per an official statement, is undertaking sustained inspections and enforcement sampling to ensure that food available in the market is safe, wholesome, and compliant with the provisions of the Food Safety and Standards Act, 2006.

As part of the enforcement drive, 95 inspections were conducted across all districts of the Union Territory. During the inspections, 48 food samples were lifted for analysis to verify their quality, safety, and compliance with prescribed food safety standards. In addition, samples were collected for label scrutiny to ensure adherence to mandatory labelling requirements and

to protect consumers from misleading claims and misbranded food products.

The food samples collected comprised of Edible Oils, Spices, Honey, Cereal Products, Milk & Milk Products, Sugar, Sweets & Confectionery (SBC), and Prepared Foods. The analytical results of these samples will determine their conformity with the prescribed standards, and strict legal action shall be initiated against Food Business Operators found violating the Food Safety and Standards Act, 2006 and the regulations framed thereunder.

The Organization also appealed to consumers to remain vigilant while purchasing food products by checking manufacturing and expiry dates, ensuring proper labelling, and purchasing only from licensed food business operators. Consumers have been requested to report any suspected unsafe or adulterated food product through Toll-Free Helpline No. 104 or email at cfsjandk.fnd@jk.gov.in.

Hundreds attend Ijtema Fateha Khawani of Dr. Sheikh Mustafa Kamal

KT News Desk

SRINAGAR, 17 Jul: Hundreds of people from different walks of life participated in the collective Fateha Khawani (prayer meeting) held on Friday at the grave of the late Dr. Sheikh Mustafa Kamal at Gupkar Road adjacent to Kashmir Nursing Home.

The gathering, as per a party statement, was attended by senior National Conference leaders from all three regions of Jammu & Kashmir, Members of Parliament, Cabinet Ministers, Members of the Legislative Assembly, political and social leaders, representatives of various religious organizations, prominent citizens, local residents, and a large number of party workers. The prayers were led by the local Imam, Haji Molvi Sharif-ud-Din Sahib.

National Conference President Dr. Farooq Abdullah, elder brother of the deceased, and Party Vice President and Chief Minister Omar Abdullah also joined the prayers.

Later, a condolence and Isal-e-Sawab gathering was held at the late leader's residence on M.A. Road in two separate sessions, keeping in view Friday congregational prayers. The proceedings began with the recitation of the Holy Qur'an and Naat-e-Rasool. Addressing the gathering, renowned Islamic scholar Dr. Professor Mohammad Tayyib Kamili elaborated on the Islamic



philosophy of life and death in the light of the Holy Qur'an and Hadith. He paid glowing tribute to Sher-e-Kashmir Sheikh Mohammad Abdullah, for his historic contribution towards the welfare, dignity, self-confidence, self-reliance, and socio-economic empowerment of the people across all three regions of Jammu & Kashmir. He also highlighted Sheikh Mohammad Abdullah's invaluable role in establishing and strengthening religious and public institutions, including the Muslim Auqaf Trust, Hazratbal Shrine, Sher-i-Kashmir Institute of Medical Sciences (SKIMS), and numerous mosques and community institutions.

The condolence meeting was presided over by Dr. Farooq Abdullah. On the occasion, National Conference representatives from the provincial, zonal, and district levels presented condolence addresses, while Dr. Farooq Abdullah and Omar

Abdullah were honoured with traditional shawls and copies of the Holy Qur'an as a mark of respect.

Leaders representing political parties, social organizations, business associations, and the National Conference paid heartfelt tributes to the late Dr. Sheikh Mustafa Kamal, describing him as a principled, visionary, and people-centric leader who dedicated his entire political life to serving the people of Jammu & Kashmir, strengthening democratic values, upholding the ideology of the National Conference, and safeguarding the rights of the people.

The speakers remembered him as a man of humility, patience, intellectual depth, political wisdom, and an enduring connection with the masses. They said his invaluable contributions, sacrifices, and tireless efforts for public welfare would continue to inspire future generations, adding that the void created by his passing would remain difficult to fill.

LCMA shares Dal Lake restoration, weed management expertise with LDA Manipur



KT News Desk

SRINAGAR, JULY 17: A delegation from the Loktak Development Authority (LDA) Imphal, Manipur led by its Project Director, Heishnam Balkrishna visited the Lake Conservation and Management Authority (LCMA), Srinagar to study the functioning of the Authority and its initiatives for the conservation and management of Dal Lake and exchange the experiences in management of waterbodies.

The delegation, as per an official statement, called on the Vice Chairman, J&K LCMA, Khurshid Ahmad Shah, and held discussions on lake conservation, aquatic weed management, ecological restoration, environmental monitoring, and other technical aspects of lake management.

During the interaction, the Vice Chairman briefed the delegation on the organizational structure, mandate and functioning of LCMA and highlighted the scientific and sustainable interventions being implemented for the restoration and long-term conservation of Dal

Lake. He emphasized that such interactions among lake management agencies facilitate the exchange of technical knowledge, innovative practices and field experience, thereby strengthening conservation efforts across the country.

During a technical session attended by senior officers, engineers, and scientists of LCMA, the visiting team was apprised of ongoing restoration works, mechanized weed harvesting, environmental monitoring and other conservation initiatives. The delegation also expressed keen interest in the floating jetties installed by LCMA at various locations of Dal Lake and explored the possibility of introducing similar infrastructure in Loktak Lake.

The delegation later visited Dal Lake to oversee the weed management operations, restoration activities and floating jetties being undertaken by JK LCMA. The visit concluded with both organizations reaffirming their commitment to continued technical cooperation and the exchange of best practices for the conservation and sustainable management of Dal Lake and Loktak Lake.

Commissioner SMC inspects Integrated Animal Birth Control Centre at Tengpora

Inspects veterinary infrastructure, operation theatres, post-operative recovery units, cattle shelters, sanitation facilities

KT News Desk

SRINAGAR, JULY 17: Commissioner, Srinagar Municipal Corporation (SMC), Faz Lul Haseeb, Friday conducted a comprehensive inspection of the Integrated Animal Birth Control (ABC) Centre and Cattle Pond at Tengpora to review the functioning of the Corporation's stray animal management facilities and assess ongoing measures aimed at strengthening animal welfare, public health, and urban sanitation.

The Commissioner, as per an official statement, was accompanied by the Joint Commissioner (Administration), Executive Engineers, DFO SMC and other senior officers of the Corporation.

During the visit, the Commissioner reviewed the implementation of the Animal Birth Control Programme, including the sterilization and anti-rabies vaccination of stray dogs in accordance with the Animal Birth Control Rules and the guidelines of the Animal



Welfare Board of India (AWBI). He also inspected the veterinary infrastructure, operation theatres, post-operative recovery units, cattle shelters, feeding arrangements, sanitation facilities, and other essential support infrastructure at the

integrated complex. Interacting with veterinary professionals and field personnel, Commissioner emphasized strict adherence to prescribed animal welfare protocols and directed the concerned officers to ensure scientific, humane,

and efficient management of stray dogs and cattle while maintaining the highest standards of veterinary care, hygiene, and sanitation.

The Commissioner directed the officers to undertake extensive plantation across the premises to improve the environmental ambience of the facility and stressed the need for intensive sanitation and regular upkeep of all sections. He further instructed that appropriate signage be installed at all functional units to facilitate better identification and operational

efficiency. To strengthen animal care services, he also directed the establishment of a modern feed preparation and distribution facility with a robust inventory and stock monitoring system to ensure the timely availability and efficient management of animal feed.

Highlighting the importance of the integrated facility, the Commissioner observed that it is a vital component of the Corporation's strategy for scientific and humane stray animal management, contributing significantly to public

health, rabies control, environmental hygiene, and sustainable urban governance. He reaffirmed SMC's commitment to continuously upgrading the facility through modern infrastructure, improved operational systems, and best management practices.

The inspection forms part of Srinagar Municipal Corporation's sustained efforts to modernize civic infrastructure, promote responsible animal welfare practices, and build a cleaner, safer, and healthier urban environment.

CS for emulating national best practices for enhancing Ease of Doing Business in J&K

KT News Desk

Srinagar, Jul 17: Chief Secretary Atal Dulloo on Friday chaired a high-level meeting to review the best practices adopted by leading States in promoting Ease of Doing Business (EoDB) and Ease of Living, with a view to examining their suitability for implementation in Jammu & Kashmir. The meeting was attended by various Administrative Secretaries and senior officers of the concerned departments.

At the outset, the Chief Secretary was given detailed presentations on the governance and regulatory reforms undertaken by the States of Maharashtra and Gujarat, highlighting their initiatives aimed at creating a business-friendly ecosystem through simplification of procedures, digital governance, regulatory reforms and citizen-centric service delivery.

The presentations outlined a wide range of initiatives adopted by the two States, including reduction in regulatory compliances, elimination of redundant procedures, end-to-end digitization of government services, strengthening of single-window systems, rationalization of inspections, decriminalization of minor regulatory offences, investor facilitation mechanisms, time-bound service delivery, simplification of land and construction-related approvals and adoption of technology-driven governance models.

The reforms implemented under the Business Reform Action Plan (BRAP), District BRAP, deregulation initiatives and Jan Vishwas framework were also highlighted during the meeting.

Reviewing the reforms presented during the meeting, the Chief Secretary observed that Jammu & Kashmir has already undertaken several governance



reforms over the past few years and now needs to further accelerate the pace of administrative transformation by adopting proven national best practices suited to the Union Territory's governance framework.

He stressed that reforms aimed at improving Ease of Living should complement economic reforms by ensuring hassle-free access to government services, minimizing procedural delays and enhancing public satisfaction.

The Chief Secretary emphasized that immediate focus should be laid on rationalization and whitelisting of services, further simplification of regulatory processes, decriminalization of minor offences and undertaking the necessary amendments in the relevant Acts, Rules and regulations to create a more enabling and investor-friendly ecosystem.

Addressing the officers, the Chief Secretary observed that sustained and well-directed reforms invariably translate into greater investor confidence and increased investments. He said that several States and UTs have emerged as frontrunners in governance reforms and service delivery, and Jammu & Kashmir

should proactively emulate such proven best practices rather than reinventing the wheel.

He remarked that there are numerous success stories across the country that offer valuable learning opportunities for the UT. By adopting these tested models and adapting them to local requirements, J&K can accelerate its reform agenda while avoiding duplication of effort and ensuring faster outcomes.

He directed the Centre for Innovation, Transformation and Governance (CITaG) to undertake a comprehensive assessment of the reforms already implemented in the Union Territory vis-à-vis those adopted by leading States, and accordingly prepare a roadmap outlining the future course of action. He stressed that such an assessment should clearly identify the existing gaps and prioritize reforms that can be implemented in the days to come.

Underscoring the importance of adopting an investor-centric approach, the Chief Secretary said that all reforms must be viewed from the perspective of entrepreneurs and investors rather than from the standpoint of government departments. He maintained that governance

systems should be designed to make compliance simpler, approvals faster and service delivery more efficient and transparent.

He further impressed upon CITaG to formulate a comprehensive, well-defined and time-bound action plan with clearly identifiable milestones and measurable outcomes for implementation of these reforms in Jammu & Kashmir. He also directed the organisation to maintain close coordination with the concerned authorities in Maharashtra and Gujarat to gain a deeper understanding of their reform processes, implementation strategies and institutional mechanisms so that the best practices can be effectively adapted to the needs of the Union Territory.

The meeting concluded with a consensus that the adoption of proven governance models from across the country, suitably customized to local requirements, would significantly strengthen institutional efficiency, enhance investor confidence and further the Government's vision of achieving higher standards of Ease of Doing Business and Ease of Living in Jammu & Kashmir.

J&K YSS clarifies SBP Singh's disqualification under anti-doping rules

KT News Desk

Srinagar, Jul 17: Department of Youth Services & Sports on Friday said it has taken note of certain statements made by Surya Bhanu Pratap Singh, a Wushu athlete, on various media platforms alleging injustice in relation to his non-selection under S.O.-12 of 2022, which governs the appointment of Outstanding Sports Persons.

In the interest of transparency and to place the correct factual and legal position before the public, the Department said it acknowledged that Surya Bhanu Pratap Singh has represented India and the Union Territory of Jammu & Kashmir in Wushu and has secured medals during his sporting career and respect his sporting achievements. However, appointments under S.O.-12 of 2022 are governed strictly by the statutory provisions contained therein, and eligibility is determined exclusively in accordance with those Rules rather than on sporting achievements alone, the YSS said.

According to the Department, Singh had submitted an application seeking appointment under S.O.-12 of 2022. As part of the recruitment process, all applications underwent detailed scrutiny and verification through the concerned National and International Sports Federations and other competent authorities to establish the authenticity of sporting achievements and the eligibility of applicants under the notified Rules.

During this verification, it was established that Surya Bhanu Pratap Singh had been held guilty of an Anti-Doping Rule Violation by the International Wushu Federation (IWUF) Anti-Doping Disciplinary Committee in Doping Case No. 2018-IC-01 (Surya Bhanu Pratap Singh), vide its decision dated 04 June

2019.

The disciplinary decision categorically recorded the presence of the prohibited substances (Mephentermine and Phentermine) in the athlete's sample.

Consequently, under Article 10.2 of the IWUF Anti-Doping Rules, Singh was declared ineligible, subjected to a period of ban, and all competitive results obtained at the concerned event stood disqualified, including forfeiture of medals, awards, prizes, ranking points and all other consequential sporting benefits. He was also prohibited from participating in any competition or sport-related activity during the prescribed period.

The Department further stated that every applicant under S.O.-12 of 2022 was required to furnish a declaration affirming that they had not been found guilty of any Anti-Doping Rule Violation. Despite the existence of the international disciplinary decision, Singh submitted a declaration stating that he had not been found guilty of any Anti-Doping Rule Violation. The furnishing of a declaration contrary to the official record raises serious concerns regarding the correctness and bona fides of the information supplied.

It emphasized that Rule 4(ii) of S.O.-12 of 2022 expressly provides that any applicant found guilty of an Anti-Doping Rule Violation shall stand disqualified from the selection process. The Rule is mandatory in nature and leaves no discretion with the Selection Committee.

The Department clarifies that the Selection Committee constituted under Rule 3(2) of S.O.-12 of 2022 is empowered only to scrutinize applications in accordance with the notified Rules. It possesses no statutory authority to relax, dilute, ignore or reinterpret

the disqualification prescribed under Rule 4(ii). Any decision contrary to the express provisions of the Rules would itself have been illegal, arbitrary and inconsistent with the principles governing public employment.

The Department also clarified that Singh had challenged the disciplinary action before the Court of Arbitration for Sport (CAS), but the Anti-Doping findings were not set aside and therefore remained valid and binding.

Refuting allegations of arbitrary action, the Department stated that Singh was provided a reasonable opportunity to present his case and submit supporting documents. His representation was examined in accordance with the principles of natural justice before the competent authority concluded that the statutory disqualification under Rule 4(ii) applied in his case. A reasoned order communicating the grounds of disqualification was subsequently issued to him.

Reaffirming its commitment to transparency and fairness, the Department stated that recruitment under S.O.-12 of 2022 was conducted strictly in accordance with the notified Rules following multi-level scrutiny and verification by the competent authorities. It advised all stakeholders to refrain from circulating misleading or incomplete narratives that overlook the statutory framework governing the recruitment process.

The Department reiterated that the Government of Jammu & Kashmir remains committed to promoting clean sport and recognizing deserving athletes who uphold the highest standards of integrity, fairness and sportsmanship, while ensuring uniform enforcement of Anti-Doping regulations and recruitment rules without fear or favour.

CONTD. FROM FRONT PAGE

3.5 lakh pilgrims

the safety, security and convenience of the pilgrims under all circumstances. He also directed that each tent should have a mandatory Fire Extinguisher.

During his visit, the Lieutenant Governor interacted with the pilgrims and discussed about their experience during the holy pilgrimage. The pilgrims expressed satisfaction over the arrangements and appreciated the cleanliness, sanitation arrangements, security, accommodation facilities and invaluable support of the personnel engaged in Yatra duties.

The Lieutenant Governor stated that the expansion of infrastructure and pilgrim facilities in recent years has been reflected positively in the feedback from devotees.

He said, alongside these advancements, it is essential to ensure that every pilgrim can access these facilities seamlessly, without any impediment.

The Lieutenant Governor also interacted with shopkeepers, service providers, langar-sevadars, volunteers, and lauded their valuable contribution in facilitating the smooth pilgrimage of the devotees of Baba Barfani.

Talking to reporters, LG Sinha lauded the efforts of the Jammu and Kashmir administration, J&K Police, the Army, CAPFs and all other agencies involved in managing the pilgrimage, saying the arrangements made this year have been significantly strengthened to ensure the safety and comfort of devotees.

He said the annual pilgrimage is also expected to provide a substantial boost to Jammu and Kashmir's economy by benefiting local businesses, transport operators, hoteliers, pony owners, labourers and other service providers.

Referring to Prime Minister Narendra Modi's appeal to pilgrims to purchase locally made products, LG Sinha said the initiative would further strengthen the livelihoods of local artisans, traders and entrepreneurs.

Later, in a post on X, the Lieutenant Governor said he inspected the facilities at the Nunwan Base Camp and reviewed arrangements for the smooth conduct of the yatra.

He said the review meeting focused on essential services, including drinking water, electricity, telecom connectivity, accommodation and food facilities, adding that all departments have been directed to function in mission mode to ensure the welfare and convenience of pilgrims.

LG Sinha also noted that there was tremendous enthusiasm among devotees from across the country and appreciated the active support of local residents and service providers in making the annual pilgrimage a success.

The Lieutenant Governor was accompanied by VK Birdi, IGP Kashmir; M. Suleman Choudhary, IGP Traffic J&K; Sujit Kumar Singh, IGP Security; Dr. Shahid Iqbal Choudhary, Nodal Officer for Pahalgam Axis; Anshul Garg, Divisional Commissioner Kashmir; Javid Iqbal Matoo, DIG South Kashmir Range; Dr. Bilal Mohiuddin Bhat, Deputy Commissioner, Anantnag; Amod Nagpure Ashok, SSP Anantnag, Anoo Malhotra, DG Rural Sanitation; and senior officers of Shrine Board,

civil administration, police and security forces. (KNO)

Kashmir sizzles

and Kashmir next week.

MeT Department's data accessed by the news agency—Kashmir News Observer (KNO) revealed that maximum temperature in Srinagar settled at 35.0 degrees Celsius, nearly five degrees above normal and higher than the previous July high of 34.5 degrees Celsius recorded on July 10.

Official records show the day's maximum was the third-highest July temperature recorded in Srinagar since 2016, after 37.4 degrees Celsius on July 6, 2025, and 36.2 degrees Celsius on July 29, 2024.

The minimum temperature in the city was recorded at 22.0 degrees Celsius, around 3.3 degrees above normal, reflecting unusually warm night conditions.

Elsewhere, Jammu was the hottest place in the Union Territory at 35.8 degrees Celsius, followed by Srinagar and Kupwara at 35.0 degrees each. Qazigund recorded 33.2 degrees Celsius, Kokernag 32.9 degrees, Bhandarwah 31.5 degrees, Katra 31.8 degrees and Banihal 30.8 degrees, while the tourist resorts of Pahalgam and Gulmarg registered comparatively cooler maximum temperatures of 27.4 degrees and 25.6 degrees Celsius, respectively.

The weather department said hot and humid conditions are likely to continue on Saturday, with brief thundershowers possible at scattered places.

From July 19, weather conditions are expected to change, with rain and thundershowers likely at many places. Heavy rainfall accompanied by brief intense showers is forecast at isolated locations in the Jammu division.

A more active wet spell is expected between July 20 and 22, when widespread rain and thundershowers are likely across Jammu and Kashmir. The department has forecast heavy to very heavy rainfall at a few places in the Jammu division, while some districts in both divisions could witness intense showers and torrential rain.

Rain activity is expected to persist at many places on July 23 before easing to isolated spells on July 24 and 25.

The MeT Department has warned of flash floods, landslides and mudslides in vulnerable areas during July 20-22. It also cautioned that heavy rainfall could lead to a significant rise in water levels in rivers and streams, resulting in waterlogging and minor flooding in low-lying areas.

Farmers have been advised to suspend agricultural operations during the period of heavy rainfall, while residents and government agencies have been asked to remain alert and plan their activities accordingly. (KNO)

NC to leave for

Kashmir on the issue of statehood, it will send a strong message," he said.

Sadiq said the party would share further details of its proposed Delhi programme on Saturday. (KNO)

Major cyber security

Centres of Excellence (CICEs) and 23 District Cyber Police Stations shall become integral components of JK4C, creating a unified institutional mechanism for tackling cybercrime across the UT.

The order further states that proposals for creation of various posts required for JK4C will be processed separately. Pending creation of sanctioned posts, Police Headquarters has been directed to deploy required personnel of the rank of Deputy Superintendent of Police (DySP) and below from existing strength to ensure the Centre becomes operational without delay.

The Government has also approved the organizational structure, tentative staff strength, operational framework, workflow of various verticals, and functions of different divisions of JK4C.

Meanwhile, the Government ordered immediate transfers and postings of five police officers, assigning key positions in JK4C. Of them, three are IPS officers and two are JKPS officers.

According to the order, Sheikh Junaid Mehmood, IPS, I/c IGP has been posted as CEO of JK Cyber Crime Coordination Centre (JK4C). Sameer Sharma, IPS, DIG Armed Jammu has been transferred and posted as DIG JK4C.

Mohd Yaseen Kichloo, IPS, Principal STC Talwara has been posted as SSP Administrative Wing, JK4C with additional charge of SSP Cyber Operations Wing (JK4C).

Ramnish Gupta, SSP CICE, Jammu has been transferred and posted as SSP Cyber Investigation Wing, JK4C.

Shwetaambri Sharma, SP, awaiting orders of posting has been posted as SP, Online Crime against Women and Children (OCWC) Wing, JK4C. (KNO)

Tourist boom

destination, is also witnessing a rise in plastic waste, locals said.

"The beauty of this place is attracting more tourists, but many are leaving behind plastic waste. If this continues, it will damage the environment that people come here to enjoy," said local resident Aqib Najar.

Visitors also pointed to the lack of basic facilities, including dustbins and signboards encouraging responsible waste disposal.

Environmental activists said the increasing tourist footfall must be matched by better waste management infrastructure and greater public awareness.

"The administration and the public need to work together. Sustainable waste management and responsible tourism are essential to protect these ecologically sensitive destinations," environmental activist Shakir Ahmad said.

Officials said efforts are underway in coordination with local bodies to put in place sustainable waste management measures to preserve the ecological balance of the region's emerging tourist destinations. (KNO)

'Wular Lake's future

legacy waste sites, he said the government and concerned departments will intervene

wherever required to scientifically remediate old dumping sites. He cited the example of Zalwan in Bandipora, where authorities are acting in compliance with court directions to clear accumulated waste and restore the site.

The Chief Conservator said Wular Conservation and Management Authority, in collaboration with the Forest Department, is implementing the lake's master plan with equal emphasis on ecological restoration, sustainable tourism and livelihood generation for local communities.

He added that while infrastructure and government intervention are essential, the long term success of Wular conservation ultimately depends on active public participation and responsible waste management practices at the village level. (KNO)

PHDCCI delegation

Co-Chair, International Affairs Committee (Europe & CIS/Eurasia) and Iqbal Fayaz Jan, Deputy Director, PHDCCI were also present during the interaction.

Police vehicle hits

Chadoora. The injured, Riyaz Ahmad, a resident of Sonpah, Budgam, was later referred to a hospital in Srinagar for specialised treatment, where he is undergoing medical care.

Hundreds of mourners attended Tariq Ahmad's funeral, where he was laid to rest at his ancestral graveyard amid tears and emotional scenes. Senior police officers, civil officials, colleagues, relatives and local residents participated in the funeral prayers and paid their last respects.

Among those who attended the funeral were Additional Superintendent of Police (ASP) Budgam Syed Sajad Bukhari, SDPO Charare-Sharif Owais Ahmad, DSP Operations Chadoora Ishan Aziz, SHO Chadoora Raja Maseer, besides several other police and civil administration officials.

Residents of Hanjura described Tariq Ahmad as an honest, humble and dedicated individual. Locals said he is survived by two children and remembered him for his good conduct and compassionate nature.

"He was a very honest and humble person who was respected by everyone in the village. His untimely death is an irreparable loss for the family as well as the community," several villagers said.

Police have taken cognisance of the incident and initiated an investigation to ascertain the circumstances leading to the accident. (KNO)

Labourers' sons

area, where residents have hailed his success as an example of what determination and perseverance can accomplish.

Speaking to the news agency—Kashmir News Observer (KNO), Mehra reflected on his journey, saying life is full of ups and downs, but one should never lose patience or deviate from one's goals.

"There are many difficult phases in life and sometimes circumstances are not in your favour. But if you remain patient, stay focused

and continue working hard, success will eventually come. Consistency is the key to achieving any goal," he said.

Expressing his desire to become a doctor, Mehra said the medical profession is one of the noblest careers as it provides an opportunity to serve humanity while earning dignity and respect.

"Being a doctor is not only about earning a livelihood; it is about helping people, especially those who cannot afford proper healthcare. That is what motivates me," he added.

Residents of Batagund congratulated the young achiever, saying his success has inspired students from rural areas to dream big regardless of their economic background.

Shariq Muzaffar, son of a daily-wage labourer from Manihal village in Shopian district, also scripted an inspiring success story by securing 601 marks out of 720 in NEET-UG 2026.

His achievement has been widely celebrated in his native village, where neighbours and well-wishers congratulated the family for their perseverance and sacrifices.

Sharing his preparation strategy, Shariq advised future NEET aspirants to focus on building strong conceptual understanding rather than relying on shortcuts.

"The first step is to clear your basics in every subject. Once your foundation is strong, everything else becomes easier. Never lose hope, remain consistent and trust the process. Success doesn't come overnight, but continuous hard work always pays off," he said.

Recalling his academic journey, Shariq said he was only an average student until Class 10, but later realised the importance of disciplined study and determined effort.

"I was an average student till Class 10. After that, I started working seriously towards my goal. I could not clear NEET in my first attempt, but instead of giving up, I learnt from my mistakes, took a drop year, worked even harder and finally succeeded in my second attempt," he said.

Shariq credited his mother for standing by him throughout his journey and providing constant encouragement during difficult times.

"My mother supported me in every situation. Her sacrifices, motivation and belief in me gave me the strength to continue even when things became difficult," he said.

He also highlighted the indispensable role parents play in a student's success.

"The support and encouragement of parents is equally important. Their sacrifices inspire us to keep moving forward and never give up, even during challenging times," Shariq added. (KNO)

Labourer dies after

the electric pole, suffering multiple injuries.

He was rushed to hospital in an unconscious condition, where doctors declared him brought dead. The deceased was later identified as Murtaza Khatana (18), son of Abdul Rasheed Khatana, a resident of Garkoot, Uri.

Meanwhile, police have taken cognisance of the incident and initiated further proceedings. (KNO)

PM Modi flags off India's first hydrogen-powered train from Haryana's Jind



PTI

Jind (Haryana), Jul 17: Prime Minister Narendra Modi on Friday flagged off India's first hydrogen-powered train connecting Jind to Sonapat in Haryana from the railway station here.

With this, India has joined a select group of countries that have operational hydrogen-powered trains and marks an important step towards the adoption of clean and sustainable mobility in the railway sector.

The 89-km distance between Jind and Sonapat will be covered in two hours, with the train halting at 12 intermediate stations.

Railway Minister Ashwini Vaishnaw, Haryana Governor Ashim Kumar Ghosh and Chief Minister Nayab Singh Saini were among those present at the Jind railway station for

the flagging off ceremony.

The prime minister waved as the train, which also had many school children onboard, chugged off from the Jind railway station.

Designed, engineered and integrated in India, the train has been developed using indigenous technology, reflecting the country's growing capabilities in advanced railway engineering.

The train, styled in a striking sky-blue and white colour scheme, is powered by hydrogen fuel cell technology, which converts hydrogen into electricity to propel the train.

The process produces only water vapour as a by-product, resulting in zero carbon emissions during operation.

Compared to diesel trains, they eliminate tailpipe emissions, lower

dependence on fossil fuels and fossil fuel imports, and operate with significantly less noise.

Unlike conventional electric trains, they do not require continuous overhead electrification infrastructure, as electricity is generated onboard through hydrogen fuel cells, making them a clean and efficient solution.

The use of green hydrogen also reduces dependence on electricity generated from fossil fuel-based thermal power plants, supporting India's transition to sustainable transport.

India's hydrogen train features a 10-coach configuration, making it among the longest hydrogen-powered passenger trains developed so far.

Its 3,200 HP propulsion system makes it one of the most powerful hydrogen-powered trainsets in operation.

Amrit Bharat scheme

PM inaugurates 7 redeveloped railway stations in Odisha

PTI

Bhubaneswar, Jul 17: Prime Minister Narendra Modi on Friday virtually inaugurated seven railway stations in Odisha redeveloped under the Amrit Bharat Station Scheme as part of the launch of 75 modernised stations across the country.

The seven stations are Barpali, Balangir, Paralakhemundi, Talcher, Kesinga, Bimalgarh and Baripada. They fall under the jurisdiction of the East Coast Railway (ECOR).

ECOR in a post on X said, "Inspired by Odisha's rich heritage and equipped with modern passenger amenities, these stations reflect Indian Railways' commitment to creating accessible, comfortable and future-ready travel experiences. Transforming stations. Connecting communities. Building a Viksit Bharat."

"Hon'ble Prime Minister Shri @narendramodi Ji today dedicated seven redeveloped Amrit Stations across Odisha, Talcher, Balangir, Barpali, Kesinga, Paralakhemundi, Bimalgarh and Baripada, under the Amrit Bharat Station Scheme. This stands as a defining milestone in the transformation of our state's railway infrastructure," Chief Minister Mohan Charan Majhi wrote on X. Built with modern passenger amenities, Divyangjan-friendly design, seamless accessibility and world-class public spaces, these stations will redefine the travel experience for the people of Odisha, he said.

The CM said the new infrastructure will reinforce regional connectivity, catalyse economic activity and drive balanced, inclusive development across the state.

Literacy mission launched to introduce structured AI edu in schools



PTI

New Delhi, July 17: The HUMAIN AI Literacy Mission (HAILM) was launched on Friday with the aim of introducing structured artificial intelligence (AI) education in schools across the country through an age-appropriate curriculum, teacher training and digital learning resources.

The mission, launched at Bharat Mandapam, seeks to provide a structured learning pathway for school leaders, teachers and students.

It includes an AI curriculum for Classes 3 to 12, live sessions, a learning management system (LMS), video lessons, interactive activities, classroom-ready teaching material and policy resources.

Addressing the launch, Delhi Education Minister Ashish Sood said AI is becoming an integral part of education and students need to understand the technology in a safe and responsible manner.

"Our classrooms have embraced the digital shift-- the next step is ensuring students and teachers understand the

world around them, safely and responsibly. Building this understanding early can help young people engage with technology with greater confidence and judgement," Sood said.

HAILM Chief Visionary Manjit Jain said AI is already influencing how children learn, work and make decisions, and stressed the need to ensure that they understand both the opportunities and responsibilities associated with the technology.

He said the mission adopts a whole-school approach by supporting school leaders in framing policies, equipping teachers to guide responsible AI use and helping students develop AI literacy. Making foundational AI education freely accessible will also help democratise access to the technology, he added.

HAILM Chief Executive Officer Amit Yadav said the programme has been designed as a structured pathway that can be adopted by schools across different settings rather than as a one-time intervention, while keeping responsible AI use at its core.

India trashes remarks by ex-Japan minister on bullet train project

PTI

New Delhi, Jul 18: As remarks by a former Japanese minister on delays in the Mumbai-Ahmedabad bullet train project triggered a controversy, India on Friday dismissed the criticism, stating it is an "individual opinion" that is "at considerable variance with facts".

Hideki Makihara, a member of Japan's ruling Liberal Democratic Party, sought to blame New Delhi for the timeline delays. He particularly flagged concerns over the Japanese side allegedly being "excluded from the signalling system" of the high-speed rail network.

Japan has been playing a key role in implementation of the mega project in terms of financing it as well as sharing technology, and engineering expertise.

"It is an individual opinion and at considerable variance with facts. India-Japan discussions on the Mumbai-Ahmedabad high-speed train project are progressing well. Japan will provide E10 series trains, but only in early 2030s," External Affairs Ministry spokesperson Randhir Jaiswal said.

"The train in question is still under development. Meanwhile, construction work has rapidly progressed. First section will be opened in 2027 itself. Therefore, both sides agreed to start



the operations with Indian high speed train," he said.

Jaiswal was responding to a question on Hideki's criticism.

"The signalling equipment has been ordered accordingly and is in line with international specifications. No Japanese offer was received in this context. The project execution is in line with the common goal of starting the high speed train project at the earliest," he said.

In a social media post, Hideki said he was involved in the project.

"But what stood out in meetings and negotiations was the sheer recklessness of the Indian side, repeated over and over. They just don't keep promises, no matter what," he wrote in Japanese. "Even if they make a promise, they flip it right away.

They keep pushing their own self-interest.

"For the honour of all the Japanese folks who poured their hearts into this, I have to say it: I feel 100 per cent that the reason this hasn't moved forward is entirely on the Indian side."

Referring to the recent meeting between Prime Minister Narendra Modi and Japanese Prime Minister Sanae Takaichi, Hideki said there was no clear outcome on the Shinkansen (bullet train) project, adding Japan has been "excluded from the signal system, the key to safety". Initially, India is expected to deploy indigenously built high-speed trains for in the early phase of the project, but Japan will later supply its next-generation E10 series Shinkansen trains in the early 2030s.

Sugar associations appeal to institutional buyers, traders to avoid panic buying



PTI

New Delhi, Jul 17: Sugar industry bodies ISMA and NFCSF on Friday asserted that there is adequate stock of sweetener in the country and asked institutional buyers as well as wholesale and retail traders to refrain from "speculative buying" amid the recent price rise.

In a joint statement, Indian Sugar & Bio-energy Manufacturers Association (ISMA) and the National Federation of Cooperative Sugar Factories Ltd (NFCSF) assured all stakeholders that "India's sugar availability remains comfortable and the country has adequate sugar stocks to comfortably meet domestic consumption requirements." There is no justification for panic buying or speculative trading in the domestic sugar market, they added.

"The industry firmly believes that the recent price movement is not supported by the underlying demand-supply fundamentals. Creating an impression of scarcity when sufficient stocks are available can lead to unnecessary market volatility, disrupt normal trade, and adversely affect consumers as well as

downstream industries," the joint statement said. ISMA and NFCSF asked all stakeholders -- including traders, wholesalers, institutional buyers, retailers and market participants -- to refrain from speculative buying, hoarding, or spreading misleading information regarding sugar availability.

"Such actions only create artificial uncertainty and are against the larger interest of consumers, farmers, and the industry," they argued.

The two associations said they are fully committed to ensure continuous and adequate supplies of sugar, timely availability across all regions, and maintaining market stability.

In May, India banned the export of sugar till September 30 this year with immediate effect, a move aimed to enhance domestic availability and contain prices.

The government has allowed exports of nearly 16 lakh tonnes of sugar for the 2025-26 marketing year ending September.

ISMA has projected total production for the 2025-26 marketing season at 29.3 million tonnes after ethanol diversion, up from 26.12 million tonnes recorded in 2024-25.

Sensex jumps 964 points to settle at 78,151, Nifty surges 261 points to 24,334



PTI

Mumbai, Jul 17: Market benchmark indices ended sharply higher on Friday, with the Sensex climbing 964.58 points and the Nifty reaching the 24,330 level, led by buying in blue-chip Reliance Industries, bank and IT stocks.

After a subdued ending in the previous trade, the 30-share BSE Sensex bounced back 964.58 points, or 1.25 per cent, to settle at 78,151.45. During the day, it surged 1,095.68 points, or 1.41 per cent, to 78,282.55.

The 50-share NSE Nifty climbed 261.55 points, or 1.09 per cent, to end at 24,334.30.

From the Sensex pack, Tech Mahindra jumped 3.91 per cent after it reported a 28.4 per cent rise in consolidated net profit for the June quarter to Rs 1,465 crore, and expressed confidence about the demand environment.

Kotak Mahindra Bank, Tata Consultancy Services, Reliance Industries, Hindustan Unilever, Mahindra & Mahindra, Axis Bank, ICICI Bank and Bajaj Finance were also among the winners. Reliance Industries is scheduled to announce its June quarter earnings later in the day.

Sun Pharma, Trent, Bharti Airtel and UltraTech Cement were among the laggards. "There is a shift in market momentum, with strong traction moving toward large-cap stocks, led by the IT and banking sectors. This is supported by optimism around business updates and Q1 earnings expectations," Vinod Nair, Head of Research, Geojit Investments Limited, said.

The trend appears to be driven largely by domestic institutional investors rotating out of expensive mid and small-cap stocks and into more attractively valued large caps that offer a better risk-reward profile, he added.

Gold hits three-week low as West Asia turmoil keeps bullion on edge

PTI

New Delhi, Jul 17: Gold resumed its downward trend in the national capital on Friday, falling Rs 800 to Rs 1.45 lakh per 10 grams as a rally in crude oil dampened investors' sentiment amid the widening conflict in West Asia.

The yellow metal of 99.9 per cent purity depreciated by Rs 800 to Rs 1,45,500 per 10 grams (inclusive of all taxes) from Thursday's closing level of Rs 1,46,300 per 10 grams,

according to the All India Sarafa Association.

Gold traded near this level on June 25, when it was quoted at Rs 1,45,300 per 10 grams.

During the week, the precious metal lost Rs 3,000, or 2.02 per cent, after sliding on Monday and Tuesday before remaining flat in the last two sessions.

Silver fared worse, dropping by Rs 2,000 to Rs 2,22,500 per kilogram. The white metal has shed Rs 14,500, or 6.12 per cent, in the past five consecutive sessions,

from the Rs 2.37 lakh per kg level seen on July 10.

Traders said gold resumed its downward trajectory after a brief pause, while silver remained under sustained liquidation pressure amid sluggish domestic buying.

A spike in crude oil prices has strengthened expectations that the US Federal Reserve may have to keep monetary policy restrictive, boosting the dollar and Treasury yields at the expense of assets such as gold, they added.

Gold and silver traded lower on Friday but remain on track for a weekly loss of 2 per cent, while silver is down over 6 per cent, as renewed conflict in West Asia raises the prospect of energy-driven inflation and higher odds of a rate hike, Kaynat Chainwala, AVP Commodity Research, Kotak Securities, said.

In international markets, spot gold gained USD 15.42, or 0.39 per cent, to USD 3,992 per ounce; however, silver edged lower to USD 55.37 per ounce.



Beijing refutes Trump's allegations on Chinese interference in US elections

'Stop making baseless accusations'

PTI

Beijing, Jul 17: China on Friday hit back at Donald Trump for accusing Beijing of meddling in American elections, dismissing the US President's claims as fabricated and a malicious smear and urging him to stop making baseless allegations.

China has always upheld the principle of non-interference in other countries' internal affairs and has neither any interest in nor ever interfered in US elections, Foreign Ministry spokesperson Lin Jian told a media briefing here while answering a question on Trump's allegations.

In contrast, the international community knows full well who habitually interferes in other countries' internal affairs, indiscriminately conducts long-term surveillance of governments, businesses and ordinary citizens around the world, and steals foreign citizens' data on a massive scale, Lin said.

"We urge the US side to reflect on its own conduct, stop making baseless accusations against China, refrain from using China as an election issue, and do more to promote China-US relations," Lin said.

Asked whether Trump's allegations against China would



affect Chinese President Xi Jinping's plans to visit the US in September, Lin said, "We urge the US to stop making an issue of China in its elections and do something conducive to China-US relations".

Trump visited China in May and held talks with Xi, following which the Chinese President said both sides reached important common understandings on maintaining stable economic and trade ties, expanding practical cooperation in various fields, and properly addressing each other's concerns.

Trump invited Xi to make a reciprocal visit to the US in September, which the Chinese

President accepted.

Chinese analysts said Trump's latest allegations against China may derail President Xi's planned visit to the US.

Zhao Minghao, a professor at Fudan University's Institute of International Studies, said Trump appeared to have taken a harder line on China since returning from his Beijing trip in May, amid criticism at home that he had gone soft on China.

Trump also railed against communism in a speech earlier this week. "All these will have some impact on US-China relations," Zhao told the Hong Kong-based South China Morning Post. "Trump's purpose is,

on one hand, to display toughness on China. And on the other, it's also with an eye on this year's midterm elections."

The attacks could complicate Xi's possible US visit, Zhao said, along with other factors, including the Trump administration's ongoing tariff investigations against Beijing and US arms sales to Taiwan.

Trump's attack on China did little to help build on the positive momentum from his May summit with Xi, when the two leaders agreed to build a constructive relationship of strategic stability, said Diao Daming, an international relations professor at Renmin University of China.

He said while Trump's speech was likely driven by domestic political considerations, if he continued this approach it could undermine "the rare, positive atmosphere in Sino-US relations".

In his primetime address on Thursday, Trump accused China of interfering in the 2020 election. He also accused China of the "illicit acquisition" of 220 million voter files, including personal information.

In 2020, incumbent President Trump sought re-election but was defeated by Democratic candidate Joe Biden.

Over 500 feared dead as Rohingya refugee boats capsize in Bay of Bengal



AP

Sydney, Jul 16: More than 500 people are feared dead after reports that two boats carrying members of Myanmar's persecuted Rohingya minority have capsized in the Bay of Bengal, officials said Thursday.

According to preliminary information, the two boats left Myanmar's western state of Rakhine in late June carrying mostly Rohingya passengers, including some who had travelled from refugee camps across the border in Bangladesh, according to a statement from the International Organisation for Migration and the United Nations High Commissioner for Refugees.

One boat, believed to have been carrying around 250 people, lost contact shortly after departure. A second boat, reportedly carrying 280 people, is believed to have sunk off Myanmar's Ayeyarwady coast on July 8.

"While the incidents and casualty figures have yet to be

officially confirmed, UNHCR and IOM are gravely concerned by the potentially devastating loss of life," the agencies said.

The Rohingya, who have in recent years fled both Myanmar and Bangladesh's squalid refugee camps by the thousands, typically avoid such boat journeys at this time of year, when monsoons are frequent and conditions at sea are particularly dangerous.

The UNHCR and IOM noted this in their statement, saying that recent torrential rain and flooding across the region would have made such journeys especially risky.

Around 1.2 million stateless, predominantly Muslim Rohingya remain trapped in overcrowded refugee camps in Bangladesh after fleeing waves of violence by Myanmar's security forces.

The refugees have no way to safely return to Myanmar, where the military that killed thousands of Rohingya in 2017 during what the United States declared a genocide remains in charge of their

homeland.

The Rohingya still living in Myanmar face severe restrictions and many are confined to internment camps.

Steep cuts to foreign aid by the US and other countries have led to ration cuts in Bangladesh's refugee camps, while the ruling military and an ethnic armed organisation in Rakhine have fought for control of the region.

The unrest has led to an increasing number of Rohingya attempting to make the dangerous ocean crossing to Malaysia on rickety boats.

Thousands have died in the process, including babies, children and pregnant women. Local maritime authorities have frequently abandoned the Rohingya at sea, often ignoring reports of boats in distress.

The IOM and UNHCR said on Thursday that the latest potential tragedy at sea underscores the continued lack of sustainable solutions for the Rohingya, and urged the international community to support those trapped in Bangladesh's camps.

"Stronger regional and international efforts are needed to prevent further loss of life along one of the world's deadliest maritime routes, including through enhanced search and rescue efforts, access to asylum and protection, and actions against smuggling and trafficking networks," the agencies said.

More than 6,500 Rohingya fled and nearly 900 were reported dead or missing in 2025, the deadliest year for Rohingya who tried to leave by boat.

Pak all-rounder Nawaz gets three-month suspension for doping

PTI

Dubai, Jul 17: Pakistan spin-bowling all-rounder Mohammad Nawaz has been handed a three-month suspension for failing a dope test after consuming a "substance of abuse" unrelated to sporting performance during the T20 World Cup earlier this year, the ICC said on Friday.

Nawaz's sentence would be reduced to one month on completion of a substance abuse treatment programme. His period of ineligibility is backdated to May 1, which is the date he started a voluntary provisional suspension. "Pakistan spin-bowling all-rounder Mohammad Nawaz has accepted a three-month period of ineligibility (which will be reduced to one month on completion of a substance of abuse treatment programme) for breaching the ICC Anti-Doping Code," the world body stated in a press release.

Over 500 feared dead as Rohingya refugee boats capsize in Bay of Bengal

AP

Sydney, Jul 16: More than 500 people are feared dead after reports that two boats carrying members of Myanmar's persecuted Rohingya minority have capsized in the Bay of Bengal, officials said Thursday.

According to preliminary information, the two boats left Myanmar's western state of Rakhine in late June carrying mostly Rohingya passengers, including some

who had travelled from refugee camps across the border in Bangladesh, according to a statement from the International Organisation for Migration and the United Nations High Commissioner for Refugees.

One boat, believed to have been carrying around 250 people, lost contact shortly after departure. A second boat, reportedly carrying 280 people, is believed to have sunk off Myanmar's Ayeyarwady coast on July 8.

PTI

New Delhi, Jul 17: India on Friday said a request by Dhaka to extradite Bangladesh's deposed prime minister Sheikh Hasina was still under scrutiny.

The remarks by external affairs ministry spokesperson Randhir Jaiswal came amid Hasina's reported plans to return to Bangladesh to revive her Awami League party.

"We have received a request for extradition. This request, as we have said earlier as well, is under examination," he said.

"The request is being taken into consideration given the legalities that are involved," he said.

Last week, sources close to Hasina said



the former prime minister is preparing to voluntarily return to Dhaka to revive Awami League.

Hasina, 78, has been living in India since she fled Dhaka following the collapse of her government in August, 2024 in the face of a massive anti-government agitation.

Last November, Hasina was sentenced to death in absentia by a special tribunal in Dhaka for alleged "crimes against humanity" over her government's brutal crackdown on student-led protests in 2024.

Since the verdict, Dhaka has been urging New Delhi to extradite her to face the law.

"We are all prepared to welcome our leader back," Kazi Nasim Rupak, a member of the publicity sub-committee of the Awami League party, told PTI Videos on Friday.

The relations between India and Bangladesh witnessed major downturn after the interim government headed by Muhammad Yunus came to power following the collapse of Hasina's government.

Andy Flower rules out England Test coaching job, to stay at RCB



PTI

London, Jul 17: Andy Flower has ruled himself out of the running to become England's new Test head coach after Brendon McCullum was recently relieved from the role, opting instead to continue coaching Royal Challengers Bengaluru in the IPL and London Spirit in The Hundred.

Although he held discussions with the England and Wales Cricket Board (ECB) managing director Rob Key, Flower declined the position to continue his successful franchise coaching roles, citing happiness with his current setup.

Flower, who successfully guided England from

2009 to 2014, was the primary contender to replace McCullum. However, he confirmed at a media day for London Spirit that he is not interested in leaving his current commitments.

Asked if he had ruled himself out, he said: "I have, yes."

"I have spoken to the ECB (England and Wales Cricket Board). I am aware of the head coach vacancy of the England national team," added Flower.

"I have spoken with (managing director of men's cricket) Rob (Key) at the ECB on that topic. The bottom line for me is I'm very happy in the work that I'm doing at the moment.

"I work for a couple of really

good organisations, with really good teams around me and I'm really comfortable with what I'm doing at the moment."

He stated that it is difficult to balance the IPL with an international Test role, given that the tournament overlaps with the first few months of the English cricket summer.

"For me, personally, I don't think I could have both, especially with the IPL being held in the first couple of months of the English summer," he said.

"I've worked with England before and I had an amazing time. I had the privilege to be England head coach and represent England a number of years ago and I remember those years really fondly.

Movies SCHEDULE

SATURDAY 18TH JULY

DHAMAAL 4
(HINDI) (U/A 13+)
HINDI
U/A 13+

11:15 AM, 02:10 PM, 07:30 PM

THE ODYSSEY (A)
ENGLISH WITH ENGLISH SUBTITLES
A

ENGLISH WITH ENGLISH SUBTITLES
12:25 PM, 02:10 PM, 03:50 PM, 05:35 PM, 07:15 PM

HINDI
10:45 AM

EVIL DEAD BURN
(ENGLISH WITH ENGLISH SUBTITLES) (A)
A

10:00 AM, 05:05 PM

Call 95416 13868 For Ticket Assistance