

Pir Panchal as tourist destination

Numerous places in the State continue to remain "untapped" for becoming attractive tourist spots. With gradual increase in the Gross Domestic product (GDP), variations of short term notwithstanding, standard of living improves and it has a large impact on everyone in the economy, higher salaries (wage revisions etc) and higher wages are paid and that in turn, leads to more spending on goods and services. People tend to spend a part of incomes on sightseeing, visiting new tourist spots and staying for a few days resulting in tourism picking up and with it associated economic activities too get a boost. Tourism, these days throughout the world, is considered as one of the major contributory factors in generating employment and increase in incomes.

With this background, Pir Panchal deserves to be promoted as a tourist destination, rather a major tourist place. The region is best described as a treasure of heritage and adventure tourism. Those tourists and students interested in perusing history and heritage in manner of "on the spot", can find Pir Panchal Range as very interesting and attractive. The State has hitherto not been giving the required attention to this prospective major tourist place and even belatedly, no concrete steps are taken in this regard. It is surprising that even the State Chief Minister's directions in the subject matter are dared to be impeded. In other words, Rajouri and Poonch Tourism Development Authorities do not appear to be taking notable steps in development of the necessary infrastructure in consonance with the directions of Chief Minister Mehbooba Mufti who presided over the Governing Body meetings of the twin Tourism Development Authorities last year and where major decisions were taken in this regard.

In this connexion, those spots in particular were required to be developed which were heritage sites found along the Mughal Road like Peer Ki Gali, Noori Chamb waterfall, Chingus, Mughal Sarai, Bimber Gali, Thanamandi and old Poonch Fort. For trekkers, climbers, adventurers lovers of scenic picturesque landscapes too Pir Panchal range provides enough frolic, fun and enjoying of mesmerizing natural beauty. It will not be any exaggeration to say that fortune is knocking at our doors, but we do not respond as we are still neophytes in exposing untapped areas to the vast bubbling market of tourism.

Before major steps in matters of building necessary infrastructure were taken, it is hard to comprehend as to why so far, even food points, view points, way side facilities and the like have not been made available along the road even for passersby, those driving past or commuting on this scenic road. The same indifferent attitude is seen in respect of exploring possibility of a cable car project up to the shrine of Hazrat Baba Ghulam Shah Badshah in Rajouri and an artificial lake at Tata Pani. The project cost of Tata Pani artificial lake, though revised and divided into two parts or phases, did not impress the concerned authorities to warm up to the project. It is really stunning to see that even toilet blocks along the road are not built for convenience of people and tourists despite availability of land. The same approach is rife in establishment of amusement park at places like Kotranka, Mankote and Jawhar Nagar.

The conventional approach of looking at Tourism Industry with skepticism is tantamount to have the neck on the line in that not only are various employment opportunities associated with exploring new areas to be known as tourist spots blocked but the overall economy of the State too is affected. "Perform or perish" is the axiom in today's world in each and every sphere of the economy, tourism and associated issues are no exception. The reasons as to why despite the CM's directions, nothing tangible is done in making Pir Panchal a major tourism destination, must be made known and the concerned authorities asked to clarify.

Taliban, Haqqani thrive in Pakistan

That promoting terrorism is the avowed state policy of Pakistan with no let up, has been buttressed by the American military and intelligence authorities who fear that it was going to jeopardize the American efforts to take on insurgency in Afghanistan. The dreaded terror groups, Taliban and the Haqqani continue to enjoy safe havens in Pakistan.

On the one hand, Pakistan is feigning to cooperate with the US in fighting terrorism while the fact, on the other hand, is that it probably cannot do without it as the same being an inseparable part of its state craft and the ground realities are that the terrorists operating from Pakistan are attacking American forces in Afghanistan. This goes on even though President Trump had called for tougher measures against Pakistan last year.

Testifying before the Senate, Armed Services Committee, Chief of Staff of US Army said that to end insurgency in Afghanistan, it was very important to reduce the threat of terrorism. It was difficult to end insurgency, according to him, if it had safe havens in another country. Naming the terror groups, he admitted they enjoyed safe havens on the Pakistani side of the border. He told the Law Makers, "Pakistan has got to be part of the solution".

It may be noted that the Afghan authorities, time and again, blame Pakistan for each and every terror attack faced by them and the same fears are expressed by them as the US Army Staff Chief. The anger and the frustration of the Afghanistan President can be visualized when "words of sympathy" from Pakistan on terror strikes in Afghanistan are outrightly rejected by Afghan Government. Anyway, India's stand continues to be vindicated about Pakistan being harbouring, aiding, abetting, arming and exporting terrorists, mainly to our country for three decades in a row, to create disturbances in Kashmir.

Playing Religion and Caste Card

Anil Anand

Religion, region, caste, language.... these are the dominating factors in Indian polity even as the second decade of the 21st century is on the fold. These factors have assumed cacophonous dimensions in the ongoing electoral battles and in the process making the oft-repeated claims on developmental agenda a serious casualty. The blame has to be equally shared by the Narendra Modi-led BJP and Rahul Gandhi-headed Congress in particular and other smaller and regional outfits as well.

To be fair to the BJP its leadership never had any qualms in having smattering of Hindutava over their politics though its manifestations had been different on occasions. The core of their Hindutava based politics has been Ram Janam Bhoomi dispute and Muslim appeasement by the Congress to justify a counter narrative. As a result the religion, region caste and language based adversarial politics of all hues has reappeared in its most ugly manifestations.

It is appalling if someone questions a non-Kashmiri speaking young Omar Abdullah becoming chief minister of Jammu and Kashmir. And more appalling when BJP president Amit Shah raises a cry of the need for an Oriya speaking chief minister for Orissa in place of Biju Janata Dal chief Naveen Patnaik, as a poll plank. Language apart, their credentials as true Kashmiri and Oriya are in no dispute. But come what may a politically emotive argument has to be created.

The poll bound Karnataka Chief Minister Siddaramaiah's renewed move to seek a status different from basic Hindu society for Lingayat community obviously with the full concurrence of Congress president Rahul Gandhi, the poll ready Madhya Pradesh Chief Minister Shivraj Singh Chauhan's surprise move to accord Minister of State status to five saffron clad sadhus and mahants or the clash of BJP and Trinamool Congress over Ramnavmi celebrations in West Bengal which is known more for Durga Puja festivities than Ram Navmi. These are the glaring but distressing exam-

ples of how religion and caste factors are being brandished as electoral weaponry in place of the much desired and more claimed developmental agenda.

These are only the latest examples and there is no dearth of such happenings across the country. The political leaders of the highest order are gleefully fathoming their chances at the hustings knowing fully-well the disastrous impact which the deadly mixture of politics and religion can have on a diverse and heterogeneous society such as India. The worst fears have already starting coming true. Though it is desirable that the political parties realise the dangers of communal politics but their leaders are unlikely to relent in view of the heavy poll season ahead.

Shockingly, the bigger the political party the greater is the crescendo over religion and caste based appeals to attract voters. Decidedly the largest political party of the day, the BJP is the current trend setter which is clear from the no-holds-bar attack of the party's leaders led by its president Amit Shah in the name of Hindutava cause. The nuances of the leaders' addresses are easily picked up by the rank and file as some kind a message and so the follow up action.

The Congress is not lagging behind. In fact, at times over-stated, the charge of Muslim appeasement by the party has given an excuse to the BJP and its allied organisations to sharpen their religion based politics accordingly. So strong was the counter attack and so weak was the Congress machinery in fighting back the perceptive issues that the latter has been suffering electoral debacles one after the other ever since 2014 Lok Sabha elections.

Religion related issues hold great emotive value in Indian society irrespective of the religion or caste one belongs to. The political parties fully-well know this weakness of the masses and more so the BJP as the party with the backing of its parent organisation RSS has been successful to some extent to drum the feeling of neglect among the Hindus at the cost of Muslim appeasement. The fact of the matter is that the alleged Muslim appeaser Congress has lost

their support and that the false sense of empowerment which the BJP has given in the name of Hindu-empowerment to the community could run the danger of falling apart in the months to come.

There is a common thread between Congress losing Muslim backing and BJP facing similar ignominy in near future. The thread connecting the two ideologically diverse political entities is that the religion is being used as a tool only to win elections and nothing beyond that. There is nothing wrong if a religious group or a community is genuinely empowered in terms of their overall development, economic empowerment and equality in society. But the political parties view it in a different context and so the fallacious sense of empowerment to a particular community. What makes the matter worst is this sense of empowerment of a community is done in relation to or at the cost of some other community mostly as a short-cut to win elections.

The crux of the matter is that the political parties after a passage of time lose the confidence and support of the communities whose cause they proclaim to have espoused as it is either delusory or never moves beyond garnering of votes. The net loss is the distrust which such wayward and politically motivated espousal causes among the religion and caste groups.

Such a dangerous scenario also brings greater sense of responsibility on people so as to be able to decipher such so called religion and caste loaded emotive appeals and the motive behind. They should also try and understand that the political parties particularly of the ruling variety use and create religion and caste based conflicts to divert attention from their failures. It had happened in the past and it is happening with more impunity in the second decade of the 21st century. Should the younger generation who constitute the bulk of voters read these nefarious designs and go beyond religion, caste, region and personalities to safeguard theirs as well as the country's interests. The answer lies in questioning the political leadership at every step rather than gullibly falling in their emotive net.

feedbackexcelsior@gmail.com

Rassana Row: Let the Evidence Speak

Kamal Sangra

I am in the bad habit of capturing and preserving the events through newspapers clippings. The habit was cultivated when I was in class sixth and the first interest in the event and she directed our class to bring the clippings of the different time instance of my clipping the paper relates to crash of Skylab in July 1979. Our school had just opened up after the summer vacations and rumors were that the US Space Station is going to be falling in India and we were afraid if it would fall in Jammu? Our Social Studies teacher Mrs. Gandotra had been newspapers. Well, the big event did take place and it crashed into Western Australia's South-East coast causing a worldwide sensation.

The bad habit still continues, it's just that the events differ. From bikini clad Sun magazine girls standing outside St Mary's Hospital London in June 1982 to celebrate birth of prince William to Bofors gun deal, Jain Hawala

Case, Parliament attack, Kargil war, Aanara Gupta's MMS, Srinagar Sex Scandal, Shopian rape and murder case of 1999, Aarushi Murder to little Asifa, it's all there within the leaves of my files. The bad habit of capturing and preserving the events through newspapers clippings made me realize that what we hear and see is not always true and the courts go strictly with the evidences and not what is being floated on the print, electronic and social media.

I have full faith in the capabilities of J&K police. DGP S.P. Vaid is absolutely right when he says J&K police is as competent as any other investigating agency to handle such cases and that officers of J&K police are on deputation to CBI. Well, this could be the reason that State Government didn't handover the Rasana case to the CBI. After all, CBI has not come from Mars; its 70% strength comprises the officers from para-military and state police. But this could well be one of the arguments. The other argument is

about the justification for handing over the case to CBI. Does handing over the cases to CBI means the other agencies are incapable? And as a corollary to this, that in future, no case will be handed over to the CBI as the same J&K police and Crime Branch cannot become incompetent to handle such cases in future and further, when the Shopian rape and murder case and Srinagar Sex Scandal were transferred to CBI, our police had become less competent.

CBI, as we know, is the prime investigating agency of the country and people have faith in it. Only last year, a bench headed by Justice Dipak Misra and comprising Justices A M Khanwilkar and M M Shantanagoudar directed the CBI to probe a case relating to the mysterious death of a 22-year-old woman in Noida and observed that there was no laxity in the investigation conducted by Crime Branch of Delhi Police which probed the matter after it was transferred to it from Noida Police but CBI was "more

equipped" and the citizens of this country have 'faith in its investigating abilities'.

Thanks to the social media which has divided the society on Rassana incident. The Bollywood took the lead in tweets and pseudo intellectuals labeled it as 'Shame Jammu'. Without understanding of the topography, demography and cultural and religious harmony of the area, people are making sense of what is being reported. Village Kootah-Rassana has a long history of communal harmony. Bakarwals have been staying in this village in winters for six months since ages and have been participating in social and religious functions of the Hindu community. The famous Ramlila of Kootah in the 1970s and 80s had Gujjar and Bakarwal as audience along with the Hindus and the two communities would watch the same in chilling cold. If the communal harmony was intact for all these years together, how could the two communities let the divisive forces succeed in

these trying hours?

The Rassana incident has raised a serious need for police reforms which stress upon separation of investigation from law and order. Despite clear instructions and circulars on entrustment of investigation of such heinous crime to an experienced officer, the investigation of this case was entrusted upon a newly appointed sub inspector who hardly had six years of service. The said investigating officer along with one Head Constable have now been arrayed as an accused in the chargesheet filed by the Crime Branch for destroying the evidence. The question is, if the said Sub-Inspector and Head Constable were hand in glove with other accused persons, then what supervision the concerned SDPO and District SSP were doing?

No one can better understand the value and importance of an impartial and professional investigation than SP and SHO Shopian who got arrested by the SIT and sent to the judicial cus-

tody along with the two other officials of the police station Shopian for their alleged indulgence in the infamous Shopian rape and murder case of 2009. Had that case not been handed over to the CBI, all the four police officials would have been serving the jail term till date.

Since the Chargesheet in the Rassana case has already been filed by the Crime Branch in the Kathua court, it is now for the court to deal with the bid case on merits in accordance with the law. It is for the trial court to proceed against any other person who may appear to have committed the offence within the domain of the trial court. However, occasion should not arise for an impression that the publicity through print, electronic and social media and emotions attached to this unfortunate case dilute the basic principles of jurisprudence including the presumption of innocence of the accused unless found guilty at the end of the trial.

feedbackexcelsior@gmail.com

Riyaz Ahmed Bhat

In olden days the financial business was considered a very simple procedure of earning money without any complexities and a joke used to be cracked that procedure or business plan involved 3:9:3. This would mean borrow at 3%, lend at 9% and go play golf at 3. But with advent of industrialization of this sector financial business has evolved with new complexities which involve various types of operations of financial industry and one of them is Banking. Since banking has evolved from its inception and now runs on a complex business model, hence always goes through smooth and turbulent waters keeping in line with happenings in economic situations prevailing at different times. These have a direct effect on yields of investments made in the sector hence the performance of the banking business needs to be studied in accordance with basic fundamentals as applicable to any other business.

There is a common saying that during a bad patch of business one has to survive by living with a principle that states, "Penny saved is penny earned." This reflects the applicability of important basics of cost cutting in any running business which may be going through rough weather at a particular time. As all of us are aware that Indian financial industry including banking has been going through turbulent phase in the recent years and the reason for this has been continuous economic slowdown. This has affected

the industrial production, marketing of the produce and is compounded by decelerating services sector. Since the Agriculture sector of the country had already been under stress due to farmer distress hence the result has been that the banks are laden with a huge pile of nonperforming asset (NPA) portfolio. This portfolio, not yielding any income for the banks, is also to be provided as per prescribed rate of provisions. In such a situation the banks are now left with low income and increased expenditure which has affected the profitability. This became evident in March 2017 when some banks reported huge losses and increased NPA ratios which brought them under enforcement of Reserve Bank of India's Prompt Corrective Action Framework (PCAF). The invoking of this regulation by RBI was followed by preparing of a viable turnaround plan, by these banks, for submission to the RBI so that RBI could advise the future course to these Banks. Most of the banks prepared the turnaround plans around the legacy of "Cost cutting and profit maximization" in line with universally accepted basic fundamentals. But, as is generally observed, in light of cost cutting the top executives sitting in Managements of Indian Banks seem to offer sacrifice of sweet dish after dinner while lower level bank staff is expected to skip the lunch. Though there are also reports

emerging that the banks have started to cut down the costs by initiating abolishment of non productive investments like rationalizing number of controlling offices, merger of loss making branches and getting out of non core business areas yet numerous other ways, which can play an important role in saving the costs for the banks without affecting their business modules, are still found wanting.

These steps have been in

that one beleaguered public sector Bank (PSB) has decided to close down its 700 Automated Teller Machines while as a preposition by the Union Government for swap of PSB branches has been under consideration. This approach is likely to disturb the efficiency of delivery of banking facilities to general masses. Most of the times it has been also advocated that outsourcing and contractualisation of permanent jobs in

the existing bank staff who not only have to share the work load of retiring colleagues but also the increasing load of Government schemes which are now being implemented through banks. As was highlighted recently by the State Bank of India Chairperson, the overburdening load of enrollment in Adhaar and taking forward the mission of financial inclusion and digital India has limited capacity of these banks to do the business. Though by use of technology Banks have been trying to improve the efficiency in the internal processes besides in delivery of facilities to their clientele, yet a lot of infrastructural developmental initiatives need to be taken before banks are able to achieve efficiency in both segments.

The initiatives of technological improvements by the banks have definitely helped them to increase the productivity per employee and also in bringing down the transaction costs. Recent announcement of CEO ICICI bank has given a new dimension to introduction of technology in banking. While declaring that The Bank plans for automation of backend processes by introduction of robotics the bank was moving towards reduction of human resource to income ratio. Such a technological intervention is now being considered as first step for introduction of Artificial Intelligence (AI) in the industry.

Summing up the discussion, it is factually correct that

these type of measures are helping the Indian banks to overcome the burden of escalating expenditures by controlling the staff costs but the practices adopted by top executives in beleaguered Banks are not perceived by operation level bank staff in a nice way. This is because that some Bank Managements are using this opportunity to cut the staff costs selectively at lower level without disturbing the privileges and incentives for executives at higher levels.

The common complaints of lower rung staff has been that the executives asking the lower staff to practice austerity in these difficult times are having undisturbed joy rides with seven star hotel stays in the name of discussing the bad situation of banking caused by their own misgoverning decisions. The conclusion drawn from the situation looks that there is disconnect between higher and lower level of Bank staff because lower staff looks handling by top executive class suspiciously. They perceive the present situation is living by the saying that subjects have to fast to save the grain while queen and courtiers are the exception. To correct this perception the Managements need to take corrective measures by starting communicating with staff at all levels otherwise their visionary plans will remain dubbed in official files waiting for implementation by operational staff on ground.

(The author is General Secretary Jammu and Kashmir Bank Officers Forum)

feedbackexcelsior@gmail.com

Indian Banks cutting staff costs

This reflects the applicability of important basics of cost cutting in any running business which may be going through rough weather at a particular time. As all of us are aware that Indian financial industry including banking has been going through turbulent phase in the recent years and the reason for this has been continuous economic slowdown.

regular practice of the banks and include Increasing CASA Deposits, Mobilizing Short term deposits and Increasing Float Funds on one side while Bringing down of Staff costs, operational costs and transaction costs on other side. But it is mostly observed that Banks have been laying overemphasis on cutting staff/operational costs and in this direction a recent news report has stated

banking processes has resulted in reducing the establishment costs yet increasing trend in banking frauds has also brought into focus the vulnerability of banking system post outsourcing or contractualisation scenario. Presently over emphasis on cutting staff costs campaign is depicted by go slow on recruitment of new staff which has become order of the day. This has burdened

Welcome decision

Sir,

The decision by the Jammu and Kashmir Board of School Education (JKBOSE) to conduct Class XI annual examination under its own supervision is more than welcome.

Though, the reason for changing the examination pattern is attributed to paper leak of question papers, especially by private institutions, otherwise also, the class XI had become a mockery, an exercise in futility. Since its inception some years back, it lost its relevance gradually. The students had taken their success for granted. They would appear in these tests as per their sweet will.

The question papers set by the BOSE too were sub-standard. The marking system was not foolproof. It is good that the BOSE has decided to do away with the system in the interest of the student community and education system of the State.

The BOSE authorities are requested to overhaul the evaluation, and re-evaluation system too which too is going through a rough weather.

Yours etc...
Anil Mahajan
Jammu

Opening of new colleges

Sir,

Refer news item, 11 new colleges from ensuing session' DE April 13.

The Education Department deserves appreciation for according sanction for establishing 11 new Government Degree Colleges in the State from the ensuing academic session 2018-19.

The new colleges will give a big boost to education sector, particularly in the areas where these are to be opened. The students of these areas will certainly feel relaxed, and can pursue their academic career without involving much money and wastage of time. However, one remains quite skeptical over their proper functioning.

It has been reported that the colleges that were opened during the previous PDP-Congress Coalition Government, do not function properly due to shortage of staff and infrastructure. Some of these colleges do not have their own buildings. Shortage of staff in these colleges created inconveniences to students who had to struggle a lot to move ahead.

Hope, the Education Department may have taken cognizance of these shortcomings before opening these colleges.

Yours etc...
Veer Singh
Kathua

Pak interference

Sir,

Pakistan, as is its wont, continues to interfere in the internal matters of India. Recently, Pakistan Prime Minister remarked that actor Salman Khan was sentenced because he belonged to minority community in India. His outlandish remark does not behave a Prime Minister of a country. It is symptom of a sick mind. Contrary to this, India never comments on such incidents in Pakistan. Even the Government of India does not speak on the plight of Hindus living in Pakistan, who are either converted or killed frequently.

It is better for Pakistan Government to attend to its worsening law and order situation in the country, fight terrorism and take measures to protect its minorities who live in perpetual fear. Interference in India's internal matters is only going to worsen the relation between the two neighbours.

Yours etc...
Dwarika Nath Raina
Muthi

Readers Write