

## CS for time bound implementation of LG's directions regarding empowerment of youth, women

Excelsior Correspondent

SRINAGAR, Aug 16: In follow-up of commitments made by the Lieutenant Governor (LG), Manoj Sinha on the eve of 77th Independence Day regarding the empowerment of youth and women of the UT of J&K, the Chief Secretary, Dr Arun Kumar Mehta enjoined upon the departments and the Deputy Commissioners to formulate plans at their end to meet both these objectives in right earnest.

Reiterating the views of the Lieutenant Governor, the Chief Secretary impressed upon all the departments to work in coordination to ensure that every youth in J&K is given confidence that there shall be no dearth of new opportunities/possibilities for them in their lives.

He also stated that in line with another commitment of the LG regarding all round empowerment and economic upliftment of half of our population comprising women, each Department should make it a

focal point to come up with innovative ideas to find ways of achieving it in a time bound manner.

Dr Mehta observed that when the nation is celebrating its 77th Independence Day the concept



gains much significance as the nation can not afford to lag behind any of the world powers. He said that the past of the nation had been great and our future ought to be equally bright.

The Chief Secretary further remarked that both the women and youth form the important constituents of the population whose contribution is pivotal in taking the

nation up the ladder of development. He stated that empowering them to achieve their full potential in their lives would unleash positive energy to propel the nation to excel in every possible field.

He called upon all the Departments including the Deputy Commissioners of the UT to formulate action plans in this regard and ensure that these are implemented in right earnest in a time bound manner.

He emphasised on fixing short, mid and long term targets in order to pick the low hanging fruits first and fixing timelines for accomplishment of others. He maintained that J&K has been successful in achieving every single target, however difficult, fixed for itself from the last couple of years.

He encouraged all of them to start taking initiatives from this historical day itself to be successful in fulfilling this task as well. He added that he is hopeful that by same synergy, coordination and collective efforts these two objectives are going to be met soon.

## BJP pays glowing tribute to Vajpayee

Excelsior Correspondent

JAMMU, Aug 16: Glowing tribute were paid to former Prime Minister and veteran leader, Atal Behari Vajpayee on his fifth death anniversary here, today.

In this connection like other parts of the country, BJP organised programmes across the UT in which party leaders recalled his services to the nation. Describing Vajpayee a great



BJP leaders paying tribute to former Prime Minister, Atal Behari Vajpayee on his fifth death anniversary at Jammu on Wednesday.

stalwart, a towering leader, a visionary, a best orator, a great poet and writer they said the nation will always remember him for his political sagacity, simplicity and plain speaking.

A grand programme was held at party headquarters Trikuta Nagar here, today in which MP Jugal Kishore Sharma, former Deputy CM, Kavinder Gupta, former party president and Minister, Sat Sharma, general secretary of the party and former Minister, Dr D K Manyal, Ex MLC Vikram Randhawa, party secretary, Ayodhya Gupta, Arvind Gupta, Library in charge, Dr Kulbushan Mahotra and other leaders paid floral tribute to former Prime Minister who was honoured with Bharat Rattan in 2015 for his unblemished services to the nation.

Paying tribute to Vajpayee, Kavinder Gupta said that he was a principled politician who left an example of probity in public life. He said it was the charisma of his leadership that all political parties loved and respected him. He said in present system when we are deviating from set principles of public life, Vajpayee can be a great inspiration or all of us.

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LG Manoj Sinha along with Chief Justice.

## CJ, Khatana, Sopori call on LG

Excelsior Correspondent

SRINAGAR, Aug 16: Justice N. Kottiswar Singh, Chief Justice, High Court of Jammu Kashmir and Ladakh called on Lieutenant Governor Manoj Sinha at Raj Bhavan today.

Er. Gulam Ali Khatana, MP, Rajya Sabha also called on

Lieutenant Governor. Khatana discussed with the Lt Governor various issues of public importance.

Meanwhile, Abhay Sopori, Santoor Maestro also called on Lieutenant Governor.

Abhay Sopori discussed promotion of music in the schools and higher education institutions.

## Tourism Directorate hosts patriotic extravaganza at Musical Fountain Bagh-e-Bahu

Excelsior Correspondent

JAMMU, Aug 16: The Directorate of Tourism, Jammu embarked Jammuities on a patriotic journey, weaved together with magnificent ceremonies under Azadi Ka Amrit Mahotsav and Meri Maati Mera Desh initiatives of the Government, movie screening along with Tricolored theme illumination and Musical Fountain Show was commemorated at Aquaplex Crown Bagh-e-Bahu Jammu on 77th Independence Day.

The event was beautifully crafted in an unforgettable tapestry of Independence Day Celebrations, under the stars and the open skies amid tricolored illumination all around bringing in the beautiful symphony of nature and patriotic essence.

The event was inaugurated by Divisional Commissioner Jammu, Ramesh Kumar by lighting of Diyas which was followed with the ceremonial recital of National Anthem and the much awaited Open Air Cinema experience was formally thrown open for public with the screening of Hindi Movie "Uri: The Surgical Strike".

The event was a perfect amalgamation of entertainment and Patriotism leaving an indelible mark on everyone's heart.

Jammuities also enjoyed the Open Air Cinema while paddle Boating in the lake at the Musical Fountain arena which was a dreamy experience for those present on the occasion. The festivities continued to unfold with captivating cinematic experience at the exquisite Aquaplex Crown Musical Fountain, Bagh-e-Bahu, as the silver screen came alive with the heroic tale of 'Uri,' under the starlit sky.

Speaking on the occasion,



A view of Musical Fountain at Bagh-e-Bahu.

Divisional Commissioner Jammu, Ramesh Kumar said that the Aquaplex Crown Bagh-e-Bahu is a great endeavour of the Directorate of Tourism Jammu to bring Open Air Cinema Experience to Jammu region and it is an added feature to the ever growing diverse list of tourism products being brought in to the Jammu region. He hoped that people in large numbers especially bloggers, social media influencers shall come to this place and watch movies under the Open Sky which is going to be a regular feature and movies shall be displayed on the Open Screen under the supervision of Directorate of Tourism Jammu.

Director Tourism Jammu, Vivekanand Rai said that the Directorate has organized series of events under the Meri Maati Mera Desh initiative of the Government wherein Dogra Food Festival was organized at Duggardhani Kheral in District Reasi, Suchetgarh Border Familiarization Tour was flagged off, Mega Cultural Festival was organized at Bahu Plaza Jammu, Tiranga Rally was also organized at Raghunath Bazaar Jammu and the Open Air Movie screening is a part of the month long celebrations to commemorate 77th

Independence Day of our great nation.

Joint Director Tourism Jammu, Sunaina Mehta added that Diya Lighting ceremony, under Azadi Ka Amrit Mahotsav and Meri Maati Mera Desh initiatives, envisions a unified celebration of India's valour, commemorating the nation's journey of freedom and puts emphasis on the fundamental aspect of expressing heartfelt gratitude to all the bravehearts who have made the supreme sacrifices for our great nation. She further emphasized that Bahu Fort is a symbol of reverence for all Jammuities and Tourism Department is committed to promote it as a major attraction for the tourists. Such initiatives of Jammu Tourism Directorate are dedicated towards nurturing a deeper connection between the people and their motherland, reinforcing the values of togetherness and pride to our heritage and culture.

Among those present on the occasion were Dr. Umesh Shan Deputy Director Tourism Jammu, Sugandhi Banotra Assistant Director Tourism Jammu, Ambika Bali Assistant Director Tourism Katra and other officials of the Tourism Department.

## Direction issued for paying Rs 13.60 lakh to claimant Insurance agents liable for errors, omissions in policy: DB

Excelsior Correspondent

JAMMU, Aug 16: A Division Bench of Jammu & Kashmir and Ladakh High Court comprising Justice Tashi Rabstan and Justice Wasim Sadiq Nargal has held that insurance agents are liable for errors and omissions in the policy and they are expected to act with care and diligence in properly completing insurance applications.

The DB was dealing with an appeal filed against the judgment dated September 1, 2015 delivered by J&K State Consumer Disputes Redressal Commission whereby the Commission dismissed the complaint of one Indereet Singh for want of a valid and actionable policy on the date of accident to claim indemnity for the damaged excavator.

The facts as per the appeal file were that the Hydraulic Excavator of appellant-Indereet Singh suffered accident at Jhajar Kotli on 28.01.2009 when a rock fell on it as a result of which the excavator got damaged. At the time of accident the excavator was insured with National Insurance Company.

Before that, the excavator was insured with ICICI Lombard and claimant-Indereet Singh raised an indemnity claim with National Insurance Company. However, the National Insurance Company declined the claim on the ground that the engine and chassis numbers of

the Hydraulic Excavator did not match with the numbers in the insurance policy.

The claimant submitted before the High Court that ICICI Lombard had entered wrong chassis number and engine number when he purchased Hydraulic Excavator purchased from Larsen and Toubro and the same was copied by the insurance agent of National Insurance Company where he got the insurance cover with effect from March 30, 2008 to March 29, 2009.

After hearing both the sides, the DB observed, "once the ICICI Lombard included the correct engine number and chassis number in the insurance policy vide endorsement dated 04.06.2009, the same shall be deemed to be included in the policy certificate of National Insurance Company, because as per the own stand of National Insurance Company the policy-in-question was in continuation of the previous policy with the ICICI Lombard. Therefore, after the issuance of endorsement, there was no reason to deny the claim of claimant-Indereet Singh".

"Every insured buy insurance only for one reason—protection. An insured pay premium in exchange for the promise that the insurance company will protect him. In the present case, the National Insurance Company has refused to pay claim to the claimant-Indereet Singh without conducting a reasonable investiga-

tion", the DB said.

Stating that insurance agents represent insurance companies and they are liable for errors and omissions, the DB said, "these are the insurance agents who are responsible for complying with legal and contractual duties. An insurance agent must meet the standard expectations and must have full knowledge of the process", adding "every insurance agent is expected to act with care and diligence and to assist customers in properly completing insurance applications in order to act as an intermediary between the customer and the insurance company".

"It is the National Insurance Company who has failed to acknowledge and act reasonably with respect to the claim of claimant-Indereet Singh when the liability has become reasonably clear. It is nothing but an unfair insurance practice", the DB said and accordingly quashed and set-aside the judgment/order dated 01.09.2015 of J&K State Consumer Disputes Redressal Commission.

The DB directed the National Insurance Company to pay an amount of Rs 13,60,000 to the claimant-Indereet Singh as the loss assessed by it caused due to the accident of Hydraulic Excavator along with interest at the rate of seven percent from the date of filing of the complaint before the Commission till its actual realization.

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Sangh president, Dr Shayama Prasad Mookherjee to J&K in 1953 to break the permit system and worked in close coordination with former Jana Sangh president, Deendayal Upadaya and later L K Advani.

It was his political depth and maturity that he became the president of Jana Sangh at a young age and left indelible mark on everywhere with his splendid and unmatched work.

He said Vajpayee was a best orator, a diplomat par excellence, a visionary leader and a great poet and writer. He recalled his role as Opposition leader, as Foreign Minister of the country during Janata Party coalition in 1977 and later Prime Minister. He said Vajpayee will always be remembered for services to nation.

Paying tributes to Vajpayee former Minister, Sat Sharma

## CBI Jammu head gets HM's medal

Excelsior Correspondent

JAMMU, Aug 16: Dr Vidyut Vikash, SP & Head of Branch CBI ACB Jammu has been awarded Union Home Minister's medal for excellence in investigation.

Dr Vikash has spearheaded

the anti-corruption efforts of Government of India in J&K post abrogation of Article 370.

He has supervised investigation of sensitive cases like JKPSI recruitment scam, Roshni Scam, High court referred murder case and bribery cases involving top Government officials etc.

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