

Sustained growth of J&K Bank

A flagship journey which started on 1 October 1938 with an initial paid-up capital of five lakhs only and the honour of being the oldest private sector bank of India, that's our Jammu and Kashmir Bank with approximately 1000 Business Units, 1500 ATMs, spread over states and UTs, majority of branches operating in Jammu and Kashmir and Ladakh with around 150 branches outside. From time to time bank has proved themselves to be the backbone of the state government and simultaneously saviour of the public right from their inception. Practically, in addition to being the official banker of State/UT administration the network of branches and professional approach has made it a favourite of the business class and the majority of Jammu and Kashmir public trust and rely on Jammu and Kashmir Bank. Bank provides investment & stock broking through its wholly owned subsidiary JKB Financial Services Limited (JKBFSL), providing services in stock broking, depository, distribution of mutual funds, IPOs, ETFs, Tax Planning etc. J&K Bank is also a sponsor bank for J&K Grameen Bank, established in 2009, with a shareholding of 35% engaged in providing all kinds of financial services in UT of J&K and Ladakh. Bank has tied up with PNB MetLife, Bajaj Alliance General Insurance Company Limited and IFFCO Tokyo General Insurance Limited for insurance business. Bank faced lots of criticism and suffered losses, financial as well as reputation-wise, due to the unprofessional approach of previous management but for the last few years, the bank is targeting new highs and achieving it with flying colours. Right now the bank has been turned into a full-fledged professional bank keeping every parameter of banking under proper permissible limits set by RBI. From 2019 onwards RTI is also applicable and these measures of transparency and accountability have made the bank achieve the set goals. The last three years have been a swine story and the balance sheet of the bank confirms marvellous growth this year, a 79 per cent growth in the 2022-2023 December quarter as compared to last year and a net profit up of 85 per cent, a staggering 721.05 crores. All these have been possible due to the total professional approach of the present management. Each financial aspect of the bank has seen upward, unprecedented growth all due to dynamic leadership and work culture introduced by the present Chairman cum MD. Performance is the parameter of growth for the staff members and all these positive results are a panacea to the workforce of the bank. Chairman has chosen his team on professional parameters and the track record of the newly appointed ED as Chairman of J&K Grameen Bank is a testimony to this. Chairman and his team have ensured a monthly target of reduction in NPAs and the focused approach has yielded unbelievable results. The hard work of the branch-level staff has implemented meticulous planning and the resultant record growth is the net result. Quarter after the quarter bank is consolidating, and Gross NPA and Net NPA are improving, factually Net NPA is the lowest in the last eight years. Net advances and deposits have grown substantially in both the UTs and rest of India as well.

With a robust recovery achieved, the focus of the bank should be to increase its presence in the rest of India, more branches and a more aggressive approach will increase advances and obviously, net profit will also grow. Least political interferences, no more days of backdoor appointments, the bank is providing excellent opportunities to the youth of Jammu and Kashmir. Updated banking software, proactive policies and most importantly implementing checks and balances to ensure no more swindling via NPAs. Each guideline of RBI is being followed judiciously, and every portfolio of the bank is a transparency yardstick for others now. Congratulations to the team Jammu and Kashmir Bank for the complete transformation, more glorious days of the bank are there in future.

Court orders in regional languages

Unity in diversity of India is a role model for the rest of the world. The diverse culture and regional languages are the hidden beauties of diverse India. Though English and Hindi have been the mainstay of communication in official circles yet regional languages are the essence of respective areas and efforts are always on to promote the same at all levels. Scores of regional Doordarshan channels and radio channels as well as the status of official language to numerous regional languages have made them survive and grow. Part of school curriculums and permitted to be used in official local communication have made it all possible. PM Modi has been pitching for the availability of court judgements and the suggestion by the Chief Justice of India to provide judgement copies in regional languages is remarkable. It is not as tough as we think as in this technology age artificial intelligence can make it possible in no time. Once implemented it will help poor and rural litigants who are versed in their mother tongue only as such judgements in English or Hindi are a stumbling block for them. No more days of dissonance, we may use different languages but our song of unity will be in resonance only.

From Jammu and Kashmir's point of view, English and Urdu have been the main languages. Recently only Dogri got the official language status and efforts of the LG Administration are on to introduce Dogri in the official communicate. GAD is the first one to introduce with the help of the Jammu and Kashmir Academy of Art, Culture and Languages but lack of staff has been a major hindrance that the administration should look into. The lack of translators in the courts is another stumbling block and practical problem, in the Jammu zone majority are not well versed in Urdu and In Kashmir, Dogri is not part of any curriculum, a typical situation for any government. But efforts are on to move things in the right direction as lots of local sentiments are attached. Initiation by CJI is very much appreciated and will provide much life to regional languages.

Remote Voting- A progressive step to strengthen democracy

Jagdish R Sharma

The extensive participation of voters is a good omen of a healthy democracy. The voters develop a sense of responsibility when they securely franchise their democratic rights. The democratic set-up is also compelled to be more responsive to the needs of the voters. The larger the participation, the better the electoral outcome. The People also repose their confidence and trust in the establishment so elected.

India is a diverse country vis-à-vis topography, culture, and populace. As per the Election Commission of India, there were 91 crore registered voters in the 2019 Parliamentary Elections and 30 crore voters couldn't cast their votes due to multifarious reasons.

The freedom to access the vote has been established through a clutch of Supreme Court judgments to be "an inalienable part of Article 19 (1) (a), which guarantees the freedom of expression; however, this freedom, for circular migrants and many other groups, has become restricted by the fact that this right can only be exercised through in-person voting, in the constituency that they are registered". Against such a backdrop, the Election Commission of India (ECI) mulled over the idea of using advanced technology without using the internet and allowing migrant workers to access their vote through 'dynamic ballot' in electronic voting machines (EVMs) or Remote Voting Machines (RVM) as a progressive step. While the EVMs currently have ballot units that list candidates only for a specific constituency.

ECI, with the objective of finding a technological solution for migrant voters, which is credible, accessible, and acceptable to all stakeholders, has explored the option of using a modified version of the time-tested model of M3 EVMs to enable voting at remote polling stations - outside home constituency, for all domestic migrants. Thus, the migrant voter need not travel back to his/her home district to exercise his/her right to franchise.

How RVM works?
As per the poll panel, the modified form of EVM can handle up to 72 multiple constituencies from a single remote polling booth. The remote e-voting machine will be a standalone device which doesn't need connectivity to operate. Suppose elections are being held in Jammu and Kashmir, and Mr A is a registered voter of the Gandhinagar Jammu and Mr B is a registered voter at a polling booth in Lal Chowk, Srinagar and both are working in Delhi NCR. At the time of the elections, ECI will establish a remote polling booth in Delhi

NCR. Before polling, Mr A and B shall get themselves registered online or offline, after producing Id proof. The concerned returning officers shall verify and then provide Id and Bar codes to enable them to vote at the remote polling booths.

Once the voter is verified and declared eligible for casting his or her vote remotely, a multi-constituency remote polling station will be set up in the area where they are currently staying. The RVMs will have the same security system and voting experience as the Electronic Voting Machines. These RVMs will have a different electronic ballot display system with candidates and symbols instead of a fixed ballot paper sheet. When the voter scans his/her constituency card/bar code in the



presence of the Presiding Officer at the polling station, their respective constituency and candidate list will appear on the RVM display. As for counting the votes, the electronic system will also count and store the votes for each candidate in a constituency.

RVM will also have a VVPAT unit to verify the vote cast for the desired candidate. This way the hassle-free voting can be done from remote areas by the domestic migrant living in any part of India.

The Remote Voting Machine (RVM) would be a boon for migrants who normally remain out of the democratic process by economic compulsions-travelling back home, incurring spending and loss of income and, potentially, even employment often forces them to give up their franchise. The Covid pandemic has taught us the need for facilitating remote access for almost everything-from

work-from-home culture to online classes, and in many other fields. It has only enabled our willpower to adopt remote voting as an evolutionary step for democracy. Taking a cue from this, the ECI set up a technical advisory group to develop a remote voting framework. Challenges specific to deployment of technology; remote voting will be there; EVMs and RVMs don't use the internet to minimise the chances of hacking or manipulation. But, with the various existing safeguards and technological solutions that can be developed, the costs of this risk seem much smaller than crores of voters remaining out of the democratic process. ECI is working on a priority basis to address challenges of voter fraud, verification, integrating Aadhaar-

based biometric authentication etc.
The Election Commission of India has circulated a concept note amongst political parties highlighting the challenges of defining domestic migrants, implementation of Model Code of Conduct, ensuring secrecy of voting, facility of polling agents for identification of voters, process and method of remote voting and counting of votes amongst other issues.
The initiative, if implemented, can lead to a social transformation for the migrants and connect with their roots as many times they are reluctant to get themselves enrolled at their place of work for various reasons such as frequently changing residences, not enough social and emotional connect with the issues of an area of migration, unwillingness to get their name deleted in the electoral roll of their home/native constituencies as they

have permanent residence/property etc. And their emotional bonding.

The machine was developed by the poll panel in association with the Electronic Corporation of India Limited (ECIL) to allow domestic migrants to cast votes without having to travel to their respective home constituencies.

Though EC was ready, and the poll panel had invited all recognised eight national and 57 state political parties on January 16, 2023, to witness the demonstration and the functioning of the multi-constituency prototype Remote EVM. The demonstration was deferred, as many political parties invited to a meeting in New Delhi to witness its functioning questioned its need. Now the ECI has planned to demonstrate it soon, as, and when the stakeholders are willing to participate and give suggestions to implement it. It also proposes to use the RVMs as a pilot project during the assembly elections scheduled to be held in the last quarter of 2023. If everything goes well, the general elections in 2024 could witness its maximum use for larger participation of electorates.

Allowing remote voting for migrants would also allow them to consolidate as a voter base and force home-state policymakers and local authorities to take note of their requirements. Frequently they find themselves missing from the electoral rolls in their home constituencies, remote voting would ensure that this passive disenfranchisement by the state is also avoided up to a greater extent. In a move that could potentially allow domestic migrants to vote in elections in their native states even while away from home, the Election Commission of India had stated that it will provide the migrant voters with an opportunity to participate largely in the electoral system.

Some political parties are in the habit of raising doubts about the working of EVM also, only when they lose the electoral battle, but they feel good when they win the elections through these EVMs. The same flock have again begun to raise doubts over the working of the RVMs without going through its nitty gritty. Fake narratives should be avoided. Some people are always ready to create fake narratives to shake the confidence and trust of voters in the election system of India, which is par excellence, fair and efficient. In simple words, it can be summed up that "Slowness to change usually means fear of the new." We can hope that in near future the left-out voters (33% of the total vote) will be consolidated as a voter base.

(The author is formerly Principal JK School Education Department)

Pakistan's offer for talks

Harsha Kakar

In an interview to Al Arabiya news channel in the UAE, Shehbaz Sharif, Pakistan's PM, stating that Pakistan has learnt its lesson from past wars, mentioned, 'My message to the Indian leadership and PM Modi is that let us sit down on the table and have serious and sincere talks to resolve our burning issues like Kashmir.' He added, 'We want to alleviate poverty, achieve prosperity, provide education, health facilities and employment to our people and not waste our resources on bombs and ammunition.' Placing no preconditions, Shehbaz requested the UAE to facilitate talks.

Subsequently, in panic, the Pak PMO issued a clarification. It stated, 'the prime minister has repeatedly stated on record that talks can only take place after India has reversed its illegal action of August 5, 2019. Without India's revocation of this step, negotiations are not possible.' It added that Shehbaz Sharif has 'consistently maintained that Pakistan and India must resolve their bilateral issues through dialogue and peaceful means. The settlement must be in accordance with UN resolutions and aspirations of the people of J and K.' Suddenly placing unrealistic preconditions, conveys that the offer is either insincere or was made under duress or there was a realization that it could be politically damaging within.

Shehbaz Sharif's visit to the UAE and Saudi Arabia followed that of Pakistan's army chief, General Asim Munir. Both the visits were to request for a bailout to prevent Pakistan's economic collapse. In all probability, Pakistan would have been advised by the UAE and Saudi leadership that they must restore peace with India in case they need to get over their economic mess and bank on their support. This would have been initially conveyed to the army chief, following which Shehbaz made the offer.

Ashwani Mahajan

Adi Shankaracharya founded the city in the eighth century, where the holy Jyotirlinga is located, which is known as Joshimath (Jyotirmath). The news of the sinking of Joshi Math has shaken not only Uttarakhand but the whole country. While on the one hand a large number of people are going to be displaced due to the sinking of Joshi Math city, on the other hand, no political party is coming out with solutions, and are only engaged in blaming each other. Meanwhile, the work in National Thermal Power Corporation (NTPC) has been stopped as district administration has ordered to stop the construction of the Tapovan/Vishnugarh Hydro Power Project, which also includes the Helang bypass road, due to movement of Joshi Math Bachao Sangharsh Samiti'. The work of Asia's longest ropeways has also been stopped.

Even though these steps have been taken in view of this crisis, experts believe that the sinking of Joshi Math cannot be stopped. That is, the downfall of this first Jyotirmath established by Adi Shankaracharya cannot be stopped now. This is not the first time that such a tragedy has happened in the Himalayan region. Earlier in the year 2021 also, 200 people including the laborers of Tapovan dam had died in the Chamoli flood. Earlier in 2013 too, a large number of bridges, roads and buildings had collapsed due to floods in the Ganga, Yamuna and its tributaries in the region after heavy rains. There has been a huge increase in the number of such disasters in the Himalayan region in recent years. These natural calamities cannot be taken lightly. It is believed that indiscriminate construction work in the name of development is behind the increasing number of disasters. This means that these disasters are not natural but are man-made.

In view of this type of rapid destruction in the past, it has become necessary to consider that the so-called development driven by human greed cannot be continued in this way. Uncontrolled con-

struction work on such dilapidated and fragile mountain is the reason for the collapse of Joshi Math. It is worth mentioning that the way the mountain was cut at the foothills of Joshi Math for the construction of Char Dham Marg and NTPC dug a tunnel in the middle of the mountain for its hydro project, due to which this fragile mountain was destroyed. After taking stock of that area, it is also noticed that due to the construction of high-rise hotels and buildings there and lack of proper arrangement for sanitation, the instability of this dilapidated area has further increased. Due to all this, today the entire area of Joshi Math is sinking and there is no way we can save the same.

The question is not only of Joshi Math
In the name of development, construction work and tampering with nature is going on continuously all over Uttarakhand. Due to the cutting of trees, there is hardly any greenery left on the mountains; and due to this, landslides have become a common feature in these dilapidated mountains. The whole of Uttarakhand and especially the centers of tourist attraction like Nainital and Mussoorie etc. are also standing on the verge of sinking. Some people believe that a situation like Joshi Math may be repeated in Nainital as well.

Indiscriminate and mindless construction
Significantly, in Uttarakhand, the work of widening of roads, construction of tunnels, railway lines, construction of dams etc.; and in addition large-scale building construction, which mostly includes hotel construction, has increased rapidly in the last two decades. During this period, there have been governments of different parties at the center and in the state. So no one political party can be blamed singularly for these disasters. It is a scientific fact that the Himalayas are comparatively new mountains and hence they are very fragile. Big tampering in Himalayas, more than its

economic meltdown would be scrutinized to ensure they are not diverted for military purposes. This will impact Pak's sustenance of military capabilities.

There were reports that a near-peace agreement was arrived at between General Bajwa and the Indian NSA which would have placed Kashmir on the backburner for 20 years, enabling moving forward in other spheres. However, Imran and Qureshi played spoilsport. For Pakistan, raising the Kashmir bogey as also claiming human rights abuses in the region while accusing India for all terrorist attacks on its soil is a daily affair so also are calls for dialogue.

Imran had stated, soon after being nominated as PM, 'If India takes one step forward, Pakistan

will take two.' Bilawal made a strong pitch for engaging with India after becoming the foreign minister last year. However, Imran stalled after revocation of article 370 and Bilawal and Shehbaz placed similar unacceptable preconditions. Such has been the level of hatred built within Pakistan that it refuses to import cheaper wheat from India nor accept Indian aid for flood victims.

Kashmir binds Pakistan, especially during any crisis, hence, offers for talks have little value. Within India, there are politicians, including from Kashmir, who demand that the government

For India, a Pak compelled to expend large sums on defence, while facing an economic meltdown is beneficial. Pak, which was punching well above its weight, during the US involvement in Afghanistan, is now struggling to obtain diplomatic support, while India is the global voice especially as it heads the G20.

accepts Pakistan's invitation for talks claiming that it remains the only solution for curbing terrorism in the valley. Farooq Abdullah stated recently, 'I am going to give you in writing with my blood that terrorism is alive, and it will not end till you start talking to Pakistan.'

Pak defence establishments project only India as an adversary, hence from the day an individual joins the Pak army, hatred for India is enforced. Every Pak student is taught that India is an eternal enemy, and Kashmir rightfully belongs to Pak. They are made to believe that the raison d'être for Pakistan's existence is regaining Kashmir. Hence, while mentioning talks, Shehbaz raised Kashmir stating, 'Pakistan wants peace but what is happening in Kashmir should be stopped.'

Not merely Joshimath

holding capacity causes landslides and land sinking there. Due to such a situation, new constructions in this area cannot sustain and in the present situation it is seen that disastrous accidents are taking place during the construction itself, due to which the construction works are stopped midway. NTPC's 520 MW hydro power project, which was started in the year 2006 and was initially estimated to cost nearly Rs 3000 crores, its construction work has been repeatedly stopped due to landslides and other natural hinderances and this is the fifth time that its work has to be stopped. It is believed that its cost has reached around 12 thousand crore rupees so far, and there is no sign of its completion. The same thing applies to the expansion works of the roads. It has to be understood that on the basis of today's cost, the cost of electricity generated from this hydro project is estimated to be around Rs 25 per unit, while the current cost of solar energy is only Rs 2 and 50 paise per unit; therefore building of hydro power project is actually senseless.

Disastrous construction in the name of development without assessing the expected impact is becoming the cause of today's and earlier tragedies. This crisis can be avoided only by curbing this indiscriminate construction. But the construction works at different places cannot be stopped without making a law. Legislation is a long process and it is a difficult task to create a consensus of opinion among various stakeholders. The state government can make efforts for this by showing sensitivity that due to the current crisis, the district administration has stopped all the construction activities, but if long-term measures are not thought of, then these construction works will restart again sooner or later.

Therefore, it is necessary that long-term meas-

ures are taken to deal with this problem. We know that most of the rivers in the country originate from the Himalayan Mountains. Whereas glaciers are located on the top of the Himalayas, due to global warming in the world, glaciers are melting and because of this not only the sources of drinking water are depleting due to excess flow of water, but the water level of the sea is also increasing.

Declaration of eco sensitive zones
Various rivers originate under the glaciers. In the past there had been opposition to the obstruction of continuous flow of the Ganga by tampering with nature in the name of building dams on the river Ganga. After protests and agitations and fast unto death by many people including Prof. GD Agrawal, in the year 2010, the central government declared the area of Bhagirathi as eco-sensitive zone. The experience after that is that natural calamities have remained almost non-existent in that area. Similarly, parallel to Bhagirathi area, if Yamunotri, Alaknanda, Mandakini and Kali river & Dhaulti Ganga areas are also declared eco-sensitive zones, then only it will be possible to prevent future disasters in this area. Since the Bhagirathi region had already been declared eco-sensitive region in the past, similar treatment should be given to the rest of the sensitive regions on similar lines, so that Himalayas, or in other words, country's lifeline for thousands of years, can be saved. This is needed, not only to save the Himalayan region, but also to save about 60 crore people dependent on water flowing from rivers originating in Himalayas.

It has to be understood that present generation and the government has the responsibility of not only the protection of the Himalayan region, but also the future of all the people living on this land, who are dependent on the rivers coming out of this region. The present governments, both at centre and the state, will have to demonstrate utmost sensitivity, otherwise the future generations will never forgive us.

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