

REPAYMENT OF ‘4.48 PC GOVT STOCK 2023’

The outstanding balance of '4.48% Govt. Stock 2023' is repayable at par on November 02, 2023. No interest will accrue thereon from the said date. In the event of a holiday being declared on repayment day by any State Government under the Negotiable Instruments Act, 1881, the Loan/s will be repaid by the paying offices in that State on the previous working day.

As per sub-regulations 24(2) and 24(3) of Government Securities Regulations, 2007, payment of maturity proceeds to the registered holder of Government Security held in the form of Subsidiary General Ledger or Constituent Subsidiary General Ledger account or Stock Certificate, shall be made by a pay order incorporating the relevant particulars of his bank account or by credit to the account of the holder in any bank having facility of receipt of funds through electronic means. For the purpose of making payment in respect of the securities, the original subscriber or the subsequent holders of such Government Securities, shall submit the relevant particulars of their bank account well in advance.

However, in the absence of relevant particulars of bank account/mandate for receipt of funds through electronic means, to facilitate repayment of the Loan on the due date, holders may tender the securities, duly discharged, at the Public Debt Offices, Treasuries/Sub-Treasuries and branches of State Bank of India (at which they are enfaced / registered for payment of interest) 20 days in advance of the due date for repayment.

Full details of the procedure for receiving the discharge value may be obtained from any of the aforesaid paying offices.

Tawi that travels through duggarlandscape

■ GL KHAJURIA

The Jammu city which is known as City of Temples throughout India for its monumental, archeological, and historical importance is now losing its pristine grandeur and glory due exploding populating accruing from the migration of population from the valley, rural areas and from industrialization. The amounting pollution is yet another threat to the existence of ability.

Over the years, the Tawi which is the life line for Jammu city is depleting and its nectar clear water which perennially flowed is now losing its majestic look with every moment At one point of time, people in and around the vicinity of Jammu used to subsist on water. The same case is nowhere in sight now. Rather it he flowing water brings along with it.filth and debris from Nagrota and other areas.

The source of the Tawi river is "Kailash Kund Lasca and after taking Tums and twists all along the route it takes in its lap various tributaries varied catchments and reaches the base of "Suez Dhar"whose entire catchment drains into the Tawi at 'Seri and from Seri, the river encompasses various various micro to macro watersheds of Lati.Dhona, Jhaked, Marothi, Koi and Gharian on its both sides and then it reaches Sudhmahadev where small rivulets confluence down below Sudmahadev.

The river thence onwards moves serpentine and the entire catchments of Southern areas of Patniotip, Kud, Nathatop on the one hand and 'JugDhar' and its south eastern aspect on the other hand drains into the Tawi river.

Down below, the river loses its water table and is hugely encountered by garbage dumps, debris and other waste material of unprecedented nature . How this nectar of old golden days is to be kept clean is the clarion call of the day?And then what steps are warranted to restore back this most reverential river to its glory is doubtlessly, a paramount need of the hour. A few steps suggested are:

Averting encroachment: All out efforts are warranted to be taken to remove encroachments around the river Tawi and in this context the Forests, Revenue, JDA and MCD and other NGO's would have to come to the pre-frontal.

The exercise needs to be initiated right from Nagrota downwards upto Ware House Belichrana and SouraChak on both the banks of the river so that the sylvan surroundings of the Tawi is restored back to its pristine beauty.

Discouraging garbage dumping: The tippers, small-carriers loaded with waste filth, debris, ply thence and other nonbiodegradable wastes of all hues are dumped into the river making it filth-ridden. These waste materials are mostly an outcome of the marrages and other ceremonial occasions and the same is true of waste material of hospitals and medicare centers. The safest and healthiest way out is to recyle this waste material.

Catchment area treatment: All the catchments right from the origin of the Tawi , downbelowRainbrsingpura where it mixes with Rivi warrants to be treated by way of massive afforestation works, coupled with soil conseration works. In the forestry parlance, the campaign should start from top to bottom as the barren tops are benefit of vegetative cover and unless, these are well clothed. The entire exercise shall prove futile. And in achieving this mission a multidisciplinary approach on the part of forests , soil conservation, agriculture, horticulture and sericulture departments has to taken intense at this resections . This will enhance scenie beauty of the area.

Vehicluar cleansing : Does anyone of us claim that Tawi river is having clustered service stations for vehicles which of all hues intrude into it for cleansing?And where have the concerned authorities gone? They probably seem to have gone underhibemation or deep slumber. So, at this juncture all -out efforts are needed to be taken to unit a blanket ban on this ugly practice which otherwise tantamount to desertification of river Tawi a pride of Jammu.

Fish Culture: Some natural springs and ponds do exist on the left bank of the Tawi river where there is ample scope of fish culture and the department of fisheries have to take a forward stride.

Massive afforestation along the Tawi banks- Arboriculture alongside the3 Tawi shall provide picturesque panorama to the people.

Bathing Ghats : On the left bank of the river exists idol of Lord Hanuman amongst a cluster of many temples. The place is also known as 'Hari Ki Pouri' where people of all hues throng for holy dip on the occasion of pious days. In case these steps are taken, there is hope that the Tawi will flow majestically once again.

(The author is Former Dy. Conservator of forest, J&K).

Women Empowerment from myth to reality

■ OMKAR DATTATRAY

Women empowerment has been talked ,debated and discussed a lot in the last over a decade but it could not be achieved .All the long history and journey of independent India through 75 long years ,women empowerment has only remained a myth and it could not become a reality and remained a myth only .It was only under the able leadership of the prime minister Narendra Modi that women empowerment became a reality from being a myth in independent India .Only few days ago the Nari Vandan Adhinyem was passed in both the houses ofparliament after due discussion and debate .First the women's reservation bill was passed in the Lok Sabha with near unanimity and then this bill was passed in the Raj Sabha with cent percent unanimity and consensus after a meaningful debate and discussion .Thus Modi government created a new history by getting the women's reservation bill passed in both houses of parliament .The sum total effect of the reservation bill is that women will get 33% reservation in lower house of the parliament and in the state legislative assemblies as well as in the assemblies of the union territories . It is only the strong will power ,strong mandate and the good intention of the PM Modi that he was able to get the women's reservation passed .The women's reservation bill was passed by amending the constitution through 106 amendment in both the Lok Sabha and Raj Sabha and made the dream of the empowerment a reality and it is an extra ordinary development in the constitutional history of the country. The credit for getting the women's reservation bill passed in both the houses of parliament goes to PM Modi and his NDA government .Thus what could not be achieved in 75 years of self rule and independence ,could be achieved during the rule of NDA government headed by BJP .So within

the small rule of BJP ,the government was successful in getting the women's reservation bill passed in both the Lok Sabha as well as the Raj Sabha and it is a momentous achievement of the government and the parliamentary history of the country that the much talked about and lingering bill was passed in the both houses of the parliament .

The women's reservation bill which provides for 33% reservation to women in Lok Sabha and state legislatures got the assent of the president and thus it became an act .Now officially the concerned bill became an act and the women will get 33% reservation in the lower house of the parliament and in the state and UT assemblies . The women's reservation law will come in force after the census of 2026 and after the delimitation exercise as the country is ruled under the constitution .

Congress ,SP and some other parties have demanded that 33% reservation to women should apply in 2024 general elections and so far so good ,but then the country is ruled under the provisions of the constitution which say that the reservation should come into force after the census and after the delimitation of constituencies and therefore the law has to wait till the census and delimitation is carried in the country . There after the Lok Sabha and state assemblies will have 33% women law makers .

With the historical development the BJP government of Modi has created a new history by passing the 106 amendment of the constitution to provide for 33% reservation to women in parliament and state assemblies . In fact what was seen as a myth few years ago is now a reality and in fact the empowerment of women from myth to reality has become possible only through the dynamic and strong leadership of Modi .

The opposition parties are saying that the women's reservation bill is election timed but whatever it is ,the passage of the women's reser-

vation bill is a momentous development and its passage will be written in the golden letter in the parliamentary history of the country .Now with the passage of women's reservation bill by the parliament ,the decks has been cleared for giving 33% reservation to women in Lok Sabha and state and UT assemblies . Now the real political ,economic and social empowerment of women will become possible by the passage of the women's reservation bill . Thus what could not be achieved in 75 long years of the independence, could be achieved through the acumen and strong and stable government of Modi who made it possible to get the women's reservation bill passed in Lok Sabha and Raj Sabha and in fact it is a feather in the cap of Narendra Modi who will be solely credited for the passage of the women's reservation bill .

After the law regarding 33% reservation to women will be implemented ,the real empowerment will become a reality and a practical thing . As per the scriptures women has got an enviable position and status in the society but in practice women is still discriminated and this is very unfortunate. Though women are today excelling in various fields but still she is being treated shabbily and is not paid the respect which she deserved because of her hard work . No creation is possible without the women .A women is the bestoved of life .She has aptly and rightly been described in the Vedas as "Shakti " ,the energizing principle of the universe and "Prakriti-the undifferentiated matter of the universe.

Today's era is an era of women empowerment .Women have excelled in all most all walks of life .She had made the name in business entrepreneurship ,armed forces and politics etc .But despite this Indian women is still caged in the prison of harassment .However with the passage of the women's reservation bill by both the houses of parliament ,the discrimination against women will be eliminated to a vast extent . Now women will be leaders and they

will also led the men in various walks of life and women led development will become a reality and the passage of women's reservation bill by the two houses of the parliament will definitely pave the way for the real empowerment of women flock .We should understand that world of humanity has two wings one is women and the other man .Both wings of the bird must be equally developed for it to fly .This statement clearly focused on the importance of women in our society .Women constitute an important segment of any community and performs multiple roles as mother ,housewife and wage earner .Well the days of discrimination against women should end and there should be no atrocities against women in family and at workplace and harassment of women employees or otherwise also should stop .Men have a greater role to play to ensure their security and develop them to the fullest potential .In short through the passage of 106 amendment to the constitution by both the houses of parliament ,it seems that the women empowerment has turned from myth to reality.

PM Modi really deserves Kudos for getting the women's reservation bill passed in the parliament and the bill has now become a law as it has got the assent of the president as well .It is hoped that when the 33% reservation in the Lok Sabha and state assemblies will be implemented ,it will open the door for the women's empowerment and give a death knell to the discrimination and insecurity to women as the women themselves will become leaders and women led development will become possible .Let us hope that with the implementation of 33% reservation to women in Lok Sabha and state assemblies ,the fate of Indian women will get an upward thrust and all discrimination will cease and this will be a big gift to the women .Really empowerment of women is becoming a reality from a myth.

(The author is a columnist, social and KP activist).

Critical Thinking: A Crucial Trait of Individual Development

■ DR. RAJKUMAR SINGH

Critical thinking is a cognitive process that involves analysing, evaluating, and synthesising information and ideas to make informed decisions and solve problems. It is an essential skill in various aspects of life, including education, work, and everyday decision-making whose aspects include:a. Analysing Information: Critical thinkers are skilled at breaking down complex information into its component parts. They examine data, evidence, arguments, and ideas to understand their underlying structure and relevance. b. Evaluation: Critical thinkers assess the quality and credibility of information and arguments. They consider the source, evidence, and reasoning behind a claim before accepting it as true or valid. This involves being aware of potential biases and logical fallacies. c. Problem Solving: Critical thinking is often applied to problem-solving. It involves identifying problems, defining them clearly, and generating potential solutions. Critical thinkers weigh the pros and cons of different solutions and select the most appropriate one. d. Creativity: Critical thinking doesn't just involve analysis and evaluation; it also encourages creative thinking. Critical thinkers can explore new ideas and approaches to solving problems while still maintaining a rational and evidence-based perspective. e. Effective Communication: Critical thinkers can express their ideas clearly and persuasively. They can also listen actively and engage in constructive dialogue with others, even when there are differing viewpoints. f. Open-mindedness: Critical thinkers are open to new information and are willing to reconsider their beliefs and opinions in the face of compelling evidence or arguments. They avoid dogmatic thinking and embrace intellectual humility. g. Self-awareness: Critical thinkers are aware of their own biases, assumptions, and limitations. They strive to minimize the impact of these cognitive biases on their thinking. J. Lifelong Learning:

Critical thinking is a skill that can be continually developed and honed throughout life.

Bases of critical thinking

Critical thinking is built upon several foundational principles and concepts that provide the basis for effective and rational thinking. These bases of critical thinking include: a. Clarity: Critical thinking begins with clear and precise thinking and communication. It involves the use of clear language and well-defined terms to express ideas and arguments. b. Accuracy: Critical thinkers strive to be accurate in their thinking and in the information they use. This involves checking facts, verifying data, and ensuring that the information being relied upon is correct and reliable. c. Precision: Precision in critical thinking means being specific and exact in the details and language used. It avoids broad generalisations and encourages a focused and detailed examination of ideas and issues. d. Relevance: Critical thinkers assess the relevance of information and arguments. They focus on what is pertinent to the issue at hand and avoid irrelevant or tangential information. This helps maintain the clarity and effectiveness of their thinking. e. Depth: Critical thinking goes beyond surface-level understanding. It involves delving deeper into issues, examining underlying assumptions, and seeking a comprehensive understanding of complex topics. f. Breadth: Critical thinkers consider multiple perspectives and viewpoints when evaluating information and arguments. They avoid narrow-mindedness and seek a broad understanding of the issue. g. Logic: Logic is a fundamental aspect of critical thinking. It involves the use of sound reasoning and valid arguments. Critical thinkers identify logical fallacies and strive to avoid them in their own thinking and in the arguments they encounter. h.Objectivity: Objectivity is a key principle of critical thinking. It involves evaluating information and arguments based on evidence and reason rather than personal emotions or biases.

Critical thinkers aim to minimize subjectivity in their thinking.i. Curiosity: Critical thinkers are naturally curious and inquisitive. They ask questions, seek out information, and explore new ideas. Curiosity drives the process of critical thinking and leads to a deeper understanding of issues. These bases of critical thinking provide a strong foundation for individuals to approach problems, make decisions, and engage in discussions and debates in a more rational, systematic, and effective manner

Uses of critical thinking

Critical thinking is a valuable skill with a wide range of practical applications in various aspects of life. The key uses of critical thinking are: a. Problem Solving: Critical thinking is essential for identifying and solving problems effectively. It helps individuals analyse complex situations, break them down into manageable parts, and develop creative and rational solutions. b. Effective Communication: Critical thinking improves communication skills. It enables individuals to express their ideas and arguments clearly and persuasively. It also helps them understand and evaluate the arguments of others in discussions and debates.c. Learning and Education: Critical thinking is fundamental to the learning process. It helps students analyse and understand course material, engage in meaningful discussions, and apply knowledge to real-world situations. e. Research and Analysis: In academic and professional research, critical thinking is essential for evaluating sources, analysing data, and drawing meaningful conclusions. Researchers use critical thinking to design experiments, conduct surveys, and assess the validity of research findings. f. Career Advancement: Critical thinking is highly valued in the workplace. It enables employees to solve problems, adapt to changing circumstances, and make well-informed decisions. Critical thinkers often excel in leadership roles and are sought after by employers. g. Innovation and Creativity: Critical thinking and creative thinking are interconnected.

Critical thinkers can explore new ideas and approaches while maintaining a rational and evidence-based perspective, fostering innovation in various fields. h. Conflict Resolution: In personal and professional conflicts, critical thinking can help individuals objectively assess the situation, understand the perspectives of all parties involved, and find mutually acceptable solutions.i. . Healthcare: Healthcare professionals use critical thinking to diagnose and treat patients. They evaluate symptoms, medical histories, and test results to make accurate diagnoses and develop effective treatment plans.j.Financial Planning: In personal finance and investment, critical thinking is essential for assessing risks, analysing financial data, and making decisions that align with long-term financial goals.k. Personal Growth: Critical thinking can lead to personal growth and self-improvement. It encourages individuals to reflect on their beliefs, behaviours, and decision-making processes, leading to more self-aware and informed choices.l. Media Literacy: In an era of information overload, critical thinking helps individuals discern credible sources from unreliable ones, identify misinformation and disinformation, and make informed judgments about the information they encounter.m. Global Citizenship: Critical thinking encourages a broader perspective on global issues and promotes empathy and understanding of diverse cultures and viewpoints. It enables individuals to engage in meaningful dialogue on global challenges.Overall, critical thinking is a versatile and indispensable skill that enhances problem-solving, decision-making, and intellectual engagement across various domains of life. It empowers individuals to navigate the complexities of the modern world with confidence and competence.

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YOUR COLUMN

The Elderly have been considered a treasure of Experiences

Dear Editor,

In Indian culture, the elderly have been considered a treasure of experiences, but it is worrying that the elderly are now forced to face many problems including neglect and abuse from family members and society. In the Indian society, importance has always been given to the joint family, where the elders have been given the paramount place, but now due to the increasing trend of nuclear families, the neglect of the elders is increasing. In fact, in their desire to show their status in the society, some people face a big hurdle in the path of elders of their own family. Starts appearing. Such people find it against their social dignity to include elders in their happiness. Due to such conservative thinking, the feeling of affection towards the elderly is decreasing among the upper class as well as the middle class. According to a survey, about sixty percent of the elderly in India feel that they are mistreated in the society. Fifty-five percent admitted disrespect, thirty-seven percent admitted verbal abuse, thirty-three percent admitted neglect, twenty-four percent admitted financial abuse and thirteen percent admitted physical abuse in the country. Due to the gradual breakdown of the joint family system, the 'Maintenance and Welfare of Parents and Senior Citizens Act 2007' came into existence. To make this Act more contemporary and more effective, the Amendment Bill, 2019 was introduced in the Lok Sabha, in which there is a provision for disposal of maintenance application within ninety days, whereas earlier ninety days were fixed after the notice. There was no provision in the old law for misbehaving with the elderly, whereas in the new bill, there would be a jail term of three to six months or ten thousand rupees.There may be a fine or both. According to a report by a non-governmental organization, 47 percent of people in India are financially dependent on their families, 34 percent are dependent on pensions and cash transfers, while 40 percent of the people surveyed expressed their desire to work as much as possible. The survey

also revealed that 71 percent senior citizens were not working, while 36 percent were ready to work. Not only this, more than 30 percent of the elderly were ready to volunteer their time for various social works, which clearly shows that If the energy of the older generation gets adequate opportunities, the economic and social picture of India can become bright. According to the report of a non-governmental organization, by 2022 the population of senior citizens in the world was 110 crore and about 14 percent of the total population. By 2050, this population is likely to increase to 210 crore and about 22 percent of the total population. The elderly population in Asia will reach 130 crore by 2050. The population of senior citizens in India is currently around 14.9 crore and according to a report it will increase to 17 crore by 2026, 23 crore by 2036 and 35 crore by 2050.Crore i.e. it is estimated to be more than 20 percent of the total population. According to the estimates of the Ministry of Health and Family Welfare, by 2036, every fifth person in the states of South India will be in the category of senior citizen. This increase in the elderly population will definitely impact society and the economy. In such a situation, it is the responsibility of the government to set appropriate priorities for proper care of the present and future generations. Help Age India's latest report 'Women and Aging: Are the Invisibles Empowered?' May to June 2023, 7911 women in the age group of 60-90 years were included in this survey. The organization conducted the survey among participants from both rural and urban areas in twenty states, two union territories and five metros covering various socio-economic categories and the report revealed that sixteen per cent of older women faced abuse, Out of which about fifty percent women had to face physical violence and forty-six percent elderly women had to face insult. Forty percent of participants suffered emotional or psychological abuse. A total of forty percent of the women surveyed blamed their sons, while thirty-one percent blamed their relatives and thirty-seven percent blamed their daughters-in-law. The report also revealed that despite the abuse, most of the elderly women did not report it to the police due to fear. We consider our next generation as a treasure for a better future and leave no stone unturned in their better upbringing. But while fulfilling all the responsibilities, when age started advancing and When a child starts

becoming physically and financially weak, many times he becomes a victim of neglect by the family and society. Although it is said with great pride that seventy percent of India's population consists of youth, which is a big asset for the country, but the matter of concern here is whether this population will always remain young? Aging is a destiny of life, which everyone has to go through. According to various research, at the age of sixty years and above, many types of diseases like high blood pressure, diabetes, lung disease, heart disease etc. The danger increases. Increasing age and decreasing immunity is a major factor in diseases. A report titled 'Health Problems of the Elderly' of the Union Health Ministry states that 25 percent of Indian elders are living with depression, 33 percent suffer from arthritis or bone disease, 40 percent have anemia, 10 percent in villages and 10 percent in cities. 40 percent have diabetes, 10 percent are suffering from hearing loss. 33 percent in villages and 50 percent in cities have hypertension, about 50 percent have weak eyesight, 10 percent Bharti If these elderly people fall somewhere and break some bone, then 33 percent are suffering from digestive system disorders.

Due to generation gap and change in lifestyle, elderly people themselves are feeling isolated and insecure. Economic imperialism, globalization, liberalization and increasing industrialization have also worked to marginalize the elderly. Due to the disintegrating joint families, the elders of the house have been forced to live a lonely life. The house where elders are respected is considered more beautiful than heaven. Its Despite this, in many families the elders have to constantly suffer from the neglect of their own family members. It is very important to make such family members aware that today's youth will also grow old in the future. Whatever we are today in life, our It is only because of the elders in the house, with whose vast experiences and teachings, we are able to overcome all kinds of difficulties in life. In such a situation, if the elders are given affection and proper respect, their likes and dislikes are taken care of, then they will become very important principles for the house. In the twilight of age, one should try to be a support to not only the family members but also the society instead of neglecting them.

Vijay Garg