

SENSEX	58,340.99 points down by 323.34 points	NIFTY	17,415.05 points down by 88.30 points	GOLD:	Rs 48,600 per 10 gram down by Rs 370	SILVER:	Rs 67,600 per 1 Kg down by Rs 1,900
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**JOB JOB JOB**

**1. Sales Managers**

**2. Tutor's (All Subject)**

**3. Team Leader's/ HR**

**4. Tele Caller**

**For Interview**

**Contact:- PROVIDERZ**

**Mob:-**

**9906096962**

**BATCHES STARTING  
ON 6 DEC**

**NDA, CDS, AFCAT WRITTEN  
JKP SI, ARMY GD WRITTEN**

**SSB INTERVIEW COACHING**

**(2941 JOINED FORCES IN 5 YRS)  
AT BRIGADIER JAMWAL'S**


**LAKSHYA DEFENCE**

**ACADEMY, JAMMU**

**CONTACT: 9797519939**

**GOVT REGISTERED  
WITH GSTIN**

**HAPPY  
BIRTHDAY**



**Aahana Bhat**

**Class:- 4th 'B'**


**D.O.B:- 30-11-2010**

**JKPS Panjtirthi**

**NOTICE**

I, Vishal Kesar S/O Sh. Mangat Ram R/O Krimachi Tehsil & Distt Udhampur, am transferring my vehicle bearing No. JK14D-2201 to Tara Chand S/O Sh. Hari Chand R/O village Sorap, Krimachi Tehsil & Distt Udhampur. Objection if any may be conveyed to ARTO Udhampur within 7 days of this publication.

**NOTICE**



My father name has wrongly been written as Amerjeet Singh instead of correct name Desh Raj in my 8th Class school records under Roll No. 8046691 Session 2021-21. Now I am applying for correction of the same. Objection if any may be conveyed to DIET Jammu within 7 days.

**Nikhil Kumar**

**S/o Desh Raj**

**R/o Bhall Ghati, Bhaderwah**

**NOTICE**

I, Anju Bala W/o Jatinder Kumar R/o W.No 55 Kunjwani Bye Pass Shiva Colony, Jammu have lost RC, Insurance and Fitness Certificate of my vehicle bearing Regd. No. JK02CM-1491. Now I am applying for duplicates of the same. Objection if any may be conveyed to RTO Jammu within 7 days.

**NOTICE**

I, Ayesha Bano W/o Ghulam Qadir Butt R/o Malik Market, Near Wave Mall, Channi Rama, Jammu state that my name has wrongly been written as Ashia instead of correct name Ayesha Bano in my Ration Card bearing No. 1287, D. Form No. 072551. Now I am applying for correction of the same. Objection if any may be conveyed to Relief Commissioner (M) Jammu within 7 days.

**NOTICE**

I, Aggarwal Steels R/o New Plot, Jammu have lost RC of my vehicle (Honda City Petrol) bearing Regd. No. JK02AJ-7070. Now I am applying for duplicate of the same. Objection if any may be conveyed to RTO Jammu within 7 days.

# JKSAC delegation calls on Chairperson NHRC, highlights issues

## ■ STATE TIMES NEWS

JAMMU: A three-member delegation of Jammu Kashmir Sharnarathi Action Committee (JKSAC) comprising Capt Puran Singh Chib, Master Gursimar Singh led by President Gurdev Singh called on Chairperson, National Human Rights Commission (NHRC) Arun Kumar Mishra former Judge, Supreme Court of India, at Delhi. Secretary NHRC and Registrar Law were also present in the meeting. The delegation apprised him regarding plight of Displaced Persons (DPs) who were thrown out of their native places in PoK by Pakistani army in guise of tribals on October 22, 1947, forcing them to come to this side of J&K with empty pockets and barefooted. The delegation urged the



JKSAC members during meeting with Chairperson NHRC Arun Kumar Mishra.

Chairperson NHRC to impress upon the J&K UT as well as Central govt. to implement report of Parliamentary Standing Committee on Home Affairs in letter & spirit, till PoJK is liberated from illegal occupation of Pakistan.

Gurdev Singh apprised Chairperson in detail about various issues of DPs concerning their full and final rehabilitation particularly compensation

for their left-out properties (unregistered), employment package/reservations for their wards, de-freezing of assembly seats, mutation of land under their dwellings and strict implementation of Agrarian Reform Act in respect of DPs of 1947 besides other issues. He urged Mishra to ask J&K UT administration to take-up their rehabilitation case with Centre Govt on basis of JPC report wherein

Rs 30 Lakh ex-gratia relief grant has been recommended for each DP family. Regarding Rs 5.5 lakh recent relief provided by Centre Govt to DPs, Misra was told though it has given some solace to DPs yet it does not match with loss of lives and properties they suffered.

Chairperson NHRC was further apprised that their assembly seats have not been de-freezed so far because of political considerations and DPs were deprived to represent their aspirations. He was told that JKSAC is in relentless struggle since 1967 to achieve adequate and final settlement of DPs.

Mishra listened to the delegation very patiently and assured that he would take up the highlighted issues with Government for resolving long pending legitimate settlement issues of DPs.

# BABAYN welcomes construction of Yatri Niwas in Majeen

## ■ STATE TIMES NEWS

JAMMU: Baba Amarnath & Budda Amarnath Yatri Niwas (BABAYN) has expressed happiness over Bhoomi Poojan / foundation stone laying by LG Manoj Sinha for construction of Yatri Niwas for Shri Amarnath Yatris at village Majeen, near Sidhra in Jammu. On the occasion, President Pawan Kumar Kholi, Senior Vice President Karan Singh Charak, Vice President Shakti Dutt Sharma and General Secretary Sudershan Khajuria were also present.

Pertinent to mention here that a delegation of BABA Yatri Niwas, in March 2020, had a meeting with Nitishwar Kumar, Chief Executive Officer Shri Amarnath Shrine Board, during which few suggestion were made

and a memorandum was also submitted for LG, wherein it was demanded to construct permanent structures in all the districts falling on Yatra route for welfare of pilgrims.

Niyas also welcomed the appointment of Rahul Singh, who recently joined as Additional CEO SASB and appreciated contributions of Anup Kumar Soni for the welfare of Yatris during his tenure as Additional CEO, SASB who has now been transferred to his parent department.

Others present in the meeting included Anoop Aggarwal, Deepak Dhawan, Deepak Aggarwal, Bal Krishan Gupta, Suresh Sharma, Deepak Sharma, Vipin Mittal, Ravinder Mittal, Sat Pal Sharma, Sham Langer and Rajesh Bhasin.

# TFC on DAY-NULM sanctions Rs 2.20 crore for 151 Self Employment Loan applicants

## ■ STATE TIMES NEWS

KATHUA: Task Force Committee on Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM) on Monday sanctioned Rs. 2.20 crore for 151 self employment loan applicants here at its meeting chaired by District Development Commissioner, Kathua Rahul Yadav.

This was the fourth meeting of the District Task Force Committee on DAY-NULM mandated to support urban poor by enabling them to access gainful self employment and skilled wage employment opportunities. The scheme is being implemented in the district through District Urban Development Agency, Kathua. The cases placed

before the Committee were received from Municipal areas of Kathua, Basohli, Billawar, Hiranagar, Parole and Lakhampur towns of the district. The cases approved for loan were for different trades i.e. Auto load carrier, Diary unit, Beauty Parlor, Boutique, Saloon, Provisional Store etc.

The DDC, Rahul Yadav directed all the concerned officers to expedite the sponsoring as well as the disbursement of the loan within the stipulated time frame.

He called for creating maximum awareness about the scheme so that more people can avail the benefit of the scheme.

The meeting was attended by Project Officer DUDA Kathua Ramneek

Singh [Member Secretary], LBO SBI Kathua, Representative DIC Kathua, Chief Manager PNB Kathua, Nodal Officer J&K Bank Kathua, Bushan Singh Chouhan CMM (S&ME), Er. Mavi Kapoor, CMM (SM&ID) Community Organizers and other officers/officials.

Interested applicants who desire to seek Self Employment loan under the said scheme @ 7% interest per annum can contact (visit) the office of Project Officer District Urban Development Agency, behind Shiva Flour Mill Kalibari Kathua.

Contact Number - is 01922-236008

# ABVP plays SMVDU Admn for discriminatory attitude

## ■ STATE TIMES NEWS

JAMMU: Akhil Bharatiya Vidyarthi Parishad (ABVP) has warned the Vice Chancellor and Registrar of Shri Mata Vaishno Devi University (SMVDU) for shunning their discriminatory treatment towards non-teaching employees of varsity, failing which ABVP would launch an agitation against the University administration.

In a press statement issued here, Mukesh Manhas, State Secretary ABVP said that both VC and Registrar SMVDU are behaving like dictators and misbehaving and harassing non-teaching employees of university. "They have ushered in a new work-culture where Police is called in campus even for small/petty incidents, which could be otherwise resolved amicably by mutual discussions. Within a span of 40 days, they have called Police twice inside the campus.

In a fresh development related to recent controversy within administration, wherein the service of a non-teaching female staff was abruptly terminated over frivolous and unsubstantiated charges, that too without any prior notice flouting all norms of service rules, the University authorities were forced to rescind the termination orders of aforesaid

employee following a united and strong but totally peaceful agitation by non-teaching staff also supported by faculty and other wings.

The University authorities, however, served a show cause notice to protesting employees threatening them with pay cut for the days they were on agitation," said Mukesh, adding that ABVP has decided to support the agitating employees who were struggling against dictatorial attitude of Registrar with full backing of VC. He further said that if authorities refuse to see the writing on the wall, the ABVP will be forced to intervene into the matter.

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# DC Kishtwar reviews registration process of unorganised workers on e-Shram portal

## ■ STATE TIMES NEWS

KISHTWAR: Deputy Commissioner Kishtwar Ashok Sharma on Monday chaired the meeting of the members of District Level Implementation Committee and reviewed the progress achieved in registration of unorganised sector workers on e-shram portal here at conference Hall DC office Complex Mini Secretariat Kishtwar.

The meeting was attended by ADC Kishtwar Kishori Lal Sharma; CMO Kishtwar Dr R S Manhas; DSWO Kishtwar Tariq Parveaz Qazi; ALC Kishtwar Amit Kumar; BDOs , officials of CSC. During the meeting ALC Kishtwar apprised the chair that 14290 unorganised workers of the district have been registered since the launch of the e-Shram portal.

While reviewing the sector wise progress in the

registration of unorganised workers/labourers on the e-shram portal, the DC asked for intensifying registration process to ensure 100% coverage of intended beneficiaries.

The Deputy Commissioner directed the concerned officers to rope in the PRIs to mobilize the target sub groups of unorganised workers for registration on the eShram Portal.

The e-Shram registration will help to maintain the database of the unorganised workers which will be helpful in extending the benefit of social security schemes meant for these workers at ground level, the DC said. He further said that in case of pandemic or calamities, it will also help to keep a track record of the migrant labour workforce and will pave the way for providing them job opportunities.

# DDC Chairperson directs departments to expedite tendering process

## ■ STATE TIMES NEWS

DODA: District Development Council Chairman, Dhananther Singh Kotwal on Monday chaired the general body meeting of the District Development Council and the key officials of the line departments to discuss the developmental scenario and progress of ongoing works in the district.

During the meeting, threadbare discussion was held with regard to the progress of the works approved under District Capex, PRI grants, B2V-3.

He reviewed the tendering process and also discussed the issues with regard to projects of PMGSY, PWD, PDD, PHE, land compensation, shortage of staff and other bottlenecks.

The DDC chairman directed the concerned line departments to expedite the tendering process and execution of all allotted works on ground to ensure optimal use of funds by the end of the financial year.

With regard to PMGSY, the DDC Chairman directed the concerned to resolve the issues raised by the

members of the council with regard to the ongoing works in their respective constituencies, besides, he asked them to maintain the quality of work.

The DDC Chairman also directed the REW to ensure that all the works approved under PRI grants are tendered, allotted to achieve desired development in a time bound manner.

The DDC Chairperson also asked the ADDC Doda to form a block level Committee of the elected representatives and field

functionaries of revenue department to assess the land compensation issues of the locals.

He further asked the officers to address the issues of the people pending at their level in a speedy manner.

Among others present during the meeting are Vice Chairperson Sangeeta Rani Bhagat; DDC members, BDC Chairpersons, ADDC Doda, CPO Doda, ACD Doda, AC Panchayat, besides other officers of various line departments.

# Positions are to serve poor not to enjoy: Rajwal

## ■ STATE TIMES NEWS

JAMMU: SC Morecha of Jammu and Kashmir organized "Mann Ki Baat" at 97 places throughout the UT and office bearers of the Morecha alongwith with the local people of the area listened it.

Jaidev Rajwal Prabhari of BJP SC Morecha JKUT appreciated the efforts of the

Morecha activists and said that Morecha will organize "Mann Ki Baat" at more places in the month of December.

In this series Jaidev Rajwal t listened "Mann Ki Baat" with the people of Dalit Basti Nath Colony Old Satwari Peerbaba, Mandal Satwari organized by SC Morecha Mandal President Sanjay

Kumar. A large number of people including senior citizens, women, youths and Morecha activists participated in the programme.

After listening Mann Ki Baat Jaidev Rajwal visited the Basti and stunned with the miserable condition of the people.

The sanitary condition of the Basti is worse. The people

of the Basti are living in small houses and huts. Basti has narrow streets with worse conditions.

Sewerage water is lying accumulated everywhere in the streets. Hazardous substances and garbage are lying everywhere.

It can be the cause of many serious diseases like dengue, diarrhea, jaundice etc.

# Why multi asset fund should be a part of one's portfolio?



multi asset funds are a category within the hybrid mutual offerings. In this category, a fund typically invests across three or more different asset classes. The most common asset classes invested by these schemes are: equity, debt, gold, real estate investment trusts (REITs), infrastructure investment trusts (InvITs) to name a few. Recently, fund houses have also started adding international equity to the portfolio mix.

By investing in a multi asset fund, an investor can be rest assured that the corpus will be spread across various asset classes, thereby bringing in the much needed diversification as well as auto asset allocation, thereby providing an optimal risk adjusted return experience. This is because different asset classes move in different directions in various phases of the economy. It is very rare for both equity and debt markets to perform equally well at the same period. Similarly, gold tends to do well when economic outlook is gloomy. For instance, in March 2020 when the domestic equity market corrected sharply due to the pandemic, high quality long term treasuries went up,

lower quality debt fell dramatically, but gold lived up to its safe haven status during the same period. This shows that by investing across various asset classes, the net impact on the portfolio tends to be minimal as compared to investing in a single asset class.

Another added advantage of this category funds is the in-built asset allocation it brings along. Several studies time and again have proven that for long term wealth creation optimumasset allocation is the key. Therefore, such a portfolio will tend to do well in different environments and scenarios. Since we donot know which asset class is likely to deliver returns, the optimal approach is to spread bets across asset

classes.

## Fund Selection

For an investing looking to invest into a multi asset fund, there are several offerings available for an investor. While choosing a fund to invest into, remember to check the long term track record of the fund, the pedigree of the fund house, how the asset allocation calls of the fund manager has played out over time etc.

One of the funds which has been a consistent performer in this area and has delivered a positive investment experience is the ICICI Prudential Multi Asset Fund.

**Balwan Singh Sambyal**  
**Mutual Fund Distributor.**

**IN THE COURT OF ADDITIONAL DISTRICT JUDGE, UDHAMPUR**

**Present: Sh. S. C. Katal**

Title: Sheetal Kish Rathore D/o Late Sh. Regent Singh and Late Smt. Vijay Kumari W/o Village Omalla Tehsil and District Udhampur.

**Petitioner**

**V/S**

1. Payal Rathore D/o Late Sh. Regent Singh and Late Smt. Vijay Kumari R/o Village Sundla Tehsil Majailta District Udhampur.

2. Monika Rathore D/o Late Sh. Regent Singh and Late Smt Vijay Kumari R/o Village Gamai Tehsil and District Udhampur.

3. Nageshwar Singh S/o Late Sh. Regent Singh and Late Smt Vijay Kumari R/o Village Omalla Udhampur. Tehsil and District Udhampur.

**(Respondents)**

**In the matter of:** Application under section 372 of Succession Certificate Act for issuance of the succession certificate.

**PROCLAMATION**

Whereas the above named petitioner has applied in this court for issuance of succession certificate under section 372 of Indian Succession Act for the below mentioned debts and securities left by the deceased namely Late Smt. Vijay Kumari W/o Late Sh. Regent Singh R/o Omalla Udhampur who died on 07/02/2021 at her residence;

A Sum of Rs. 14,21,458/- (Fourteen lacs twenty one thousand four hundred fifty eight only) lying in the District Treasury Udhampur under PPO No. 1120122917 belonging to deceased.

Now, if anybody has objection against this petition he/she/they may appear in this court either in person or through an advocate on or before 10-12-2021. Otherwise the application will be dealt under law and no objections will be entertained thereafter.

Given under my hand and seal of this Court today on 180, day of November 2021.

**Sd/-**

**Addl. District Judge**  
**Udhampur**