

J&K Bank, Bajaj Allianz General Insurance celebrate 20 years of partnership

■ **STATE TIMES NEWS**
PUNE: Jammu and Kashmir Bank (J&K Bank), one of the oldest private banks in the country and Bajaj Allianz General Insurance, one of the leading private general insurers in India on Friday celebrated their 20-year alliance for the distribution of non-life insurance products across the bank's widespread network of 975 branches across India.

In the last 20 years, Bajaj Allianz General Insurance through this strategic agreement has offered insurance products such as Health, Motor, Home, Property, Personal Accident, Shopkeeper Package Policies amongst others to the bank's customers.

Through this two-decade long enriching partnership, together Bajaj Allianz and J&K Bank have stood by the citizens of J&K Union Territory through tumultuous natural calamities like floods witnessed in Leh, Keran, Jammu, Kashmir,



J&K Bank and Bajaj Allianz General Insurance representatives during a programme.

and Tangdhar and also some devastating earthquakes witnessed in places like Uri, Kashmir, and Kishtwar amongst others. One such event was witnessed in the 2014 Floods where claims worth more than INR 1,100 crores were settled thus safeguarding vulnerable citizens of J&K. This 20 year association has successfully secured the lives of nearly 40 Lakh citizens with claims settled of more than INR 1700 Crore of close to 2 lakh citizens.

Commenting on the occasion, Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance said, "Our partnership with Jammu and Kashmir Bank was amongst the first Banc assurance tie-ups in the country, and even today after 2 decades, the bond between us keeps growing stronger each day! It is our common obsession with making a difference to people's lives that drives this collaboration. Through our association, we have together

secured the lives of close to 40 lakh Indians and paid claims of more than INR 1700 Cr. whilst wiping the tears of nearly 2 lac customers and standing with them through earthquakes, floods, and many other calamities. As we look ahead to the next 20 years, we are confident that this partnership will only blossom further and will continue to make a difference to the citizens of our country!"

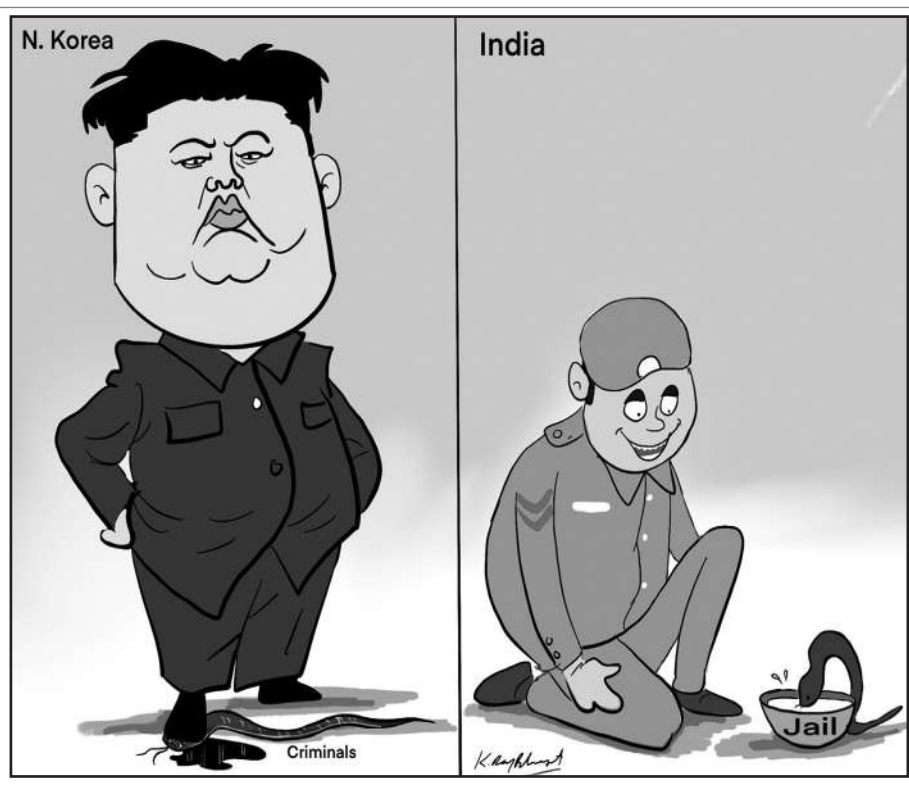
Sharing his thoughts on the occasion, Baldev Prakash, MD & CEO J&K Bank said, "2014-floods redefined not only our relationship but displayed our mutual commitment to uphold and enhance the trust reposed in us by our customers. Today, we view this relation with satisfaction as it has withstood the tests of time and met the requisites of mutual business.

The key objectives of our future focus will be improvement in customer services leading to customer delight and increase in our insurance income. In

practical terms, I am hopeful that we will double the business as well as income from general insurance segment in next few years.

With twenty years of association and experience coupled with the renewed significance insurance has acquired over the time, I think our mutual relationship has matured enough to move beyond fruition and shall flourish in coming times."

The announcement along with a celebration of a milestone partnership achieved, also symbolizes the cementing of a long-term partnership between Bajaj Allianz General Insurance and J&K Bank. Bajaj Allianz will continue to provide customer-centric insurance products by delivering superior value and service to policyholders. The partnership endeavours to continue securing the lives of the citizens of the valley with valuable insurance solutions.



IkkJutt Jammu demands cleansing of terror infra, avenge killing of Hindus in Kashmir



IkkJutt Jammu Party raising slogans during a protest.

■ **STATE TIMES NEWS**
JAMMU: Under the guidance of Party President Adv Ankur Sharma, IkkJutt Jammu Party on Friday held a massive protest demanding adoption of stern policy to cleanse Kashmir of Jihadi infested terrorists. Referring to incidents of recent targeted killings of Hindus in Kashmir IkkJutt Jammu General

Secretary Ashwani Sharma led the protest at Maharaja Hari Singh statue. He said that Kashmir requires a fresh policy, as society there is largely radicalised & militarised and this requires a firm response from Government of India as well the L-G administration. IkkJutt Jammu members shouted slogans against government for

failure to protect minority Hindus in UT of J&K. They asked government to adopt proactive policy in dealing with terrorists and their sympathisers in Kashmir. Among other present during protest were Ajay Singh Saini, Vir Vikram, Virender Abrol, Reshab Rajput, Sanjeev, Rahul Sharma, Akshay, Sorav Chib, Ashu Mishra, Ajay Mangotra and Maan Singh.

Rajni Patil hits out at Govt for failing to ensure safety of innocents, minorities in Kashmir

Mir blames Government of ignoring early warnings



AICC Incharge J&K Affairs Rajni Patil addressing a press conference at Jammu.

■ **STATE TIMES NEWS**
JAMMU: AICC Incharge J&K Affairs Rajni Patil termed the Kashmir situation worrisome due to continued targeted killings of innocents leading to an atmosphere of insecurity and situation of migration of minorities and other vulnerable sections from Kashmir like 1990s.

Addressing a press conference here on Friday along with PCC President G A Mir and other senior leaders on her arrival from three days Congress Shivar at Patnitop, Rajni Patil hit out at the Central Government and UT administration for the failure to check targeted killings and worsening situation in Kashmir.

Working President Ramen Bhalla, Vice President Mula Ram, Chief Spokesperson Ravinder Sharma, General Secretaries Th Balwan Singh, Yogesh Sawhney, SS Channi, Treasurer Rajnish Sharma besides others were also present.

The common man feels insecure and minorities including KPs, Sikhs, Jammu and outside employees and workers have become victims and are unsafe and protesting to migrate enmass, Patil said adding that this situation is worrisome and turning back to 1990s, contrary to the claims of the B-JP Government.

She said it is the primary duty of the Government to ensure Safety and security of people but it has failed. It should ensure Safety of minorities, migrant and Jammu employees by taking all necessary measures including shifting to safer places.

She said Congress is always on the forefront on the issue of terrorism and challenges before nation and Rahul Gandhi has always offered all sorts of suggestions in view of its wide experience but present Government doesn't need this. It's not a political issue for Congress but matter of Safety

of Citizens and national interests.

Patil reiterated that the Congress Shivar has unanimously passed a resolution urging Rahul Gandhi to lead as next President to fight politics of vendetta and division of BJP Government. She termed the ED summons to Sonia and Rahul, again after eight years and termed it purely vendetta, as there is no case against them as they are being framed on National Herald case, a newspaper started in late thirties by Pt Nehru to fight freedom struggle.

In reply to a question on the statement of RSS Chief Mohan Bhagwat regarding not creating controversies on Mandir/Masjid issues, she said it is good but if he really means and wants it, he should better advise his Government at the Centre, to have harmony and peace in the country.

JKPCC President G A Mir also targeted killings of innocents especially minorities and the Government ignored early warnings and such killings and made false claims and now the situation has turned quite volatile.

He said the safety of innocents especially minorities, Kashmiri Pandits and Jammu employees and others is top priority before Government by taking all such urgent measures. The Government should come out of denial mode and deal with the situation effectively. Congress stands for the Safety of common man and its together in the fight against terrorism. He referred to various resolutions on issues of public importance and Organisation in the three days Congress Shivar at Patnitop which was attended by most of the senior leaders invited to the Shivar: It shall be followed by district level Shivar on similar pattern this month followed by other programmes as decided in Udaipur Shivar, he said.

Unabated targeted killings is serious cause of concern: BJP

■ **STATE TIMES NEWS**
JAMMU: The unabated targeted killings in Jammu and Kashmir particularly in Kashmir region in recent past is a serious

cause of concern. Despite the fact the separatist activities have been largely curtailed, the Union Territory of Jammu and Kashmir is seeing a new wave of terrorism, wherein the people are being selectively targeted and killed to spread the fear and terrorism. This was stated by Chief Spokesperson of Jammu & Kashmir Bharatiya Janata Party, Sunil Sethi.

He said that all the good efforts made by the security agencies and administration as so far being successful in gaining the confidence of the masses and a lot of investment have come from outside in view of improved law and order situation but however of late all the good efforts made by the government is coming under serious question mark because of increase in number of killings of civilians particularly belonging to minority community in Kashmir.

He added that it is another effort from the terrorists to engineer another migration from Kashmir and to defeat the benefits of the post Article 370 changes going to the masses.

The government is required to be more vigilant and more firm in dealing with the new wave terrorism as the battle against the terrorism is at the last phase and it has to be won at all cost and contingencies, he said.

Chief Spokesperson further said that the members of the minority community who are working in Kashmir in employment or otherwise should be provided all security in order to ensure their safety.

Wherever needed they should be kept in safe and secure zones and the administration should make all efforts to identify the vulnerable people serving in Kashmir valley and to take concern of their safety & security and priority, he said adding that the administration and the agencies should identify the person who are involved in this increase in militancy and they should be dealt with stun.

Sunil Sethi further noted that the increase in terrorism is because of the funding of terror activity from across the border which is very apparent from the confession of Yasim Malik who has admitted to be involved in terror funding.

More such person who are being questioned should be dealt with expeditious so that, the sense of terror is created in terrorist and their supporters, he said.



Security Forces are eradicating terrorists but ideological distractions are to be corrected only by politicians

▶ **PDP has not routed NC in Kashmir Valley simply with the slogans against AFSPA 1990 or like** ◀
▶ **Government must clear which of concepts like Autonomy, Self Rule, Achievable Nationhood fall in mainstream.** ◀

■ **DAYA SAGAR**
A question could be asked by some why the main opposition regional party of J&K, the National Conference had started appearing to some like toeing the separatist line, more particularly after 2014. Some may so simply reply that NC has been doing so since J&K People's Democratic Party (PDP) had nearly ended the monopoly of National Conference in Kashmir Valley. No doubt the answer does lie around such like explanation but to reach the roots for the phenomenal change in the style of expressions made by NC even after 2002 one must understand the "magic mantra" that Mufti Mohd Sayeed's PDP had used to make the people of Kashmir Valley rally around. J&K PDP just in 3 years from 1999 to 2002 threw nearly ultimate challenges on National Conference that Congress had not been able to press in even over 5 years even after having held the reins in Delhi for decades. In softness Government of India had particularly after 1965 allowed many anti Indian Government / anti 1947 accession / anti India sermons / view points to cultivate particularly in Kashmir Valley.

The "mantra" use by Lt Mufti Mohd Sayeed has been of the type that could better percolate in the growing separatist infested environment in the valley since many myths/ questions regarding J&K having not become as good an India as had become Punjab or Hyderabad after 1947 accession of the then princely states of Indian British Empire. And the mantra was of Self Rule framework that in simple terms professed like (i) naming the Pakistan Occupied areas of J&K as Pakistan 'Administered' J&K and the remaining part as Indian Administered Jammu & Kashmir (ii) joint control of India & Pakistan on some affairs concerning the "State" of Jammu & Kashmir through a Council for Greater Jammu and Kashmir having 5 members each as nominated by India and Pakistan (iii) Validity of currencies of both India and Pakistan in two parts of J&K (iv) leaving it to Greater Jammu & Kashmir to decide the import - export tariff between J&K and two main lands of India and Pakistan and other world (iv) professing Autonomy of J&K State from Indian Nation State (v) and going to people with the message that PDP Self-rule refers to autonomy from the

nation-state of India, whereas autonomy demanded by National Conference connotes relative autonomy from the Government of India (although that was officially made public on 25th Oct 2008 where the PDP Selfrule Framework at para 59 says :- Autonomy refers to empowerment of the Government of Jammu and Kashmir vis-a-vis the Government of India. As such it becomes a part of the centre-state debate in the Indian federal set up. Self-rule on the other hand refers to the empowerment of the people of Jammu and Kashmir, vis-a-vis the nation of India).

And this 'mantra' (Self Rule) surely meant diluting the totalness of the 1947 accession of J&K with India n thereby finding some local acceptability as compared to Greater Autonomy of National Conference that called for just autonomy for government of the state from the central government. Support base of NC and the support-base of PDP are nearly same i.e Kashmir Valley and both the parties have lesser gravity of stakes in Jammu and Ladakh regions since voices if any



A Look through the Mist

had been only from amongst some valley leadership that had been occasionally expressing resentments against non- fulfillment of some commitments made in 1947 by government of Indian (particularly by Pt Jawahar Lal Nehru , the then Prime Minister) and reminding Indian people of J&K being a muslim majority state. And ofcourse Pakistan being there engineering separatist game plans in J&K.

So J&K has not routed NC in Kashmir Valley simply with the slogans against AFSPA 1990 or by demands like handing over Power Projects to J&K PDC but has routed NC more with talks of asking Government of India to focus more on "Kashmir Issue" and not issues in Kashmir (Mehbooba Jee very truthfully had made her parties approach known while speaking in Lok Sabha on 16th June 2014 when she demanded government of India to specifically address to "Kashmir issue" than talking of issues in Kashmir) which surely referred to questions on 26th October 1947 accession, J&K not being federally a state of India like Punjab, position of J&K w.r.t India, Pakistan & other world.

It was on 24 April 2017 that after meeting the PM & HM of India Mehbooba Mufti while talking to media Mehbooba Mufti Ji professed for talks regarding Kashmir issue (political solution to 'Kashmir' turmoil) with all stake holders including the Hurriyat Conference (separatists). The then Home Minister Raj Nath Singh ji had already expressed desire to talk for solution with in the ambit of constitution of India with all the related stake holders to be identified on the advice of J&K Chief Minister and Mehbooba had included Hurriyat too in the stake holders (no doubt it had been mentioned in the BJP-PDP agenda for alliance 1st March 2015) well knowing that Hurriyat leadership had rejected any talks for solution with in the frame work of Indian Constitution. May be PDP found the Hurriyat demands worth settlement with in the ambit of PDP's Self Rule Frame Work (document made public in a press conference by Lt Mufti Mohd Sayeed on 25th October 2008 and reported in media on 26th Oct 2008) which professed Autonomy from India Nation for J&K State. India Government and no leading all India level main political party

has so far questioned the contents of the PDP Self Rule Frame work (have instead treated the concept as mainstream) and such style of handling of J&K affairs has surely allowed some otherwise myths about India 'J&K' relations to find some local attentions in 'valley'.

No doubt Indian Army / Security Forces/ UT Police are doing their job very effectively even by making extreme sacrifices but they can only eradicate terrorists/ militants/ infiltrators but the ideological pollutions/ confusions/ distractions that are created by myths/ wrong information have to be medicated /eradicated by the social/ political cadres by stepping in amongst the innocent unprotected common masses and that process has yet to be started by the local political cadres by being amongst the common masses. Ofcourse Government too need to make clear which of the concepts like Greater Autonomy of NC, Self Rule of PDP, Achievable Nationhood do not fall in mainstream.

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