

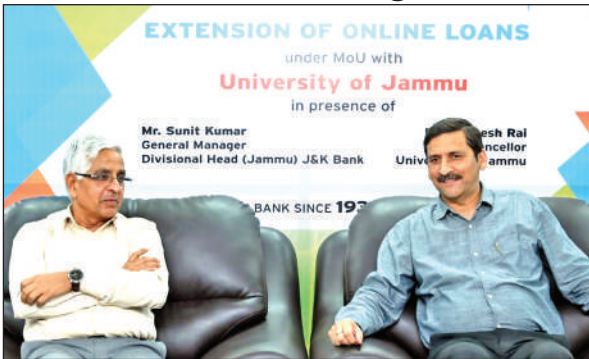
# J&K Bank extends instant digital loan facility to JU employees

## ■ STATE TIMES NEWS

SRINAGAR: J&K Bank on Thursday extended Instant Digital Loan facility through STP platform to all the active permanent employees of the University of Jammu under its Memorandum of Understanding (MoU) signed with the varsity last year.

The Bank shall also extend a Free Group Personal Accidental Insurance (GPAI) cover of Rs 25 Lakh to the eligible permanent employees of University of Jammu drawing their salary through J&K Bank. This accidental insurance will be effective from 10th June 2023.

Vice-Chancellor Jammu University Prof. Umesh Rai and Bank's General Manager & Divisional Head Jammu, Sunit Kumar launched the 'Extension of Online Loans' today in presence of Registrar Jammu University, Arvind Jasrotia, Bank's Zonal Head Jammu, Rajesh



VC JU Prof. Umesh Rai and J&K Bank's General Manager, Sunit Kumar during launch of 'Extension of Online Loans'.

Dubey and other senior officials of the Bank and the University.

While lauding the significant role of J&K Bank in the financial system of Jammu and Kashmir, Vice-Chancellor Prof. Umesh Rai said that extension of the instant digital loan facility is a welcome step as the employees of the university are going to benefit hugely from this facility in terms of time and convenience.

Prof. Rai further exhorted that extending free Group Personal Accidental Insurance Cover of Rs 25 Lac is another landmark decision of the Bank aimed at the economic well-being of the university employees and their families.

Speaking on the occasion, Divisional Head Sunit Kumar said, "Catching up fast with the digital-services landscape in the country, J&K Bank recently rolled out

its state-of-the-art Instant Digital Loan facility through STP platform for salaried employees within the ambit of MOUs. Now onwards all the active employees of Jammu University banking with us can avail the world-class facility that ensures processing and disbursal of personal loan up to Rs 1 Crore to an eligible borrower in just 10 seconds."

"With its end to end automation, Straight through Processing (STP) is a self-service offering for customers aimed at simplifying the process and making the experience more pleasant for clients. The facility shall initially be available for Consumption Loan, Cash Credit Facility and Festival Advance Scheme for Salaried employees", he added.

Notably, all the received loan requests of the eligible employees shall be processed exclusively via Straight Through Processing/Loan

Originating System and disbursed instantly. Under this mechanism, the employees of Jammu University can apply for any of the mentioned personal loans through Bank's platforms i.e. J&K Bank mPAY mobile application, Agent/IVR or Bank's official website.

STP is a self-service journey with no manual intervention for processing the loan request. As an anytime and anywhere (24x7) credit dispensation facility along with real-time sanctioning and disbursement, its consistent and standardized user experience is resulting in increased customer satisfaction.

Pertinently, as per MOU signed last year, the Bank has extended 'Most Favoured Client Status' to Jammu University and has been nominated as 'Preferred Banker' by the University for its exclusive dealings with respect to all banking related services.



## Court takes serious note over functioning of Prosecutor, directs DG Prosecutor to file response

### ■ STATE TIMES NEWS

JAMMU: Additional Sessions Judge Doda Amarjeet Singh Langeh today in matter of attempt to murder case took serious note of Prosecutor for dropping the eye-witness, directed copy of this order be sent to Director General, prosecution, U.T of J&K- for his well meaning indulgence so that little scrutiny at his end could provide basis to this court as to what was the underlying reason which impelled the then prosecutor to give up a witness having the character of not less than 'an eye witness'- to the occurrence. Let Director General of Prosecution file response in aforesaid context by next date so that appropriate orders in the matter may accordingly be issued.

When the matter came-up for hearing, Court observed that the exami-

nation of file indicate that one of the prosecution witness namely Ram Lal Bhagat (Pw-8) has been given up by prosecution on 08.03.2019.

It is pertinent to point out that interalia in other offences, accused is charged while in offence of attempt to murder the injured PW is silent. It is also not disputed that witness aforementioned has been cited as an eye witness to the occurrence.

Having been cited as an eye witness, witness supra therefore, is an essential entity to the unfolding of the narrative on which the prosecution case is based. Without any plain and clear rationale having been put forth, It thus is not fathomable as to how and why prosecution chose to forgo a vital/material witness from examining. Even in an extreme scenario, wit-

ness concerned at the most would have turned hostile in which eventually prosecution could have the opportunity to subject him to scorching cross-examination to decipher the truth instead of giving him up on speculative basis. It needs no reminder that in the process of administration of justice, things must not happen in an in-explicable way, and course adopted by the then Id prosecutor is thus prima facie "disturbing" to say the least.

Be that as it may, let copy of this order be sent to Director General, prosecution, U.T of J&K- for his well meaning indulgence so that little scrutiny at his end could provide basis to this court as to what was the underlying reason which impelled the then prosecutor to give up a witness having the character of not less than "an eye witness"- to the occurrence. Let the Director General of Prosecution file response in aforesaid context by next date so that appropriate orders in the matter can accordingly follow, Court observed.

Put up for prosecution evidence and for response of Director General Prosecution in light of what is said hereinabove on 05.08.2023.

## Last 9 years provided 'Suvidha, Suraksha, Samman' to women: Dr Jitendra

### ■ STATE TIMES NEWS

SUMBHAL: Last 9 years under Prime Minister Narendra Modi provided "Suvidha, Suraksha, Samman" to women. Thoughtfully planned schemes like Ujjwala for Gas connections, Swachhta for female toilets and Jal Jeevan for household tap water not only provided ease of living to women but also gave them a sense of self-confidence with self-esteem.

This was stated here by Union Minister, Dr Jitendra Singh while addressing a congregation of Modi scheme beneficiaries, majority of whom comprised women.

The Minister said, there has been a paradigm shift in



Union Minister Dr Jitendra Singh interacting with beneficiaries of various government schemes at Sumbhal, UP, on Thursday.

Public Service Delivery and the implementation of Government schemes in the last 9 years.

"Be it DBT, or provision of basic facilities like electricity, water, toilets to poor people, all these have brought a revolution at the grassroots level," he said.

Dr Jitendra said, Prime

Minister Narendra Modi has put Nari Shakti at the forefront of India's development journey. Mission Shakti comprises two sub-schemes 'Sambal' and 'Samarthiya' for the safety, security and empowerment of women. The impact of this approach has been evident in the outcomes, such as an improved

sex ratio at birth which is now for the first time 1020 women per 1000 men, a rise in institutional deliveries, declining infant mortality, and a lower maternal mortality rate.

With a promise to remove drudgery from the daily life of Women, Dr Jitendra said the increased usage of LPG

cylinders under the Ujjwala Yojana has saved crores of women from chronic respiratory disorders through smoke-free kitchens. With the success of Swachh Bharat Abhiyan, crores of women are now able to access toilets in their homes without any fear of safety or violation of dignity.

In the 9 years of the Modi government, women have grown from strength to strength. Their success can be seen in the significant increase in the numbers of female police personnel, in the laurels won by sports-women for the country and in the enrolment of women in the fields of Science, Technology, Engineering & Maths.

## CBI court frames charges against Revenue Official

### ■ STATE TIMES NEWS

JAMMU: Special Judge CBI cases J&K Jammu Bala Joyti framed charges against Ajay Kumar then Girdwar Miran Sahib who was caught red-handed by the CBI.

According to the CBI the Central Bureau of Investigation had arrested Ajay Kumar, Girdawar, Miran Sahib, Distt. Jammu for demanding and accepting bribe of Rs.25,000/- from the complainant.

PTIR RC0042022A0009 was registered on 12.08.2022 u/s 7 of Prevention of Corruption Act, 1988 (as amended in 2018), on the basis of complaint regarding demand of bribe by the accused. It was alleged that the accused Ajay Kumar, Girdawar, Miran Sahib, District Jammu was demanding bribe of Rs.50,000/- from the complainant for issuing fard in respect of land owned by him.

During verification, allegations mentioned in the complaint were found to be genuine and it was revealed that bribe amount was to be paid in two installments of Rs. 25,000/- each.

Accordingly, on 12.08.2022,

a trap was laid by CBI and the accused person was caught red-handed while demanding and accepting bribe of Rs.25,000/- from the complainant. During personal search and search of car of the accused, cash of more than Rs. 2 lacs was recovered. Searches were also conducted at the residential premises of the accused.

Special Judge CBI cases J&K Jammu Bala Joyti after hearing both the sides observed that since it appears that there is a ground for presuming that the accused Ajay Kumar has prima facie committed offences under section 7 of P.C. Act 1988 as there was initial demand of Rs. 50,000/- and he was subsequently caught red handed while demanding and accepting bribe of Rs.25,000/-from the complainant as per investigation, hence case was registered on 12.08.2022 by CBI, ACB Jammu under section 7 of P.C. Act and charge sheet was filed on 20.12.2022 against accused person. The contents of the charges have been read over and explained to the accused who pleaded not guilty and claimed trial.

## Bad weather affected agriculture sector in Kashmir

### ■ MASROOR AHMAD

BUDGAM: Continuous rains and dip in temperature have affected and delayed the growth of paddy nurseries in many areas of Kashmir including central Kashmir. Following which farmers have started re-sowing paddy.

Usually farmers sow paddy in the nursery in the third week of April to middle of May. Majority of farmers have planted paddy last month. However due to continue rain and dip in temperature has affected the growth of nurseries which is as unusual trend. May, June and July are considered warm months in Kashmir and at times mercury can reach up to 30 to 35 degrees Celsius. However, for the past few days the day temperature has ranged between 15 and 24 degrees Celsius. As the Kashmir valley recorded rain for the past couple of months that led to a drop in the day and night temperatures, experts say that prolonged rains and cloud cover could adversely affect fruit and other crops, including paddy. In an exclusive interview, District Chief Agriculture Officer Budgam Syed Tafazzul Islam said, despite bad weather our hopes are still high and we are hoping in coming days weather will improve so that in lower belt areas farmers can transplant paddy crop till 21 June. Most of the areas in the district are showing good signs but on the higher reaches situation is not as much



favourable, he added.

Chief Agriculture Officer further said we have already issued guidelines and advisories to farmers for current season. Throughout May, the weather has been erratic and active western disturbances brought back-to-back spells of rainfall and hailstorms which also caused damage to the fruits and vegetables, especially the stone fruits like cherry, plump, apricot which are the first cash crop fruits of the year. He said, "Department is closely monitoring the situation as Me T office has predicted further rains in the Valley for the next few days may be till June 4". The Me T office has a l s o advised farmers to suspend all farm operations till few more days .From last two months due to rains, the farmers and growers failed to keep their spray schedule intact. Faizan Arif, a weather spotter who runs his weather group Kashmir weather, said the reduction in the number of sunlight hours may have a negative influence on the agricultural productivity and fruit yield in Kashmir. Nissar Ahmad a local resident of district Budgam who is a grower and farmer said ,Paddy bean and other summer crops could be delayed". "If rains continue the ted other crops will also get damaged."

## DC Jammu reviews progress of works under Distt Capex Budget



DC Jammu Avny Lavasa chairing a meeting.

### ■ STATE TIMES NEWS

JAMMU: Deputy Commissioner Jammu Avny Lavasa on Thursday reviewed the progress of works proposed under District Capex Budget 2023-24 including DDC, BDC, PRI components.

The concerned official informed the Chair that against total 3634 proposed works, around 400 have been tendered, 291 are under execution and 192 have been completed so far.

The Deputy Commissioner was informed that of the total 3646 approved works, 202 are under UT component, 253 under BDC, 363 under DDC and 2828 are under PRI component.

It was further apprised that out of 2828 works under PRI component 190 works are

already under execution and 140 have been completed.

Similarly, under DDC component out of 363 works 18 have been completed in just two months.

After taking the work wise review under all the components, the Deputy Commissioner asked the officers to expedite the tendering process followed by their execution and completion of the same.

The DC stressed on the concerned authorities to take all possible measures to accelerate the pace of various ongoing works on different projects for their time-bound completion.

Among others, CPO Yoginder Katoch and senior officers of the concerned departments were present in the meeting.

## Power shutdown

### ■ STATE TIMES NEWS

JAMMU: Chief Engineer (Distribution) JPDCL Jammu has informed that the power supply to Billawar, Basohli, Mahanpur, Machedi, Vijaypur, Raya, Industrial area Bari Brahmana, Industry, Narbada, Bishnah, Kotli, Sarore, Deoli, Kheri, Pandorian, Rehah, Lamberi, Bagnoti, Narian, Chwki-Jangher, Qila, Darhal, Lam, laro-ka, Dabbar, Dharat, Gagrote, Nowshera town, Jakhni, Dairy Farm, Pathi, Deik, Sateney, Army, Panchary, Pathi and adjoining areas shall remain affected on June 04 from 6 am to 10 am.

# J&K Real Estate Regulatory Authority is 'headless'- No authority is functional as on date

## Imagine miseries of buyers who might have taken possession of 'FLATS' from promoters even after 2016

### ■ DAYA SAGAR

It is not out of place to mention here that before 2016 the Government of India had been receiving complaints from the individual flat/apartment/plot buyers that real estate transactions were going on unequal footings more in favour of/ to the choice of developers/promoters and hence the Government aiming at creating environment for equitable and fair transactions between the seller and the buyer of properties came up with an bill, for installation of Real Estate Regulatory Authority (RERA) for making real estate purchases secure through transparency and accountability, that was introduced in Rajya Sabha ( passed on the 10 March, 2016) , passed by Lok Sabha on the 15 March, 2016 and came in force on 1 May 2016 in the form of The Real Estate (Regulation And Development) Act, 2016, Act No : 16 of 2016 where Section-20 Sub Section-1 lays down that The appropriate Government shall, within a period of one year from the date of coming into force of this Act, by notification, establish an Authority to

be known as the Real Estate Regulatory Authority to exercise the powers conferred on it and to perform the functions assigned to it under this Act.

But in response to a request made on JK Grievance cell (awazaawam.uniso.in/ AwazAAwam/index.aspx) on 16-12-2022 G. No 999001268968 / on 02-01-2023 / 999003861258 /on 27-04-2023/Grievance 999001268975 / on 30-04-2023 Grievance 999003867993 about status of J&K Real Estate Regulatory Authority (RERA) /joining of Parimal Rai IAS ( Retd) as Chairman of RERA it has been only on 25th May 2023 that the JK Grievance portal finally disclosed the present status with the reference of Housing & Urban Development Department as (" Vide Notification No 357 dated 01.08.2022 Primal Rai, IAS (Retd) was appointed as Chairman RERA. However, because of some personal reasons the Officer submitted his resignation which was accepted by the authorities and from the date of resignation of the Chairman RERA the Authority is

headless, therefore the authority is not functional as on date. As regards operationalize of the authority it is

submitted that only web portal of the Authority is being handled by the J&K Housing Board and rest of the functionality of the authority is not being handled by any of the authorities/ organizations" ).

Has at all the authority been made functional and have the two members other than chairman been appointed has not been is yet to be known.

One can well imagine the miseries of those buyers who might have taken the possession of the apartments / flats from the promoters of Real Estates/ colonies even in or after 2016 and who might have been struggling with the promoters pleading for attending to the manufacturing defects / incompleteness they might have found after taking over the possession.

Well said, transparency and equitable development approach are all truthfully written in files but question is are



A Look through the Mist

they truthfully made to be there in approach ? How would the discrepancies and problems as they exist in the real estate sector in

Jammu and Kashmir shall be eradicated with RERA nowhere in regular operation in J&K even after six years of the birth of RERA Act.?

The Real Estate (Regulation and Development) Act, 2016, Act No : 16 is an Act to establish the Real Estate Regulatory Authority for regulation and promotion of the real estate sector and to ensure sale of plot, apartment or building, as the case may be, or sale of real estate project, in an efficient and transparent manner and to protect the interest of consumers in the real estate sector and to establish an adjudicating mechanism for speedy dispute redressal and also to establish the Appellate Tribunal to hear appeals from the decisions, directions or orders of the Real Estate Regulatory Authority and the adjudicating officer and for matters connected therewith or incidental thereto. The Real Estate

(Regulation and Development) Act, 2016 makes it mandatory provision for establishing Real Estate Regulatory Authority ( RERA) in each State ( except J&K Section-1.1) /UT for regulation of the Real Estate Sector and particularly for securing the interests of the buyers of services from real estate project promoters.

But J&K could not immediately have an own Act for RERA and it was only after 2 years that in 2018 the then J&K State Administrative Council too had approved the Real Estate (Regulation and Development) Act , Governor's Act No LIII of 2018 notified on 16-12-2018 which had almost similar provisions as in Act No 16 of 2016 of Parliament but no any RERA was put in place even upto the day the J&K state was reorganised into UTs of J&K & Ladakh when under the provisions of the J&K Reorganization Act 2019, the J&K RER&D Act of 2018 was repealed and The Real Estate (Regulation and Development) AC, 2016, Act No:16 of 2016 became applicable for UT of J&K.

The Section 84(1) of the RER&D Act of 2016 confers powers on the Governments of States and Union Territories to frame Rules to carry out the implementation of law and The Administrative Council of UT of J&K under the chairmanship of G.C. Murmu LG framed J&K Real Estate (Regulation and Development) Rules, 2020 which were notified by the Housing and J&K Urban Development Department on in July , 2020 under the provisions of RER&D Act, 2016. It was then hoped that atleast in 2020 a regular Real Estate Regulatory Authority would be installed in J&K for regulation of the real estate sector and securing the interests of the buyers of lands/ apartments viz. viz real estate promoters in the public/ private / co- operative /Self Financed Co-operative Sector but that did not happen even nearly 3 years after August 2019.

To be continued  
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