

SAVE OUR TEMPLES

Preserving temples is essential for safeguarding our cultural and religious heritage. These sacred structures not only serve as places of worship but also hold significant historical and architectural value. However, many temples across our nation are facing neglect, vandalism, or encroachment, endangering their existence. To address this issue, concerted efforts are needed from both the government and the community. Governments should enforce strict regulations to protect temple sites and provide adequate funding for their maintenance. Communities can play a crucial role by raising awareness, participating in cleanup drives, and engaging in preservation initiatives. Furthermore, promoting sustainable tourism around temples can generate revenue for their upkeep while raising awareness about their importance. Collaborative efforts between authorities, local communities, and religious organizations are essential to ensure that these cultural treasures remain intact for future generations. By prioritizing the preservation of temples, we honor our rich cultural legacy and ensure that these spiritual sanctuaries continue to inspire and unite communities.

Modi's noble campaign of Eak Ped Maa Ke Naam

■ OMKAR DATTATRAY

It is the novel and maiden campaign initiated by the Prime Minister of India Narendra Modi and is rightly called Eak Ped Maa Ke Naam.The PM Modi has launched Ek Ped Maa Ke Naam campaign on the occasion of world Environment Day. Shri Modi planted a Peepal tree at Buddha Jayanti Park in Delhi. On this occasion, he has urged all to contribute in making our planet better, clean and free from pollution and informed that in the last decade ,India has undertaken numerous collective efforts which have led to increased forest cover across the nation. This is great for our quest towards sustainable development, Modi further added. The Prime Minister posted a thread on X ."Today on World Environment Day ,delight to start a campaign Ek Ped Maa Ke Naam. I call upon everyone ,in India and around the world,to plant a tree in the coming days as a tribute to your mother: Do please share a picture of you doing so using Plant for Mother or Ek Ped Maa Ke Naam. Modi also said "This morning I planted a tree in line with our commitment to protecting Mother Nature and making sustainable lifestyle choices. I urge you all to also contribute to making our planet better." It would make you all very happy that in the last decade, India has undertaken numerous collective efforts which have led to increased forest cover across the nation. This is great for our quest towards sustainable development. It is also commendable how local communities have risen to the occasion and taken a lead in this. This shows how much is the PM Modi concerned with the environmental protection and conservation so that our planet will remain a good place to live. It also showed how much importance is Modi giving to safe environment free from pollution and degradation. In fact the Sanatan Dharma that is called Hinduism gives top most significance to the environment protection. Our scriptures from very ancient times have placed high importance to environment and its protection. Not only this, Hindus have been from the ancient times the worshippers of the environment in its various forms and manifestations and it shows how much importance has been attached to environment by Hinduism. It also shows that our scriptures place much significance to environment protection and exhort us to protect environment for our selves and for the future generations. Thus it is not for nothing that Hindus are the worshippers of the various forms of the environment so that it is safeguarded for the coming generation in order the our children will live a safe ,simple and good life.

Nund Rishi also known as Shiek-ul-Ahm has said many years ago" Amn Poshe 'Teli Yali Van Poshi-meaning that food will last till there are woods and therefore we should protect forests and abstain from felling trees which are important for the preservation and protection of the environment and so this will lead to happy and safe life on the earth. This also shows that our seers were very much concerned with the protection of the environment for the betterment of the lives of the people. It also exhibited that our seers and Rishis were very farsighted and were the advocates of the preservation of the environment in those good olden days. Their exhortation is very much relevant and needed in the present day world and so we should make sincere efforts to protect ,conserve the environment not only for ourselves but also for the future generations. Modi has set the tone for planting a tree on the world environment Day and the Ek Ped Maa Ke Naam campaign has received a good response across the country as throughout the country there has come good news of planting a tree to save the environment. LG of Jammu and Kashmir UT has also participated in "Ek Ped Maa Ke Naam" plantation drive ,which was launched by the Prime Minister Narendra Modi. The LG Manoj Shina planted a sapling of Golden Cypress at Raj Bhawan Srinagar as a part of the campaign. On this eve he urged the people to join the campaign and plant a tree as a mark of respect and honor for their own mother and dedicate themselves towards protecting environment and Mother Earth. Senior officers of Lt. Governor's secretariat also participated in the plantation drive and planted tree saplings in the Raj Bhawan premises. It is so good that senior officers and officials across the nation have participated in the plantation drive of the PM Modi. But it should not remain as a mere formality and we should make it our habit to plant trees with our mothers or for their honor and throughout year we should sincerely and vigorously plant trees to protect environment and make the earth a worth living place not only for ourselves but for our future generations too. There is great need and necessity of planting tree so that our environment is preserved and safeguarded for our and our future generations and our Mother Earth becomes a worthwhile place to live. Environment gives us clean air; water; food, materials and space for recreation. Spending time in nature is good for our physical and mental health. If we do not take care of the planet, its climate and ecosystem, we undermine how our societies function, worsen our lives and, perhaps most directly, harm our well-being. In fact caring for the environment is caring for ourselves. Nature is the foundation of our health and well being. It gives us clean air; water; food, materials and space for recreation. We should conserve our environment to maintain the ecological balance ,the sustainability of the ecosystem, and protection from the harmful UV rays of the sun. If we do not take care of the planet ,its climate and ecosystems ,we undermine how our societies function, worsen our lives and perhaps most directly, harm our own well-being. To put it simply, everything that we need to survive and thrive depends on the nature. In continuing to harm nature, we are damaging the very systems that underpin our health and well-being and compromising future generations. It underpins our economy, our society, indeed our existence. Our forests, rivers, oceans and soils provide us with food we eat, the air we breathe, the water we irrigate our agricultural fields for good crop. We also rely on them for numerous other goods and services we depend on for our health, happiness and prosperity. In fact planting trees helps in protecting the environment and it enhances continuity of life. The world has limited resources, and rapid consumption of these resources by humans has led to severe environmental degradation. Failure to protect the environment is a crime as it means that we do not care about future generations. By protecting and conserving natural resources we help to ensure that they are available for use not only today, but in the future as well. We should plant trees and take other positive steps to preserve and protect the environment for ourselves and for our future generations. Let us plant trees and save the environment for safer and happier world. We should make the Prime Ministers campaign named EK Ped Maa Ke Naam successful and not merely plant trees on the world environment Day ,but make the planting of trees as our habit and plant trees to save environment for a safer and happier life.

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Department of Financial Services (DFS) has been regularly getting complaints that fraudulent and unethical practices are being adopted by banks and insurance companies for procuring policies from the bank customers

■ BY SAJJAD BAZAZ

Banks have fast transformed themselves into 'One-Stop Shop', offering you not only personal banking services and products, but also investment advice, third party products such as insurance policies etc. This means you don't have to wander from institution to institution to shop each area of your financial need. Shopping all the required financial products and services under one roof is of course a delight as it saves you a lot of time and effort.

Banks acting as 'One-Stop Shop' is not something new as they have been offering financial products of varied nature beyond their traditional banking products and services through decades. In other words, today the bank branches have been perfectly converted into super financial markets where a customer gets financial services of any nature under one roof. In this 'One-Stop Shop' boom, it's the insurance sector which has got a fillip as banks have been more active to sell insurance policies, life as well as non-life, to its customers at large scale.

With banks acting as corporate agents, there has been a manifold increase in the business of insurance companies. At the same time, it has also been proving advantageous for the banks to scale up their revenue through commission/fee-based income.

A report by the Swiss Re Institute is worth quoting. This Swiss reinsurance company founded in 1863, headquartered in Zürich, Switzerland, is one of the world's largest reinsurers. In its report, the Institute has picked the expanding economy, growing middle class, innovation and regulatory support as the main drivers of the insurance market growth in India.

"India's insurance sector is projected to record the fastest growth among the G20 countries with the total premium expected to rise at an average rate of 7.1 per cent in real terms during 2024-28. In comparison, the growth rate for the global insurance market will be around 2.4 per cent," reads the report.

The report picks the life insurance business to record 6.7 per cent growth during the said time period backed by rising demand for term life cover by the middle-income group

and increased adoption of insurtech. the non-life segment is estimated to grow by 8.3 per cent owing to economic growth, improvement in distribution channels, government support and a favourable regulatory environment with health premiums forecasted to rise by 9.7 per cent.

However, amid this insurance boom, all is not well with the bank customers. If customers' feedback is taken into account, mis-selling of insurance policies is rampant. Even mis-buying of financial products is equally proving a cause of inconvenience to the customers.

A lot of stories galore that narrate tales of mis-selling of financial products, especially insurance policies, to gullible customers by officials at the bank counters. Those who cannot afford to pay the premium of the insurance, are forced to take the insurance cover. There are many such instances when banks have forcibly made the borrowers to obtain insurance cover and most of the time the insurance premium is deducted from their loan accounts.

In other words, the disbursement of loans has been made hostage to insurance products, where banks have been forcing customers to buy specific insurance policies. Some banks even have made it "mandatory" for the borrowers to buy an insurance cover before loan is disbursed. Precisely, what we find are instances of arm twisting borrowers to take specific insurance policies. Some of these are more expensive and serve little purpose to the customers.

Even the Department of Financial Services (DFS) in a recent communication to banks has expressed its displeasure over this arm twisting of customers by the banks as they have been regularly getting complaints that fraudulent and unethical practices are being adopted by banks and insurance companies for procuring policies from the bank customers.

Meanwhile, there are certain basic things to understand while shopping for a financial product.

What is mis-selling of financial products?

Mis-selling of financial products is simply completing the sale of a financial product or service in the most deceitful manner. In this

kind of selling, the products or services sold to an individual or even to a company do not suit their needs. For instance, a life insurance policy is sold to a bank customer who has no dependents. Here, the insurance serves no purpose to the customer and only profits the insurer and the bank.

In mis-selling, the financial product is materially misrepresented as something that it is not. The customer is intentionally misled as the officials either give incomplete details regarding a sale or provide a set of false information.

There is another way of mis-selling the financial product. An unsuitable financial product or service is sold to a customer.

What is mis-buying of financial products?

Mis-buying of a financial product happens when you take the route of a financial scheme or service which does not suit your needs. It usually happens when you invest in a scheme or buy any other financial product or a service without understanding its features and suitability to you. You invest because someone has recommended it to you.

In other words, we usually find that savers make dozens of mistakes while investing in a financial scheme - partly because they are careless and partly because we humans find it hard to deal rationally with money. Commonly, they buy a scheme without understanding its features, or risks associated with the investment. An element of greed or too trusting nature also results in mis-buying of a product.

Unfortunately, mis-buying is not accepted by an investor and very easily tends to pass the buck on to financial intermediaries who sell financial schemes.

Actually, nobody expects bad things to happen. But in financial matters, this optimism is counterproductive. Investors buy on the expectation of better returns, but without taking into consideration the negatives. People find it useful by moving in herds for survival, but this herd mentality has disastrous consequences in financial matters.

How to avoid mis-buying financial products?

The basic prescription to prevent mis-buying is literacy. When you intend to buy a financial product, it's necessary for you to do your homework before buying the product. If you are not able to understand the features of the product,

Promotion of Agri-Drone Technology in J&K

■ DR. BANARSI LAL

Union Territory of Jammu and Kashmir is endowed with ample natural resources including soil, water, climatic conditions, diversity, topography, rich natural flora etc. which are conducive for the cultivation of a wide range of crops. High mountains and small hills, snow peaks, rivers and rivulets, glaciers, valleys and lakes, large forest areas, terraced fields and bugyals are the integral features of hilly areas of Union Territory of Jammu and Kashmir. Jammu and Kashmir lies in the North West of the country. Jammu and Kashmir is located between 32.17 and 37.06 North latitude and 73.2 and 80.36 East longitude in the Himalayan region. About 19.95% of the total geographical area of J&K is covered under forests. Jammu and Kashmir is a mountainous Union Territory in which about 30 per cent of the area is under cultivation. The agro-diversity of J&K varies from sub-tropical in Jammu region and temperate in Kashmir region. The average annual rainfall of these two regions is 1069mm and 660mm respectively. The average temperatures of these two regions are 24.5 and 13.3 Centigrade respectively. About 58 per cent area in J&K is under agriculture is rainfed and remaining 42 per cent is irrigated. Maize is first rank crop in J&K occupying one-third of the total cropped area, paddy at number second in 28.58 per cent area of gross cropped area and wheat at number three which covers around 26 per cent of the total cropped area. There is need to increase the income and employment in agriculture and allied sectors for the farmers in J&K. There is possibility to increase the production and productivity of the crops and to enable the farmers to increase their income and employment by adopting the new innovations in agriculture and establishing the infrastructure for the farm production. It is a serious concern that the interest of younger generation in J&K is dwindling towards agriculture.

Govt. has introduced the drone technology in the agricultural sector in the Union Territory of J&K to help the farmers and increase their crop production and productivity. This technology helps to spray the chemicals such as fertilizers and pesticides in the farms in an efficient and effective way. This technology can help to reduce the cost of cultivation, increase the crop production, increase economic profitability, reduce environmental pollution and attract rural youths towards agriculture in J&K.SKUAST-J & SKUAST-K along with the line departments are working on modernization of agriculture with the new agricultural innovations so as to raise the socio-economic status of the farmers. In this direction KVKs in J&K are playing the significant role in creating awareness and generating skills pertaining to drone technology. Using drones in agriculture will bring down the cost of cultivation by increasing the efficiency of the chemicals. The agriculture can be taken at the next level by the adoption of drone technology in J&K. Union Territory of J&K has about one lakh sixty thousand hectares area under horticulture and about 20 metric tonnes are fruits produced every year. The fruit production can be increased with the use of

modern technologies. Drones are helpful to detect the infestation of insect-pests and diseases in plants and accordingly the chemicals can be sprayed to treat them. With the drone technology about 90 per cent of chemicals can be saved which further will help to save the farmers money and protect the environment. Generally about three hours are taken to spray one acre of land but with drone it can be covered with minutes and with minimum labour. Also the human contact with the chemicals is much lesser. This technology can give a new boost to agriculture in J&K as it is time saving, labour saving, fertilizers and pesticides saving. With the drone technology, the sprays can be done completely as it can reach easily on fruit plants. Demonstrations on drone technology were done in different villages by the experts during the Viksit Bharat Campaign across the Union Territory of J&K. Farmers showed keen interest in the technology as this technology saves the resources, enhances fertilizer use efficiency and sprays uniformly. Various nano-based fertilizers, neem based pesticides, bio-fertilizers etc. can be applied through drone technology. Krishi Vigyan Kendra, Reasi also promoted drone technology in rural areas during the Viksit Bharat Campaign and also trained the farmers on drone technology in certain pockets of Reasi distt. of J&K.NAMO Drone Didi scheme will help to empower the rural women of J&K by imparting their skills.

Presently, we are using various tools and equipments and different varieties of technologies in agriculture. According to the International Civil Aviation Organization (ICAO) drone as "An aircraft without a human pilot aboard". This definition encompasses a wide range of devices, from small toy drones to large military UAVs. The drone technology is playing the significant role in these techniques. Climate change is the major global issue of the present era and sometimes badly impacts the agriculture. In view of changing circumstances, introducing advanced changes in agriculture is becoming the need of the hour. The modern technologies in agriculture can prove to be a useful means of sustenance for the increasing population. The introduction of drone technology in modern farm operations has become an essential tool for farmers to manage their crops and enhance their farm income. In agriculture, drones are equipped with various sensors and imaging technology that provide farmers with valuable data and insights that help them to make timely decisions, leading to increase the crop production and decrease the input costs. This article explains the applications of drones in farm operations, the advantages of using drones, the challenges and limitations in drone technology and the future of drone technology in agriculture. The use of drone technology in agriculture has various advantages, including improved efficiency, sustainability and increased accuracy. Drones can cover a larger area in a shorter time and collect accurate data that enables farmers to identify the problems and take action to solve those problems. The use of drones can reduce the environmental impact of farming by the efficient use of fertilizers and pesticides.

There are also challenges and limitations that need to be addressed, including regulatory environments and costs. The cost of purchasing and operating drones can be prohibitive for small and marginal farmers. Despite these challenges, the future of drone technology in farm operations looking promising. As drone technology continues to advance and is expected to become even more valuable in precision farming, the use of drones is expected to lead to more sustainable farming practices, reducing the environmental impact on agriculture. The integration of drone technology in agriculture is a step towards the sustainable agriculture. The continued advancement of drone technology in farm operations is likely to have an important impact on the future farming. Drone technology has been one of the fastest-growing technologies in recent years, with a wide range of applications across various industries. The rise of drone technology has also spurred as an important innovation in areas such as artificial intelligence, sensor technology and battery technology.

Drones have become the significant tool in modern agricultural operations. Farmers are using drones to increase efficiency, reduce farm costs and improve crop yields. Drones equipped with cameras, sensors and other payloads can provide farmers with valuable data and insights that help them to increase the quality and quantity of their crops production. There is need to explore the importance of drone technology in farm operations and its impact on the agricultural sector. One of the most common applications of drones in agriculture is crop monitoring. Drones equipped with cameras, multispectral sensors and other advanced imaging technologies can capture high-resolution images of different crops, allowing farmers to identify areas that require attention, such as those affected by insect-pests and diseases. This can help farmers to take timely preventive measures. Drones can also be helpful to create high-resolution maps of crops, providing farmers with valuable insights into the health and growth of their crops. This can help farmers to identify areas with low or high yields, plan irrigation and fertilization strategies and optimize their overall crop management practices. Drones can also be useful for spraying of chemicals in crops, reducing the labor costs and also minimizing environmental impacts. Drones equipped with sprayers can apply pesticides, herbicides and fertilizers, reducing the risk of over-application and minimizing chemical exposure for farmers. Drones can also be also be useful to monitor livestock, allowing farmers to track their movements, identify areas of low or high density and assess their overall health. Drones equipped with thermal cameras can detect changes in body temperature, which can help farmers to identify animals that require medical attention. It has been observed through research that drones equipped with thermal cameras were able to accurately detect and locate cattle with a 95% accuracy rate. Drones equipped with thermal sensors can also be used to monitor soil moisture levels and identify areas that require irrigation. This can help farmers to optimize their irrigation

don't hesitate to consult a financial expert or the staff at the operational front in a bank to understand the product.

Here, the financial institutions who sell these products are under obligation to spend some time on educating the customers. They should not feel shy to disclose probable negatives of the financial products, especially insurance schemes.

In short, you should not buy a product unless you have understood it fully. Don't fall prey to the greed of handsome returns.

Is it mandatory for a borrower to take a life insurance policy offered by the bank?

Banks cannot force borrowers to buy a life insurance policy or any other non-life policy while granting a loan facility. It's illegal. The Reserve Bank of India (RBI) "best practice" guidelines don't contain any mandatory directive to offer insurance with loans. In fact, banks have been advised by the regulator not to force their customers to purchase an insurance product. Even the directives are clear that the banks cannot adopt any restrictive practice of forcing its customers to go in only for a particular insurance company in respect of assets financed by the bank.

The directive reads that customers should be allowed to exercise their own choice. There should be no 'linkage', direct or indirect, between the provision of banking services offered by the bank to its customers and use of insurance products.

Under all circumstances, the bank has to seek your consent to bring you under the umbrella of insurance. In this regard, it's your will that has to prevail.

One can lodge a complaint to the high-ups of the bank and even to the Banking Ombudsman.

Notably, Department of Financial Services has also conveyed to the banks that the Central Vigilance Commission (CVC) has raised objection, as incentives for selling insurance products bring not only pressure on the field staff but the core business of banking also gets affected and quality of advances may get compromised in the lure of commission and incentives for staff.

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strategies, avoiding wastage of water and increase the crop yields. They can cover large areas of agricultural land in a short time thus reducing labour costs and increasing efficiency. It has been observed that that using drones for crop monitoring was 85% cheaper than using traditional methods. Drones can quickly and easily collect data on crop health, soil conditions and other important variables. This allows farmers to make informed decisions in real-time, optimizing their crop management strategies. It has observed that using drones for crop monitoring resulted in a 40% increase in crop yield. Drones can be equipped with a variety of sensors and cameras, allowing for highly accurate data collection. This data can be utilized to identify areas that require attention such as those with poor soil moisture or pests or diseases infestations. It has been observed through the study that drones equipped with hyperspectral sensors were able to accurately detect crop diseases with an accuracy rate of over 95%.

Drones can be used to monitor crops and livestock from a safe distance, reducing the risk of injury to the workers. They can be helpful to reduce the environmental impact of farming by optimizing crop management practices and reducing the use of harmful chemicals. They have numerous advantages over traditional methods of crop monitoring and management, including cost-effectiveness, improved efficiency, accurate data collection, safety and environmental benefits. Drones have a limited flight time and range, which can limit their usefulness in large-scale farming operations. Drones are highly dependent on weather conditions, particularly wind speed and direction. High winds can make it difficult to fly a drone safely and rain and fog can limit visibility. They have a limited payload capacity, which can limit the number and type of sensors and cameras that can be carried. This can limit their ability to gather certain types of data. The use of drones in agriculture is subject to a range of legal and regulatory issues, particularly in terms of airspace regulations and privacy concerns. Drones are expected to have a significant impact on precision agriculture in J&K. As drones become more advanced and are equipped with more sensors and imaging technology, they will be able to provide farmers with even more detailed data about their crops. This data can be used to make more informed decisions about planting, fertilization and pest and diseases control, leading to increase in yield and decrease in farm cost. Currently, most drones require a human operator to control them, which can be time-consuming and expensive. However, as autonomous technology continues to advance, it is likely that drones will become more autonomous and require less human intervention. The use of drones in agriculture is also expected to increase sustainability. The future of drone technology in agricultural sector looks promising. As drone technology continues to advance, it is expected that they will become even more valuable in precision agriculture as well as in autonomous systems.

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