

Zanskar has immense untapped tourism potential: LG Kavinder

■ **STATE TIMES NEWS**
PADUM: Lieutenant Governor of Ladakh, Kavinder Gupta, on Saturday highlighted the immense yet untapped tourism potential of Zanskar, citing its breathtaking landscapes, ancient Buddhist heritage, and vast scope for adventure tourism including trekking and rafting. He was speaking at the inauguration of the 10th Ladakh Zanskar Festival 2025 in Padum.

The Lt Governor emphasized that Zanskar's pristine beauty and cultural richness can position it as one of Ladakh's top tourist destinations. He praised the festival as a vibrant showcase of India's cultural diversity and Ladakh's timeless traditions.



LG Ladakh, Kavinder Gupta inaugurating 10th Ladakh Zanskar Festival 2025 in Padum.

Reaffirming the UT Administration's commitment to promoting the Ladakh Zanskar Festival, LG Gupta said the event celebrates the region's unique heritage through traditional music, dance, arts, crafts, and indigenous sports like polo and archery. He commended the

enthusiastic participation of over 1,200 cultural troupes from states such as Punjab, Rajasthan, Jammu & Kashmir, Himachal Pradesh, and Manipur, calling it a reflection of India's "Unity in Diversity."

He also thanked the people of Zanskar for their active

participation and expressed special appreciation for Bollywood actor Amit Sadh, the Festival's Brand Ambassador, stating that his association will help bring national attention to Zanskar. LG Gupta called for fixed annual dates for the Suru Summer Festival and Zanskar Festival to aid in better tourist planning.

Chairman/CEC, LAHDC Kargil, Dr. Mohd Jaffer Akhoo, described Zanskar as one of Kargil's most developed sub-divisions and affirmed the Hill Council's ongoing efforts toward its further development and tourism promotion.

MP from Ladakh, Mohmad Haneefa Jan, called for a dedicated Tourism Policy for Kargil, with sufficient funding

and strategic promotion of events like the Zanskar Festival.

Amit Sadh expressed gratitude for being made Brand Ambassador and pledged to promote Ladakh's unique culture across the nation.

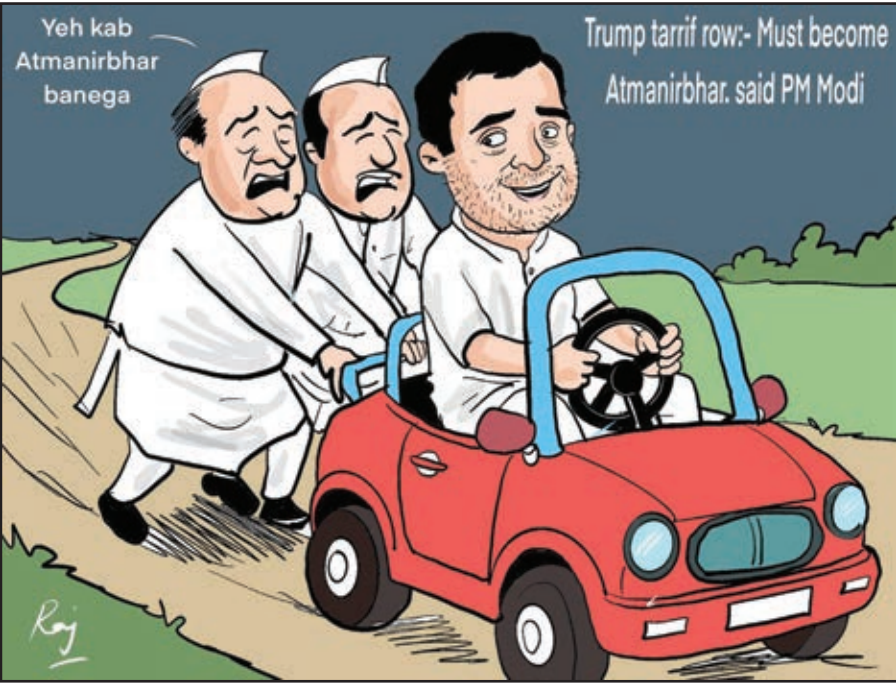
Earlier, Deputy Commissioner Kargil Rakesh Kumar delivered the welcome address. The event's highlights included Chhams by monks from Sani Monastery, performances by Karsha Jumma Cultural Association, TIPPA, and traditional dances from Rajasthan and J&K.

Prior to the festival, the LG visited Sani Monastery and interacted with monks and local residents.

DC Jammu reviews functioning of SWD

■ **STATE TIMES NEWS**
JAMMU: Deputy Commissioner Jammu, Dr. Rakesh Minhas, chaired a meeting to review the functioning of the Social Welfare Department and implementation of various welfare schemes in the district. Programme Officer ICDS, Pankaj Anand, presented progress on schemes like Pradhan Mantri Matru Vandana Yojana, Ladli Beti, Mission Poshan, and the Anganwadi Centres. Dr. Minhas directed officials to improve service delivery and strengthen monitoring mechanisms, especially at Anganwadis. District Social Welfare Officer Nawaz Sharif highlighted progress under Integrated Social Security Schemes, and initiatives such as Beti Bachao Beti Padhao, State Marriage Assistance, Nasha Mukti Bharat, and Pradhan Mantri Adarsh Gram Yojana. The DC instructed that no eligible beneficiary be left out and reviewed the functioning of statutory bodies like the Juvenile Justice Board.

The meeting was attended by CPO Ajaypal Singh, CDOs, and Tehsil Social Welfare Officers.



Div Com, IGP review arrangements for forthcoming festivals across Jammu Division

■ **STATE TIMES NEWS**
JAMMU: Divisional Commissioner Jammu, Ramesh Kumar and Inspector General of Police, Bhim Sen Tuti on Saturday chaired a meeting to review the arrangements made by district administrations for the forthcoming festivals of Navratri, Ram Navami, Dussehra and Diwali.

The meeting was attended by IGP Traffic J&K, MD JPDCL, Commissioner JMC, Deputy Commissioners and SSPs from across Jammu Division, Director Information, HoDs of Tourism, Floriculture, RDD, Health Services, ULB, FCS&CA, SSP Security, SSP Traffic, Functionaries from PWD, Jal Shakti, Legal Metrology, Fire and Emergency Services Departments.

Threadbare discussions were held on different aspects of arrangements with a focus on availability of civil supplies, security, connectivity and civic amenities for the smooth celebration of the festivals.

The Div Com and IGP Jammu sought feedback



Div Com Jammu, Ramesh Kumar and IGP Bhim Sen Tuti chairing a meeting on Saturday.

from district administrations and Heads of Departments regarding each aspect of the preparations.

Directions were issued to ensure seamless arrangements in and around the religious places with a special focus on sanitation, crowd management, accessibility of roads, drinking water, power supply, traffic management, availability of essential items, check on overcharging in the markets in each district.

The Div Com directed the concerned Deputy Commissioners to personally visit the religious shrines

that witness large congregations of people during the holy festivals. He asked them to ensure proper deployment of police personnel and queue

management system for the smooth movement of people.

Directions were also issued for meticulous planning of routes for religious processions and selection of venues for organizing Ramlila. The Inspector General of Police directed the SSPs to formulate police deployment and traffic plans for the festive season.

Health and Fire Emergency departments were asked to deploy their ambulances and fire tenders at the religious shrines with adequate doctors and staff.

The Deputy Commissioners were asked to put in place adequate fire safety measures at the venues identified for selling fire-crackers.

Yudhvir Sethi starts lane and drain work worth Rs 11 lakh at Rehari Chungi

■ **STATE TIMES NEWS**
JAMMU : Expressing thanks to Jammu Municipal Corporation (JMC) Commissioner, Dr. Devansh Yadav for initiating various development works in Jammu City and in a major step towards strengthening urban infrastructure and addressing local demands, MLA Jammu East Constituency, Yudhvir Sethi, today inaugurated lane and drain works at Rehari Chungi in Ward No. 8. The project, estimated to cost Rs 11 lakh, has been undertaken to improve basic civic amenities and ease the day-to-day life of residents.

Yudhvir Sethi was accompanied by Rakesh, Dr. Akshay Sharma, Swati Sharma, Raman Sharma, Prithvi Dugal, Brij Mohan Sharma, Puneet Chawla, Ramesh Kumar, Sharma Devi and Kundan Rathod.

Speaking on the occasion, Yudhvir Sethi said that providing quality infrastructure in every ward of his constituency



MLA Jammu East, Yudhvir Sethi inaugurating lane and drain work at Rehari Chungi.

is a top priority.

"Development should reach the doorstep of every citizen. The lanes and drains are basic facilities that directly impact the daily lives of people, and I am committed to ensuring that no area remains neglected. This work at Rehari Chungi is part

of our broader vision of a clean, modern, and better-equipped Jammu East," he stated.

He further stressed that all works are being executed with transparency and quality standards to ensure long-term benefit to the residents.

"People have trusted us with

responsibility, and it is our duty to deliver. The Central Government, under the leadership of Prime Minister Narendra Modi, is committed to urban renewal and development across the country, and we are determined to take these benefits to every Mohalla and lane of Jammu East," Sethi added.

Local residents expressed their gratitude to the MLA for addressing their long-pending demand. They noted that the poor condition of lanes and drains in the area had caused frequent waterlogging and sanitation problems, which will now be resolved with the completion of the project.

The event was attended by prominent citizens, party workers, and local leaders, who hailed the initiative as a positive step towards improving civic infrastructure.

Yudhvir Sethi assured that more development works will be launched in the coming months to ensure holistic growth of all wards within the constituency.

Curtail avoidable appeals to uphold CAT's basic original mandate: Dr Jitendra



Union Minister Dr. Jitendra Singh addressing the 10th All India Conference of Central Administrative Tribunal (CAT) at Bharat Mandapam, New Delhi on Saturday.

■ **STATE TIMES NEWS**
NEW DELHI: Union Minister Dr. Jitendra Singh on Saturday called upon all stakeholders to uphold and enhance the role of the Central Administrative Tribunal (CAT) in reducing the backlog of service-related cases in higher courts. Speaking at the 10th All India Conference of the Central Administrative Tribunal held at Bharat Mandapam, Dr. Singh emphasised the Tribunal's foundational mandate to provide quick, accessible, and final adjudication of service matters, thereby easing the burden on the judiciary. Dr. Singh underlined the importance of avoiding unnecessary appeals to higher courts, noting that CAT was originally designed to ensure finality of decisions at the Tribunal level. This, he said, was key to streamlining judicial procedures and delivering ease of justice to government employees. Encouraging members of the judiciary to voluntarily take up assignments in CAT, Dr. Singh pointed out that past reluctance had forced structural amendments in

CAT's functioning, such as allowing administrative members to preside over benches in the absence of judicial members. He described this as a necessary compromise, and urged the legal community to support the Tribunal system in the larger national interest. Highlighting the role of technology in judicial reform, Dr. Singh lauded initiatives like e-filing, digitisation of records, and virtual hearings, which had ensured continuity during the COVID-19 pandemic. He revealed that the government is now exploring AI-enabled case management systems to enhance the speed and consistency of judgments, while maintaining judicial independence. He further suggested that CAT could adopt performance benchmarking across its benches, using metrics such as disposal rates, pendency reduction, use of technology, and litigant satisfaction. These, he said, would promote transparency and best practices across the system. Dr. Singh also reaffirmed the government's commitment to strengthening CAT, noting that most benches now have dedicated premises,

and efforts are underway to upgrade infrastructure and increase manpower. However, he added, the integrity and dedication of Tribunal members remain the most critical element in ensuring justice delivery. In his inaugural address, Chief Justice of India, Justice B.R. Gavai, acknowledged CAT's vital role in improving access to justice and reducing case burden on higher courts. He proposed the creation of nodal offices within government departments to pre-screen cases before pursuing appeals and encouraged the use of AI for case categorisation and multi-language translation of judgments, along with the development of a National Tribunal Database. Justice Ranjit More, Chairman of CAT, welcomed delegates and provided a detailed overview of the Tribunal's history since the enactment of the Administrative Tribunals Act, 1985. He spoke of CAT's expansion through permanent and circuit benches and its unique mission to deliver service jurisprudence at the doorsteps of litigants. Union Law Minister Arjun Ram Meghwal emphasised the need to reduce the cycle of repetitive appeals, stressing that digital transparency and faster case management are essential reforms.

Attorney General R. Venkataramani lauded CAT's evolution as a credible institution, highlighting the need for quality appointments and calling for more training and workshops for Tribunal members.

The event was attended by Supreme Court Judges Justice J.K. Maheshwari, Justice Satish Chandra Sharma, Justice Prasanna B. Varale, and Justice Vijay Bishnoi, alongside High Court judges and senior government officials.

RC inspects under construction transit accommodation sites for PM Package Employees

■ **STATE TIMES NEWS**
SRINAGAR: Relief and Rehabilitation Commissioner (M) J&K, Dr. Arvind Karwani during this week inspected under construction transit accommodation sites for PM Package Employees at North, Central, and South Kashmir. During the inspections, Dr. Karwani was accompanied by senior officers from the district administration and line departments.

While interacting with the site engineers at the construction sites, he emphasized on achievement of targets in a time bound manner before the onset of winters. He particularly underlined on the impor-



R&R Commissioner (M) J&K, Dr. Arvind Karwani inspecting under construction transit accommodation.


tance of early completion of allied works like boundary wall, internal roads and basic amenities at the sites, so that the possession of allotted quarters can be handed over to the employees at the earli-

est, as per the criterion laid down by the Government. He enjoined upon the engineers to ensure quality of the works, strictly as per the approved DPR.

Dr. Karwani also interacted

with PM package employees at Baramulla, Kupwara, Srinagar, Budgam and Anantnag and gave a patient hearing to their demands, particularly related to the allotment of quarters, basic amenities like water supply, power supply, sanitation, education and recreation facilities for children. He assured them that all of these demands will be addressed promptly.

Presently, 6000 quarters at 20 different locations across the Kashmir valley under PMDP programme are being constructed for PM Package employees, out of which about 3500 stand constructed.



RESERVE BANK OF INDIA

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Redressal of complaints against entities regulated by RBI

Reserve Bank – Integrated Ombudsman Scheme (RB-IOS)

- The Reserve Bank has mandated all its regulated entities to have a mechanism at their end to resolve the complaints received by them from their customers, which is considered as the Internal Grievance Redress Mechanism of regulated entities.
- The Reserve Bank has also put in place an expeditious and cost-free Alternate Grievance Redress Mechanism for resolution of customer complaints relating to deficiencies in services rendered by its regulated entities through the Reserve Bank – Integrated Ombudsman Scheme, 2021 (RB-IOS).
- Banks, Non-Banking Financial Companies (NBFC), Payment System Participants (PSP) and Credit Information Companies (CIC) are considered as regulated entities under the Grievance Redress Mechanism.
- The RB-IOS adopts a "One Nation One Ombudsman" approach for all complaints against any regulated entities. It is therefore no longer necessary for a complainant to identify under which Ombudsman scheme/office, he/she should file a complaint with the Ombudsman.
- The complaints against regulated entities not covered under the RB-IOS are handled at Consumer Education and Protection Cells (CEPCs) for resolution.
- The list of regulated entities covered under the ambit of RB-IOS and CEPC can be accessed by visiting <https://cms.rbi.org.in>

What to do if you have a complaint?

You can lodge complaint against the regulated entity at its branch or through online in the grievance redressal portal or any other mode as mentioned in its website. Get acknowledgement or save the reference number of the complaint.

When to approach the RBI Ombudsman?

You can approach the RBI Ombudsman, in case:

- No reply is received from the regulated entity within 30 days** - Anytime within one year and 30 days from the date of your complaint to regulated entity.
- Reply received from the regulated entity is unsatisfactory** - Anytime within one year of receipt of reply from the concerned regulated entity.

Note:

- The complaint should contain all requisite details / information as per the complaint form prescribed in the RB-IOS.
- The complaint should not have been dealt with / pending with any other forum (like Courts) or dealt earlier by the RBI Ombudsman.
- Filing complaint directly with RBI Ombudsman, without approaching the regulated entity, may lead to its rejection.**

How to lodge a complaint with RBI?

Complaint against the regulated entity can be filed through any of the following modes:

- Online through the Complaint Management System (CMS) portal of RBI at <https://cms.rbi.org.in>
- Physical complaint (letter / post) in the form as specified in Annexure in the RB-IOS to "Centralized Receipt and Processing Centre, 4th floor, Reserve Bank of India Sector-17, Central Vista, Chandigarh – 160017"

How to know more about lodging a complaint with RBI?

For more information, you can approach RBI Contact Centre facility with Toll-free Number: 14448. The contact center with Interactive Voice Response System (IVRS) is available 24x7, while the facility to connect to Contact Centre personnel is available from Monday to Saturday except National Holidays, between 8:00 AM to 10:00 PM for English, Hindi and ten regional languages (Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Punjabi, Telugu and Tamil).

For more information

Please Visit:
FAQs on RB- IOS, 2021 - https://www.rbi.org.in/scripts/FS_FAQs.aspx?fn=2745
Or
CMS Portal - <https://cms.rbi.org.in/>