

Kashmir Canvas

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Respect the popular sentiment

Even as the J&K Bank has been consistently showing improvement in its asset management with the NPA that had reached Rs20,000 crores in October 2016 having been brought down to roughly Rs 6000 crores, which by all standards is no mean an achievement, came the dampener in the shape of November 22nd 2018 SAC decision! The ill-advised and ill conceived decision has been taken posthaste and has met with expected resistance from people at large. Bringing the JK Bank simultaneously under the purview of RTI, CVC Guidelines and state legislature which tantamount to rendering it in to a Public Sector Undertaking. Contrary to the avowed objective of the decision of circumventing chances for undesirable interference in to its working, the SAC decision makes it more vulnerable to interference by every Tom, Dick and Harry. The justification offered by an official spokesman on 24th November following the public outcry over the controversial SAC decision, "Extension of RTI Act and CVC guidelines is only aimed at promoting Good Governance and transparency in the functioning of the Bank, as this premiere financial institution has often been questioned on both these counts by the general public," is not at all convincing for the general public who view the J&K Finance Department's proposal, approved by SAC, as fraught with grave risks for the institution. And their apprehensions are not misplaced as some political parties have been publicly demanding complete takeover of the bank by the Union Government. Yes there have been complaints regarding recruitment or some contracts allotted in the past but that does not mean that the bank is enveloped in an irretrievable situation. Instead it has shown improvement in its financial health as is evident from the results of the great effort put in by the bank yielding 67% reduction in NPA in just two years period. The bank is uniquely placed in that it is the only bank in India that is subjected to audit by Accountant General and its annual reports are yearly placed before the state legislature. The SAC, doesn't have a representative character even though the Governor enjoys some powers under the state constitution. Conventionally most of the governors have avoided taking controversial decisions of the ilk. The bank has been a backbone to the state economy in that this is the only financial institution that has maintained the desirable Credit-Deposit Ratio all through its history. And it has helped the state government from time to time in tiding over cash crunch faced by it. The SAC must respect the popular demand for revocation of its decision rendering it in to a PSU.

Kashmir, heaven to hell



By Shahid Shameem

As we all know that there are almost 192 countries in the world and every country is comprised on many states or regions. Kashmir is a valley surrounded by high mountains and hills. It is the only region on the earth which has been given the title 'THE PAEADISE ON EARTH'. Mughal emperor Jahangeer in his praise once said that if there is heaven on the earth that is here that is here that is here (Kashmir). Kashmir is called the paradise on earth due to many reasons. Here in this article I will try to throw a little bit of light on some of these important reasons.

The beauty of Kashmir lies in its ambient temperatures which in simple words we can say that "neither too hot, nor too cold". In summers the temperature rises to a maximum of 37- 40 degrees Celsius and in winter season it comes down up to -10 degrees at nights. The days are somehow precisely warm in winters. Kashmir's forests, lakes, snow covered peaks, lush green meadows add to its grandeur. Its dry and fresh fruits (walnut, almond, apple, pear, cherry) are a treat to a visitor. The moderate temperatures becomes attracts tourists from far and wide. Together these virtues make Kashmir to be known as paradise on earth.

But unfortunately this paradise is losing its sheen and shine

due two factors viz the phenomenon of Global Warming with the melting of its glaciers water is going to become scarce and the second is the unending violence. Unfortunately the state of Jammu and Kashmir has become a bone of contention between India and Pakistan since 1947. When we look at history before seventy years we come to know Kashmir stood as a sovereign state when India and Pakistan did not exist as two independent countries.

The Kashmir dispute dates back to October 1947. The partition of united India on religious lines lead to the formation of two separate countries India and Pakistan. However there remained the problem of over 650 princely states existing within the two

bleed till date.

Because of its location, Kashmiri rulers could choose to join either India or Pakistan. Maharaja Hari Singh, the ruler of Kashmir was a Hindu while most his subjects were Muslims. Unable to decide which nation Kashmir should join Hari Singh chose to remain neutral.

But his hopes of remaining independent were dashed in October 1947, as Pakistan sent in tribal invaders to annex Kashmir per force. This was a turning point in the history of Kashmir. Hari Singh appealed to the Indian government for military assistance which help came immediately and the tribal warriors were no match to the India's regular army. The tribals were later backed by Pakistan regulars who annexed a large portion of Kashmir territory. Indian and Pakistani forces thus fought their first war over Kashmir in 1947-48.

India's first prime minister took

the dispute to

the United

Nations

Organization

on 1st

January

1948. In

a resolution

dated

August 13,

1948, the

UNO asked

Pakistan to re-

move its troops,

after that India will

also to withdraw the

bulk of its forces as situ-

ation becomes normal. Pt

Nehru on the other hand prom-

ised Kashmiris plebiscite to de-

cide which side they would join.

But neither Pakistan withdrew

its troops nor did India reduce

the number of its troops.

Had the two countries acted

on the UN resolutions, there

would have been no dispute

what-so-ever between the

two countries. We would

have been living in peace

and prosperity with no divid-

ed territory and the people.

Note: The views expressed in the article are that of the author.

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newly independent countries. In theory, these princely states had the option of deciding to join any one country or to remain independent. Partition brought havoc to the sub continent. Thousands of people got killed in communal violence and their hatred has not died down even after seven and half decades. Kashmir too got divided in to three territories one occupied by China and remaining two parts are controlled by India and Pakistan respectively. While India took the case to UN which passed several resolutions which remained hitherto unimplemented. And Kashmir continues to