

<b>Sensex</b> 25665.27	<b>Nifty</b> 442.74	<b>Gold</b> 7672.05	<b>Silver</b> 74.50	<b>Crude</b> ₹28,602	<b>Dollar</b> ₹-31	<b>Euro</b> ₹43,793	<b>Pound</b> ₹-127	<b>Saudi Riyal</b> \$114.55	<b>Dollar</b> \$30.0	<b>Euro</b> ₹ 81.83	<b>Pound</b> ₹ 103.06	<b>Saudi Riyal</b> ₹ 16.20	<b>Dirham</b> ₹ 16.54	<b>Kuwaiti Dinar</b> ₹ 216.00	<b>Yen</b> ₹ 0.59	<b>Ch Yuan</b> ₹ 9.60
<b>J&amp;K Bank</b> BSE 1585.85 NSE 1580.80	<b>SBI</b> BSE 2437.15 NSE 2436.10	<b>HDFC Bank</b> BSE 811.80 NSE 811.50	<b>PNB</b> BSE 926.15 NSE 926.35	<b>Axis Bank</b> BSE 381.15 NSE 381.10	<b>Yes Bank</b> BSE 532.45 NSE 532.20	<b>ICICI Bank</b> BSE 1445.20 NSE 1444.85	<b>Indusind Bank</b> BSE 549.55 NSE 550.45									

# JK Bank announces Koshish initiative for underprivileged children

Fin Min hails bank for rendering great service under CSR

**MUDASIR YAQOUB**  
Srinagar, Aug 7: In yet another major CSR initiative, J&K Bank today announced launch of "Koshish". The first-of-its-kind initiative by the bank envisages meeting of the health, educational and nutritional needs of underprivileged children of the state. The initiative is supported by PNB MetLife.

In the first phase, 40 villages in three districts - Srinagar, Budgam & Ganderbal would be covered under the initiative covering 5100 household and 9224 children.

Finance Minister Abdul Rahim Rather launched the joint initiative of J&K Bank & PNB MetLife at a glittering function here today in presence of J&K Bank Chairman, Mushtaq Ahmad.

Christopher Townsend, President Asia, MetLife Inc, Tarun Chugh, MD & CEO, PNB MetLife, Parvez Ahmad, Executive President, J&K Bank, Abdul Rauf Bhat, Senior President, J&K Bank and Puja Marwaha, CEO, Child Rights & You (CRY) were present. Notably, CRY would be the implementing agency of the projects.

The two identified projects are with CRY - Child Rights and You, through project partners Jammu & Kashmir

Association of Social Worker (JKASW) and KOSHISH. JKASW works across 1,823 households in the districts of Baramullah, Bandipora and Srinagar impacting 4,800 children. KOSHISH will work with 9200 children in 5100 households across 25 villages in the district of Budgam. In addition, 15 more villages are being evaluated for this programme.

The Finance Minister speaking on the occasion was all praise for J&K Bank for its "crucial role to the financial security and development of individuals, families and societies at large in Jammu & Kashmir."

"During the last two decades, I think there must be very few success stories that could rival the meteoric rise of J&K Bank in the country. Throughout the state, 8 out of 10 success stories in businesses would have this bank at their back," he said, and added that the bank has been at the forefront of socio-economic upliftment of the people while pushing the limits of entrepreneurship and enterprise for a deeper and sustainable economic development.

"The bank, he said, "plays a key role in providing indirect employment to considerable number of entrepreneurs."



Mubashir Khan/GK

"Going beyond its core business and profit-making, J&K Bank renders great service to the people of J&K through its growing CSR activities," Rather said.

The bank, he said, has been forthcoming in modernization of education by providing computer systems generously to various schools and trusts. "Likewise the bank has been financially taking care of education of scores of special children at various institutes across the state."

He said, "This bank has made all its share holders proud not only in the state but across the country. I wish these welfare projects under CSR reach all the poor and needy in the state as it means our collective welfare and success in the longer run."

Mushtaq Ahmad, Chairman & CEO, Jammu & Kashmir Bank said, "We are delighted to announce the launch of the CSR programme through this platform along with PNB MetLife, our bancassurance partner for last 13 years. United in spirit, today we jointly announce our programmes to work towards education and development of underprivileged children in J&K."

He added, "From matters of health-care, heritage preservation to poverty alleviation, promotion of education to eco-conservation; our CSR policy has been to instill a sense of relief and protection among the most vulnerable sections of society. Now that the scope of such policy has widened immensely we have also broadened our CSR agenda for

deeper impact in the societies we operate in. This is just one of the initiatives that we are launching in the state under the agenda", he added.

Mushtaq expressed his optimism that "KOSHISH" would bring smiles on the faces of crying underprivileged children.

Speaking on the initiatives, Christopher Townsend, President Asia, MetLife Inc said, "MetLife has always had a strong global focus on CSR. We have many projects across the globe focused on supporting and empowering local communities via the MetLife Foundation in areas like Financial Inclusion. Continuing our proud history of community development and support, I am excited to be here today to launch PNB MetLife's CSR programme in Jammu & Kashmir with our long-standing partner JKB supporting education and development of underprivileged children."

Talking about the programme, Tarun Chugh, Managing Director & Chief Executive Officer, PNB MetLife, said "This is indeed an exciting day for us as we leverage the local expertise of JKB to launch our CSR programme in the state. This is the first step and we are evaluating projects across the country on education and development of underprivileged children. We arrived at the agenda of child education after researching and evaluating the need of the local communities we were setting up projects in. We hope to make a sustainable difference to the society with our projects with CRY in J&K."

He added, "We have had a successful relationship with JKB over the last 13 years and we have secured lives of over 200,000 customers and settled close to 1100 claims worth Rs 24 cr."

Talking about CRY's experience in the state, Puja Marwaha, CEO, CRY - Child Rights and You said, "Working in J&K has its set of unique challenges. However, working with our local partner since 2005 we have gathered a deep understanding of the on-ground realities that are barriers to children's rights, especially education. Lack of access to schools and discrimination of girl children are few of the issues faced by children here. We work on mobilizing the communities, its leaders and in tandem with government systems to bring about positive and lasting change in the lives of these children."

## Dev work not affected by delay in Plan: Government

Srinagar, Aug 7: The Jammu and Kashmir government today said development activities in the state have not been affected due to delay in finalisation of Plan allocation by the Centre.

"We have not let the development activities be affected by the delay in finalisation of the annual plan for the state," J&K Finance Minister Abdul Rahim Rather told reporters here.

The state was using internal revenues and funds released by the Centre under various components to meet the expenses, he said.

"Over the past few years we have been able to increase our revenues... The Centre is also releasing some funds under various components. The state is not facing

any financial problems," Rather said, adding that he was hopeful of the state Plan being finalised soon.

He said there was no truth in the claims that the state government was borrowing from the open market to meet its expenses.

"We have borrowed some money from the market but it has been done with the concurrence of the Centre. We have borrowed according to the provisions of borrowing in the Plan," he added.

PTI MIJ TA

**UNIVERSITY OF KASHMIR**  
CSIR-UGC NET EXAMINATION DECEMBER 2014  
**CSIR-NET ASPIRANTS ATTENTION**

This is for information of all the candidates appearing in the CSIR-UGC NET Examination IN December, 2014, that:

CSIR will hold the Joint CSIR-UGC Test Tentatively on 21<sup>st</sup> December, 2014 (Date likely to be changed) for determining the eligibility of the Indian National candidates for the award of Junior Research Fellowships (JRF) NET and for determining eligibility for appointment of Lecturers (NET) in certain subject areas falling under the faculty of Science & Technology.

The Schedule for **On-Line Application is:**

- Start of On-Line Submission of Application Form and Fee deposit through Bank Challan: 22.07.2014
- Date of close of deposit of fee (at All stations): 12.08.2014
- Date of close of On-Line submission of Applications (at All stations): 13.08.2014
- Last date of receipt of duly completed hard copy of on line application in the Examination Unit: 19.08.2014
- Last date of receipt of duly completed hard copy of on line application in the Examination Unit (from remote areas): 25.08.2014
- Last Date for receipt of written request for change of Examination Centre only on merit basis: 24.09.2014
- Tentative date of Publication of list of candidates registered for test on CSIR HRDG website: 31.10.2014
- Last date for accepting of representation about non-registration for this test: 07.11.2014
- Issue of e-Admission Certificate to registered candidates: Mid December, 2014

Detailed instructions for the candidates are available on the official website of University of Kashmir [www.kashmiruniversity.net](http://www.kashmiruniversity.net)  
NO:- DB-Net-06

Sd/-  
Prof. Irshad A. Nawchoo  
Supervisor, CSIR-UGC NET  
**MOBILE: 09419094644**

GOVERNMENT OF JAMMU AND KASHMIR  
**State Level Nodal Agency for Integrated Watershed Management Programme,**  
Department of Rural Development and Panchayati Raj,  
Old Secretariat, Srinagar.  
[ceojkslna@yahoo.com](mailto:ceojkslna@yahoo.com)

**ADVERTISEMENT NOTICE NO.5. RD/SLNA OF 2014 , DATED .5.8-2014**

Applications as per the format annexed as "A" are invited from permanent residents of Jammu & Kashmir State for CONTRACTUAL engagement as District Level Technical Experts for Watershed Cell cum Data Centres of IWMP projects at the District level for the Districts of Budgam, Srinagar & Kupwara for implementation of the Integrated Watershed Management Programme. The last date for receiving of applications by registered post/ courier/hand in the office of Chief Executive Officer, State Level Nodal Agency is 23<sup>rd</sup> of August, 2014 up to 4:00 PM. Applications received after expiry of due date will not be entertained even if it is due to postal delay.

**TERMS AND CONDITIONS :-**

- The candidates should be permanent resident of Jammu & Kashmir State.
- The candidate should be domicile of the District for which he applies.
- Age as on the date of issuance of this advertisement notice should not be more than 40 years for general category candidates, 43 for reserved category candidates.
- The candidate should be M.Sc/M.Tech in Soil Conservation/Agriculture Engineering or M.Sc Agriculture/ Horticulture/Hydrology/Agronomy/Fruit crops/ Vegetable crops/Floriculture/ Soil & Water Management/ Soil Science/Animal Husbandry. All post graduates in Agriculture and related field must be graduate in Agriculture/Horticulture at graduation level & candidates with M.V. Sc must be B.V.Sc at graduation level . There should not be any case of criminal nature pending against the candidate in any Police Station/Crime Branch/Vigilance Organization or in any Court of Law.
- The contractual engagement shall be initially for a period of two years linked with performance of the candidate.
- All the Certificates/documents attached with the application form must be self attested besides attestation of a Gazetted Officer.
- Two passport size photographs one self attested pasted on application and another pinned with application form.
- The selected candidate shall have to file an affidavit duly attested by Judicial Magistrate that he/she will not claim any regularization in Government service on the basis of his contractual engagement in the Department of Rural Development & P.R./SLNA.

DIPK-4726

Sd/= (Shafat Noor Barlas) IAS  
Chairman, SLNA for IWMP  
Secretary to Government  
Department of Rural Development & P.R.

**Annexure "A" to advertisement Notification No. 05 /RD/SLNA of 2014 dated . 5 . 8 . 2014**  
Chief Executive Officer,  
State Level Nodal Agency for IWMP  
Department of Rural Development & Panchayati Raj  
Old Secretariat, Srinagar, Kashmir, 190009.

**Subject: Application form for CONTRACTUAL engagement as District Level Technical Expert .**

Reference: Advertisement Notification No. \_\_\_\_\_ dated: \_\_\_\_\_  
Name of the Applicant: \_\_\_\_\_  
S/O, D/O, W/O \_\_\_\_\_  
Resident of: \_\_\_\_\_  
District: \_\_\_\_\_-Tehsil \_\_\_\_\_-Block \_\_\_\_\_  
Date of Birth as per Matriculation Certificate \_\_\_\_\_-Age (Year /Month/ Day) \_\_\_\_\_  
E- Mail ID, if any \_\_\_\_\_ Contact No. \_\_\_\_\_  
Post applied for \_\_\_\_\_ District applied for \_\_\_\_\_

Academic Qualification .

Qualification	Subject	Year of Passing	% age of marks obtained	College /Institute/ University from passed	Remarks , if any .
Graduation					
Post Graduation					
Doctorate					
Any other					

Date: \_\_\_\_\_  
Place: \_\_\_\_\_  
**Certified that:-**  
1. The information given above is true and correct to my faith and belief and nothing has been concealed.  
2. There is not any Case /FIR/ Investigation pending against me in any Department /Police Station /Crime /Vigilance Organization /Court of Law .

Affix self attested recent passport size photograph

Signature with name of the applicant

Signature with name of the applicant

**NOTE:-**  
1. Application which is found incomplete in any respect shall be rejected out rightly.  
2. Applications received after expiry of the due date shall not be entertained.

**THE J&K BOARD OF PROFESSIONAL ENTRANCE EXAMINATIONS**  
Tele/Fax: 0194-2433760, 2433590, 2437647 (Srinagar): 0191-2479371, 2470102 (Jammu)  
Website: <http://www.jakbopee.org>, Email: [administrator@jakbopee.org](mailto:administrator@jakbopee.org)

**Objections with regard to Candidates to be considered provisionally for Upgradation/Admission to Medical Courses-2014**  
Notification No. 85-BOPEE of 2014 Dated: 07-08-2014

This is for the information of all the interested candidates that the list of the candidates counselled from 2<sup>nd</sup> to 6<sup>th</sup> of August, 2014 for upgradation/admission to Medical Courses (MBBS & BDS in Govt./Private institutions, BAMS, BUMS, BPT in Private Institutions) is available on the official website of BOPEE i.e [www.jakbopee.org](http://www.jakbopee.org) for objections, if any, of the candidates claiming higher merit/right than the enlisted candidates. The objections, if any, must reach BOPEE office Srinagar/ Jammu by or before 4:00 P.M 9<sup>th</sup> of August, 2014, if any representation is received by the Board that will be addressed and thereafter the list of the candidates provisionally recommended for upgradation/admission shall be notified and forwarded to the concerned colleges.

**ERRORS AND OMISSIONS EXCEPTED**

(Zahoor Ahmad Butt)  
Under Secretary  
J&K BOPEE

No: BOPEE/Adm-04/2014  
Dated: 07-08-2014

**THE J&K BOARD OF PROFESSIONAL ENTRANCE EXAMINATIONS**  
Tele/Fax: 0194-2433760, 2433590, 2437647 (Srinagar): 0191-2479371, 2470102 (Jammu)  
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(Zahoor Ahmad Butt)  
Under Secretary  
J&K BOPEE

No: BOPEE/Adm-04/2014  
Dated: 07-08-2014