



Happy Ganesh Chaturdasi™

# Afternoon VOICE

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## Delhi: HC asks Centre to respond over plea of mandatory registration of FIRs in criminal complaints filed by women against husbands

The Delhi High Court on Wednesday sought response of Centre and others on plea to ensure mandatory registration of FIRs in criminal complaints filed by women against their husbands where physical violence and other cognizable offences such as attempt to murder; grievous hurt are clearly made out in line with the principles laid down by Supreme Court in Lalita Kumari's judgment. The petitioners seek direction to modify the 2008 Standing Order and the 2019 Standing Order to ensure that express consent from complainants

is taken before reference to mediation or reconciliation.

The bench of Justice Satish Chander Sharma and Justice Sanjeev Narula on Wednesday after noting down the submissions, sought response from the Union of India, Delhi Government and Delhi Police and fixed the matter for further hearing on November 22. According to the plea, petitioners in the matter are women who have suffered severe physical violence at the hands of their husbands for several years and have failed to get any recourse from the concerned

authorities. Out of them one petitioner is a Para-Legal Volunteer who has assisted several married women whose husbands have perpetrated or attempted to perpetrate the gravest form of violence against them in filing police complaints and requesting police officials to take appropriate action.

The plea stated that the 2008 Standing Order and the 2019 Standing Order are in violation of Article 14 of the Indian Constitution as they discriminate against 'married women' and do not accord them the same protection as provid-

ed to other citizens, against torture and violence. The petitioners requested the court to issue direction that first information reports (FIR) must be mandatorily registered on complaints by women alleging physical violence by their husbands, instead of requiring that they first go through a mediation process.

It is seen that when there are other offences that have also been made out in the complaint, such as attempt to murder and grievous hurt, the police still fail to register FIRs and refer the case to mediation, the plea added. ANI

### Dealing with Pandemic and working with 'Digital Media'

Editoritis



Dr. Vaidehi

Pandemic tragedy has made me better human, while covering stories I could do lot of charity and heal those painful souls in all my capacities. During my entire career, I never did hate mongering and never promoted any sorts of abhorrence. I mostly avoid making mistakes, and if at all, then immediately correct it. Corrections of significant mistakes should be published without delay in a visible place. We are not robots. Display of emotions is predictable. To conceal disappointment, anger, or compassion at human suffering would be dishonest. Yet emotions in journalism can be over-used and manipulated. We need freedom to breath and to do justice to this profession.

By now the entire world has gone digital, the presence of print medium for small organization like us makes no sense. We are widely read online; we could establish good existence online. Though, the decline of newspapers has been widely argued as the industry has faced down increasing newsprint prices, falling ad sales, the loss of much classified advertising and swift drops in circulation. In recent years the number of newspapers scheduled for closure, bankruptcy or severe cutbacks has risen. Income has shocked while competition from internet media has clasped print publishers. The digital India has changed many outdated dynamics.

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# Editoritis

# Dealing with Pandemic and working with 'Digital Media'

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*Demonetization gave huge setback to small businesses. For months people were spending their time in Bank queue.*

*Online work never suffered, but slowed down. I had to approach family for some funds, some ancestral properties were sold to provide me some funds.*

*Media got extremely divided, most of the media channels became "Their master's voice". They were labeled as lap media.*

This has severely affected media houses like us. We are small newspaper and could not fetch much readership through print, but created our presence. As I explained how serious of tragic events like demonetization to Lockdown has crippled our resources. I used to get scared of getting vanished in rat race of media. To strengthen our roots and remain here forever, I attempted towards digitalization of Afternoon Voice.

Print had its own trials, but despite these glitches, newspaper companies with noteworthy brand value, which have published their work online, have a substantial rise in viewership. There are many media houses like Quint, Tehelka, The Print, Cobra post to many other came to lime light with digital media and then entered in main stream media.

There is greater scope of creativity in digital journalism when compared to traditional journalism and traditional media. Increasing numbers of young people don't use newspapers or television anymore as their primary source of information and entertainment. They logon to net through all modern device and smart phones. They prefer reading everything at their convenience and online rather than holding a piece of paper in hand. Network television with set show timings has gone out of fashion. In India, the impacts are likely to be even more aggressive. Social media has self-governing content. These days' social media is giving tough competition to main stream media. You will find most of the Indian population is on Twitter, Facebook, Tumblr, Instagram, Pinterest, YouTube and blogs. They all earn in lakhs by making their reels and video blogs.

Everyone now has a voice, and they are expressing themselves being part of every issue of this country. Youngsters are making and breaking the politicians and political parties. Patrons of content can today themselves produce content at no cost - except their time. This has changed the equations between traditional media - print and TV - and its audience. Op-ed writers, comfortable to a one-way tête-à-tête with readers, now have to deal with instant feedback - some of it awkward. If you see online, even journalists and their reports are interrogated by the followers, there is debate, and argument till the point is proven.

Social media prevents media houses to be biased and double standards. In the recent time we can see really intense dissimilarity is the manner in which social and online media have made traditional media more answerable. Editors and TV anchors are

regularly named and shamed if they wander off the straight and narrow. Biases are brutally exposed, political affiliations closely analyzed everything to make their stand. Twitter and Facebook together have over 150 million users in India. And they have contributed to India politics by creating narratives.

The digital world is harsh and courageous; it has its own challenges. Old-style media has no option but to adjust to the new virtual reality. The really important development in India though is that social media now acts as an informal regulator of mainstream media. Over the past few years, main stream media has been hit by an integrity crisis. The line between journalism and public relations (PR) is distorting. Corruption in mainstream media occurs in two ways: one, individual journalists are paid in cash or kind; two, media owners are compromised by political parties or business houses. In such crises if we the young media have to stand still then existence in digital space is very crucial and with time ahead, we may go aggressive online by completely limiting ourselves from print medium.

No doubt it was enormous struggle to keep the parallel media alive, my team was always limited, if one comes in, we train them in every aspect of media, when they learn and leave, we again hire and train new comer until they don't learn and decide to leave for better prospects. I am very proud to say that we have mentored many journalists and copy editors those are today in every segment of mainstream media. Be it NDTV, be it TOI to Republic. This is the only media house that never worked on barriers. From college dropouts to strugglers and degree holders, everyone was given equal opportunity to explore, empower and learn. Today when I look back at 20 long years of journey, I see it as fulfillment.

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Vaidehi has received several Awards like Icongokarmavir chakra, Bedal Powell scout and guide awards 2021- best journalist, Newspaper Association of India award- best journalist. She received lot of awards for her contribution towards journalism.

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# Rang Bharey Rangoli



- Jayanthi Subramaniam

With Ganpati festival commencing festivities and Anand Chaturdashi, the culmination of the farewell to Lord Ganesh and lining up with many more festivities lining up till the year end rangoli assumes significance. Raise your hands if you have been waiting for Diwali as much as we do. With the festive date just around the corner, it's time to start prepping up for it, with Diyas, crackers and of course, Rangolis! In many households, it's a ritual to adorn the entrance of a home with carpets of Rangoli designs for Diwali.

This Rangoli design has been trending lately and involves very little hand turning skills as it does not include drawing free-hand patterns. It is based on putting large dots in the required model first and then moving the chalk powder in a particular direction with your fingertips to make the design. Start from the Diya and plot the dots with colour according to the number and arrangement of the flowers. Move the colour outwards with your fingertips for the flowers. The pattern of the leaves can be made with a stick. This coming Diwali, woo your visitors with this simple yet colourful rangoli.

Rangoli is a traditional decorative folk art of India. They are decorative designs on floors of living rooms and courtyards during Hindu festivals and are meant as sacred welcoming areas for the deities. The ancient symbols have been passed on through the ages, from each generation to the one that followed, thus keeping both the art-form and the tradition alive. Rangoli and similar practices are followed in different Indian states; in Tamil Nadu, one has Kolam, Madanae in Rajasthan, Chowkpurana in Northern India, Alpana in Bengal, in Bihar it is called Aripana, and so on. The purpose of Rangoli is decoration and it is thought to bring good luck. Design-descriptions may also vary as they reflect traditions, folklore and practices that are unique to each area. It is traditionally done by women.

Over the years, tradition has even made room for modern additions that add some flair to this beautiful art. Generally, this practice is showcased during occasions such as festivals, auspicious observances, celebrations of marriages and other similar milestones and gatherings. Rangoli designs can be as simple as geometric shapes, deity impressions and flower and petal shapes

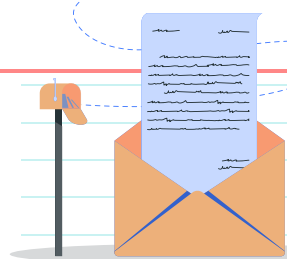
that are appropriate to the given celebrations, but can become very elaborate with many people coming together to work on the designs. The base material is usually dry or wet granulated rice or dry flour, to which Sindhoo (vermillion), Haldi (turmeric) and other natural colours can be added. Chemical colours are another "modern" variation. Other materials that are now used are coloured sand and even flowers and petals as in the case of Flower Rangolis.

This colorful tradition was originally started to commemorate the victory of good against evil. It is also associated with Goddess Lakshmi, who can bless you with loads of wealth. As per Indian beliefs, a well-decorated entry with bright Rangolis is an inviting factor for good luck and prosperity. So, this Diwali, unleash your creativity by taking some inspiration from these artistic Rangoli patterns.

The main purpose of a Rangoli is to channelize your inner energy through curves, lines and bright colors. Seen here is one such exclusive design for your prayer room. It can be done using a freehand drawing, using a set of symmetrical circles. The Mandara style art has a spiritual vibe, attained by the internal patterns created in each of these rounds. Bright flowers at the end finish this pattern and also hold your precious lamps.

This Diwali, welcome the Goddess of wealth with this traditional pattern. The image of two white elephants showering tons of wealth into the Kalasa symbolizes the entry of Dhana Lakshmi into your house. The entire sketch is made on a Lotus design, which is the abode of the Devi. The words "Shubh" and "Laabh", meaning "Auspiciousness" and "Benefits" are etched on either side to suit the occasion. Every day Alpana and Kolam, for instance are given rarely a right in the high seat at the high table of fine arts. Fine arts is vulnerable commercialisation, which can alter the harmonious relationship that these indigenous practices share with nature. Kolam and Alpanas are traditionally made with ground rice, which is not environmentally safe but also served as food for small critters and insects. But with the growing popularity of kolam and Alpana in social media, people are increasingly using plastic paint and synthetic brushes for them. The might make for finer visual but the synergy with nature is lost.

## Letters to the Editor



### Educational lamp extinguishing

The Maharashtra government has issued a circular to close 14783 schools in remote areas. But under the Right to Education Act, every student is expected to get education near his home. The Maharashtra government has come to the decision to close 14783 schools citing insufficient numbers and remote areas. So where should these children go?

Also children born in remote areas. What is the fault that they will be deprived of their school because they were born in a remote area? When edu-

cation is a right by law, how many education workers or education officials go around the remote areas to make children come to school? The number of children who do not go to school is more than the children in the remote areas. So who should worry about the future of such children? Who in the school? Will the Maharashtra government declare the exact statistics of non-attending children? Isn't the Maharashtra government pushing the fate of the children who are now in the fold or coming to school after setting up group (cluster) schools?

Dattaprasad Shirodkar

### Peaking too much too soon can be dangerous as well!

Peaking too much too soon just before the World Cup can be dangerous too &

Team India should not be much overjoyed at their superlative performance against the Kangaroos who are known fighters & will show their true mettle when it matters the most. Out batsmen led by Shubman Gill have played brilliantly but must not let their guard down as the upcoming ODI World Cup at home will be the true stringent of their skill & talent.

Teams like Pakistan & Australia may have lost recent games in one-sided contests but they will be a different team in the World Cup where stakes are high. India on the other hand fizzle out when it matters the most & Rohit Sharma led team should not lose their focus as this is our nation's best chance to win the Cup as the men in blue has the blend with both bat & ball to go for the kill!

S.N. Kabra

### Massive Incident

It is heart-wrenching that mostly school-going children and women, went missing after a boat with around 30 people capsized near Madhur Patti ghat of Bagmati river. The question arises that we can become vishwaguru and land on the moon. Can we not construct a bridge for school children? If there were a bridge, the accident could not have been. Those who have lost their loved one who will take responsibility for them, the government should take it.

Jahangir Ali

Readers are requested to mail Letters to the Editor only at

[afternoonvoicedesk@gmail.com](mailto:afternoonvoicedesk@gmail.com)

No postal letters will be entertained  
(The views expressed are authors' own)

# Anant Chaturdashi: More than 19,000 police personnel deployed for immersion of Ganesh idols

Mumbai Police are deploying more than 19,000 personnel, including officers, to thwart any untoward incident when processions will be taken out to immerse idols of Lord Ganesh on Anant Chaturdashi, the last day of the festival, which falls on September 28. Similar security arrangements will be in force for Eid-e-Milad, which will be marked by organising processions on Friday.

Various Muslim organisations and religious leaders have decided to take out Eid-e-Milad processions on Friday instead of Thursday in view of Anant Chaturdashi on the appeal made by the police. Police personnel to be on security duty include



16,250 constables, 2,866 officers, 45 Assistant Commissioners of Police, 25 Deputy Commissioners of Police, 8 Additional Commissioners of Police and other senior officers, the official said.

In addition, 35 platoons

of State Reserve Police Force (SRPF), a company of Rapid Action Force, Quick Response Teams (QRTs) and Home Guards will remain present at important locations in the city, he said. "Considering that a large number

of Mumbaikars throng streets to bid adieu to Ganpati bappa on Anant Chaturdashi, Mumbai Police is ready with the deployment of personnel to avoid any kind of untoward incidents," the official added.

Traffic Police personnel will ensure that traffic snarls are avoided when processions will be taken out, he said. Thousands of household and public Ganesh idols will be immersed at 73 places, including at Girgaon Dadar, Juhu, Marve and Aksa beaches, on Anant Chaturdashi.

The Mumbai civic body has also made preparations for the immersion processions. All the processions in the city will be closely monitored by CCTV cameras, the official said, adding that policemen in plain clothes will mingle in the crowd to ensure that law and order is maintained. Separate control rooms will be set up to monitor the immersion processions, the official added. PTI

## Divorce Plea: Bombay HC said, "Spouse being epileptic does not amount to cruelty and is not a ground for divorce"

The Nagpur bench of the Bombay High Court has said a spouse being epileptic does not amount to cruelty and is not a ground for divorce under the Hindu Marriage Act, as epilepsy is neither an incurable disease nor can it be considered a mental disorder. A division bench of Justices Vinay Joshi and Valmiki SA Menezes in its order on Tuesday dismissed a plea filed by a 33-year-old man seeking divorce on grounds of cruelty from his wife who, he claimed, suffered from epilepsy due to which she was mentally unsound. The bench in its order said epilepsy was "neither an incurable disease nor can it be considered a mental disorder or a psychopathic disorder" for making a ground for divorce under the Hindu Marriage Act.

The man in his plea said his wife was suffering from epilepsy due to which she was not mentally sound, which amounted to cruelty and hence he could not live with her. He had sought divorce under Section 13 (1) (iii) of the Hindu Marriage Act, which says that if either the man or the woman has

been incurably of unsound mind or has been suffering continuously or intermittently from mental disorder of such a kind and to such an extent that the person cannot reasonably be expected to live with the partner.

The woman opposed the plea, arguing she had seizures but it had no effect on her mental health. While dismissing the man's petition, the bench said he has failed to prove that his estranged wife was suffering from epilepsy or even that if she was suffering from such a condition, the same could be considered as a ground under Section 13 (1) (iii) of the Hindu Marriage Act for seeking divorce. The HC noted that as per medical evidence, every person suffering from epilepsy can lead a normal life. It said the woman had suffered only seizures and not from epilepsy, and even assuming she was suffering from epilepsy, this was "certainly not a mental disorder or a psychopathic disorder or for that matter can be even considered as leaving the respondent incurable or of an unsound mind." PTI

## Women's Reservation Bill: Eknath Shinde faction Shiv Sena issues notice to rival Sena MPs for remaining absent during voting

The Shiv Sena led by Maharashtra Chief Minister Eknath Shinde has issued a notice to four Lok Sabha MPs from the rival Sena saying they defied the party whip by remaining absent during the discussion and voting on the women's reservation bill last week. Although the Shiv Sena split following Shinde's rebellion last year, the four MPs owing allegiance to

Sena (UBT) chief Uddhav Thackeray are technically still its members in the Lower House of Parliament.

In a notice to Vinayak Raut, Rajan Vichare, Omraje Nimbalkar and Sanjay Jadhav, Shiv Sena's leader of the legislative party Rahul Shewale said the four MPs defied the party whip despite a directive to vote in favour of the bill – Nari Shakti

Vandan Adhinyam, 2023. The whip was issued by the party on September 14 to its MPs to remain present in the House during the special session of Parliament from September 18 to 22. "Your absence from Parliament during the special session itself shows your seriousness in matters pertaining to national interest," said the notice issued on Tuesday. PTI

## UBT Sena leader Sanjay Raut criticises CM Shinde over situation of rainfall

Shiv Sena (Uddhav Balasheb Thackeray) leader Sanjay Raut on Wednesday hit out at Maharashtra chief minister Eknath Shinde over the rainfall situation in the state that has triggered waterlogging and floods at several parts of Maharashtra. Raut alleged that the chief minister was ignoring the troubles of the people caused due to floods in the state. He also attacked Shinde for his participation in the Ganesh Chaturthi event.

"The whole of Nagpur is flooded; parts of Maharashtra are facing drought; why did the CM not visit those areas? Despite visiting flood-

affected areas he is busy celebrating the festival of Ganesh Chaturthi with Bollywood and Tollywood celebrities?" Raut asserted while speaking at a media conference.

Further slamming Shinde for going on a foreign trip, Raut said, "What investment are you going to bring to the state? First, bring back the investment that has gone from Maharashtra to Gujarat." On being asked about the reason behind the postponement of Eknath Shinde's Europe trip, Raut said the CM was afraid of the Shiv Sena (UBT), Aditya Thackeray

and the people of Maharashtra.

"There is no need for the CM to visit foreign countries when Maharashtra is in trouble. While the people of Maharashtra are in pain and agony, Eknath Shinde is busy in celebrating Ganesh Chaturthi with huge fervour", he said in a statement. The Shiv Sena leader (UBT) also called out the delay in resolution to the onion farmers issue in Maharashtra and said that when the problem is in Maharashtra why is Piyush Goyal calling the farmers in Delhi, "what has he done for the farmers of Maharashtra?", he asked. ANI

## Nation

### Delhi Horror: Suspicious of being a thief, man beaten to death



In a shocking incident a man was allegedly beaten to death on the suspicion of being a thief at Nand Nagri in North East Delhi on Tuesday. 26-year-old Isar succumbed to his injuries in his house. DCP North East Delhi Joy Tirkey said, "Police got a PCR call at 10.45 pm on Tuesday. When we reached the spot, the dead body of Isar was kept outside the house at E-57 Nand Nagri. There were light injury marks on the head. We came to know that he was assaulted in the morning."

"We have shifted his body to the mortuary. A post-mortem would be conducted. We have registered a case of murder. We came to know that early in the morning at 5 am at G-4 block few boys stopped him and they suspected him to be a thief" the DCP added. DCP Joy Tirkey further said that it was being said that the victim was mentally challenged.

"When he could not respond

to their questions he was tied with a pole and beaten. He was in his home after the incident and succumbed to his injuries in the evening. His father was late to call the police," he said. DCP Joy Tirkey further said that the father of the deceased is a fruit seller and he reached home at 6:30 pm. "He is unable to give the details. We are doing the investigation. There is no one to confirm exactly what happened. We will come to a conclusion in the evening. Abdul Wajid, the father of the victim stated that on September 26, when he reached home, he saw his son Isar lying outside the house. There were injury marks all over Isar's body and he was in pain.

Isar told his father before succumbing to his injuries that on Tuesday at about 5 am in the morning, some boys had caught him near his house. They thought that he was a thief and had tied him to a pole. They thrashed him using sticks. ANI

### West Bengal: Surge in dengue cases is 'Quite Alarming', says experts



Termining the dengue situation in West Bengal as "quite alarming", leading doctors of the state said the vector-borne disease this year is

not that severe compared to previous years. The experts said they hope the situation will improve soon as the disease had already peaked. "The situation is definitely alarming. But its severity is not like previous years. Cases are high because people are testing. Most of the cases are getting cured at home," child specialist Dr Apurba Ghosh told PTI. PTI

### 'Sanatan Dharma' remark: SC tags a plea of a lawyer seeking FIR against Udayanidhi Stalin along with pending case

The Supreme Court on Wednesday tagged a plea of a Delhi based lawyer seeking an FIR against Tamil Nadu Minister and DMK leader Udhayanidhi Stalin and MP A Raja for their remarks calling for the eradication of 'Sanatan Dharma', along with similar pending plea. A bench headed by Justice Aniruddha Bose did not issue notice on the plea but tagged it along with a similar plea filed by a Chennai-based lawyer in which the apex court last week issued notice.

Additional Advocate General of the Tamil Nadu government opposed the plea saying these petitions are 'publicity interest litigations'. There are 40 writ petitions filed across the country in different High Courts for publicity, which makes it incredibly difficult for the State. "Everyone filing PILs for publicity, they will go to the media and circulate these," the bench said. The bench said it will not issue notice on the plea and tag it along



with the pending petition. "We have not issued notice. Let it be tagged. We will see on that day," the bench said.

The apex court was hearing an application filed by advocate Vineet Jindal also seeking contempt of court action against Delhi and Chennai police for not registering suo motu FIR for hate speech in terms of the Supreme Court's earlier order.

The application was filed in an already pending case of hate speech and sought registration of

an FIR against Stalin and Rajya Sabha MP A Raja for their act of outraging religious feelings, insulting the followers of the Hindu religion and instigating enmity between different groups on the grounds of religion. The lawyer said he is a follower of Sanatan Dharma and he watched a video statement of Stalin and its translation on social media and news reports in which Stalin spoke at an event called 'Sanatan Abolition Conference'. ANI

### Castiest remarks viral video: RAF refutes against allegations of remarks, says video was doctored

The CRPF/RAF has refuted making casteist remarks while dealing with demonstrators protesting the killing of two students who had been missing since July 6, Manipur Police has said. The clarification came after a video went viral where an RAF personnel was allegedly heard stating, "It's not our community, do whatever you want (humara jaati nahi hain, kuch bhi karo)," made rounds on social media inviting widespread condemnation from social media users.

In a post on 'X' on Tuesday night, police said, "A video is being circulated on WhatsApp groups/Twitter showing that RAF personnel while dealing with violent mob are passing casteist remarks. The voice in the clip is not of RAF personnel. It appears that video maker has intentionally recorded casteist remarks in his own voice to tarnish the image of RAF troops. The alleged video has been made to defame and discourage the RAF personnel who are perform-

ing their duty with high level of dedication and sincerity." "RAF personnel remained deployed in different parts of Imphal city for law and order duty throughout the day and even during night hours. RAF personnel works on the principle of use of minimum force and graded response to the situation" it said. "The RAF troops has been diligently serving the nation and playing a pivotal role in restoration of law and order situation in Manipur," it added. PTI

### Madhya Pradesh: Case registered against accused, minor raped, left lying in pool of blood

Madhya Pradesh Police have begun a probe after a minor girl was found raped and lying in an unconscious state in a pool of her blood in Madhya Pradesh's Ujjain district. "A case has been registered under Mahakal police

station in the district against unknown people in which rape incident has come to light and it has been confirmed in a medical examination," said Sachin Sharma, Superintendent of Police (SP) Ujjain on Wednesday.

The minor was found in an un-

conscious state in Murlipura area under Mahakal police station limits in the district, according to police.

"The girl did not give any specific details about where she is from, but through her language and dialect it seems likely she hails from Prayagraj," Sharma said. ANI

World

## Iraq: Wedding hall engulfed in fire leaves over 100 dead and 150 injured



A raging fire seemingly caused by fireworks set off to celebrate a Christian wedding consumed a hall packed with guests in northern Iraq, killing at least 100 people and injuring 150 others as authorities warned Wednesday the death toll could still rise. Authorities said that flammable building materials also contributed to the latest disaster to hit Iraq's dwindling Christian minority. The fire happened in the Hamdaniya area of Iraq's Nineveh province, authorities said. That's a predominantly Christian area just outside of the city of Mosul, some 335 kilometres (205 miles) northwest

of Baghdad. There was no official word on the cause of the blaze, but the Kurdish television news channel Rudaw aired footage showing fireworks shooting up from the floor of the event and setting a chandelier aflame. In the blaze's aftermath, only charred metal and debris could be seen as people walked through the scene of the fire, the only light coming from television cameras and the lights of onlookers' mobile phones. Survivors arrived at local hospitals in bandages, receiving oxygen, as their families milled through hallways and outside as workers organised more oxygen

cylinders. Some of those burned included children. Ambulance sirens wailed for hours after the fire as paramedics brought out the injured.

Other footage shown on other local television networks appeared to show the bride and groom on the dance floor when the fire began Tuesday night, stunned by the sight of the burning debris. It wasn't immediately clear if they were among those hurt. There were about to do a slow dance and then they lit up this thing for the dance which caught fire," one injured woman told Rudaw from a hospital gurney. Another man injured in the fire at the hospital similarly told Rudaw that the blaze started as the couple prepared for their slow dance. They lit up fireworks," he said. "It hit the ceiling, which caught fire. He added: "The entire hall was on fire in seconds.

Health officials in Nineveh province raised the death toll to 114, though federal officials did not immediately update their figure of at least 100 killed. PTI

## Bangladesh: Foreign minister says, "We have no tension with the US" over issue of visa restriction

As the time of general elections is approaching in Bangladesh, the issue of US visa restrictions for Bangladesh has once again arisen. The US unveiled a new visa policy for Bangladesh that stated, "It would deny visas to individuals, from law enforcers to political leaders, believed to be responsible for, or complicit in, undermining the democratic election process in Bangladesh."

Foreign Minister AK Abdul Momen spoke to the media on the sidelines of the United Nations General Assembly (UNGA) in New York City. He said that Dhaka has maintained Bangladesh-US relations after Bangladesh achieved statehood and there is no stress between the two nations over Visa restrictions. "We have no tension with the US," he told media on the sideline of the United Nations General As-



sembly (UNGA) in New York, noting that the US will not grant visas only to those who will try to foil the upcoming election in Bangladesh. "Dhaka has given a befitting reply on the US visa ban policy and said that it does not impact the current regime...opposition people should be scared" he said. The US announced that it is taking steps to impose visa restrictions in Bangladesh for those involved in undermining the democratic process during the upcoming general elections. The announcement can be considered as a 'follow-up' to the initial announcement of the visa restriction policy in July 2023. ANI

## US: More than 15 teenagers were arrested after a loot at multiple stores in Philadelphia



At least 15 to 20 teenagers were arrested and two firearms were recovered by Philadelphia police after a crowd of juveniles allegedly barged and looted stores in the Centre City area on Tuesday night, Fox News reported. Philadelphia police responded to reports of widespread looting in popular stores like the Apple Store, Lululemon, and Footlocker in the City of Brotherly Love. Authorities in Philadelphia, Pennsylvania, took action following reports of large groups of juveniles allegedly involved in

looting various stores in the Center City area on Tuesday night.

By midnight on Wednesday morning, law enforcement had confirmed the arrest of between 15 to 20 individuals involved in the looting, and they had recovered at least two firearms. Videos shared on social media, including X (formerly known as Twitter), depict scenes of retail stores like Lululemon, the Apple Store, and Footlocker being overrun by groups of looters, according to Fox News. Steve Keeley from FOX 29 obtained video footage showing the Apple Store in disarray, with iPhones and iPads strewn across display tables. Keeley mentioned on X that many of the stolen Apple products were eventually abandoned due to the devices' comprehensive anti-theft technology. ANI

## General Manoj Pande said, "We have vital stakes in ensuring stable Indo-Pacific"

Indian Army Chief Gen Manoj Pande on Wednesday said that to suggest India and the US merely have "skin in the game" in the Indo-Pacific region would be an "understatement", adding the stakes are high in ensuring stability, cooperation and a focused approach. "To say that we have skin in the game is an understatement. I think we have vital stakes today in ensuring that the Indo-Pacific is stable, that it is secured, that there is cooperation and that the focus is on the right things," said Army Chief general Manoj Pande while addressing the conclusion ceremony of Indo-Pacific Armies Chiefs Conference (IPACC) at Manekshaw Centre in Delhi.

The armies of India and the US hosted the 13th biannual IPACC, the 47th annual Indo-Pacific Army Management Seminar (IPAMS), and the 9th Senior En-



listed Forum in the national capital from September 25-27. The gathering is notably the largest conference for land forces (army, marines, etc.) in the region.

"As we draw this forum to a close, I want to express my gratitude to each one of you, for participating and enriching the discussions with your insightful perspectives on the theme - 'Together for Peace:

Sustaining Peace & Stability in the Indo-Pacific'," said General Pande. He added that the collective viewpoints on regional and sub-regional security dynamics, challenges, concerns and aspirations, have brought to fore important aspects that impact, contribute and need to be addressed, if 'peace' and 'stability' is to be achieved and sustained, in the Indo-Pacific region. ANI

# Unveiling Insurance Frauds in Jammu and Kashmir's Banking Sector



Rafiq Dar

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## Introduction

In Jammu and Kashmir, as in many parts of the world, banks offer a wide array of insurance products to their customers. These encompass life insurance, health insurance, property insurance, vehicle insurance, and credit facility insurance. While these offerings are meant to provide financial security and peace of mind, it's imperative for consumers to be aware that not all is as it seems. Behind the glossy brochures and persuasive sales pitches, insurance frauds lurk within the banking sector. This article sheds light on some common insurance frauds perpetrated by banks in the region, as well as offers guidance on making informed insurance choices.

## The Profitable Nexus

Why are insurance products so important to banks? The answer lies in the substantial commissions that banks earn through insurance sales. These commissions help offset various operational expenses such as rent, employee welfare, and daily branch expenditures, including electricity bills. While it's entirely legitimate for banks to earn commissions through insurance sales, the trouble arises when these financial institutions prioritize

profits over the welfare of their customers.

## Misrepresentation and Non-Guaranteed Returns

One glaring issue in the banking sector's insurance offerings is the misrepresentation of insurance products. Bank employees responsible for insurance sales often present policies in a misleading manner. For instance, they might sell you an insurance policy promising guaranteed returns, but in reality, the returns are far from guaranteed. Such deceptive practices can lead customers to make investments without fully understanding the risks involved.

## Health Insurance Pitfalls

Health insurance is another arena where banks in Jammu and Kashmir sometimes fall short of ethical standards. When customers seek protection for themselves and their families, they expect comprehensive coverage. Unfortunately, some bank-offered health insurance products come with hidden flaws that may compromise family safety. Before purchasing health insurance, it's crucial to carefully scrutinize the terms and conditions to ensure you are getting the coverage you need and deserve.

## Loan Application Coercion

In the pursuit of obtaining a loan, whether it's a term loan or a credit card loan, customers are often



subjected to undue pressure. Banks sometimes employ tactics that can feel like blackmail. Even when customers meet all eligibility criteria for a loan, banks may manipulate the situation to make them believe they were granted a privilege rather than an entitlement. In this process, customers may be asked to sign up for insurance policies they neither want nor need.

## A Better Way Forward

In light of these issues, what should consumers do to protect themselves from insurance frauds within the banking sector? The answer lies in making informed choices. When it comes to insurance, focus on the essentials: term insurance for life coverage and carefully vetted health insurance policies. Rather than relying solely on banks, consider reaching out to composite license holders in

the market. These professionals have access to multiple insurance companies, enabling them to offer tailored solutions that suit your needs. Plus, you may enjoy the benefit of discounts and managed offers that are often unavailable through banks.

## Conclusion

Insurance frauds within the banking sector are a harsh reality, and consumers must exercise caution. By being vigilant, seeking expert advice, and choosing insurance products wisely, individuals can safeguard their financial well-being. In Jammu and Kashmir, as elsewhere, it's essential to remember that the right insurance coverage can bring peace of mind and security, while the wrong choice can lead to financial distress and regret.

# Entertainment

## Ganesh festivity: Actors RajKummar Rao and Patralekhaa visited at Lalbaugcha Raja to seek blessings



Actor RajKummar Rao along with his wife and actor Patralekhaa offered prayers at the famous Lalbaugcha Raja in Mumbai on Wednesday. Lalbaugcha Raja is a Lord Ganesha idol kept at Lalbaug, a locality in Mumbai, during the festival of Ganesh Chaturthi. Dressed traditionally, the couple walked hand in hand for the visit on Wednesday.

RajKummar donned a white kurta, while Patralekhaa wore a yellow suit with a blue dupatta. She kept her makeup natural and tied her hair in a bun. **ANI**

## Actor Salman Khan shares glimpses of upcoming movie 'Tiger 3', framed as 'Tiger Ka Message'

Fans eagerly waiting to see superstar Salman Khan in a complete action avatar were thrilled when the film's makers on Wednesday shared a glimpse of the world of 'Tiger 3'. Taking to Instagram, Salman shared a video that he captioned, "Jab tak Tiger mara nahi. Tab tak Tiger hara nahi. #TigerKaMessage #Tiger3 arriving in cinemas this Diwali. Releasing in Hindi, Tamil & Telugu."

'Tiger Ka Message' revealed that Tiger is in peril after being framed as Enemy Number 1! The video sets up the plot of the film that will show how Tiger goes on a life-threatening mission to hunt down his enemies in this vengeful action entertainer. Tiger wants to clear his name for his country, for his family and he won't stop at nothing. Directed by Maneesh Sharma, Tiger 3 is set to release on the occasion of Diwali 2023 in Hindi, Tamil and Telugu.

The film also stars Katrina Kaif in the lead. Reportedly, it also stars Emraan Hashmi as an antagonist. However, no official announcement of Emraan's casting has been made yet. **ANI**



## International Emmy Awards 2023: Shefali Shah, Jim Sarbh and Vir Das secures nominations



Actors Shefali Shah, Jim Sarbh and Vir Das have secured nominations for the 2023 International Emmy Awards, the International Academy of Television Arts & Sciences announced on Tuesday. While Shah and Sarbh received nominations in acting categories for their shows "Delhi Crime" and "Rocket Boys", respectively, Das landed a nod for his Netflix comedy special "Landing". Shah, 50, is nominated in the best performance by an actress category for the second season of the critically-acclaimed Netflix series. The first season of "Delhi Crime" had won the International Emmy for the best drama series in 2020, the first ever for India. **PTI**

## Amid divorce filing, Joe Jonas and Sophie Turner reveals name of their second daughter



American singer-songwriter and actor Joe Jonas and 'Game of Thrones' star Sophie Turner's second daughter's name has been revealed. According to custody filings obtained by Page Six, they named their 1-year-old daughter, 'Delphine.'

The pair who have a 3-year-old daughter named Willa, have disclosed few details about the child since her birth in July 2022. Turner used the name in recent court documents in which she asked a judge to postpone her divorce from Jonas until they figured out custody of their children.

Last Monday, Sophie sued her estranged husband for the repatriation of their two girls to England. She alleged that Joe refused to hand up their passports. Turner has asked the judge to put the divorce on hold because her children are the focus of an "international child abduction" prosecution. The court documents were filed just a few days before the estranged couple agreed to keep their girls in New York while they worked out their divorce and custody arrangements. On September 25, the former couple signed an interim consent order prohibiting either of them from transporting their children out of state. **ANI**