

From **JIHADIS** To **GOVT EMPLOYEES**

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KZINE.IN

# KZINE

OPENING KASHMIR'S EYES

JK Bank's  
Loan Mela For  
Persons  
Rooted in  
**TERROR  
ECOSYSTEM**

Former Head  
of J&K Coop  
**BANK  
LOOTED  
223 CR** For  
Imaginary  
Township

**MADAM MUFTI**  
And Her Cronies  
Buy Some, Grab  
More **In Harwan**

## Let There Be Light!



The politico-religious leaders in Kashmir could not understand the idea of citizenship in a working democracy that sustains on rights and duties. Mahatma Gandhi's famous saying forms the fundamentals of a democracy: "There are no rights except duties and from the duties well done follow rights." Unfortunately, the leaders in Kashmir failed to realise this. In the process, they laid the foundation for a society of outlaws. The core problem is that we in Kashmir only speak for rights and forget our duties. The only thing we are taught in Kashmir is about rights. Taking the debate a little further, it was the duty of the leadership to help the society mired in religious conservatism to understand its aims better. But the leaders in Kashmir made our land an obsession for their partisan political interests, pushing the society into the dark



ages. The only discourse we have in Kashmir is religious conservatism and competing schools of extremist Islamists. The calls for appropriate behaviour over and over again reduce the people to the status of glorified robots, stripped of any rights and individual freedom. We should not confuse this with the duties of responsible citizens living in a secular democracy. It is about religious conservatism that pushes the society backwards. The separatist leadership glorified illiberalism and intolerance. Kashmir's so-called mainstream went with the flow. The selective outrage on killings in Kashmir by the political class demolished the foundations of Kashmiri society. This single act of the political class in Kashmir actually transformed our society from a tolerant and inclusive one to an absolutely intolerant and irrational society. The disastrous consequences are for all to see.

**Bashir Assad**

# Mufti In Blunder Land



4

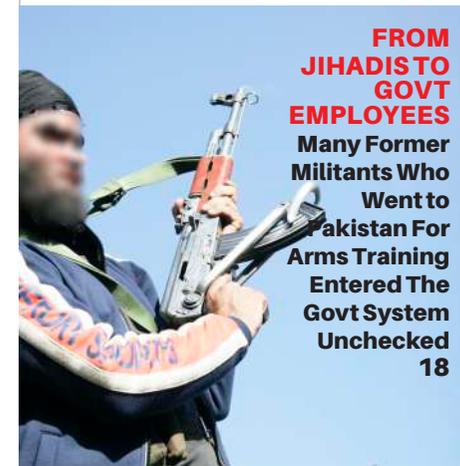
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*razor sharp analysis*

**INCISIVE REPORTING**

**INVESTIGATE THE TERROR ECOSYSTEM**

*expose deception*

**RESTORE ORDER**

**MAKE A SPLASH**

**INCULCATE DEMOCRATIC SPIRIT**

# KZINE

OPENING KASHMIR'S EYES

# **MUFTI** **IN BLUNDER LAND**

**Madam Mufti And Her  
Cronies Buy Some,  
Grab More in Harwan**

**Taking *Discretionary Funds*  
literally, ex CM puts these  
funds to personal use at her  
own discretion**

**Milqiyat land, grazing land,  
state land - All put together  
for The House Of Mufti And  
Houses Of Some Select VIPs**

**I do swear in the name of God and solemnly  
affirm that I will not directly or indirectly  
divulge my benami properties and I will  
uphold my cloak and dagger style against  
the state without fear, affection or regret**

**MEHBOOBA MUFTI IN HER OATH-TAKING CEREMONY**



**D**uring the second stint of PDP rule in Jammu and Kashmir, Mehbooba Mufti and her powerful coterie decided to construct residences in Syedpora Chattarhama area of Harwan. About 30 per cent land was purchased and seventy per cent land was grabbed illegally for their residential accommodation.

Mehbooba's coterie that joined her for Project Harwan included Baldev Singh, MD and CEO of Peaks Auto Private Limited; Farooq Amin, owner of Kanwal Spices; SSP Aijaz Bhat and former ADGP Munir Khan. All of them had been involved in fraudulent transfers from the CM Discretionary Fund. Now they joined Mehbooba for land grab in the prime areas of Harwan.

Mehbooba and Co purchased milqiyat land in Harwan as part of the project. In addition, the powerful and influential clique also purchased the grazing lands and state land in Harwan. As per state laws, these common lands cannot be sold or purchased.

The grazing lands and state lands were made available to Mehbooba and Co with the help of then Divisional Commissioner Srinagar and with

the help of Tehsildar Harwan Dr Haroon Rashid. In the supervision of the Divisional Commissioner and the Tehsildar, the nomenclature of this land was changed. This grazing land was extended illegally to Khasra Number 1096 and 1097, which originally only consisted of milqiyat land.

In March 2020, Dr Haroon Rashid retrieved 45 kanals of government land from illegal occupation in three areas of Harwan. The drive was confined to the locals. It did not impact Mufti and Co. According to revenue officers, the documents have been falsified to such an extent that now they are not able to demarcate between the Milqiyat land in this area, and land under Dafa Paanch (Section 5) or Ghas Charaye (Section 4) land here.

Mufti's land is registered in the name of her sister Dr Mehmooda Syed, who lives in the US. Mufti's close relative, KAS officer Riyaz Wani helped her in purchasing the land.

Mehbooba Financed The Construction of Maqbool Beigh's House

Mufti's plush house has been constructed over 25 kanals, of which nine kanals are registered. The rest 14 kanals are illegally occupied. The house has a basement too. Construction of the house is complete.

In an area where there is no water supply, a submersible motor has been installed especially for her. The area did not have adequate infrastructure for power supply. The same was especially provided for the benefit of Madam Mufti and other VIP's here.

Mehbooba's house is adjacent to the house of Maqbool Beigh. According to reliable sources, Beigh had objected to the construction of Mufti's house. Later the dispute was resolved and it was decided that Beigh's house shall also be constructed by Mehbooba Mufti. The construction of Beigh's house started just before the Mufti's construction and all the expenditure was borne by Madam Mufti. The construction of these two houses was an underhand deal between Maqbool Beigh and Mehbooba Mufti.

### CM DISCRETIONARY FUND FOR CONSTRUCTION OF PERSONAL HOUSE

On December 23, 2020, the Enforcement Directorate (ED) raided an alleged associate of Mufti and recovered at least two diaries. Sources reveal that these diaries carried information about some



The gigantic gate in the wall along one side of Mufti's house



Elevated concrete wall on the front side of Mufti's house

**Mufti's plush house has been constructed over 25 kanals, of which nine kanals are registered. The rest 14 kanals are illegally occupied. The house has a basement too. Construction of the house is complete**

payments which had been made from the CM's discretionary fund, in alleged contravention of rules. A criminal case was filed under the provision of the Prevention of Money laundering Act (PMLA). Reportedly the same CM discretionary fund has been used for construction of the houses of Mehbooba Mufti and Maqbool Beigh. Sources reveal that bounty from the CM's discretionary fund changed many hands during the tenure of Mufti. Half of the discretionary fund first went to the US and then from there it was transferred to many accounts including that of Baldev Singh, Farooq Amin and Maqbool Beigh. Thereafter, the booty was transferred into the accounts of Mehbooba Mufti and her mother Gulshan Nazir.

Divisional Commissioner Protects Illegal, Unau-

thorised Construction

Is it a mere coincidence that Baldev Singh has occupied approximately 388 kanals in the same vicinity? An FIR was lodged against Baldev Singh for his involvement in CM discretionary fund. It was found that he has links with Mebooba Mufti. Sources reveal that when the fencing work was going on for these 388 kanals, the then Divisional Commissioner made sure that there should be no hindrance from the administration or from the locals at Harwan.

Sources reveal that in the same area, if a similar offence was committed by any local person, the administration took prompt action against the illegal occupation and removed it. Sources reveal that Baldev Singh is going to construct huts on this land.

# THE MAN WHO TWICE HATCHED THE CONSPIRACY WITH LeT TO ASSASSINATE MUFTI SAYEED

The house on the back of Mehbooba Mufti's house is a palatial structure, and carries the name Raj Bhawan. The house belongs to Maqbool Beigh, who has been arrested several times for his terrorist links. In 2006, Maqbool Beigh was detained for being affiliated with Lashkar-e-Toiba (LeT). He used to work for LET and provide logistic support to foreign terrorists in the Chatthama area of Harwan. Beigh also used to transport arms and ammunition from one place to another, and facilitate its storage. In 2005, he twice hatched the conspiracy with LeT and PDP Councillor Abdul Waheed Dar to assassinate Mufti Mohammad Syed. During the investigation of the case, Beigh revealed the conspiracy details to J&K Police under FIR No. 121/05. He accepted that he was the part of the conspiracy.

Besides being affiliated with LeT, Beigh is also known forest smuggler. After being released from prison, Beigh decided to join politics. At first he had joined ER Rasheed, but later he joined PDP and is currently working with Mehbooba Mufti.

The terror ecosystem of Kashmir is so deeply embedded that a man with a dossier like Maqbool Beigh and established links with terrorists is the trusted lieutenant of Mehbooba Mufti.

Kashmir politics is as filthy as Dal Lake, noted the then American Ambassador to India David Mulford in 2006.

It is known that Beigh tried twice to get Mufti Sayeed assassinated. One would expect Mufti's daughter to shun the man who tried twice to get the father killed. Mehbooba is such a shrewd woman that she not only allowed Beigh to join her party, but also accommodated him as her neighbour in Harwan and constructed a house for him. What made Mehbooba welcome a suspected terrorist module in her party and her premises? What is the reason behind this association? Is this friendship because of LeT or because of the CM discretionary fund?

These terror links and terror funding need to be investigated. The nexus between LeT, the CM discretionary fund and the residences at Harwan need to be investigated.



He also owns land on the upper side of Harwan.

Farooq Amin has about 40 kanals of land in the Chattarhama area of Harwan. SSP Aijaz Bhat and his wife Sami Ara have also purchased some chunks of land here. According to sources, Munir Khan has approximately 300 kanals of land in the upper side of Harwan. All of them have land in the same vicinity and have purchased lands concomitantly. Do they all love each so much that they all want to live close? Or is this some kind of handout to all of them by their boss Mehbooba Mufti? It is interesting that all those people who are under the government scanner for suspicious involvement in the use of the CM discretionar fund have been accommodated living close to each other.

## CHAOS AND CONFUSION IN HARWAN

Post the land grab and the VIP purchase and occupation of prime land in Harwan, locals say there is total confusion about demarcation of land here. All residents of Harwan have a story to share about land-grabbing here. According to the landlords living here for many years, the non-residents of Harwan have grabbed land illegally. Long time landlords at Harwan also say that if they sold 2 per cent of their land, they later found that the influential and VIP buyer had illegally occupied 60 per cent of their land.

**Sources reveal that bounty from the CM's discretionary fund changed many hands during the tenure of Mufti. Half of the discretionary fund first went to the US and then from there it was transferred to many accounts including that of Baldev Singh, Farooq Amin and Maqbool Beigh. Thereafter, the booty was transferred into the accounts of Mehbooba Mufti and her mother Gulshan Nazir**

Non-residents of Harwan who have purchased land here claim that the brokers have sold the same plot to two buyers. When one tries to start construction, the broker informs the other buyer that someone has started construction on their land. Fights ensue, and in this way no one is able to start construction. There are rumours that Baldev Singh has some dispute with Farooq Amin over 20 kanals of land on the upper stretches of Baldev's purchased land area.

Some buyers claim that when they purchased the land, they were informed that it is Milqiyat property. But when they start some construction or fencing, the administration swings into action. The construction is brought down by the state on the ground that this is state land and ghas charay. But no such action is initiated against bigwigs like Baldev Singh. The administration makes sure

that no one comes their way when they undertake construction.

In 2015, land disputes in the area became so unmanageable that an investigating team was set up under the supervision of DC Ganderbal Showkat Aijaz. The team found that there was an excess of illegal entries in the revenue records for multiple ownership over the same plots. The DC declared these purchases null and void and kept the dispute in abeyance. When contacted, Showkat Aijaz said that he does not remember anything about the disputes now.

KZINE contacted the Deputy Commissioner of Srinagar under whose tenure these illegal and unauthorized land transfers happened. The officer requested anonymity, and stated that no land was illegally transferred during his tenure. KZINE reminded that DC that some entries in land records

**Front view of Mufti's house**



**Mufti's opulent house in Harwan over 25 acres of purchased and illegally occupied land. This includes a happy mix of milqiyat land, state land and grazing lands**

were cancelled by then Assistant Commissioner Revenue. On being asked how many entries were cancelled and why they were cancelled, the DC replied, "That is not in my knowledge. I do not remember how many entries were cancelled."

The KZINE correspondent asked the officer whether any illegal land grabbing at Harwan had happened during his tenure. The officer responded, "How can we allow land grabbing? How can the concerned revenue officers allow land grabbing? You can check the records for the same."

#### **MILQIYAT, SECTION 4 AND SECTION 5**

**Milqiyat:** This is the land which is registered as individual property with the revenue department. Construction on milqiyat land is allowed in the authorized area.

**Section 5 (Dafa 5 or Shamilat):** This is the land adjoining the milqiyat land limiting up to the shadow of the trees. Section 5 land is included in milqiyat land to the point where some trees may be standing.

**Section 4 (Ghas charay, Kahcharai or grazing land):** People can use this land only for grazing purposes but not for construction and agricultural purposes. There is no legal ownership of any individual over this land.



**Submersible water motor outside Mufti's lane**



## The DUBIOUS TRACK Record of J&K Bank

# J&K Bank's LOAN MELA For Persons Rooted In Kashmir's Terror Ecosystem

## LOANS WENT BAD, High Accumulation of NPAs

Who all in JK Bank benefitted from the defaults on these huge loans?  
Accountability must be fixed

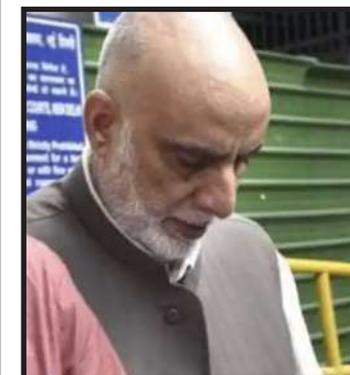
# N

Non Performing Assets, or loans that go bad, are a scourge faced by all banks. The global experience is that many of these loans are given in collusion with the top brass of the bank, who have a share in the loot. Jammu and Kashmir Bank has gone several steps further. Investigative agencies have found that the top management of J&K Bank extended loans to individuals who were rooted Kashmir's terror ecosystem. These loans later went bad and were written away as Non Performing Assets.

We thus have the unique situation where individuals who were decimating the authority and legitimacy of the state were being given huge loans by the state purportedly in the name of business loans. The management of J&K Bank extended the huge loans to these individuals even though the criminal and anti-state credentials of these individuals were known. By extending them huge loans despite being aware of their credentials,

the bank became party to their criminal acts.

The question is – who should be held accountable for such gross dereliction of duty in a bank entrusted by the state for safeguarding the state's finances and also the money deposited by lakhs of account-holders? Accountability must be fixed upon



**Zahoor Ahmad Shah Watali**

the top management of the bank who were party to the dishing out of loans to individuals with clear and evident anti-state credentials.

Jammu and Kashmir Bank, the lead banker for the Union Territory of Jammu and Kashmir, has a huge amount of Rs 6954.75 crore as gross non-performing Assets (NPAs), going by official figures. Again, according to official figures, the bank has 1969.33 crores net non-performing assets up on the financial year ending March 2021. Sources state that these official figures do not reveal the real picture. Sources claim that the gross NPAs of J&K Bank are more than Rs 10,000 crore. The high rate of NPAs is on account of high credit defaults. These have impacted the profitability and net worth of the bank. They also erode the value of the assets held by the bank.

A number of loans given by J&K Bank have consistently been driven by favoritism and political considerations. Funds from the bank were used by unscrupulous beneficiaries to strengthen and support the terror network in the region. Many

**The management of J&K Bank extended the huge loans to these individuals even though their criminal and/or anti-state credentials were known**

## JK BANK IS WONDERFULLY GENEROUS FOR CRIMINALS, SHADY ANTI-STATE INDIVIDUALS

Examine the wonderful ways in which JK Bank stretches itself to accommodate criminals and anti-state individuals.

Zahoor Watali is currently in jail because of his criminal activities against the state. Shakeel Qalandar was held in custody after the abrogation of Article 370 because of his shady anti-state activities in the past.

But just about a month ago, some senior officers in JK Bank put forth the proposal that Zahoor Watali should be allowed to make a one-time settlement. The proposal was put forth on the ground that the loan on which Watali has defaulted can be adjusted within the balance sheets of the bank.

Sources revealed to KZINE that J&K Bank has proposed that Watali should be allowed one-time settlement of Rs 5.20

crore. Watali defaulted on the loan of Rs 6.80 crore.

Who pockets the Rs 1.60 crore in this equation? Who should be held accountable for this lapse?

Again, just about a month ago, some senior officers of JK Bank proposed that Shakeel Qalandar of Ess Que Partners and his associates should be offered a one-time settlement of Rs 16.5 crore. The total loan on which Shakeel Qalandar and his associates defaulted was Rs 18 crore. Hence, Qalandar and others made Rs 1.5 crore by defaulting on the loan. Happily, the loan interest was waived off too.

Which officers in the senior management of the bank should be held accountable for these fraudulent activities against the state?



former chairmen of the bank sanctioned heavy loans to their friends in the business mafia, to unworthy individuals with strong political links or for other considerations. These loans later made it to the list of NPAs.

### ZAHOOR AHMAD SHAH WATALI

Kashmiri businessman Zahoor Ahmad Watali Shah was advanced Rs 6.80 crore as loan by J&K Bank. He later requested for one time settlement (OTS) of the loan. OTS is facilitated for those accounts which have a huge loan but are not able to pay back due to loss in business and bankruptcy. Some businessmen deliberately take huge loans from the banks, get their business insured and then declare bankruptcy to fraudulently make money. These deceitful activities often take place with the collusion of bank officers, who have a share in the huge funds siphoned from the bank.

Watali has been a known criminal of the state. Enforcement Directorate had attached properties of Watali and his family members worth Rs 8.94 crore, and had accused him of raising funds and operating as a financial conduit for Hurriyat leaders. Watali was also charged under the Prevention of Money Laundering Act in connection with the probe into the terror-

financing case against Lashkar-e-Toiba (LeT) chief Hafiz Saeed.

The central probe agency had attached Watali's property in Gurugram, worth over Rs 1.03 crore and Rs 6.19 crore in Jammu and Kashmir. With this, the total proceeds of crime under investigation till August 2019 had gone up to Rs 8.94 crore.

Watali's dubious networks and dealings were known in

was listed in red and categorized as NPA.

### THE BAD LOANS OF MOHD YASEEN KHAN

Mohd Yaseen Khan, president of Kashmir Traders and Manufacturers Federation, has always been on the forefront to drive the separatist narrative in Kashmir. His toxic political and ideological leanings have been



**Mohd Yaseen Khan, President, Kashmir Traders and Manufacturers Federation**

Kashmir. It was also known that he has properties worth lakhs in India, Dubai, Britain and also at other places. Despite his huge assets, the loan taken by him

known to all. For about three decades, Yaseen Khan has spread venom against the state. He has always been critical of each and every action of the state.

Yaseen Khan was fuelling unrest in Kashmir and was receiving funds from across the border for the purpose. He was summoned by the National Investigation Agency many times in relation to its investigations on terror funding cases.

Despite his malicious attitude

**A number of loans given by J&K Bank have consistently been driven by favoritism and political considerations. Funds from the bank were used by unscrupulous beneficiaries to strengthen and support the terror network in the region**

towards the state, Yaseen Khan never refrained from drawing extensive benefits from the state. This is the actual plundering of state resources by non-state actors. It is a matter of grave dereliction of duty by J&K Bank that huge loans were extended to such an individual. The UT Administration must also take note of the fact that these loans were not returned. The Bank listed these loans as NPA.

Yaseen Khan used the Controlled Atmosphere (CA) stores, used for the apple crop, as the tool to siphon the wealth of the state. He took a loan of Rs 25 crore from J&K Bank in the ruse of opening CA stores. The loan was taken not in his own name but in the name of another account holder named Firdous of Barzulla, Srinagar. Since the loan was taken to open new CA stores, the account holder received huge subsidy on the loan amount.

The document for the fraud by Yaseen Khan says: Prop. Asif Shangloo (Aksa Mall) and Others. One more CA store proposal Face Trading With Poloview for Rs 30 crore.

As president of Kashmir Traders and Manufactures Federation, Yaseen Khan created a market mafia and grabbed control over the federation. Such domineering action was possible for him because of his close links with terrorist organizations. Yaseen Khan used these links to spread terror among other members of the body and to strengthen his personal position.

It cannot be ruled out that the money received by Yaseen Khan in the form of subsidy from the state, and also taken as loan

from the bank reached terrorist organizations. Yaseen Khan and other individuals like him have a proven track record of being terror sympathizers and fuelling unrest. The top management of the bank must be held accountable for approving huge loans for a man with such criminal links and background. The fact that the loan turned into an NPA later compounds the error committed by the bank management.

### ESS QUE PARTNERS

Ess Que Patners Syed Siraj ud Din, Syed Shaqeel Qalander, Imtiyaz and Sajad Qalander have two joinery mills, Ess Que Partners and Dunes Drung. They took Rs 18 crore as loan from JK Bank. The two ac-

Syed Shaqeel Qalander, a businessman, is on the forefront in driving the separatist narrative in Kashmir. He gave the slogan of Now or Never in the year 2016. He is also an active member of the Kashmir Centre for Social and Development



Syed Shakeel Qalander

**It cannot be ruled out that the money received by Yaseen Khan in the form of subsidy from the state, and also taken as loan from the bank reached terrorist organizations**

counts Ess Que and Dunes Drung defaulted on the loan in 2009 and 2015.

Later, the bank allowed one time settlement of Rs 16.5 crore against the NPA balance of Rs 18 crores in five different accounts. By defaulting on the loan, Syed Siraj ud Din, Syed Shaqeel Qalander, Imtiyaz and Sajad Qalander made a clean gain of Rs 1.5 crore from JK Bank. In addition, the interest due on the loan was also waived off through the convenient route of One Time Settlement.

Studies (KCSDS). The group is led by Professor Hameeda Nayeem of the University of Kashmir. The other active members of the group are Abdul Majeed Zargar, Dr Javed Iqbal, Zareef Ah Zareef, Z G Mohammad and Arjimand Hussain Talib. Kashmir Centre for Social and Development Studies is a grand, sophisticated name for a group which has played the lead role in building false, Pakistan-sponsored narratives on Kashmir. It is a travesty that the lies peddled out

by the cleverly named Kashmir Centre for Social and Development Studies were lapped up by diverse sections of the media. KCSDS claimed that it was a civil society body.

The bona fide of Kashmir Centre for Social and Development Studies can be assessed from the following fact: Prof Hameeda Nayeem heads this so-called civil society group. She is the wife of Naeem Khan, a militant-turned-separatist.

In a sting operation by the India Today Group in May 2017,



**Sources revealed to KZINE that J&K Bank has proposed that Watali should be allowed one-time settlement of Rs 5.20 crore. Watali defaulted on the loan of Rs 6.80 crore. Who pockets the Rs 1.60 crore in this equation? Who should be held accountable for this lapse?**

Naeem Khan confessed to receiving funds from Pakistan to create unrest in Kashmir Valley. Nayeem Khan, Farooq Dar alias Bitta Karate and Gazi Javaid Baba admitted on screen that Pakistan was funding the Kashmir unrest by pumping money into Kashmir valley through Hurriyat leaders including Syed Ali Shah Geelani and others to keep the pot boiling. Naeem was shown in the video saying that even the burning down of schools in 2016 violence was done after receiving funds from Pakistan to continue the unrest in the valley.

Kashmir Centre for Social and Development Studies is a shadow organisation of Hurriyat Conference, the Pakistan-

sponsored organization which spearheaded separatism in Kashmir. Hurriyat Conference presided over brutal violence against the common Kashmiris perpetrated by the terrorists.

### THE SHEIKHS

Iqbal Sheikh is the owner of various hotels in the name of Pine Springs. These hotels are located in Sonamarg, Gulmarg, Pahalgam and Wazir Bagh. Iqbal Sheikh and Co took loan of Rs 40 crore from JK Bank. They later defaulted on the loans.

Manzoor Ahmad Bhat from Barzulla, Baghat purchased a hotel at Sonamarg. He raised a loan of about Rs 9 crore from

JK Bank Chanapora branch. He received the amount of Rs 3 crore from this amount. The balance Rs 5 crore went into the account of Iqbal Sheikh.

Javid Ahmad Wani from Rainawari took a loan of Rs 22 crore from Chanapora Branch of JK Bank. The stated purpose was to purchase a hotel from Iqbal Sheikh, located at Wazir Bagh on condition that the proceedings will go for loan adjustment of Hotel Pine, Iqbal Resorts amounting to Rs 17 crore. No sale deed was issued to Javid. The amount received from Iqbal was deposited into the current credit (CC) account of Iqbal Sheikh, instead of loan accounts.

The loan money was diverted into various other accounts, mainly in adjusting overdrafts. It is evident that the NPA accounts could easily be brought out of the red if these transactions were directly deposited to the loan accounts. Instead, the transactions were diverted to other accounts or payments were made to other persons.



**FROM JIHADIS  
TO GOVT  
EMPLOYEES**  
**Many Former  
Militants Who  
Went to Pakistan  
For Arms  
Training Entered  
The Govt System  
Unchecked**

by Bisma NAZIR

In April 2021, the UT Administration of Jammu and Kashmir constituted a special task force empowered under Clause 2(c) of Article 311 of the Constitution to dismiss government servants found guilty of endangering the security of the state. This task force was set up to identify the government employees who had indulged or were indulging in anti-national activities. Since then, the services of four government officials have been terminated.

More erring officials have not been identified. This is because the investigating agency lacks the human and technical resources to identify all government officials who have indulged in activities detrimental to the interests of the state.

### THE UGLY PAST

In 1990, terrorist organizations and their political arms like Jamat-e-Islami had completely hijacked the system. Their intervention in providing government jobs to their cadres was unprecedented. Power in Kashmir flowed through the barrel of the gun. Terrorist organizations had a huge presence in Kashmir. The terror ecosystem was so strong that it ran a parallel government, more powerful than the elected representatives. Terrorists would threaten and intimidate government officers holding positions of power. Many officers were ideologically and organizationally affiliated with

the terrorists. Terror was so overbearing in Kashmir that even senior government officers would do the bidding of the terrorists, fearing for their life. The diktat of the terrorists over top officials became normalized in Kashmir.

They could be part of the system. On the orders of the terrorists, a large number of their relatives were hired in government departments at gunpoint. Soon, the terrorists decided that they did not have to live on the fringes of the systems of power. A large number of active militants also secured government jobs for themselves.

As militancy became normalized in Kashmir, the state had hundreds of former militants working in government departments. On government records, they had a clean slate. There were no cases registered against them. There are no records of them being militants. Hence action under Section 2(C) of Article 311 of the Constitution essentially has to rely on the statements of the people who know of these instances first hand. Some instances are given below, which can provide an insight into how the system is nurturing evil within.

### THE MAN WHO WENT TO PAKISTAN FOR ARMS TRAINING WORKS IN JK BANK

**The Bank Paid Him Salary For The Seven Months He Was In Jihadi Camps**

Mohammad Younis Tak, once a close confidant of separatist Shabir Shah, was very active in the proscribed People's League headed by Shah. Tak got a job in JK Bank in 1988. In early 1990, Tak crossed over to Pakistan for arms training. He returned seven months later. Tak owned an AK 47 when he returned. He resumed services at the bank soon.

The excuse he provided to the officer in charge for his unauthorized absence from duty for about seven was this: "My mother was terminally ill. I had taken her to Delhi for specialized treatment". The officer-in-charge knew that Tak had gone to Pakistan for arms training. He asked Tak in a lighter vein, "You had gone to while Delhi?"

Tak resumed duty at the bank. Witness how ludicrous the situation in Kashmir is:



## KZINE SPEAK

The question here is – how will the state invoke Section 2(C) of Article 311 of the Constitution in such cases? There is nothing on record to provide that these men had been former militants, even though the entire department where they work is aware of the fact. The harsh fact is this – the people know it, while the government is in denial.

It is indeed amazing that culprits and anti-nationals can easily evade any action warranted under the law of the land because there is nothing in the police records against them. JK Police has played a highly valourous role in fighting terror in Kashmir. But the police force had its own share of rotten apples who connived with anti-state forces and did not write down anything in black and white against militant commanders who took up government jobs. The CID did not give any adverse report against them.

This reminds us of the various secret meetings between PDP leader Mehbooba Mufti with terrorists commanders in south Kashmir from 1999-2002. Police officers posted in the district knew about these meetings, but there is nothing on record to state that the PDP leader was secretly in discussions with men who were holding the state to ransom.

The Indian state has suffered huge losses in Kashmir because men and women of radical ideology and antagonistic towards the state were part of the various arms of the state. The Indian state has suffered because its local representatives – the individuals in the political and administrative systems of the state and elements in the bureaucracy willingly allowed the system to be intruded and invaded by those who were pitted against the state. They have ruled over the system for decades. Cleansing the system of such malevolent elements shall take an equal time, if not more.

Tak even received salary for the seven months for which he was in Pakistan. In this way, the Indian state gifted Tak with salary and associated perks for receiving arms training in jihadi camps. This happened because nobody in the system wanted to bring truth to light. They had neither the spine for it, nor the will.

There are no records in any police station that Tak was an active militant. He never surrendered. No one knows what he did with the AK 47 in his possession. At present, Tak is Branch Manager at the branch of JK Bank in Wanpoah in Kulgam district. His service code is 9330.

### AREA COMMANDER OF HIZBUL MUJAHIDEEN APPOINTED AS GOVERNMENT TEACHER

**Had Received Arms Training At Jihadi Camps In Pakistan**

Tariq Ahmad Bhat alias Jindal is the son of Mohd Ismayeel Bhat, a resident of New Colony, Arwani in Anantnag district. Tariq is a militant who received arms training in Pakistan.

Tariq was still the area commander of Hizbul Mujahideen when he was appointed as a teacher under SRO 43 of 1944, after his father was killed by an unknown gunman. His father Mohd Ismayeel Bhat was an active member of Jamat-e-Islami. The question is that Tariq was an active militant. How did he get the No-Objection Certificate (NOC) from the CID Department, which is mandatory in such cases for securing a job? Tariq is currently working at the office of the Zonal Education Officer (ZEO), Bijbehara.

## ACTIVE MILITANT EMPLOYED IN DOORDARSHAN KENDRA AT SRINAGAR

**Bashir Ahmad Mir alias Khalid-ul-Islam of  
Katriteng, Bijbehara, is working in  
Doordarshan Kendra (DDK) Srinagar**

Bashir was an active militant when he was appointed in DDK Srinagar in 1993-94. No verification was conducted for his appointment. There are no records of him being a militant. No one knows what did Bashir do with the AK 47 which was in his possession. He was an active militant of Tehreek-e-Islami Jamaati.

Bashir Ahmad Mir was a close confidant of one Mr Bashir Ahmad Dar, who at present is the Director General (DG) Social Welfare Department, Kashmir. Bashir Ahmad Dar alias Bashir Roufi was earlier the district commander of Tehreek e Jihad Islami (TJI). He later cleared the KAS and joined the state administrative services.

Bashir Ahmad Mir was also very close to one Mohd Yousuf Mir alias Shareef-u-Din, who was the Divisional Commander of Hizbhul Mujahideen for South Kashmir. Mohd Yousuf Mir was killed in 1999 at Wopzan village in Bijbehara during an encounter.

## MANY SUCH EXAMPLES ABOUND

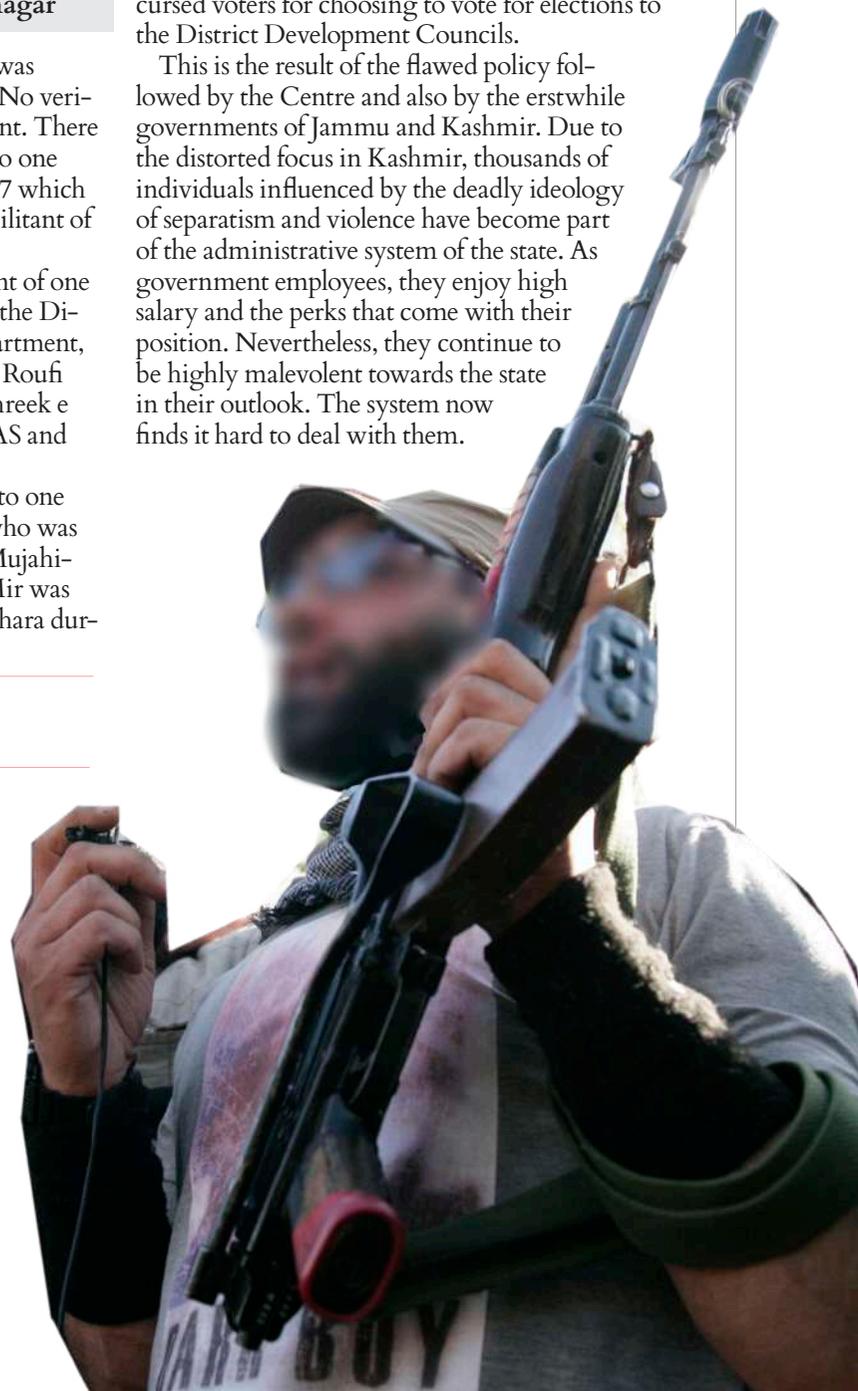
These are just three examples from Kashmir. The Valley is full of many such instances. KZINE spoke to Mr Pal Jora, President Human Resource (HR) of JK Bank in this regard. Mr Jora informed KZINE that there is nothing adverse against Mohd Younis Tak.

**When contacted by  
KZINE, Younis Tak refused  
to answer any questions  
regarding his violent  
past. "I do not talk to the  
media," he said, and dis-  
connected the call.**

## SHOCKER FOR UT ADMINISTRATION

Officers of the UT Administration were jolted during the DDC Elections held in Kashmir in December 2020. Shocking reports came from a large number of polling stations. These reports revealed that poll officers in many areas abused and cursed voters for choosing to vote for elections to the District Development Councils.

This is the result of the flawed policy followed by the Centre and also by the erstwhile governments of Jammu and Kashmir. Due to the distorted focus in Kashmir, thousands of individuals influenced by the deadly ideology of separatism and violence have become part of the administrative system of the state. As government employees, they enjoy high salary and the perks that come with their position. Nevertheless, they continue to be highly malevolent towards the state in their outlook. The system now finds it hard to deal with them.



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OPENING KASHMIR'S EYES

## Loan Scam

# Former Chairman of J&K Cooperative Bank Created Imaginary Township in Shivpora, LOOTED **RS 223 CRORE** FROM **BANK**

Fraud Committed in Connivance With Registrar and Deputy Registrar Cooperative Societies

by **Bisma Manzoor**

If crime thrillers were to be based on stories of corruption, Mohd Shafi Dar, former Chairman of J&K State Cooperative Bank would be credited with the creation of a top thriller. Dar, in association with his cronies, siphoned off Rs 223 crore from J&K State Cooperative Bank for the creation of an imaginary township

in Shivpora, Srinagar.

After the fraud came to light, Shafi Dar was arrested and subsequently dismissed from service.

During the financial year 2018-19, a conspiracy was hatched between Mohd Shafi Dar, then Chairman of J&K State Cooperative Bank, Hilal Ahmad Mir, Abdul Hamid Hajam, Mohd Mujeeb ur Rehman Ghassi, then Registrar Cooperative Societies J&K and

Syed Ashiq Hussain, Deputy Registrar Cooperative Societies.

Mohd Shafi Dar, in his capacity as Chairman of J&K State Cooperative Bank, sanctioned the loan of Rs 223 crore in favour of Hilal Ahmad Mir, a resident of Magarmal Bagh. The loan was sanctioned for the construction of a satellite housing colony at Shivpora, Srinagar. Fake and fraudulent documents were provided to the bank. As ex-





**A conspiracy was hatched between Mohd Shafi Dar, then Chairman of J&K State Cooperative Bank, Hilal Ahmad Mir, Abdul Hamid Hajam with Mohd Mujeeb ur Rehman Ghassi and Syed Ashiq Hussain, then Registrar and Deputy Registrar, Cooperative Societies J&K, to submit papers for an imaginary township and siphon off state funds**

pected, the loan went bad and was written away as a non-performing asset (NPA).

Dar and Mir created an imaginary satellite township in Shivpora in order to loot the wealth of

the bank. They cheated the bank and provided fictitious supporting documents for the sanction of the loan. In blatant misuse of his position, Dar directed the bank loan investigating officials to create a positive report in favour of a construction agency named Jhelum Cooperative Housing Building Society.

After the loan went bad, the fraud came to light and the case was handed over to J&K Anti Corruption Bureau. After preliminary enquiry, ACB found that the Chairman of J&K Co-operative Bank Ltd, in connivance with officials and beneficia-

ately issuing the approval letter to J&K State Cooperative Bank with the signature of the Registrar, knowing that such a society did not exist.

### **DEVIIOUS MODUS OPERANDI**

The accused devised a detailed modus operandi in order to defraud the state. The Society approached the secretary to the Government Cooperative Department, Abdul Majeed Bhat through the medium of an application. Directions were sought from the Cooperative Department

**The Chairman of J&K Co-operative Bank Ltd, in connivance with officials and beneficiaries of the scam, sanctioned Rs 223 crore in favour of a non-existent co-operative society named Jhelum Cooperative Housing Society to build a colony at Shivpora, Srinagar**

ries of the scam, sanctioned Rs 223 crore in favour of a non-existent co-operative society named Jhelum Cooperative Housing Society to build a colony at Shivpora, Srinagar.

According to the documents, the cooperative society was supposedly run by one Hilal Ahmad Mir, son of Kh. Sanaullah Mir, resident of Magarmal Bagh in Srinagar. Investigation further revealed that Jhelum Cooperative Housing Building Society had not even been registered with the Registrar of Cooperative Societies.

An FIR was registered against Mohd Shafi Dar for this fraud against the state and he was arrested. A supplementary charge sheet was produced by ACB against Mujeeb ur Rehman Ghassi and Ashiq Hussain for deliber-

to J&K State Cooperative Bank Ltd, Srinagar, for the grant of financial assistance of Rs 300 crore for the construction of a satellite township on 300 kanals of proprietary land in the outskirts of Srinagar city.

The conspiracy of routing the application through the office of the Registrar of Co-operative Societies was a camouflage. It was done to hide the illegal acts of the accused and give it the stamp of government approval. Otherwise, there was no precedent of routing a loan application through the office of the Registrar for sanction of a loan in favour of a cooperative society.

The application of Hilal Ahmad for seeking financial assistance was approved. It was forwarded to the chairman J&K

# KZINE SPEAK

Corruption, nepotism and brazen violation of norms and procedures has been the hallmark of the previous political formations in Jammu and Kashmir. There has been a systemic and systematic attempt to siphon the state exchequer by the political elites and their subservient bureaucracy. Banks in particular have been on the target of the looters. The state has been made to suffer by the nexus of corrupt in political and permanent bureaucracy. It is amazing to see government subsidiaries and semi autonomous financial institutions being looted by rogue officers in connivance with the political bosses.

Jammu and Kashmir Bank Ltd has always been on the top of the target list of babus and politicians. There is now concrete evidence that the corrupt thrived on the loot, and also channeled it to the kitty of terrorists for fueling subversive activities in Kashmir.

Corruption is a global phenomenon and a major problem in India. It is not rare to Kashmir. What is unprecedented is the loot of the public money for fueling terrorism in Kashmir. Resources of the

state have been used to weaken and even disintegrate the state. The political system has been so insensitive and incogitant that the entire system has been hijacked by non state actors. There are instances which prove that the state has no clue about how and where the financial reserves vanished.

The major source of terror funding in Kashmir has been the real estate business. There is documentary evidence suggesting that every single individual having links with terrorist organizations is in the real estate business. With the crackdown by the law enforcement agencies, hawala channels and foreign funding has declined significantly. But local reserves of funding are still intact, and this business sustains because of the funding extended by the banks.

It is shameful to find that in case after case, state reserves and resources have systematically reached the terrorists. Jammu and Kashmir Cooperative Bank in particular has been consistently exploited by rogues. Influential businessmen close to the political elites have looted the reserves of the state in order to nourish the terror ecosystem.



**The site in Shivpora. Shafi Dar and his cronies claimed that they intended to create a township over this land. Loan of Rs 223 crore was taken from J&K State Cooperative Bank for the purpose, with Shafi Dar as Bank Chairman**

Cooperative Bank, Srinagar, by Mohd Mujib ur Rehman Ghassi, then Registrar Cooperative Societies Ltd, J&K, for the sanction of the loan. As Chairman of the State Cooperative Bank, Mohd Shafi Dar conspired with borrower Hilal Ahmad and others to sanction the loan amount of Rs 250 crore in favour of the fictitious society. Out of that, Rs 223 crore was released. The amount was raised by the bank as loan on FDRs of JKSTCB (J&K State Cooperative Bank, Srinagar) with J&K Bank. The entire loan amount was transferred into the account of accused Hilal Ahmad Mir, Chairman of the fake and fictitious society. The whole amount was transferred through RTGS/NEFT into the accounts of 118 persons, who were supposedly shareholders /legal heirs of the land measuring 257 kanals and 19 marlas in Shivpora,

**Dar and Mir created an imaginary satellite township in Shivpora in order to loot the wealth of the bank. They cheated the bank and provided fictitious supporting documents for the sanction of the loan**

Srinagar.

After the fraud came to light, out of the loan amount of Rs 223 crore which was transferred into the accounts of 18 fake land owners, Rs 202 crore was frozen by the state. The land which was illegally leased to a fictitious society was attached by the government. After completing investigation, the charge sheet has been filed before the court.



## Jammu and Kashmir State Cooperative Bank

# Shafi Dar and Shafi Dar Private Limited

As Chairman of J&K State Cooperative Bank, Dar doled out government jobs **to his own relatives, to the relatives of his relatives, to the relatives of the relatives of his relatives.** He gave government jobs at the bank to neighbours, and further neighbours of neighbours and so on

In blatant misuse of his position, Shafi Dar also gave out government **Jobs For Personal Hair Cutter, Family Hair Cutter, Personal Tailor's Wife, Milkman's grandson...**

**Y**ou can call Jammu and Kashmir State Cooperative Bank by its original name. Or you can call it Shafi Dar and Shafi

Dar Private Limited. Shafi Dar is the former Chairman of Jammu and Kashmir State Cooperative Bank.

Shafi Dar's unique talents have not got the recognition they deserve. One must make enquiries with the Guinness Book of World Records whether they have a category titled the following:

How many persons from one's own clan has a man employed in a state institution headed by him.

Shafi Dar may win the contest with distinction. After all, how many men will you find who have employed at least 62 persons from their clan in the state institution of which they are the Chairman?

Shafi Dar is a resident of Majeed Bagh, Barzulla, Srinagar. The state-owned bank is part of the Ministry of Finance, Government of India. All the people appointed by Shafi Dar were doled out government jobs at high pay scales and secured by after-retirement pension.

### THE SHAFI DAR SCRIPT FOR BHAND PATHER

We Kashmiris have a rich tradition of Bhand Pather, which would at times bring to us situations that were so comical that one could only laugh and laugh more. Shafi Dar has written a new script of Bhand Pather for the Kashmiri folk artistes. Dar acted as the Lord And Master of Jammu and Kashmir State Cooperative Bank.

Finally, Dar was sacked by Jammu and Kashmir State Cooperative Bank for his sterling role as grand job provider to the House of Shafi Dar. Has the state also initiated action against the 62 persons appointed by him illegally, and many more backdoor ap-

pointments? No.

Look at who all were doled out jobs by Shafi Dar at the Jammu and Kashmir State Cooperative Bank.

Dar doled out government jobs to his own relatives, to the relatives of his relatives, to the relatives of the relatives of his relatives. No, this is not a new tongue twister being written by KZINE. We are only bringing to you the sheer genius of Mohd Shafi Dar.

Here are some of the relatives to whom government jobs were doled out.

Maternal uncle's daughter-in-law  
Daughter's sister-in-law  
Relative of sister  
Relative of daughter-in-law  
Relative of Niece  
Next-door Neighbour  
Neighbour  
Relative of Board Member/ Partner  
Bilal Ahmad Kuttay  
Sister's relative from in-laws  
Relative's son-in-law  
Nephew of close friend Mushtaq Ahmad Dar  
Relative of daughter-in-law

### GOVERNMENT JOBS FOR PERSONAL HAIR CUTTER, FAMILY HAIR CUTTER, PERSONAL TAILOR'S WIFE...

In addition to the relatives of relatives and further, Shafi Dar also doled out jobs to his neighbours and to relatives of his neighbours. Dar's long list of accomplishments continues. Gov-

ernment jobs were provided to the following people associated with Dar.  
Personal driver  
Personal sweeper  
Personal gardener  
Personal tailor's wife  
Personal hair-cutter  
Family hair cutter  
Milkman's grandson and so forth.  
Neighbour, washing private vehicles of present Secretary of Cooperative Department

### WHY DID SHAFI DAR LEAVE OUT THE KANDURR?

Government jobs were being doled out like shireen and badam. We at KZINE really cannot figure out why did Dar leave out the poor men at the clothing store from whom he used to buy his sherwani and pajama? Why were government jobs not provided to them? What wrong had they done? Why didn't he provide government jobs to the son or daughter of the neighbourhood Kandurr? What wrong had the poor Kandurr done to be deprived in this way? Dar owes an explanation to the state for ignoring these poor men.

This spate of recruitments was done not only for Level 4 posts but also for clerical posts. Investigation by Jammu and Kashmir Anti Corruption Bureau revealed that Shafi Dar made big money by making illegal appointments in Jammu and Kashmir State Cooperative Bank and also through backdoor appointments.

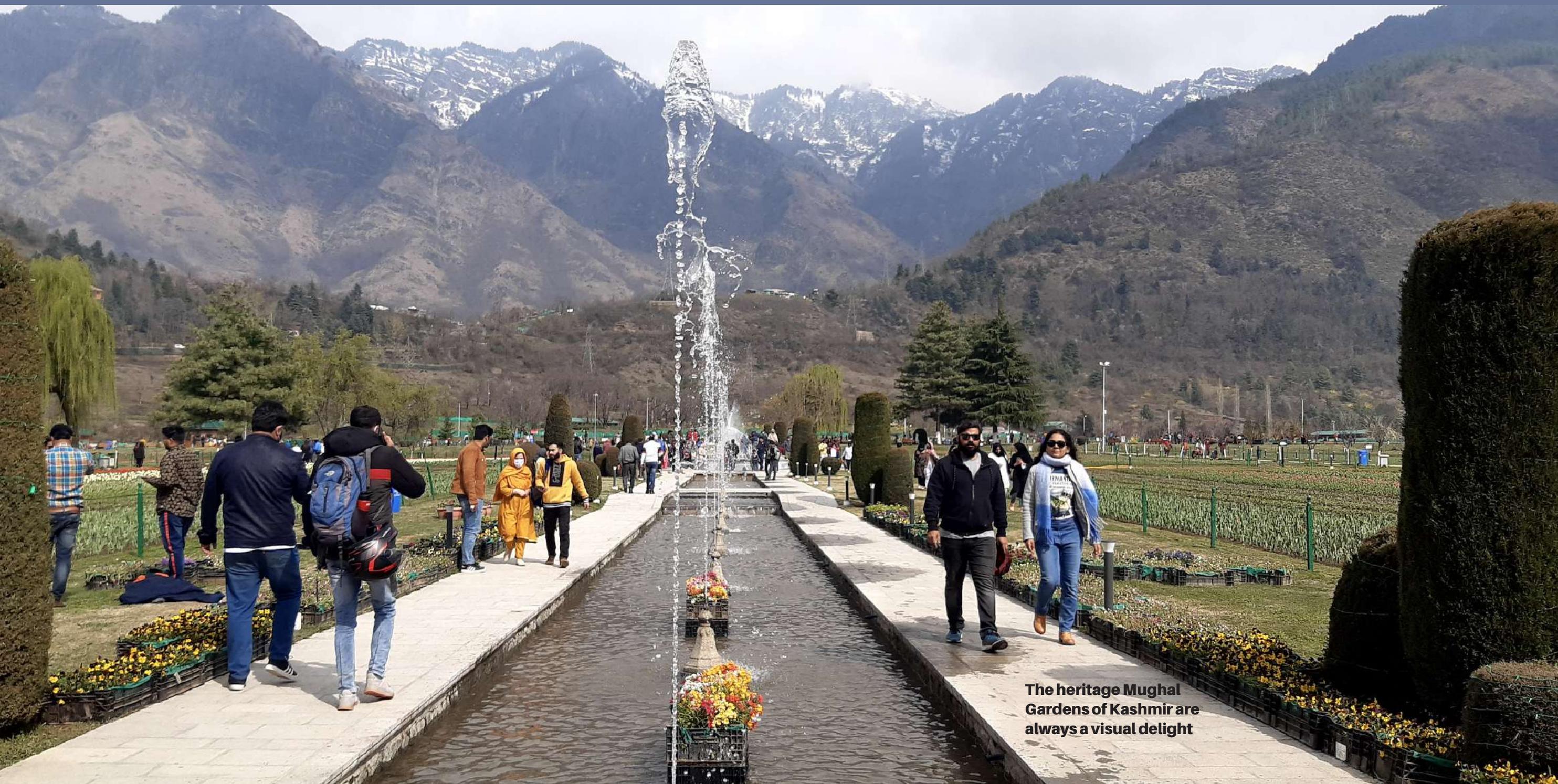




**PLEASE READ BELOW  
AND BE AMAZED**

S.No.	Name	Parentage/Husband	Residence	Association With M. Shafi Dar
01.	Irshad Ahmad	Ghulam Rasool Dar	Majeed Bagh Sanatnagar	Nephew
02.	Tarveer Ahmad	Ghulam Rasool Dar	Majeedbagh Sanatnagar	Nephew
03.	Kaiser Firdous	Firdous Ahmad Dar	Majeedbagh Sanatnagar	Nephew
04.	Faisal Firdous	Firdous Ahmad Dar	Majeedbagh Sanatnagar	Nephew
05.	Saqib Shabir	Shabir Ahmad Dar	Majeedbagh Sanatnagar	Cousin Nephew
06.	Sameer Shafi	Mohammad Shafi Dar	Majeed Bagh , Sanatnagar	Cousin Nephew
07.	Wife Of Javaid Ahmad Bhat	Bashir Ahmad Bhat	Majeed Bagh , Sanatnagar	Maternal Uncle's Daughter In Law
08.	Bilal Ahmad Rather	Ghulam Mohammad Rather	Majeed Bagh , Sanatnagar	Nephew
09.	Shagufta	Ghulam Mohamad Dar	Majeed Bagh , Sanatnagar	Niece
10.	Sayaar Ahmed	Mohamad Ismail Yattoo	Majeed Bagh , Sanatnagar	Relative Of Sister
11.	Abu Bakar	Ghulam Ahmed Bhat	Batamaloo Srinagar	Cousin Brother
12.	Aaqib	Farooq Ahmad Bhat	Batamaloo Srinagar	Maternal Cousin Sister's Son
13.	Waseem	Mohammad Yaseen	Bemina Srinagar	Cousin Sister's Son
14.	Asif	Abdul Rashid Najar	Bemina Srinagar	Cousin Sister's Son
15.	Danisha	Nazir Ahmad Bhat	Chatabal Srinagar	Maternal Cousin sister's Daughter
16.	Asifa	Abdul Gani Malik	Hyderpora Srinagar	Daughter's Sister In Law
17.	Himayun Rasool	Ghulam Rasool Bhat	Hyderpora Srinagar	Relative Of Daughter's In Law
18.	Insha Bhat	N A	Chatabal Srinagar By Ex Chairman M S Dar	Brother-In-Law's Daughter Adopted
19.	Saima	Farooq Ahmad Bhat	Gadood Bagh, Srinagar	Niece
20.	Kuka (Nick Name)	Ghulam Mohamad Bhat	Gadood Bagh, Srinagar	Brother In Law
21.	Mushtaq Ahmad Dar	Mohamad Shaban Dar	Majeed Bagh	Relative Of Niece
22.	Nasir Shafi	Mohamad Shafi Dar	Majeed Bagh	Next Door Neighbour
23.	Shabir Ahmad	Ghulam Mohamad Malik	Majeed Bagh	Neighbour
24.	Nasir Bashir	Bashir Ahmad Dar	Majeed Bagh	Neighbour
25.	Rafiq Ahmad Dar	Ghulam Mohamad Dar	Majeed Bagh	Sister's Relative
26.	Showkat Ahmad Dar	Ghulam Mohammad Dar	Majeed Bagh	Domestic Servant
27.	Zahid Yosuf	Mohammad Yosuf Dar	Majeed Bagh	Neighbour
28.	Rayees Sidiq	Mohammad Sidiq Dar	Majeed Bagh	Neighbour
29.	Shubeena Fayaz	Fayaz Ahmad Dar	Majeed Bagh	Neighbour
30.	Younis Hameed	Abdul Hamid Dar	Majeed Bagh	Land Donor Neighbour
31.	Masoor Shafi	Mohamad Shafi Dar	Majeed Bagh	Neighbour
32.	Musavir Majeed	Abdul Majeed Dar	Majeed Bagh	Neighbour, Also Helping Hand In Misdeeds
33.	Zahoor Ahmad Dar	Ghulam Nabi Dar	Majeed Bagh Present Secretary Of Cooperative Deptt	Neighbour, Washing Pvt Vehicles Of
34.	Abdul Rashid Dar	Khazir Mohammad Dar	Majeed Bagh	Neighbour
35.	Shabir Ahmad Rather	Abdul Rahman Rather	Parraypora, Baghat Srinagar	Friend/ Neighbour
36.	Rizwan Ahmad	N A	Barzulla, Srinagar	Relative
37.	Shakeel Ahmad	N A	Aalochi Bagh Srinagar	Personal Driver
38.	Farooq Ahmad Ganie	N A	Galwanpora, Hyderpora, Srinagar	Personal Sweeper
39.	Fayaz Ahmad Ganie	N A	Galwanpora, Hyderpora Srinagar	Personal Gardner
40.	Razia	W/O Akhter Rasool	Kursoo, Padshahi Bagh	Personal Tailor's Wife
41.	Hilal Ahmad Dar	Ghulam Ahmad Dar	Hyderpora Srinagar	Relative From His Patner Firdous Ah
42.	Son Of Mushtaq	Mushtaq Ahmad Hajam	Parraypora, Baghat Srinagar	Personal Barber
43.	Manzoor Ahmad Hajam	Ghulam Mohammad Hajam	Hyderpora Srinagar	Family Barber
44.	Firdous Ahmad Bhat	Ghulam Nabi Bhat	Hyderpora Srinagar	Relative Of Board Member/ Partner Bilal Ah Kuttay
45.	Muzaffar Ah Bhat	Ghulam Mohammad Bhat	Hyderpora Srinagar	Relative Of Board Member/ Patner Bilal Ah Kuttay
46.	Mohammad Suhail	Mohammad Maqbool Bhat	Rawatpora Baghat Srinagar	Friend's Son
47.	Faizal Farooq	Farooq Ahmad Bhat	Rawatpora Baghat Srinagar	Friend's Son
48.	Zahid	Showkat Ahmad Dar	Chanapora	Milkman's Grandson
49.	Arsheen	Abdul Majeed Ganie	Natipora Srinagar	Friend's Daughter
50.	Aadil Fayaz	Fayaz Ahmad Dar	Baghate Barzulla Srinagar	Partner's Nephew
51.	Mohammad Maqbool	N A	Gungbug Srinagar	Relative's Son In Law
52.	Parvaiz Ahmad Mir	Ghulam Hassan Mir	Rawalpura Srinagar	Sister's Relative From In-Laws
53.	Son Of Abdul Rashid Mir Ex General Manager Accused In Case FIR No 04/2020			
54.	Son Of Mohammad Ashraf Bhat Ex Managing Director			Supporting Partner
55.	Mohammad Maqbool	Ghulam Rasool Bhat	Naider Gund Peer Bagh Srinagar	Sister's Relative From In Laws
56.	D/O Mohd Hafeez Tantaray	N A	Nowche Bagh, Mandar Bagh , Srinagar	Close Friend And Associate
57.	Daughter-In-Law Of Mohammad Hafeez Tantaray	N A	Nowche Bagh, Mander Bagh , Srinagar	Close Friend And Associate
58.	Gasha ( Nick Name)	Mohammad Amin Dar	Baghate Barzulla Srinagar	Nephew Of Close Friend Mushtaq Ahmad Dar.
59.	D/O Gh Hassan	Advocate Ghulam Hassan	Budgam	Personal Advocate At Budgam Court
60.	S/O Mohammad Yosuf Dagga		Mohammad Yosuf Dagga Srinagar	Gogji Bagh, Jawaher Nagar Personal Friend
61.	S/O Mohammad Haqq Wani	Mohammad Haqq Wani	Majeed Bagh , Sanath Nagar Srinagar	Relative Of Daughter In Law
62.	Two Daughters Of Shafiq Ahmad		Shafiq Ahmad	Aloochi Bagh, Srinagar Close Friend And Associate

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**A kanger, also known as kangri or kangid or kangir, is an earthen pot woven around with wicker and is filled with hot embers. It is used by Kashmiris beneath their traditional clothing the pheran (Kashmiri cloak), or inside a blanket to keep the chill at bay. It is regarded by many as a work of art**

**KZINE**

OPENING **KASHMIR'S EYES**