

ILLEGALS IN J&K

Who is behind the huge presence of illegal Bangladeshis and Rohngiyas in Jammu and Kashmir. Although the presence of Ro-hingiyas in Jammu was detected long ago, the presence of at least 600 Bangladeshi nationals in Kash-mir turned out to be a major sur-prise. J&K being a border state is a sensitive place and those behind sending the illegal immigrants to this area surely may have a sinister plot behind it.The J&K police and Intelligence agencies have done a tremendous job by flagging this is-sue, identifying the illegal immi-grant and ensuring their deporta-tion to their country. J&K is too far away a place for the Bangladeshis to come. Also, they are unlikely to come here by choice given the ex-treme cold season for which they are neither equipped deal with not acclimatised to. While Rohingiyas and Bangladeshis will be sent back in due course and through the es-tablished protocols, the govern-ment must find the trail of these refugees and expose the modus operandi of those behind pushing in illegal immigrant to J&K.

MACHCHHAR'S BRAVERY

Capt Smit Machchhar of Flydubai Airlines may still be lying on a hospi-tal bed recovering from deep wounds, but his bravery has won him global honours, appreciation and love for what he did to save air passengers and averting a major terrorist stack. Israeli government and people are celebrating Machch-har and so are the Americans and the Emeratis and other nationali-ties. Even Pakistani people are ap-preciating the young Indian for his extraordinary presence of mind while he seemed to be close to death. Temples across India and abroad are praying for his speedy and full recovery. Banners with people of Israel expressing their gratitude to him have sprung across the Jewish country. Most impor-tantly, Indians are being seen with respect and love abroad. Several such instances have surfaced wherein common Indian workers have received compliments from people for just being bring Capt Smit’s country.

From Graduates to Global Careers at the J&K GCC Summit 2026

How Mission YUVA, Skill Development Department and PM-SETU ITI network are being showcased at the J&K GCC Summit 2026

Kumar Rajeev Ranjan

You may already know about it. The De-partment of Labour and Employment, Government of J&K is working closely with IIM Jammu to organise a benchmark event, the J&K GCC Summit 2026, where 55 panelists interact with leading govern-ment officials and other stakeholders over two days to find out the optimal path to make J&K an emerging destination for GCCs.

But what are GCCs? The earlier BPOs were outsourced, but Global Capability Centres are fully owned in-house centres that companies build to centralise many core business operations, including tech-nology, R&D, corporate processes (HR, payroll, you name it) and so on... And no, they are not data centres. While data cen-tres are physical infrastructure based, GCCs are intrinsically human capital based – and that’s where the phenomenal story builds. GCCs hold the key to build employment in a way to current industry can. So should J&K promote GCCs? But before you ask that no-brainer question, perhaps you should ask, does J&K have the talent to support GCCs?

Well, ask what Jammu and Kashmir ex-ports and most people will name apples, saffron, walnuts and handicrafts. The list leaves out the export that costs the Union Territory most: its graduates. Every year engineers, accountants, analysts and de-signers trained here take their first jobs in other States. They do well there. Their salaries are spent there too.

The figures explain the pattern. The Mission YUVA Baseline Survey 2024-25, drawing on the Periodic Labour Force Survey 2023-24, places youth unemploy-ment in Jammu and Kashmir at 17.4 per cent against a national rate of 10.2 per cent. More than 3.6 lakh educated young people were registered with the Union Territory’s employment exchanges in Sep-

tember 2025. Talent is in surplus. Private employers of scale are in short supply.

The Global Capability Centre sector ad-dresses that shortage directly. India’s GCC workforce is projected to grow by 84 per cent to about 3.46 million professionals by 2030. A growing share of it will be based outside the metropolitan clusters. The Mission YUVA baseline itself identi-fied high-skilled, knowledge-sector enter-prises as the route to better-paying jobs. Capability centres are among the largest employers of that kind in India.

The roles are more varied than is com-monly assumed. Capability centres hire for finance and accounting operations, data analytics, software engineering, cy-bersecurity, human resources services, customer experience, legal process work and healthcare data management. Many of these roles are open to commerce, sci-ence and humanities graduates after fo-cused training. The sector can therefore absorb a far wider section of our gradu-ates than engineering alone would sug-gest.

Mission YUVA, the Yuva Udyami Vikas Abhiyan, is the J&K Government’s prin-cipal instrument for this work. It was con-ceived by the Government of Jammu and Kashmir in collaboration with IIM Jammu, NABARD, J&K Bank and other financial institutions. It aims to create 1.37 lakh enterprises and 4.25 lakh jobs over five years. By May 2026 it had received more than 1.07 lakh applications, sanc-tioned 25,000 cases and disbursed over ?1,100 crore. The target for 2026-27 alone is 50,000 enterprises.

The Mission was built for entrepreneur-ship. Its machinery serves employment at scale equally well. Twenty district-level Small Business Development Units and 80 Business Help Desks give it a presence in every district. Its app and portal track outcomes enterprise by enterprise. The same infrastructure can match a capability centre’s hiring requirement to candidates,

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track their training and verify their place-ment.

There is a second link that is easy to miss. A centre of 500 people needs cater-ers, transport operators, facility man-agers, security services and IT support vendors. Each is an opening for a Mission YUVA enterprise. Every capability centre that comes to Jammu and Kashmir there-fore creates two streams of opportunity: salaried jobs inside the building and local businesses around it.

But to make it happen, the Department of Labour and Employment, J&K Govern-ment is working on four lines of work with the sector.

First, training will start from a stated re-quirement. When an employer specifies the skills and numbers it needs, the De-partment will convene the universities, the Skill Development Department and the ITI network to deliver them against a fixed cohort size and date. The upgrade of ITIs under PM-SETU allows part of that network to prepare technicians for the IT infrastructure, network operations and fa-cilities roles that surround every centre. The Department’s district employment and counselling centres will add guidance on capability centre careers, so that stu-dents choose courses with these roles in view.

Second, internships will be designed as recruitment, with a defined project, an as-

signed supervisor, a formal assessment and a stated expectation of conversion to employment.

Third, the Department will build a regis-ter of professionals from Jammu and Kashmir who now work in capability cen-tres elsewhere in India and overseas. Many would consider returning if the work were here. They are the fastest route to the experienced managers a new loca-tion needs most.

Fourth, the sector offers the clearest route to formal employment for educated women who cannot relocate for work. Mission YUVA was built to address unem-ployment that weighs most heavily on young people and on women. Placement in capability centres will carry the same priority.

As the Administrative Secretary of the Department of Labour and Employment in J&K, I am presenting the Summit Re-port at the Valedictory Session of the J&K GCC Summit 2026 on 10 October. My re-quest to every GCC investor and employer present is specific: tell us the roles, the numbers and the dates. The Department will build the pipeline to match. Success will look like a graduate in Anantnag or Rajouri who chooses a global career and stays home to pursue it.

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ARTIFICIAL INTELLIGENCE AND THE ANVIL OF AHIMSA, SATYA, SARVODAYA

Harpreet Kaur \ Niranjan Rajpurohit

Advocates of Artificial Intelligence (AI) promise an era of unprecedented produc-tivity and abundance, scientific break-throughs and economic growth. Its critics, on the other hand, warn of job displace-ment, surveillance, loss of human control, and new forms of inequality. Beneath such competing predictions, we are confronted with a more fundamental question: what kind of human beings and what kind of so-ciety should our technologies help us be-come?

This is a question worth asking through three ideas that were central to Mahatma Gandhi’s philosophy: Ahimsa (non-vio-lence), Satya (truth), and Sarvodaya (wel-fare of all).

Gandhi’s Ahimsa did not mean reducing the idea of non-violence to the mere ab-sence of physical violence. It was a much broader ethic and discipline of refusing to inflict harm, humiliation or exploitation on another human being.

This principle demands today that we examine an AI system’s broader conse-quences for human dignity. An AI system used for efficient surveillance can con-



tribute to the erosion of privacy. An algo-rithm used for efficient recruitment may reproduce and amplify biases. Auto-nomous weapons make us ask the ques-tion: should decisions related to warfare ever be delegated to machines? The fact that something can be done does not mean that it should be done. Gandhi would re-mind us that Ahimsa in the age of AI would mean that human dignity and the minimi-sation of harm must come before techno-logical prowess. AI safety should not just mean averting a distant catastrophe; rather, it should be a part of everyday guid-ance in dealing with such technology.

The second principle is Satya. For Gandhi, truth was more than avoidance of

lies.

It meant a lifelong dis-cipline of seeking reality and aligning one’s con-duct with what one be-lieves to be right. A soci-ety that may fail to distinguish truth from machine-generated fab-rication becomes vul-nerable to manipulation. Gandhi’s idea of Satya asks us to build systems that encourage trans-parency, accountability and verification. In the absence of these, the very honesty and openness that Satyagraha demanded of the powerful remain unfulfilled. Gandhi regarded truth and non-violence as inse-parable, like two faces of the same coin. A means that deceives can never serve an end that liberates.

At this critical juncture of the AI develop-ment trajectory, we should resist both technological utopianism and technologi-cal pessimism. That brings us to Sarvo-daya, the Gandhian principle of welfare and advancement of all. Gandhi’s reserva-tions about machines were not about op-posing technology as such. His concern was with an economic order where ma-

chines could lead to concentration of wealth, displacement of livelihoods and subordination of human beings to systems of production.

Today, machines are moving beyond factories. They are entering classrooms, hospitals, offices, courts and creative pro-fessions. For the first time, technology is not just replacing physical labour but is en-tering the realm of the mind. We need to ask ourselves whether machines are ex-tending human capabilities or merely con-centrating power in the hands of those who own them.

is where the Gandhian idea of Sarvo-daya offers an important test. Progress is only meaningful when it enlarges human opportunity.

The talisman he offered in 1947 tells us to recall the face of the poorest and weakest person we have seen, and ask whether the step we contemplate will be of any use to her. We must ask who benefits, who is dis-placed, who has access and who is left be-hind. The future of AI will ultimately be de-termined not only by engineers and entrepreneurs, nor only by governments and regulators, but by the values that so-ciety chooses to embed in the systems it creates.

What is Zero Depreciation and Consequential Loss in Motor Insurance

Rakesh Kaul

Buying motor insurance is not just about complying with legal re-quirements; it is also about pro-tecting yourself from unexpected financial losses arising from acci-dents, natural calamities, theft, and other unforeseen events. While most vehicle owners focus on factors such as premium and coverage limits, understanding key policy features and exclusions is equally important. Two terms that frequently come up in motor insurance are Zero Depreciation Cover and Consequential Loss. While Zero Depreciation enhances your claim settlement by reducing out-of-pocket expenses, Conse-quential Loss refers to damages that are generally excluded from coverage. Understanding the differ-ence can help policyholders make informed decisions and avoid surprises at the time of a claim.

Understanding the Differ-ence

Depreciation Shield / Zero De-preciation Cover (also known as Nil Depreciation or Bumper-to-Bumper Cover) is an optional add-on that enhances claim benefits by covering depreciation partly or fully on approved replacement parts, subject to policy terms and conditions. This can result in higher claim payouts and lower out-of-pocket expenses compared to a standard motor insurance policy. For example, if a car’s bumper worth ?20,000 is dam-aged in an accident, a standard policy may apply depreciation-re-lated deductions while settling the claim. With a Depreciation Shield / Zero Depreciation Cover, depre-ciation-related deductions on eligi-ble replacement parts may be re-duced or waived, subject to policy terms, conditions and applicable exclusions, helping policyholders manage repair costs more effec-tively.

Consequential Loss, on the other hand, refers to additional damage that occurs after the ini-tial incident and is generally not

covered under a motor insurance policy unless specifically covered under an applicable add-on. Un-derstanding this exclusion high-lights the importance of taking timely preventive measures after an incident to avoid further dam-age to the vehicle. For example, if a vehicle gets stranded in a water-logged area, policyholders should avoid repeatedly attempting to restart the engine and instead seek professional assistance. Such precautions can help minimize the risk of additional damage and sup-port a smoother claims experi-ence.

Why It Is Important for Pol-icyholders:

Understanding key motor insur-ance concepts such as Zero De-preciation Cover and Consequential Loss can help policyholders make informed decisions and ensure a smoother claims experience. This becomes even more important during the monsoon season, when risks such as waterlogging, flood-ing, reduced visibility, and vehicle breakdowns increase signifi-

cantly, often leading to expensive repairs and unexpected financial burdens. In such situations, Zero Depreciation Cover can offer valu-able financial protection. Particu-larly beneficial for owners of new vehicles, luxury and premium cars, and those driving frequently in high-traffic urban areas, this add-on helps reduce depreciation-related deductions on eligible re-placed parts, subject to policy terms, conditions, limits and ex-clusions. This may result in higher claim payouts and lower out-of-pocket expenses compared to a standard policy. As a result, policy-holders may be able to manage re-pair costs more effectively and en-joy a better claims experience.

At the same time, understanding Consequential Loss is equally im-portant. While insurance may cover the initial damage caused by an insured event, additional dam-age arising after the incident may not always be covered. For exam-ple, if a vehicle becomes stranded in a waterlogged area, repeatedly attempting to restart the engine

could increase the risk of engine damage. Taking timely precau-tions, such as seeking professional assistance instead of attempting to drive the vehicle, can help pre-vent further damage and avoid claim-related complications. By understanding both concepts, pol-icyholders can make better use of the available benefits under their motor insurance policy, subject to policy terms and conditions, while also taking the right steps after an incident. This awareness can help reduce financial setbacks, avoid common claim challenges, and contribute to a smoother and more efficient claims settlement process, especially during the monsoon season when vehicle-re-lated risks are often higher.

Making an Informed Choice

When purchasing or renewing a motor insurance policy, it is im-portant to look beyond the pre-mium and evaluate the scope of coverage and the value-added benefits available. Features such as Zero Depreciation Cover can provide enhanced financial pro-

tection by helping minimize de-preciation-related deductions during claim settlement, enabling policyholders to manage repair costs more effectively, subject to policy terms and conditions. At the same time, understanding pol-icy provisions such as Consequen-tial Loss enables vehicle owners to take timely and appropriate action after an incident, helping protect their vehicle from additional dam-age and supporting a smoother claims experience. In today’s dy-namic driving environment, an in-formed approach to motor insur-ance empowers vehicle owners to make better decisions, protect their finances, and navigate un-foreseen situations with greater confidence. Please note benefits are subject to policy wording, schedule, terms, conditions, lim-its and exclusions. Customers should refer to the policy docu-ment for complete details before purchase or claim.

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