

Dowry deaths severe blot on society: SC

NEW DELHI, MAR 26: Observing that dowry deaths are a severe blot on the society, the Supreme Court has said that despite legal prohibitions, this practice continues to result in the unnatural death of thousands of women.

A bench of justices JB Pardiwala and Vijay Bishnoi made the observation while cancelling a man's bail in a dowry death case saying the order passed by the Patna High Court releasing the accused on bail is wholly unsustainable.

In a very serious crime like dowry death, the high court should have been very careful in exercising its discretion, it said.

"Dowry deaths are indeed a profound disgrace and a major social evil representing a severe violation of human rights and dignity. Despite the legal prohibitions, this practice continues to result in the unnatural deaths of thousands of women, often through murder or driven to suicide because of greed-driven demands for money or valuables from the groom's family.



Dowry deaths are a severe blot on society," the bench said.

The top court said the high court in its order has not discussed anything and all that weighed with the high court was that the accused was in judicial custody and only two witnesses had been examined till date.

"The high court lost sight of many important aspects of the matter, more particularly the post-mortem report indicating number of injuries on the body of the deceased, and the presumption of commission of offence," the bench said.

The counsel appearing for the accused submitted that the case is one of suicide. According to the counsel, the deceased was not in a stable state of mind and she is said to

have jumped from the sixth floor of a building.

The apex court noted that the deceased was married to the accused for one and a half years.

The woman was found dead on September 1, 2024, at her matrimonial home in suspicious circumstances with external and internal injuries all over her body.

The cause of death assigned in the post-mortem report is hemorrhage and shock due to head injury.

"We are of the view that the impugned order deserves to be set aside. The bail granted by the high court should be cancelled and the respondent No.2 - accused should be directed to surrender before the jail authorities. We order accordingly," the bench said.

The high court had noted in its order that the submissions of the appellant were generated using ChatGPT,

SC voices concern over growing 'menace' of citing AI-generated non-existent judgements

NEW DELHI, MAR 26: The Supreme Court has voiced concern over growing "menace" of litigants and lawyers citing non-existent judgements generated by artificial intelligence.

A bench comprising justices Rajesh Bindal and Vijay Bishnoi said the practice is becoming increasingly rampant across courts in India and throughout the world.

The observations were made by the top court while expunging remarks made by the Bombay High Court on a plea filed a director of a company.

"As a matter of indulgence, we expunge the remarks made in the aforesaid paragraph. However, the fact remains that this menace is rampant in all courts now, not only in India rather throughout the world. Everyone needs to be careful about this. In fact, this court is already seized of this matter on judicial side," the bench said.

The high court had noted in its order that the submissions of the appellant were generated using ChatGPT,

including a judgement which had no citation in the real world.

"The respondent has filed written submissions in February 2025 and April 2025. From the overall tenor of the written submissions and a few give-away features, such as green-box tick-marks, bullet-point-marks, repetitive submissions etc., this court strongly feels that the submissions are prepared using an AI tool such as ChatGPT or alike.

"A strong pointer is seen from a reference made to one alleged case law 'Jyoti w/o Dinesh Tulsiani Vs. Elegant Associates'. Neither citation is given nor a copy of judgement is supplied by the respondent. This court and its law clerks were at pains to find out this case law but could not find. This has resulted in waste of precious judicial time," the high court had said.

It had said an AI tool can very well be used to aid research but there is a great responsibility on the parties to cross-verify the references and the materials generated by it.

CEC Kargil inaugurates Canara Bank Branch at Baroo



Chief Executive Councillor LAHDC Kargil Dr Mohd Jaffer Akhoun inaugurating Canara Bank branch at Baroo.

GJ REPORT
KARGIL, MAR 26: Chairman and Chief Executive Councillor, LAHDC Kargil, Dr. Mohd Jaffer Akhoun today inaugurated the Canara Bank branch here at Baroo.

Dr. Akhoun extended his congratulations to the entire team of Canara Bank for expanding their services in the region.

In his address, he emphasized on the importance of inclusive banking and urged the bank officials to actively contribute towards the welfare of the people of Kargil through Corporate Social Responsibility (CSR) initia-

tives. He specifically highlighted the need for support in key sectors such as health, education, and other public institutions.

The CEC further encouraged the bank to design flexible and accessible financial systems so that local entrepreneurs, traders, and business communities can easily avail loan facilities, rather than limiting such benefits primarily to government employees. He also stressed on the importance of promoting financial literacy, particularly among farmers and aspiring entrepreneurs, to strengthen grassroots economic devel-

opment.

Regional Head, Canara Bank, Prasant Kumar, briefed the Chairman and other dignitaries about various banking schemes, including MSME loan facilities aimed at employment generation, housing loan interest rates, and other financial services offered by the bank.

The event was attended by Executive Councillor Kacho Mohammad Feroz, Councillor Haji Abbas, Regional Head Canara Bank Prasant Kumar, Branch Manager Gulzar Hussain, and other officials of Canara Bank Kargil.

J&K Bank extends Project RISE to Ramban District

GJ REPORT
RAMBAN, MAR 26: Jammu and Kashmir Bank, under its Corporate Social Responsibility (CSR) initiative Project RISE (Respecting Identities | Supporting Equalities), successfully conducted a series of gender sensitization and self-defence awareness sessions in Ramban district.

The programme was implemented by Live For Others - Being Helpful Foundation (LFO-BHF) as part of its ongoing outreach across Jammu & Kashmir and Ladakh, with a focus on promoting equality, respect, inclusion, and personal safety among students.

Under Project RISE, sessions were organized at Govt. Model Hr. Sec. School, Batote; Kamal Academy Hr. Sec. School, Chanderkote; PM Shri Govt. Girls High School, Ramban; and PM Shri Govt. Girls High School, Batote. The sessions were conducted by resource persons Abhishek Raina and Aparna, who sensitized a combined total of 1,462 students across the aforementioned institutions.



Students attending a session under Project RISE initiative at Ramban on Thursday.

While interacting, the resource persons shared, "The sessions focused on creating awareness about gender equality, encouraging respectful behav-

our, and fostering inclusive mindsets among students. The self-defence component aimed at boosting confidence, enhancing personal safe-

ty awareness, and equipping students with basic practical self-defence techniques. This combined approach ensured both theoretical understanding and practical learning."

The programme witnessed active participation from students, teaching staff, and school authorities across Ramban district. The engaging discussions and practical demonstrations were highly appreciated, highlighting the importance of sensitivity, safety, and responsible behaviour in everyday life.

Reliance Industries denies reports of buying Iranian crude

NEW DELHI, MAR 26: Reliance Industries Limited on Thursday rejected reports in a section of the media claiming that it had purchased crude oil of Iranian origin, calling the claims "baseless" and misleading.

"Reliance Industries Limited categorically rejects recent media reports that the company has purchased crude oil of Iranian origin," the company clarified in response to the reports. The company added that the claims circu-

lating in sections of the media were inaccurate and urged news organisations to verify information before publishing such reports. "These reports are baseless, leading to misleading and incorrect claims. We urge the concerned media outlets to verify facts before publication," the statement said.

Earlier this week, some media reports had claimed that the company had bought around 50 lakh barrels of Iranian crude oil,

shortly after the United States eased certain restrictions on Iranian oil shipments. India's largest refiners, Reliance Industries Limited gets crude from multiple global suppliers to run its large refining operations. Reliance Industries operates the world's largest refining complex at Jamnagar and processes a large and flexible mix of crude oil to run its refining capacity of about 1.4 million barrels per day.

BJP committed to empower every section of society: Ashok Koul



J&K BJP General Secretary (Organization) Ashok Koul visiting a pickle making establishment at Srinagar on Thursday.

GJ REPORT
SRINAGAR, MAR 26: Bharatiya Janata Party (BJP) J&K Cooperative Cell extended support to a Divyang woman in launching her pickle-making venture, an initiative aimed at promoting self-reliance and sustainable livelihood, committing itself to empowering marginalized sections of society.

J&K BJP General Secretary (Organization) Ashok Koul, along with senior party leaders Sofi Yousof, Arif Raja, Alif Thakur, Bilal Parry, and Co-Convener of the Cooperative Cell Nisar Ahmad, were present on the occasion.

Ashok Koul, while addressing on the occasion, emphasized on party's deep-rooted commitment to social empowerment. He stated that true progress of society can

only be achieved when every individual, irrespective of physical or economic limitations, is given equal opportunities to grow and succeed. He stressed that women empowerment is not merely a slogan but a continuous process that requires collective effort, policy support, and ground-level execution.

Ashok Koul stressed that initiatives like these are crucial in transforming lives by instilling confidence and providing a source of steady income. He further added that the BJP-led vision focuses on creating an ecosystem where women and differently-abled individuals are not dependent but become contributors to the economy. He said that such small yet impactful steps strengthen the foundation of a self-reliant society and align with the broader goal

of inclusive development.

Ashok Koul further highlighted that the party workers are consistently reaching out to the grassroots to identify and support individuals who need assistance in establishing livelihood ventures. He remarked that empowerment brings not only financial stability but also social respect and confidence, which are equally important for overall development.

Bilal Parry stated that the BJP is firmly committed to the vision of Atmanirbhar Bharat and continues to promote the "Vocal for Local" initiative as envisioned by the Prime Minister. He highlighted that encouraging small-scale ventures not only boosts local entrepreneurship but also contributes to the overall economic development of the region.

HDFC Bank, Smile Foundation deploy 8 mobile medical care units in J&K, other states

GJ REPORT

JAMMU, MAR 26: HDFC Bank, through its CSR programme Parivartan, has partnered with Smile Foundation to launch 8 Mobile Medical Care Units (MCUs) across select remote communities in North India, serving approximately 4 lakh individuals. The programme spans Jammu and Kashmir, Ladakh, Punjab, and Uttarakhand, with eight MCUs deployed in total. Under its Healthcare and Hygiene pillar, HDFC Bank Parivartan works to improve access to primary and preventive healthcare. This initiative focuses on geographically remote and resource-scarce communities. In hilly terrains, where reaching services can be challenging due to terrain, resource constraints, and high demand on existing systems, timely care is not always easily accessible. These MCUs are designed to directly address this gap. Each MCU will deliver a full range of primary healthcare services. This includes OPD consultations, diagnostics, and free medicines. Referral services will connect patients to PHCs and CHCs. Pregnant women will receive antenatal and postnatal care. Children will benefit from growth monitoring. Adults will be screened for hypertension, diabetes, and anaemia. School health camps will cover hygiene, nutrition, and menstrual health. Health education sessions will build lasting preventive habits in communities. The pro-

gramme will begin in April 2026 and run through March 2028. The launch event brought all 8 MCUs together, featuring project briefings, keynote addresses from HDFC Bank and Smile Foundation leadership. Speaking about the initiative, Nusrat Patlan, Head CSR, HDFC Bank, said, "At HDFC Bank, we believe that good health is the foundation of resilient communities. In many remote parts of North India, quality healthcare remains out of reach for the most vulnerable. Through this partnership with Smile Foundation, we are bringing integrated primary healthcare directly to the people who need it most. This initiative reflects Parivartan's deep commitment to last-mile healthcare and to the communities we serve."

Speaking about the partnership, Santam Mishra, Co-Founder and Executive Trustee, Smile Foundation, said, "We are proud of this partnership with HDFC Bank to deliver integrated primary healthcare services at the doorsteps of the communities." The launch event was attended by several guests, including Maj. Gen. (Dr. Prof.) Aml Kotwal, Distinguished Scientist Chair at the Indian Council of Medical Research (ICMR); Dr. K. Madan Gopal, Advisor and Head - Public Health Administration at the National Health Systems Resource Centre; and Dr. Priyanka Shenoy, Senior Consultant at the National Health Systems Resource Centre.

'Middle East conflict to reduce India's fertilisers production by 10-15 pc'

NEW DELHI, MAR 26: The supply chain disruptions due to the ongoing Middle East conflict could reduce India's annual domestic production of urea and complex fertilisers by 10-15 per cent. The disruption in availability of key raw materials is also expected to weigh on capacity utilisation and dent profitability across fertiliser manufacturers, said Crisil Ratings in a report.

The constrained supplies of critical inputs such as natural gas, ammonia and phosphoric acid-most of which are imported-could lead to lower plant utilisation levels. This, in turn, may impact operating efficiencies, particularly for urea producers, where profitability is closely linked to energy consumption norms.

Rising input costs are likely to further strain the sector. Prices of ammonia have

already surged about 24 per cent since the onset of the conflict, while higher import costs for fertilisers could push up working capital requirements for companies. This is also expected to increase the government's fertiliser subsidy burden by Rs 20,000-25,000 crore, Crisil Ratings said.

Despite these pressures, the report highlighted that the sector's credit profile will remain supported by strong liquidity among large fertiliser companies and the government's consistent track record of timely subsidy disbursements.

India's fertiliser consumption remains heavily skewed towards urea, which accounts for around 45 per cent of total usage. Complex fertilisers such as diammonium phosphate (DAP) and NPK make up about one-third, while single super phosphate (SSP) and muriate of potash (MOP) constitute the remainder.

Allianz Jio Reinsurance Limited commences operations

MUMBAI, MAR 26: Jio Financial Services Limited (JFSL) and Allianz Group (Allianz), through its wholly-owned subsidiary Allianz Europe B.V., today announced that their reinsurance JV - Allianz Jio Reinsurance Limited (Allianz Jio Re) - has commenced operations and is authorized to underwrite reinsurance in India with immediate effect. Allianz Jio Re has received final regulatory approval from the Insurance Regulatory and Development Authority of India (IRDAI) on March 12, 2026.

Headquartered in Mumbai, Allianz Jio Re aims to become a strategic long-term partner for the Indian market with a mission to fortify the resilience of the country's insurance ecosystem. At a time when structural tailwinds are powering the sustainable growth of the sector - in line with the nation-

al mission of 'Insurance for All' by 2047 - the combination of JFSL's local reach and digital infrastructure with Allianz's robust underwriting and global reinsurance scale will empower insurers with the capacity and expertise needed to manage risk effectively.

Hitesh Sethia, Managing Director and Chief Executive Officer, Jio Financial Services says: "The launch of Allianz Jio Re is a pivotal milestone, marking the first operational step in our broader insurance partnership with Allianz. We are delighted with the receipt of regulatory approval to commence reinsurance operations in India, and remain deeply committed to strengthening the nation's resilience by providing insurers with greater risk-absorption capacity, supporting the overall growth of our insurance ecosystem."

MANAPPURAM FINANCE LTD.
CIN : L65910KL1992PLC006623
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P.O. Valapatt, Thiruvananthapuram - 680 567, Kerala, India

GOLD AUCTION NOTICE

The pledges in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/04/2026 from 10.00 am onwards. We are auctioning gold ornaments defaulted customers who have failed to make payment of higher loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice. Changes in venue or date (if any) will be displayed at auction centre and on website without any further notice.

List of pledges:-
JAMMU, KULJWANICHOWK - JAMMU, 125480730011749.

Persons wishing to participate in the above auction shall comply with the following - Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of NEFT/RTGS on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9072607147.

Authorized Officer
For Manappuram Finance Ltd

AXIS BANK LTD.

PUBLIC NOTICE FOR AUCTION OF PLEDGED ASSETS BEING GOLD ORNAMENTS

The Borrowers, in specific and the public in general are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted by the Axis Bank at the below mentioned Branch.

That the below mentioned Borrowers has availed the credit facility from the Axis Bank Limited against the pledge of gold ornaments ("Gold Loan Facility") in favour of the Bank towards the security. The Demand notices were issued to the Borrowers/Guarantors calling on the Borrowers/Guarantors to pay their outstanding amount towards the Gold loan facility availed. As the Borrowers/Guarantors have failed to repay the outstanding loan amount, the bank is constrained to invoke the pledge and proposed to conduct an auction sale of pledged gold ornaments more particularly described in schedule of property hereunder on 27-04-2026 at 11:30 AM on "As is Where is", "As is What is", "Whatever There is" and "No Recourse Basis". Auction will be held at

DETAILS OF BORROWERS AND OUTSTANDING AMOUNT

Customer Name	Loan A/c No.	Amount Outstanding (₹)	Date of Recall Notice	Gross Weight	Net Weight
B.O. - JAMMU [JK]					
MDHD JAVED	XXXXXXXXXXXX6301	₹17,43,591.00	16-02-2026	240.500	225.000
AMAR SINGH THAPA	XXXXXXXXXXXX9941	₹6,47,331.82	09-02-2026	78.300	77.200
SUNMEET SINGH	XXXXXXXXXXXX0461	₹6,07,155.00	27-10-2025	104.300	93.900
ASHU MATTOO	XXXXXXXXXXXX9894	₹3,22,857.00	10-01-2026	65.600	64.400
SUNIL GORIA	XXXXXXXXXXXX2928	₹1,41,414.88	19-12-2025	29.100	28.400
SUNIL GORIA	XXXXXXXXXXXX2061	₹34,950.00	19-12-2025	7.700	7.300

TERMS & CONDITIONS OF TENDER

The Base/Reserve price will be given on the auction day/date to the tenderers on which the auction bid will be considered. The bid/offers in the prescribed tender form provided by the bank shall only be considered for bidding.

Incomplete bid form/tender are treated invalid and shall liable to be rejected.

The tender documents along with the terms and conditions shall be collected from the above branch. The tender document duly completed to be handed to the concerned branch official during working hours on 27-04-2026. Tenders received after the due date will not be considered.

The said properties is / are offered for sale on "As is Where is", "As is What is", "Whatever There is" And "No Recourse" Basis. The Bank does not undertake any responsibility to standard, purity and /or any other dues, taxes, if any, in respect of the said property.

Tenders will be opened by the Bank on the auction date in the presence of the tenderers who may choose to remain present on the day and time as said above, inter alia, for raising / revising their respective offers.

Branch Names Mentioned Above. Auction Date : 27-04-2026.

Offer/tender once submitted cannot be withdrawn and bidder will liable to deposit the bid amount if there is single bid/offer for particular article/asset/ornament.

If there are more than one bid for particular article/asset/ornament, inter-se bidding shall take place amongst the bidder and highest bidder shall be declared as successful bidder.

Bidder should submit all KYC documents i.e. PAN Number, PAN Card, Achar Card & Address proof etc. Bidder should submit valid E-mail ID & Contact Number.

The Bank reserves its right to accept or reject the offer at its sole discretion.

Any disputes / differences arising out of sale of the said property/ offered for sale shall be subject to the exclusive jurisdiction of Courts / Tribunals at Mumbai only.

PLACE: JAMMU,
DATE: 27.03.2026

SD/-, AUTHORIZED OFFICER,
AXIS BANK LTD.