

WILL THE POTTER'S WHEEL STOP SPINNING ?

PEERZADA MANSOOR

Traditional potters in Kashmir are finding it difficult to earn their living forcing many of them to look for other jobs.

“Pottery does not fetch the money we deserve for the time and effort it takes. At times it is hard to even feed the family ,” said Farooq Ahmad Kumar from Zangam who sells various pottery products.

Farooq said he is now planing to sell his shop and invest the money in some other business.

“With the introduction of steel, plastic, aluminium, copper in the market, pottery utensils have no takers,” said Ghulam Mohammad, a potter.

He said the younger generation belonging to potter families are unlikely to continue the traditional family job “as they consider it a disgrace to be a potter”. Pottery products are made in different parts of Kashmir. Some places like Palhallan, Bandipora, Pattan and Baramulla have the distinction of making specialized pottery items.

“Pottery items used to be in demand in Kashmir but over the years it has declined significantly,” said Ali Mohammad, another potter from north Kashmir.

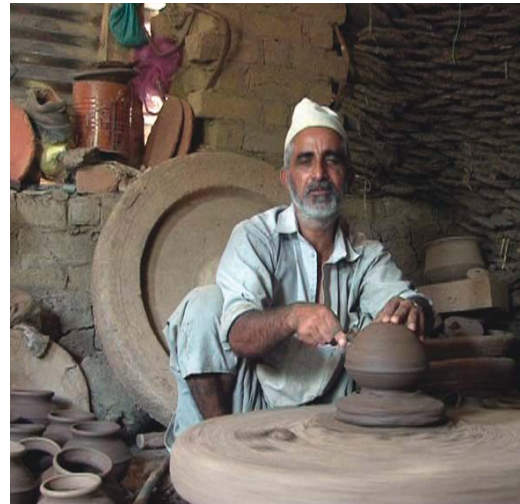
The craftsmen shape pottery on a potter's wheel and bake them in a kiln.

“Clay is the basic raw material used to make pottery products, but for Tandoor (bakers kiln) the clay is of different type,” said Noor-ud-din Kumar, from Palhalan who has been associated with the craft for the last five decades.

“The soil which is brought from slopes is first dried, powdered and then mixed with water. Sand is exclusively used for making Tandoor to give it strength,” Noor-ud-in added.

Expressing concern over the decline in the craft, noted poet and writer, Zarif Ahmad Zarif said: “Nowadays people have stopped using pottery products. This led to the decline of this culturally rich craft. People find it easy to use products other than pottery.”

“In the past, pottery products used to be integral part of the household but with the advent of metallic utensils, people prefer them over pottery items because of their strength and durability. We can't avoid using new utensils but if we use pottery products in our homes, it would help keep the craft alive,” he added.



From the Chief Editor



Admission season is on. Department of Convergent Journalism is proud to announce admission to Masters degree/course in Convergent Journalism and Post Graduate Diploma in Online Journalism. PG Dip in Online Journalism is a new specialized course to be introduced at the department. The course will be of one year duration encompassing all modules to train students in the field of Online Journalism.

The decline in the print media industry has been a subject of debate over the last several years but the truth is that Journalism in all its vibrant formats is alive and thriving. The all-pervasive Internet is growing in popularity. Internet provides an alternate and inescapable route to deliver the media content. There is a huge demand for people skilled to do such work. The Online Journalism course will certainly help students find good job opportunities in the industry.

With novelty in mind and right attitude for work, the department is in the process of providing best possible education to students of Journalism. Many more eminent people from the field are scheduled to deliver lectures and conduct workshops for our students.

The staff at the department would always be glad to guide and counsel any student regarding the scope and prospects of journalism and other relevant queries.

Samanbal appreciates the feedback and acknowledges the encouragement received from our readers.

Happy reading!

Asif Khan

PATRON	: Prof. Mehraj-ud-Din Mir (Vice Chancellor)
CHIEF EDITOR	: Asif Khan
EDITOR	: Suhail Ahmad
EDITORIAL BOARD	: Shahnaz Bashir Dr. John K Babu Sadaf Bushra Rashid Maqbool
STUDENT EDITOR	: Junaid Rather
LAYOUT AND DESIGN	: Mohammad Younis Zargar
PHOTOS	: DCJ
FACEBOOK GROUP	: DCJ-School of Media Studies
FEEDBACK	: asif.khan@cukashmir.ac.in

ERRATIC WEATHER HITS KASHMIR CHERRY

Asiya Raheem

Cherry growers of Kashmir have expressed concern over the decline in the production of the fruit over the last three years mostly due to inclement weather.

“We witnessed more than 75 percent loss this year. It is horrible,” said Ishfaq Ahmed Magray, a fruit grower from North Kashmir’s Tangmarg area.

“When the cherry blossom was at its peak, the frequent rainfall, hailstorm and snowfall damaged the buds and we were left with nothing,” said Magray.

According to some estimates, Kashmir produces 70 percent of total cherry produced in India. Most of the cherry crop is exported to New Delhi. Delhi and Mumbai are the first and second biggest markets for Kashmiri cherries respectively.

The cherry producing places in Kashmir include Ganderbal, Zabarwan hills in Srinagar, South Kashmir’s Shopian and North Kashmir’s Tangmarg, Baramulla and Bandipora.

“In some cherry producing areas like Ganderbal, Tangmarg and Shopian, the production has witnessed a loss of up to 70 percent due to rainfall and hailstorm,” said Ali Mohammad Ganai, a grower from Ganderbal.

“This year the crop was hit twice. First when the blossom was at its best we sold it to brokers. Later when the rainfall and windstorm divested everything, brokers broke off the deal.”

Ganai said though the cherries fetched good prices this year but due to less production farmers hardly get any benefits. Last year one kg was sold at ₹ 70 to ₹ 80 but this year it has reached ₹ 150 to ₹ 160 per kg.

Kashmiri cherry is famous for its delicious varieties, which include Double Gilas, Gilas Makhmali and Gilas Mishri.

The costliest variety is Gilas Mishri, considered as king of Cherries. “Gilas Mishri used to generate 60 percent of revenue in overall production but this year we have restricted boxes of Mishri because the hailstorm washed everything,” said Ganai.

Dr Fayaz Ahmad Banday, Associate Director, Extension Education, SKUAST said: “In the early phase of blossom there was a weather fluctuation which has damaged its blossom and then the hailstorm damaged it further.”

He added that growers should adopt new scientific techniques to address the demands of the market.



JK's FENCING MASTER holds the sabre aloft



Junaid Rather

Rashid Ahmad Choudhary, an international fencing player, has brought laurels to the state of Jammu and Kashmir with his outstanding performances at various events in India and abroad. Rashid was honoured with the prestigious State Award last year.

Born on August 20, 1980 at Jammu, Rashid completed his primary and higher secondary schooling in Dewan Badri Nath School, Jammu and graduation from University of Jammu in 2004. He joined J&K Police as Sub Inspector under Sports Quota in August 2006. He learned fencing from Fencing Coaching Centre, MA Stadium, Jammu. Rashid has the distinction of being selected for the Core Group of probable for preparation of Asian Games held in China in November 2010. He participated in World Senior Fencing Championship held at Leipzig, Germany in October 2005.

He participated in International Fencing Training Camp held at St. Petersburg, Russia in September 2007. Rashid was the only fencing player from India selected by the World Fencing Federation (FIE) for this camp. It followed his participation in World Senior Fencing Championship held at St. Petersburg in 2007.

He has also the distinction of having participated in Beijing Pre-Olympics, qualifying Asia Oceania Zone Competition held at Bangkok, Thailand in April 2008; senior Asian Fencing Championship held at Chiang Mai in October 2003; Senior Asian Fencing Championship held at Bangkok in April 2008 and Senior Asian Fencing Championship held at Seoul Korea in July 2010. His participation in First Commonwealth Junior Fencing Championship held at Chennai in 2006 as Referee was yet another feather to his cap.

He, as Captain of team India, won one Gold and one Bronze medal in 2nd South Asian Federation

In the year 2003 he participated in the Olympic Solidarity Technical course of fencing sponsored by International Olympic Committee at SAI NIS under the supervision of an Italian International fencing Master/Coach Sir George Gurinee of Italy. So far Rashid has won eight Gold, 12 Bronze and eight Silver medals in international and national level fencing championships.

Rashid's love for the game of fencing can be gauged from the fact that he named his daughter Sabreuna after his favourite weapon Sabre- one of the three weapons of modern fencing- much like the way the West Indian batting genius, Brian Lara named his daughter Sydney

after his favourite Australian hunting ground where he hammered 277 runs against the Aussies.

In a free-wheeling interview with 'Samanbal', Rashid shared his experiences as a sportsman and his tryst with fame.

You have earned a name in fencing. Tell us about your achievements?

I am the first Muslim to represent India in fencing. I have represented India nine to 10 times. I won the gold medal in school games in 1996, All India Junior National Medal in 1999, All India Senior National Game in 2002 and 2005 and Federation Cup in 2007. I feel very proud that I have come up from a place like Jammu and Kashmir.

Jammu and Kashmir is a place where cricket and football are the most popular games. How did you come to choose fencing?

When I was a school boy I used to play cricket as everyone else does. In school Mr. Chotu Lal Sharma was our physical teacher who had done a 20-day basic coaching in fencing. He introduced the game to us. I learnt the game from him and he is still my coach.

How was the experience of playing at the national and international level?

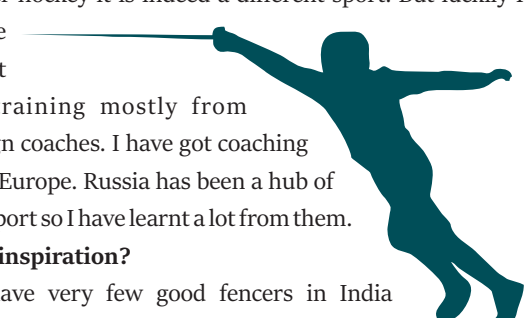
I was 15 years old when I first played international fencing match. India's biggest event is national games which are on Olympics pattern. They are being played after every two to four years. I have participated in six national games so far and luckily I have medal in all six games. I have represented India several times. Twice I represented India in world championship and four times in Asian championship and also in pre-olympic championship. Besides that I am the only Indian who was selected for training in Russia. Since 2002 I am in India's fencing team. In 2002 I participated in Asian Championship in Bangkok and in 2004 I played in Germany.

How difficult was it to learn fencing?

Fencing is a European game and it is difficult to learn and compete at. If we talk about cricket or football or for that matter hockey it is indeed a different sport. But luckily I have got the training mostly from foreign coaches. I have got coaching from Europe. Russia has been a hub of this sport so I have learnt a lot from them.

Your inspiration?

We have very few good fencers in India



mostly from Manipur and South India. When I was selected in Indian fencing team, I instantly got the chance to play in international events. There I saw Scamseury Bernal Consal of Russia who became my inspiration and when I played in Russia in 2007, luckily he was in my pool.

How supportive was your family?

In a place like J&K everyone thinks if you choose sports as career you are gone. Our mind setup is like that but my family has supported me a lot. I have also got a job because of the sport. Now I am a Sub-inspector in Jammu and Kashmir police.

Has your job ever posed any hurdle in your sports life?

Police department has helped me a lot. It provided me a platform and time for practice. Most of my achievements have come after I joined police.

How you see the role of government towards promoting sports?

Jammu and Kashmir is very backward in terms of sports. The government should spend money to upgrade sports infrastructure. In Jammu we have one multi-purpose hall and from past 20 years I haven't seen any development so far; same is the case in Kashmir. Players also don't get the recognition they deserve even after receiving many awards.

What are your suggestions for those who want to learn fencing?

It is a very good game and people should come forward to learn it. Whosoever is more than 10 years old can play fencing. It is a very good game.

TOURIST POTENTIAL OF SRANZ WATERFALL REMAINS UNEXPLORED

Peerzada Mansoor

Notwithstanding the official claims of spending huge amount of money to upgrade the tourism infrastructure, there are many unexplored tourist destinations which crave for government attention. The tourism potential of Sranz waterfall in north Kashmir remains untapped despite its scenic landscape.

Sranz valley is located in a bowl shaped valley surrounded by lush green forests and meadows near the revered Babareshi shrine.

Sranz has a great hydropower generation potential. Sranz waterfall originates in Affarwat mountain and the Alpathar Lake in the upper reaches of Gulmarg. The water flows down the valley as Nallah Ningli. "This beautiful water stream passes through many picturesque villages including Danmoo, Saterseeran, Nagbal, Baldaji, Kalantra etc and the stream continues down in to the valley below and joins river Jhelum near Sopore," says Fayaz Ahmad, a local resident.

"Nallah Ningli serves as a backbone for agricultural activities in the whole area," he added.

The Nallah serves as a source of drinking water to hundreds of villages and towns including Sopore and Sangrama.

"The Nallah serves as a source of livelihood for many families in Kandi Baramulla. Locals of the area extract sand, gravel and stones from it to sell and for domestic use. Nallah Ningli has a great economic value," says Aejez Ahmad, a teacher who resides near Sranz.

Locals of the area have expressed strong resentment as government has failed to develop Sranz as a tourist destination. "If Sranz will be put on the tourist map it will boost the economy of the area," says Mohammad Asif, a local resident.

A local tourist guide Mushtaq Ahmad told this reporter that the waterfall has remained a spot of attraction for tourists visiting the



neighbouring famous tourist resorts of Tangmarg and Gulmarg. "People residing in and around the Sranz demand that the whole area should be developed and brought on tourist map. Member Parliament, Muzaffar Hussain Beig had made a commitment to make Sranz a tourist spot. But nothing was done on ground," said Ishfaq Ahmad, a local resident.

Pertinently, Chief Minister, Mufti Muhammad Sayeed had also recently said that the scenic Sranz and its adjoining areas will be brought under the jurisdiction of Gulmarg Development Authority.

"Road connecting Sranz waterfall to the district headquarters needs parapet walls at several places. Due to recent rains and landslides, link roads connecting Sranz suffered huge damage. Nobody from the State/Central Government visited the area. They are all in slumber," Ishfaq added.

The residents are hopeful that the new PDP-BJP Government will take concrete steps to develop Sranz. They also feel that the water stream must be maintained and steps should be taken to restore its glory.

"If the area around the Sranz waterfall is developed, it will grab attention of the local, national and international tourists. It will also provide employment opportunities for the unemployed youth of the area," said Mohammad Iqbal, a local resident.

PASSION KNOWS NO BOUNDS

Disabled Kashmiri youth bags international award for his photographs

Insha Nissar Mir

A physically challenged youth from Kashmir bagged the first position in the first ever 'International Exhibition of Art Photography of Deaf' held in Australia. Mohammad Aslam (25) earned the distinction despite lacking the ability to hear and speak.

Born in a middle-class family, Aslam passed secondary school examination from Modern High School for Deaf and Mute in Solina, Srinagar and went on to study at Government Boys Higher Secondary School, Jawahar Nagar. Besides pursuing graduation from Kashmir University as a private candidate, he has done a short-term diploma in photography from the same varsity.

Aslam's love for photography dates back to his childhood days. His sisters appreciated his photography skills and encouraged him to pursue his passion. "All the four sisters supported me through the thick and thin," elated Aslam told this reporter in a text message.

Flanked by other family members inside the drawing room of their three-storey house, Aslam's elder sister Nighat recalls the moment they came to know about the award conferred on Aslam. "Three months later after he had submitted an application, we received a parcel one morning. There was a catalog and certificate from which we came to know that Aslam has secured first position...His hard work and talent had been rewarded,"

Aslam came to know about the competition through his friend on Skype who advised him to take part in the event. "It was a turning point in his life and today his photograph is placed in the library of Zurich University," said Aslam's another sister, Muzamil.

In a recent exhibition organized by Jammu and Kashmir Mountaineering and Hiking Club (JKMHC) held at Kashmir University and Nigeen Club, Aslam's picture of a Shikara rider in Dal Lake on a winter evening was awarded.

Aslam believes that an individual can be his own teacher; all he needs is passion and dedication. "Nobody taught me photography. It was my passion and hard work that gave me strength. Besides, my mother always used to pray for me."

Aslam's father died when he was just ten years old. His mother Kulsum took the responsibility and raised all the five children herself. "We are proud of my mother the way she managed to raise us during tough times."

Kulsum remembers the period after the death of her husband as the toughest phase of her life. "It was a tough time. I was concerned about the safety of my children. I used to drop Aslam at school myself."

About Aslam's disability, Kulsum said: "Militancy was at its peak and



we failed to provide him proper treatment for typhoid that resulted in his disability."

According to his family members, Aslam was a brilliant student as well as a good sportsman. He played cricket, volleyball and chess and has many certificates of district and state level sports events. "I went outside Jammu and Kashmir many times with my team mates. My family never stopped me from participating in sports activities," he adds.

Nighat believes that physically disabled students are not provided proper treatment and education so that they can merge with normal students when they grow. "The school in which Aslam studied had only one teacher for 50 students. Moreover, he and his friends were kept with normal students in 7th class. It is very disappointing. I wonder how a physically disabled child can hear and understand. They should be taught in the language they understand," she added.

Aslam has worked at Sri Maharaja Hari Singh (SMHS) Hospital as "surgery photographer" in the operation theatre and in general x-ray room. He was recently transferred to Government Medical College. "He has also worked with prominent doctors of valley. We are proud of our brother," said Nighat.



Where are our muckrakers?

SUHAIL AHMAD

Media is supposed to act as a watchdog in the society, keeping an eye on the functioning of unscrupulous politicians, government officials and businessmen. This task is mostly fulfilled with routine news reporting, but sometimes journalists cannot penetrate deep enough to expose the muck. This task requires dedicated 'investigative' journalists to undertake in-depth research to uncover the facts hidden from the public eye. The emphasis here is on the word 'investigative'. Investigative journalism is a distinct form of journalism and is much more challenging than routine reporting. It also comes up with all sorts of risks, from harassment to death threats.

Investigative journalism is also known as 'muckraking'. A related term is 'muckrake' which means to 'search for and expose misconduct in public life'. There is indeed a lot of muck in our system, with politics and corruption at its centre. That is why the need for 'muckraking' is increasingly felt. One cannot expect the politicians, bureaucrats or police to clear the mess since their hands are also soiled. Here comes the role of journalists with whom the term 'muckraking' was for the first time associated in United States over one hundred years ago.

In 1906, US President Theodore Roosevelt coined the term "muckrake" in a derogatory sense for a new breed of journalists who acted like crusaders. Although Roosevelt's use of the word was pejorative, the "muckraker" assumed favourable connotations of social concern and courageous exposition. So the dirt-digger journalists themselves embraced it as a title of honor. Muckraking acts as a crucial check on abuse of power.

Like elsewhere politics remains the first love for media in Kashmir. And by their misadventures and misdeeds, the politicians ensure to meet the media appetite. Even with our preoccupation with politics, we hardly find any political exposés in real sense of the word. Many organizations tend to use the 'investigative' or 'exposé' tag in some of their stories quite arbitrarily. But the fact is that these stories don't meet the well-defined criteria of 'investigative journalism'. No matter how 'big' or 'explosive' the news is, we cannot term a news report piece of 'investigative journalism' unless it fulfils the criteria. Investigative journalism should not be confused with "leak journalism"- scoops gained by the leaking of documents or tips. Many a times, a disgruntled official or politician deliberately reveals some confidential information to selected journalists in order to settle his scores. The recipient journalists cannot claim their report based on this leaked information to be a work of 'investigative journalism'. It's a 'planted' news with no effort or initiative from the reporter, other than compiling the information and may be adding



couple of quotes as token of objectivity.

Coming to the criteria, according to Investigative Reporters and Editors (IRE), "Investigative reporting is the reporting, through one's own work product and initiative, matters of importance which some persons or organizations wish to keep secret."

The three basic elements are that the investigation be the work of the reporter, not a report of an investigation made by somebody else; that the subject of the story involves something of reasonable importance to the reader or viewer; and that others are attempting to hide these matters from the public.

The Dutch-Flemish Association of Investigative Journalists VVOJ defines investigative journalism as journalism that does not merely pass on news that is already there, but creates news that would not have been there without substantial journalistic effort. An investigative journalist may spend months or years researching and preparing a report. In fact, sometimes all the digging and stress may yield little and the journalist in question may have to shelve the investigation. It's also one of the risks involved.

Investigative journalists are reformers in the sense that they seek to improve the system by pointing out its shortcomings. In the process, they provide policy makers with the opportunity to take corrective actions.

Media organizations do not invest much in investigative journalism since it can be very costly and time consuming. Besides, there is the question of access to information. Sometimes it is just too hard to lay hand on crucial and clinching evidence. It is apparently similar to the work done by police, lawyers, auditors and regulatory bodies. Just like they fail to solve some cases, investigative journalism too has its share of failures. The cost, access and time constraints make investigative journalism a rare feat. But these limitations should not hold us back from at least taking an initiative in investigative journalism. Srinagar-based newspapers and magazines need to step up to the challenge. The sooner we start the better it would be. We desperately need some muckrakers.

EVENTS

CUK starts integrated B.Sc-M.Sc programmes



The Central University of Kashmir (CUK) has taken a lead in starting integrated courses in Science stream in Jammu and Kashmir by launching integrated B.Sc-M.Sc programmes in Physics, Zoology and Biotechnology.

The eligibility criteria for integrated B.Sc-M.Sc in Physics is minimum 50 per cent aggregate marks or its equivalent on Grading Scale of respective Boards/ Universities (45 per cent for SC/ST/PwD candidates) at 10+2 level with Physics as one of the subjects, while as the eligibility for integrated B.Sc-M.Sc in Zoology is minimum 50 per cent aggregate marks or its equivalent on Grading Scale of respective Boards/ Universities (45 per cent for SC/ST/PwD candidates) at 10+2 level with Biology/Zoology as one of the subjects. The candidates possessing minimum 50 per cent aggregate marks or its equivalent on Grading Scale of respective Boards/ Universities (45 per cent for SC/ST/PwD candidates) at 10+2 level with Biology/Biotechnology/Biochemistry as one of the subject can apply for integrated B.Sc-M.Sc in Biotechnology.

“The main aim and objective of starting the integrated courses is to train the students in a particular subject at a very young age so that they can excel in it accordingly,” officiating Vice-Chancellor. Prof. Mehraj-ud-Din said.

Expert panels on new courses meet at CUK

The Committees framed to discuss various parameters with regard to the starting of programmes in M.A Kashmiri and Comparative Religion in the Central University of Kashmir (CUK) held meetings with officiating Vice-Chancellor, Prof. Mehraj udDin in chair on April 9.

The Committee to discuss the programme in M. A Kashmiri was attended by Prof. Rahman Rahi, noted poet, Prof. Siddique Wahid, Ex Vice-Chancellor, Islamic University of Science and Technology, Prof. Shad Ramzan, Head Department of Kashmiri, University of Kashmir (KU), Prof. Bashar Bashir, Chairman, Sheikh-ul- Alam (RA) Chair KU, Prof. Muhammad Zaman Azurdah, former Dean Faculty of Arts, KU, Prof. N A Malik, Coordinator, Department of Urdu CUK, Prof. Nazir Ahmad Dhar, former Head Department of Linguistics KU, Prof Lily Want, Head Department of English, KU, Dr. Aziz Hajni from Sheikh-ul-Alam (RA) chair, Shuja'at Bukhari, Chief Editor Rising Kashmir, Dr. Majrooh and Dr. Mahfooza Jan from the Department of Kashmiri and Registrar CUK, Prof. M Afzal Zargar.

The Committee to discuss the programme in M.A Comparative Religion, was attended by Prof. A M Wani, Dean Academic Affairs, KU, Prof. G N Khaki, Director Central Asian Studies, KU, Prof Naseem Ahmad Shah, Director Islamic Studies KU, Prof. Hameed Naseem Rafiabadi, ex Head Islamic Studies KU, Prof. Siddiq Wahid, Ex Vice-Chancellor, IUST, Prof. G M Bhat, Dean Social Sciences CUK, Prof. G R Malik, former Head Department of English KU and Registrar, Prof. M Afzal Zargar.

During these meetings, the participants discussed various contours of the programme threadbare. Sub-Committees were later formed to guide the varsity further in this regard.

CUK signs MoU with CUJ



The Department of Tourism Studies Central University of Kashmir (CUK) signed a Memorandum of Understanding with the Department of Tourism & Travel, Central University of Jammu (CUJ) on April 7.

CUJ Vice-Chancellor, Prof. Devanand expressed his willingness to be active partners in the collaboration. CUK officiating Vice-Chancellor, Prof. Mehraj-udDin Mir said the purpose of the MoU was to promote mutual cooperation in education and research activities.

Head, Department of Tourism, CUK, Prof. S. Fayyaz Ahmad and Head, Department of Tourism & Travel, CUJ, Prof. Deepak Raj Gupta gave brief description about the areas of mutual collaboration.

Scriptwriting workshop held at DCJ

A three-day workshop on 'Film and documentary scriptwriting' was held at Department of Convergent Journalism (DCJ), Central University of Kashmir (CUK) on April 8.

Noted filmmaker, Dr. Dilnawaz Munatzir of the Partav feature film fame, was the resource person for the workshop.

Dean Media Studies, Prof. S. Fayyaz appreciated the initiatives of the department for conducting practical oriented activities. “Such workshops serve the purpose of bridging the gap between classroom and industry. Involving experts from the field help supplement theory classes with practical orientation,” Prof. Fayyaz added.

Coordinator, DCJ, Asif said there is a dire need for facilitating interaction of students with experts from the field. “Our department has always laid emphasis on conducting activities like field trips and exhaustive workshops to prepare students to meet industry challenges,” Khan added.

National Pension Scheme (NPS)

The **National Pension System** (NPS) is a defined-contribution based pension system launched by the Government of India with effect from 1 January 2004. The scheme is structured into two tiers:

- **Tier-I account:**

This NPS account does not allow premature withdrawal and is available to all citizens from 1 May 2009.

- **Tier-II account:**

This PPS account permits withdrawal for exceptional reasons only, prior to the retirement age.

Coverage and eligibility

NPS is open to all citizens of India on voluntary basis and is mandatory for employees of central government (except armed forces) appointed on or after 1 January 2004. All Indian citizens between the age of 18 and 60 can join the NPS. Tier-I is mandatory for all government servants joining government service on or after 1 January 2004. In Tier I, government servants will have to make a contribution of 10% of their Basic Pay and DA which will be deducted from their salary bill every month. The government will make an equal contribution. Since 1 April 2008, the pension contributions of Central Government employees covered by the NPS are being invested by professional Pension Fund Managers in line with investment guidelines of the Government. However, there will be no contribution from the Government in respect of individuals who are not government employees. The contributions and returns thereon would be deposited in a non-withdrawable pension account.

In addition to the above pension account, each individual can have a voluntary tier-II withdrawable account at his option. Government will make no contribution into this account. These assets would be managed in the same manner as the pension. The accumulations in this account can be withdrawn anytime without assigning any reason. It is estimated that 8 crore Indian citizens are eligible to join the NPS.

Withdrawal norms

If subscriber exit before 60 years of age, subject to Voluntary Retirement Scheme (VRS), they have to invest 80% of

accumulated saving to purchase a life annuity from an Insurance Regulatory and Development Authority (IRDA) regulated life insurer.



The remaining 20% is eligible for withdrawal as a lump sum. On exit, after age 60 years from the pension system, the subscriber is required to invest at least 40% of pension wealth to purchase an annuity and remaining 60% will be repaid as a lump sum. In the case of government employees, the annuity provides for pension for the lifetime of the employee and his dependent parents and spouse at the time of retirement.

If subscriber does not exit the system at or before 70 years, account is closed and the benefits are transferred to subscriber in a single pay out. If a subscriber dies, the nominee has the option to receive the entire pension wealth as a lump sum.

Recent changes permit the subscriber to continue to remain invested after 60 and up to 70 but subscriber is not allowed to add further investments. If the subscriber does not exit by 70, the entire lump sum will be monetised and transferred to the subscriber's bank account as a full and final settlement.

Income tax concession to Employees under NPS:

Just as the contribution made by a National Pension System subscriber in Tier I scheme of the NPS is deductible from the total income under Section 80CCD of the Income Tax Act, the contribution made by the employer for the employee is also deductible under Section 80CCD. However, the aggregate deduction under Section 80C, 80CCC and 80CCD is fixed at ₹ 2 lakh. The total eligible deduction under Section 80C, 80CCC and Section 80CCD, such as LIC premium, PPF, bank or NSC deposits, ELSS and NPS for the subscriber is also pegged at ₹ 2 lakh.

Courtesy:

Mir Naveed (Private Secretary)

Officer Incharge (NPS)

Can be mailed at: ps_fo@cukashmir.ac.in