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BRIDGING THE DIVIDE

Potential of cross-LoC trade for sustaining the border
economy of Jammu & Kashmir

AFAQ HUSSAIN & NIKITA SINGLA

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Abbreviation	Details
B2B	Business-to-Business
CBM	Confidence Building Measure
CHA	Custom House Agent
CWC	Central Warehousing Corporation
DRI	Directorate of Revenue Intelligence
EMI	Equated Monthly Instalment
GATT	General Agreement on Tariffs and Trade
GST	Goods and Service Tax
HS Code	Harmonized System Code
ICP	Integrated Check Post
IGST	Integrated Goods and Service Tax
IICCI	Indian Importers Chambers of Commerce and Industry
INR	Indian Rupee
J&K	Jammu and Kashmir
JKJCCI	Jammu and Kashmir Joint Chamber of Commerce and Industry
JNPT	Jawaharlal Nehru Port Trust
JWG	Joint Working Group
LoC	Line of Control
MFN	Most Favoured Nation
MT	Metric Tonnes
PKR	Pakistani Rupee
SAARC	South Asian Association for Regional Cooperation
SAFTA	South Asian Free Trade Area
SCO	Shanghai Cooperation Organization
SOP	Standard Operating Procedure
TATA	Trade and Travel Authority
TDAP	Trade Development Authority of Pakistan
TFC	Trade Facilitation Center
TFO	Trade Facilitation Officer
USD	United States Dollar
WTO	World Trade Organisation

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Post-April 2019, after suspension of cross-Line of Control trade, we held regular interactions with the trade community to gather an on-the-ground understanding of how local stakeholders were affected by the sudden suspension of cross-LoC trade. Seeing their plight, we felt the need to document the socio-economic impact of this India-Pakistan face-off, so that adequate measures could be taken towards ensuring the survival of people and border economies. Most of our on-the-ground research has been conducted in Jammu and Kashmir.

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ABOUT THE AUTHORS

Bureau of Research on Industry and Economic Fundamentals (BRIEF) is a New Delhi based research and policy think tank with a focus on international trade and regional cooperation in South Asia. Over the last few years, in order to strengthen the dialogue on economic engagement between India and Pakistan, we have initiated parallel programs focusing on multiple strands of economic cooperation between India and Pakistan including both mainstream bilateral trade and cross-Line of Control trade, and other Confidence Building Measures (CBMs) between the two countries. As a part of these programs, the main focus of our work is building research repository, creating positive constituencies, engaging and interacting with key stakeholders at multiple levels, and developing cross-border linkages – that help shape a positive narrative about India and Pakistan, nationally, bilaterally, as well as at a regional level in South Asia.

This report - which is a micro level analysis of the cross-LoC trade and the impact its suspension in 2019 has had on the border economy of Jammu & Kashmir – is an outcome of one of our ongoing programs “Building Bridges, (Re)Connecting Communities” in partnership with Conciliation Resources.

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Afaq Hussain and Nikita Singla have recently authored a book titled '**Unilateral Decisions Bilateral Losses**' focusing on the face-off between India and Pakistan in 2019, and its impact on the border economies of Punjab and Jammu & Kashmir.

The book is available at <http://briefindia.com/unilateral-decisions-bilateral-losses/>

CHAPTER - 1

OVERVIEW



"Gar Firdaus bar-rue zamin ast, hami asto, hamin asto, hamin asto." This is what the Mughal Emperor Jahangir said when he meant, 'If there is heaven on earth, it is here, it is here, it is here'. While this became the tourism signature line for Jammu & Kashmir, the region remained marred by conflict. VUCA - Volatility, Uncertainty, Complexity and Ambiguity, though a recent phenomenon in the business world, could be applied timelessly to the situation in J&K.

It was in 1972 that the Line of Control (LoC) between India and Pakistan was conceived as a part of the Shimla Agreement, to serve as de-facto border between India and Pakistan. Though it was almost always an issue of contention, it was 33 years later that the Union Governments of the two nations decided to set wheels in motion – on 7 April 2005, the then Indian Prime Minister, Dr. Manmohan Singh flagged the first cross-LoC bus, titled 'Karwaan-e-Aman', from Sher-i-Kashmir Stadium in Srinagar towards Muzaffarabad. Hailed as 'Mother of all Confidence Building Measures (CBMs)', the Cross-LoC Bus service came as a humanitarian reform reuniting the divided families and friends from both sides of Jammu & Kashmir.

Later, in the year 2008, the governments on both sides decided to further exploit the potential of the existing transport routes by establishing trade. The routes connecting Uri-Muzaffarabad and Poonch-Rawalakot were established as trade routes for cross-LoC trade. The beginning of trade across the most controversial de facto border was considered to be a paradigm shift in the India-Pakistan relations. Given the underlying conditions,

trade was seen as a ray of hope to establish peace. This measure aimed at converting the social interconnectedness into commercial interdependence of the two similar yet separate sides of LoC, rightfully presuming that trade would flourish on the basis of the emotional capital of the people living on both sides. LoC saw hope in the virtuous cycle between trade, trust and people-to-people connectivity.

Both cross-LoC bus and trade have survived more than a decade, despite the intermittent suspensions and ceasefire violations. While cross-LoC trade of INR 7500 crores from 2008-2019 speaks for itself, impact of such CBMs go beyond standard metrics. The stories of thriving businesses and reunited families on both sides of LoC are the true ambassadors of change.

Economic evidence has long demonstrated that trade not only increases prosperity in countries but also promotes peace – an idea that is attributed to several classical liberal thinkers. According to Adam Smith and David Ricardo, trade is a positive-sum game for all interested actors as it allows them to focus on their comparative advantage. Later, the concept of trade diplomacy came to be known as Cobdenism, named after British politician Richard Cobden, who defined trade as a moral issue, as it upholds the right of people to exchange the fruits of their labor and, consequently, draws men together, thrusting aside the antagonism of race, and creeds and language, and uniting them in the bonds of eternal peace.

History shows that trade when combined

with other CBMs could offer to build conflict resolution on principles of mutual trust and open communication. The OSCE (Organization for Security and Co-operation in Europe) Guide on Non-military CBMs cites examples where CBMs, developed as a tool of preventive diplomacy, evolved from being restricted to military based measures to areas of economic, social and cultural cooperation, most importantly trade.

In the case of Brazil and Argentina, the two nations jointly co-operated on building a regional model on peace for nuclear security by signing the Brazilian-Argentine Accounting and Control of Nuclear Material Agreement in early 1991. The ties were strengthened by signing of the Mercosur Trade Agreement in the end of 1991. In the case of Moldova and Transnistria, under the overview of OSCE, post the breakdown of official settlement talks in 2006, the Moldova and Transnistria sides, in 2008, agreed to create a number of joint working groups to hold discussions on CBMs in areas which affect the daily life of people on both sides of the Dniester River. Several initiatives including opening of rail freight traffic and fixed line telephone communication between two sides are in discussion – overall success indicated by re-establishment of the talks between the two conflicting parties at a time

when mistrust was deep and regular contact was scarce.¹

With regards to ongoing conflict between India and Pakistan, the failure to achieve substantial progress on issues confronting the two countries, made a strong case for unconventional diplomacy. The opening of Samjhauta Express in 1976 (a train service between Delhi and Attari in India and Lahore in Pakistan) started a new line of CBMs between New Delhi and Islamabad. Three decades later, two cross-LoC CBMs – travel and trade – were initiated.

Cross-LoC trade has been an important CBM towards promoting economic and social development in the frictious regions along the LoC. This report aims to delve deep into diagnosis of cross-LoC trade and suggest policy measures to sustain this CBM across both sides of the LoC. In the following sections, Chapter 2 focuses on the history of cross-LoC trade in terms of building confidence, transforming trade and connecting communities, and presents a detailed Strength, Weakness, Opportunity, Threat (SWOT) analysis of cross-LoC trade; Chapter 3 focuses on the fallout post April 2019 when the cross-LoC trade was suspended; and Chapter 4 suggests specific policy reforms that are needed to transform line of control into line of commerce.

¹ Source: <https://www.osce.org/secretariat/91082>

CHAPTER - 2

CROSS-LOC TRADE

Building Confidence, Transforming Trade
and Connecting Communities



The LoC between India and Pakistan was conceived as a part of the Simla Agreement in 1972. It was 33 years later that the governments of the two nations decided to set wheels in motion; on 7 April 2005, the then Indian prime minister, Dr Manmohan Singh, flagged off the first cross-LoC bus service—titled Karwaan-e-Aman, or peace caravan—that connected Srinagar to Muzaffarabad. The cross-LoC bus service was a humanitarian reform that helped reunite the divided families and friends on either sides of LoC.

Later, in 2008, the governments of India and Pakistan decided to further exploit the potential of existing transport routes by establishing cross-LoC trade. In May 2008, the respective foreign ministers of the two countries decided to finalize modalities of intra-Kashmir trade and truck service. Cross-LoC trade, established as a barter, began five months later, across two routes—Uri-Muzaffarabad and Poonch-Rawalakot. Traders on either side of the LoC were permitted to exchange 21 mutually-agreed items. On 21st October 2008, the first truck, carrying rice, turmeric and red chillies,

reached Uri by crossing the Jhelum river via the Kaman Aman Setu bridge. A signboard at the bridge, across the LoC, echoed the people-to-people connectivity shared between locals on both sides, notably stating, *'From home to home, we extend a very warm welcome to our Kashmiri brethren'*.



Given the underlying conditions, trade was seen as an important measure to build confidence and foster peace in the Jammu and Kashmir region. It was aimed at tapping the social interconnectedness of the two sides along the LoC in order to develop commercial interdependence. Cross-LoC trade has been an important CBM towards promoting economic and social development in the frictionous regions along the LoC. Many traders, businesses, transporters and labourers have benefitted from this trade, and are invested in keeping the trade process active.

Cross-LoC Exchanges since 2003

November 2003

India and Pakistan declared ceasefire along the LoC, and laid ground for initiating a peace process.

September 2004

The then foreign ministers of India and Pakistan, Natwar Singh (2004-05) and Khurshid Kasuri (2002-07), respectively, conducted a meeting in New Delhi. Indian authorities proposed 72 CBMs in various spheres, including trade and travel across the LoC. Pervez Musharraf, former Pakistani president (2001-08), and Manmohan Singh, the erstwhile Indian prime minister (2004-14), met in New York, where they agreed that CBMs "of all categories under discussion between the two governments should be implemented keeping in mind practical possibilities."

December 2004

Shyam Sharan, former Indian foreign secretary (2004-06), announced that pertaining to the humanitarian issues affecting people on both sides of the LoC, India has put forward "a proposal for meeting of families in Kashmir at five places, on designated days and periods of time, under joint security arrangements." The proposed places included Mendhar, Poonch, Suchetgarh, Uri and Tangdhar.

February 2005

The modalities of cross-LoC travel were finalized. Foreign Minister Khurshid Kasuri announced this in Islamabad in a joint statement with his Indian counterpart Natwar Singh after talks between the two.

April 2005

First bus service from Srinagar to Muzaffarabad was flagged off by Manmohan Singh, the then Indian Prime Minister.

May 2006

The governments of India and Pakistan agreed to revive trade in Kashmir. Indian authorities announced the establishment of five working groups² focussed on issues central to the differences over the Jammu and Kashmir region. Officials from India and Pakistan agreed on engaging in trade of raw products, mostly food items, and no value-added or manufacturing products between areas on either side of the LoC.

June 2006

Cross-LoC bus service was inaugurated from Poonch to Rawalakot through Chakan Da Bagh and Tatrinite points.

² The first working group focusing on confidence building measures, the second focusing on strengthening relations across the LoC, the third dealing with the economic development of the state, the fourth aiming to provide good governance to people and the fifth aiming to strengthen centre-state relations.

September 2006

Pervez Musharraf, former Pakistani President and Manmohan Singh, former Indian Prime Minister met in Havana, Cuba, and agreed to facilitate implementation of agreements and understandings already reached on LoC-related CBMs, including bus service, crossing points and truck service.

May 2008

The foreign ministers of India and Pakistan agreed to a series of Kashmir-specific CBMs - a triple-entry permit to facilitate crossing the LoC and increase the frequency of Muzaffarabad-Srinagar and Rawalakot-Poonch bus services from a fortnightly to a weekly basis and to finalise modalities for intra-Kashmir trade and truck services.

July 2008

The joint working group on cross-LoC CBMs met in Islamabad aiming to simplify the procedure for issuing cross-LoC travel permits; increase the frequency of the Srinagar-Muzaffarabad bus service and launch a postal service between the two cities; and discuss the list of items to be allowed for trade through the truck service.

September 2008

The modalities regarding the movement of trucks, code of conduct for drivers, permits, security, timings and list of items to be traded under cross-LoC trade were agreed upon between India and Pakistan.

October 2008

A delegation of business leaders from Pakistan visited India to discuss cross-LoC trade.

Trade across the LoC commenced with the first truck crossing the LoC. This trade was limited to 21 items, and scheduled to take place two days each week. A second trade route across the Line of Control was opened, connecting the cities of Rawalakot and Poonch.

July 2011

The then foreign ministers of India and Pakistan, S M Krishna (2009-12) and Hina Khar (2011-13), respectively, met in New Delhi to discuss ways to improve travel and trade across Kashmir.

September 2012

India and Pakistan signed visa agreement easing travel restrictions for businessmen and introducing a new category of group tourism. The foreign ministers also expanded cross-LoC Confidence-Building Measures to allow travel for tourism and pilgrimage.

January 2014

Military officials from Pakistan and India agreed to further strengthen the ceasefire along the LoC during a brigadier-level flag meeting held at the Rawalakot-Poonch crossing point at the LoC.

March 2014

The joint working group on cross-LoC CBMs met in New Delhi for the first time in eighteen months.

July 2016

Cross-LoC trade was temporarily suspended along Srinagar-Muzaffarabad route.

March 2017

Two-storey administrative block of Trade Facilitation Centre (TFC) and police barracks at Chakan-Da-Bagh - the point for crossing of the bus and trade exchange at the LoC, were damaged in cross-border shelling.

March 2019

Trade along the Uri-Muzaffarabad route was temporarily suspended for repair of a bridge over a water channel in parts of Chakothi sector.

April 2019

India's Ministry of Home Affairs ordered a suspension of cross-LoC trade citing misuse by Pakistan-based elements for funneling illegal weapons, narcotics and fake currency.

Source: Media Releases; The Stimson Centre

Cross-LoC trade would have died in its infancy if not for the spirit of the people involved. It is much more than a mere commodity exchange. This cross-LoC barter was not set up to be an isolated economic activity, but to open a new chapter of building bridges and (re)connecting communities. Despite many negative allegations, wrong perceptions, and intermittent suspensions - including indefinite suspension in April 2019 - associated with cross-LoC trade, this CBM has survived more than a decade, based on the following features:

- ♦ Two trade routes were identified, Uri-Muzaffarabad and Poonch-Rawalakot. The two routes were developed taking into consideration the ease of conducting trade on pre-existing bus transport routes.
- ♦ The most unique feature of this trade was that it followed barter system, where goods were exchanged for goods. There was no financial transaction involved, and barter between trade-in and trade-out was balanced every three months.
- ♦ A list of 21 tradable items was mutually agreed between India and Pakistan. The list included items like fruits, vegetables, carpets, medicinal herbs and dry fruits. The list was not based on Harmonized System (HS) Code.
- ♦ It was a 'zero duty trade', traders were not charged any kind of trade duties on either side of the LoC.
- ♦ The trade took place 4 days a week. A total of about 70 trucks were exchanged per crossing in both directions every day.

To ensure smooth trade across the LoC, trade facilitation centers were set up at four posts (Chakoti, Tatrino, Salamabad, Chakanda-Bagh) for safe and easy movement of goods across the LoC. After an order was

placed with a trader on the Indian side, the truck loaded with goods moved to a trade facilitation center. Here, the truck underwent a security check, before being issued a permit, and was then moved across the LoC. After delivering the goods, the trucks returned to the Indian side the very same day. A number of institutions are involved to ensure cross-LoC trade functions efficiently. At the apex level, India's Ministry of Home Affairs and Pakistan's Trade and Travel Authority (TATA) take decisions on facilitating cross-LoC trade and transit. The Jammu and Kashmir Joint Chamber of Commerce and Industry (JKJCCI) is another prominent institution that works to facilitate cross-LoC trade.

2.1 A Decade of Cross-LoC Trade

Despite intermittent suspensions and ceasefire violations, cross-LoC trade and bus service had survived more than a decade, until this trade was suspended by India in April 2019. Between 2008 and 2019, INR 7,500 crores worth of trade was recorded across the LoC. This trade generated more than 1,70,000 job days, and freight revenue of about INR 66.4 crores for transporters in Jammu and Kashmir, on account of 1,11,113 trucks exchanged so far and INR 90.2 crores paid to labourers. While these numbers may be only a miniscule part of India's overall economy, the impact of such CBMs go beyond standard metrics; the cases of thriving businesses and reunited families on both sides of the LoC stand testimony to the effectiveness of these measure.

Overall, the journey of cross-LoC trade has made headlines right from 2008, the nature of media coverage significantly changed over the decade. In 2008, there was a lot of

euphoria associated with the trade, which declined subsequently amid questions raised by different stakeholders with regards to the economic viability and sustainability of trade.

CROSS LOC TRADE 2008-18

The journey of a Confidence Building Measure
in the decade so far.

1,11,113
trucks exchanged



Trade Generated
1.7 Lakh
job days



Has generated over
₹ 7,500 corore
worth trade was recorded
across the LoC



The List of Items to be
Traded contains
21 Items
as of now



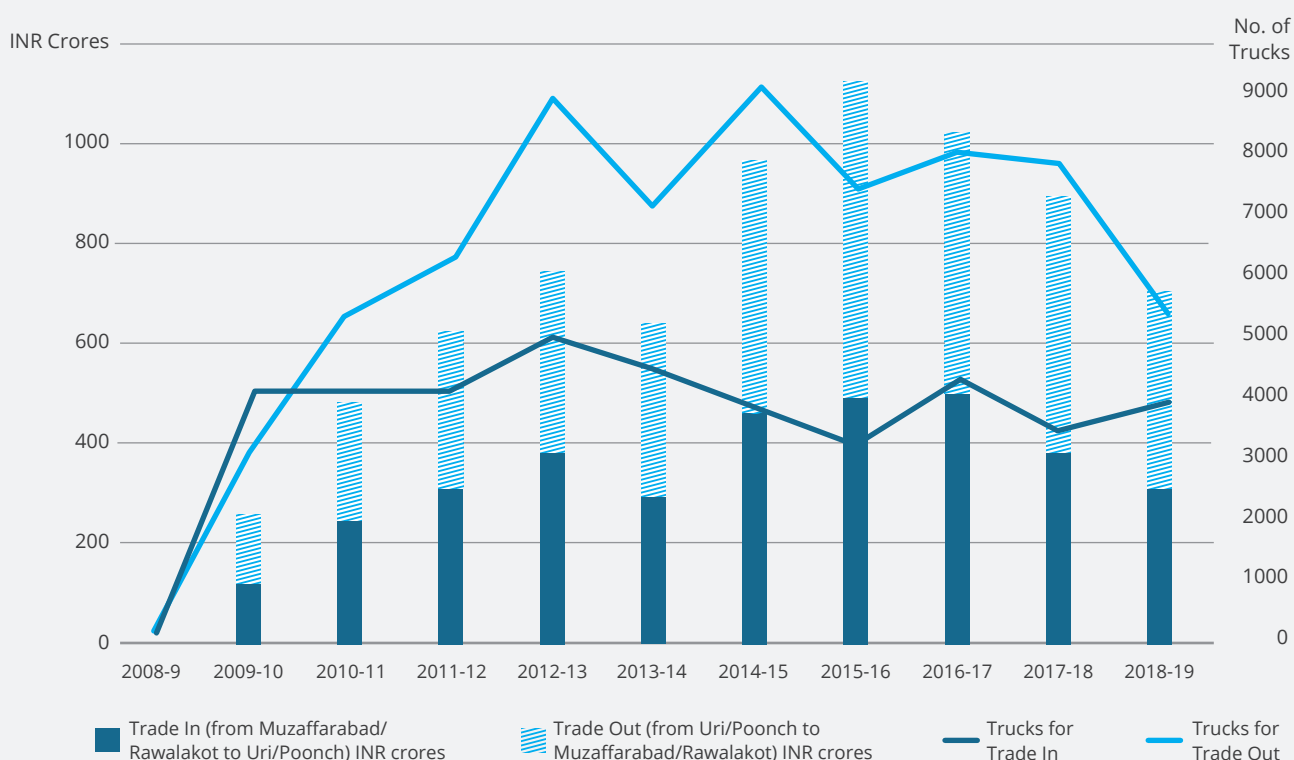
Freight Revenue of about
₹ 66.4 crores
for transporters in
Jammu and Kashmir



₹ 90.2 crores
paid to labourers



Decade of Cross-LoC Trade



Source: Data Collected from Trade Facilitation Centres, Uri and Poonch, 2019 : All data in Annexure B

Cross-LoC Trade, by Value 2008-19

Year	Salamabad, Uri		Chakan-da-Bagh, Poonch		All J&K	
	Trade In PKR	Trade Out INR	Trade In PKR	Trade Out INR	Trade In PKR	Trade Out INR
2008-09	2,46,00,000	1,36,25,000	54,63,545	34,51,486	3,00,63,545	1,70,76,486
2009-10	92,41,49,000	71,80,46,000	1,21,62,67,025	68,24,76,513	2,14,04,16,025	1,40,05,22,513
2010- 11	2,60,43,39,000	1,56,47,56,000	1,74,16,82,975	92,92,56,112	4,34,60,21,975	2,49,40,12,112
2011- 12	4,07,72,28,000	2,44,35,43,000	1,25,13,88,511	74,88,43,111	5,32,86,16,511	3,19,23,86,111
2012- 13	5,66,74,89,000	3,24,72,51,000	91,00,39,104	47,96,73,394	6,57,75,28,104	3,72,69,24,394
2013-14	4,05,26,95,000	2,72,38,84,000	1,08,35,25,075	75,20,43,792	5,13,62,20,075	3,47,59,27,792
2014-15	6,11,19,82,000	3,77,75,50,000	1,99,81,37,421	1,31,07,68,404	8,11,01,19,421	5,08,83,18,404
2015-16	6,51,57,29,000	5,32,36,51,000	2,00,78,14,534	1,08,17,44,092	8,52,35,43,534	6,40,53,95,092
2016-17	5,95,98,61,000	3,64,30,72,000	2,62,18,56,217	1,63,08,64,325	8,58,17,17,217	5,27,39,36,325
2017-18	5,12,46,00,000	4,07,91,90,000	1,01,40,24,122	1,10,23,46,775	6,13,86,24,122	5,18,15,36,775
2018-19	4,45,73,60,000	3,23,11,33,000	63,38,99,283	74,64,30,997	5,09,12,59,283	3,97,75,63,997
Total	45,52,00,32,000	30,76,57,01,000	14,48,40,97,812	9,46,78,99,001	60,00,41,29,812	40,23,36,00,001

2.2 The Diagnosis: SWOT Analysis of Cross-LoC Trade

Over the course of ten years, there have been dynamic changes in terms of the relations between India and Pakistan, which also impacted cross-LoC trade in different

ways. The following SWOT analysis presents a detailed diagnosis of the model and operations of the cross-LoC trade:



Strengths

- ♦ **Employment Generation:** The Cross-LoC Trade has helped in employment generation substantially. It acted as source of employment for the locals of the Kashmir valley. The numbers report a significant figure of 1,70,000 manpower days generated through cross-LoC trade between 2008 and 2019. This trade facilitation has provided opportunities in form of diverse jobs like truck loading-unloading, drivers, and workers at the TFCs.
- ♦ **Peace Building:** The concept of cross-LoC trade was not coined as an isolated economic activity. Since the initiation of the trade in the year 2008, peace development has been its front-line objective. Through trade and subsequent socio-cultural cooperation between the two divided sides of the J&K,

a constituency of peace has been created in an otherwise tense region, opening a new chapter of building bridges and (re) connecting communities.

- ♦ **Regional Co-operation:** As mentioned before, this trade activity has not only facilitated commercial interdependence but also social interconnectedness, creating a virtuous cycle between trade, trust and people-to-people connectivity. With goods being mutually traded, people in both parts of J&K have got an opportunity to connect with each other, impact spilling over to the overall India-Pakistan dynamics as well. Across the two sides of LoC, as rightfully presumed, trade has been flourishing on the basis of the emotional capital of the people.

Weaknesses

- ♦ **Inadequate Infrastructure:** This is one of the prime issues faced by the traders. The infrastructure facilities used are primitive in comparison to the modern developments. With absence of Full Body Truck scanners, it becomes difficult for the security agencies to check the goods being traded. Also, due to this, at times, the goods are spoiled or destroyed during security check, especially in case of perishable goods.
- ♦ **Lack of proper roadways:** The roads on either side of the LoC are mostly seasonal in nature. The roads are not capable of carrying heavy load trucks and are prone to landslides.
- ♦ **Lack of communication:** The traders on both sides are not able to communicate

with each other through proper official channels. Frequent internet shutdowns and restricted access further hinder the bilateral communication.

- ♦ **No Dispute Settlement Mechanism:** The Cross-LoC trade on the Indian side is under the supervision of the Ministry of Home Affairs and is guided by the Standard Operating Procedure (SOP). But, the traders still face difficulties when it comes to solving the disputes. There is no adequate mechanism to address the disputes of the traders between the two sides.
- ♦ **Limited List of items:** As of now, the list consists of just 21 items that are to be traded between the two sides. But this regulation

limits the trade scope for the traders. In reality, only 5-6 items are traded.

- ♦ **The issue of barter system:** The barter system followed in the cross-LoC trade is outdated. The traders are not aware about the buyers of their products. Also, the valuation of goods in relative terms becomes difficult as the goods traded are heterogeneous in nature. The currency value

for PKR and INR also differs, making the valuation of exchange of goods even more difficult.

- ♦ **Lack of clarity around goods and service tax (GST):** The GST proposed in 2017, did not include any provisions on the treatment for taxation on cross-LoC barter trade. A clear document on the rules and regulations of taxation policy for LoC trade is needed.

Opportunities

- ♦ **Expansion of Trade:** Having survived a decade, the cross-LoC trade embeds in itself enormous amount of opportunities for expansion. The trade can be taken to another level of Confidence Building Measure. Through a process of regularising safety and security procedures, an ecosystem conducive for more traders to participate, especially women traders, can be systemised.
- ♦ **Increase in Number of Items Traded:** With addition of more and relevant items of trade to the list, traders will get a chance to expand their business. They will be able to deal in more items; more trucks will be exchanged

and ultimately more revenue generation.

- ♦ **New Trade Routes:** New routes along the LoC can be set up for trade, for example, the Chumb-Pallanwala route and Khiratta-Nosshera route. This will lower the burden on the existing TFCs and will be a new window for new traders as well.
- ♦ **Introducing value-added chains:** Value-added industries such as packaging industries and handloom industries can be set up wherein raw material which is procured from other regions can be processed in J&K and the value-added good can then be traded across the LoC.

Threats

- ♦ **Trade of Third Country Goods:** In some cases, third country goods use cross-LoC route taking advantage of the zero-duty trade, resulting in loss to the government revenue as no duty is imposed on them.
- ♦ **Misuse of the Trade:** Instances where narcotics, illegal weapons and fake currency are smuggled as a part of the trade consignments, pose a serious threat to the

authenticity and sustainability of the trade.

- ♦ **Regular suspensions of the trade:** The cross-LoC trade has suffered frequent suspensions on account of security concerns. This adversely affects the traders as their stocks of goods go waste or the balancing out becomes difficult if consignment from one side has already been traded.

CHAPTER - 3

BREAKING BRIDGES AND LOSING LIVELIHOODS

The Fallout post April 2019



Most Immediate

F.No.13026/04/2018-K.III
Government of India
Ministry of Home Affairs
Department of Jammu and Kashmir Affairs

North Block, New Delhi
Dated: 18th April, 2019

Subject:- Suspension of LoC Trade at Salamabad and Chakan-da-bagh in J&K – reg.

The Government of India has received reports that cross LoC Trade routes in Jammu & Kashmir are being misused by Pakistan based elements. This misuse involves illegal inflows of weapons, narcotics and currency.

2. The LoC trade mechanism is therefore being suspended pending the putting into place of a stricter regulatory regime. This is to ensure that only bonafide trade takes place, for the benefit of the people of Jammu and Kashmir, through this mechanism.


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On 18 April 2019, Ministry of Home Affairs, Government of India, announced the suspension of cross-LoC trade via its two trade facilitation centres - Salamabad and Chakan-da-Bagh - in Jammu and Kashmir. It cited concerns about misuse by Pakistan-based elements, involving illegal inflows of weapons, narcotics and currency into India. In addition, the Indian government was, reportedly, concerned about the zero-tariff barter arrangement with Pakistan being violated through under-invoicing and the exchange of third country items³.

After three wars between India and Pakistan, the opening of the line of control in 2005 came as a step towards freer movement of people across the LoC. It held emotional value for the people of Jammu and Kashmir on both sides, particularly for the divided families. Till 2005, the divided families did not have any legal arrangement of crossing the LoC to visit their families. Opening of LoC for travel in 2005 was followed by opening for trade in 2008. This barter trade achieving a turnover of INR 7500 crores in ten years, saw over one lakh trucks crossing the LoC. The common cultural heritage alongwith the longing to see one's ancestral home or place of birth across the line of control, was critical in giving the initial impetus to this trade and travel resulting in stronger bonds between the people on both sides. Given the absence of any monetary exchange for goods, vulnerability to frequent trade suspensions and the limited interactions between the traders of two sides, some of the economic success of this barter trade, often referred to as blind trade, can be attributed to the trust

between the people on both sides.

The sudden and indefinite suspension of cross-LoC trade on 18th April 2019 might eventually weaken the bridges gradually built through the exchange of goods and people to people contact. Trade community, mostly belonging to the border areas of Baramulla and Poonch, have suffered losses because of the suspension of trade.

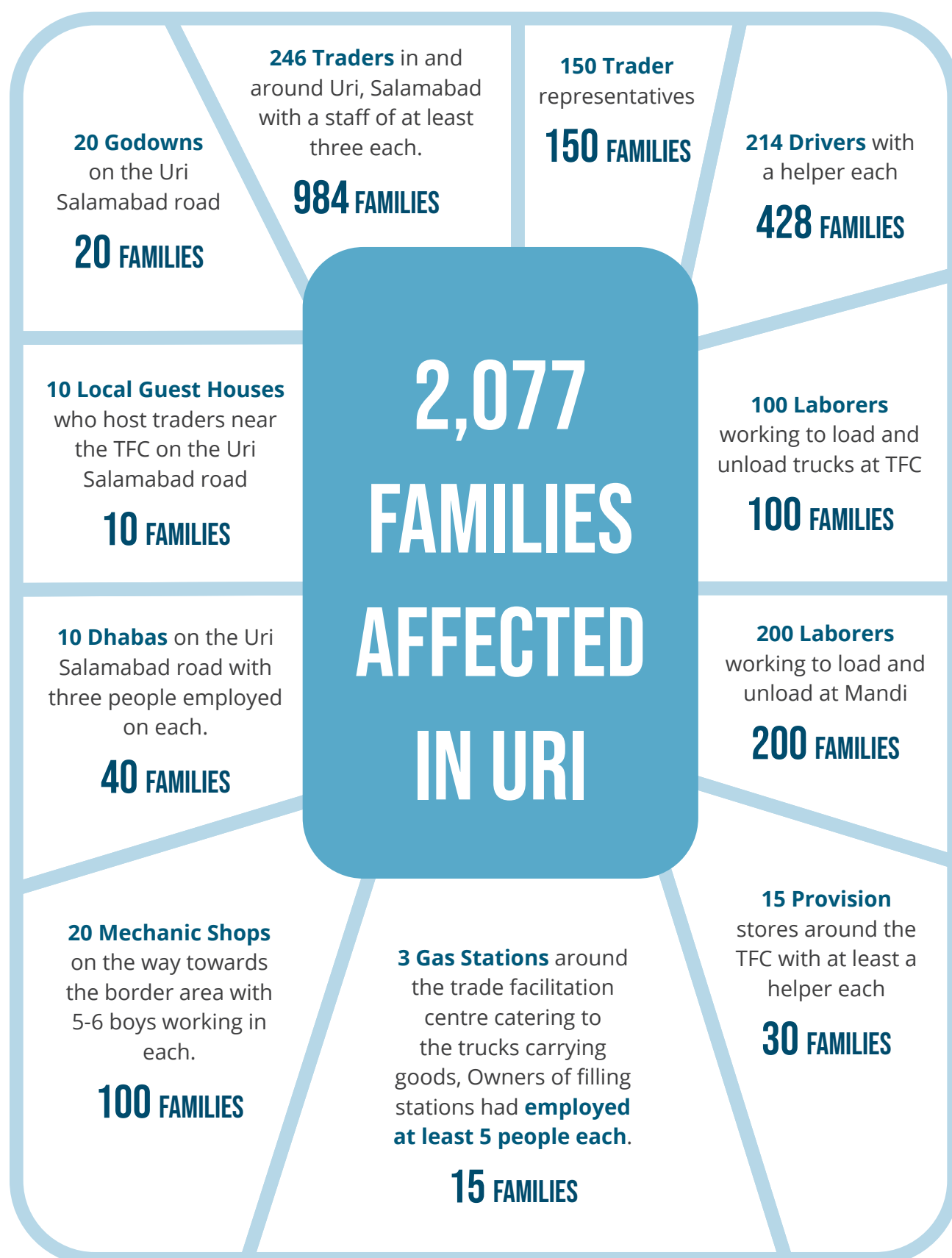
“We were nudged by Jammu Chamber of Commerce and Industries (JCCI) and Kashmir Chamber of Commerce and Industries (KCCI) to trade across the LoC when cross-LoC trade began a decade ago, we were pushed to build confidence and we have now become victims of the same confidence building measure”

– a trader in Uri.

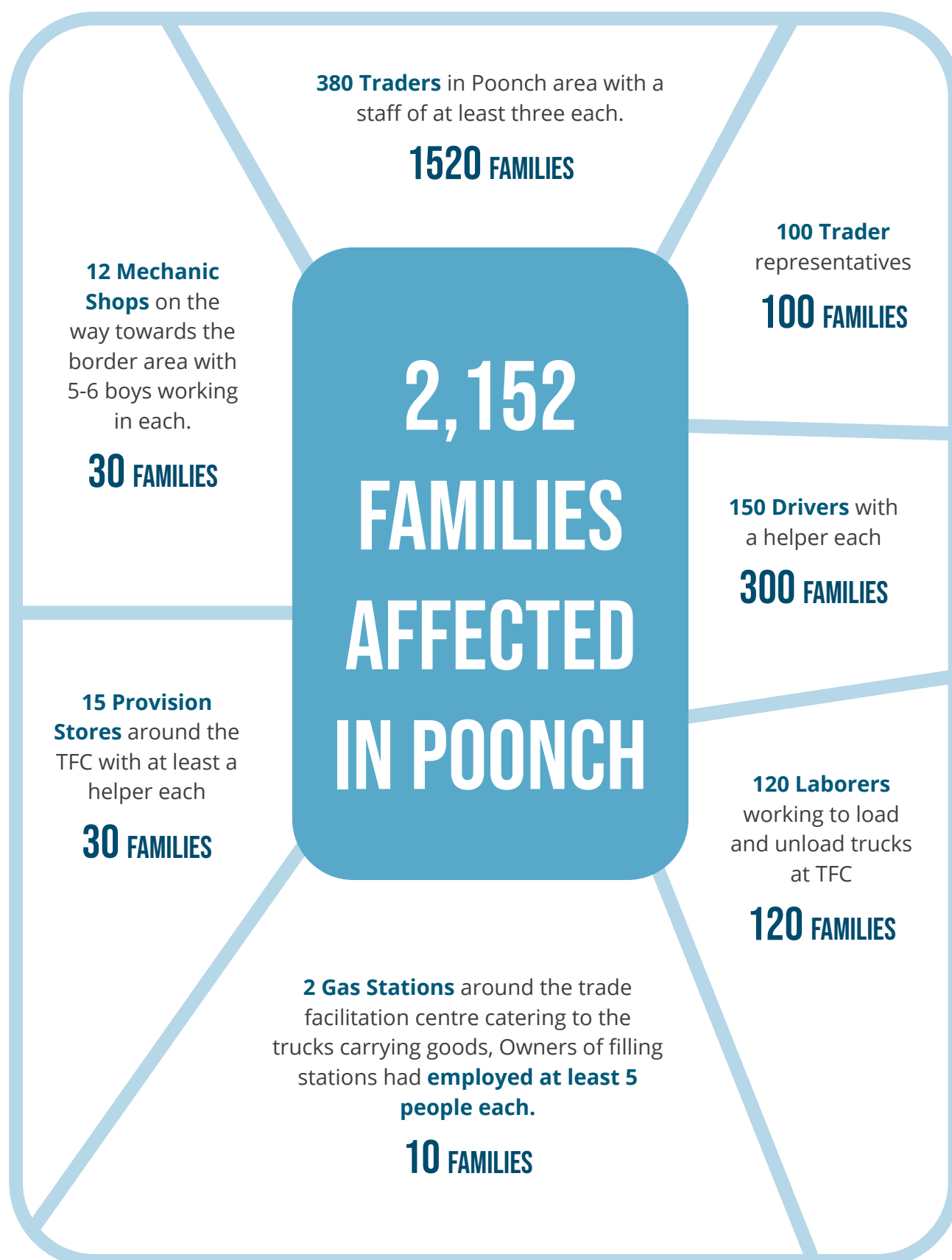
On-the-ground interactions with stakeholders reveal that about 4,229 families that were all directly involved in the day-to-day trade operations across the LoC were most hit by the trade ban. In addition, there has been an indirect impact on: manufacturers and farmers that provided goods for this trade; end consumers, who now have to pay higher prices for same commodities; and shops, restaurants and mechanics in the border area that depended on this trade and transit. Economic activity—in this case, cross-LoC trade—helped enhance connectivity for the otherwise far and isolated border areas of the districts of Poonch and Baramulla. It connected them not just across the LoC, but also to other local districts such as Jammu and Srinagar.

3 “Line of caution: On Suspension of cross-LoC trade. 2019. The Hindu. <https://www.thehindu.com/opinion/editorial/line-of-caution/article26914676.ece>.”

4,229 FAMILIES ~ 22,000 PEOPLE



4,229 FAMILIES ~ 22,000 PEOPLE



Stalled trade, deepening misery

“I have converted my godown into a mini hotel and employed three people to work in it. I have a bank liability of INR 35 Lakh. I’m on the verge of going bankrupt. From over one lakh rupees, I’m down to earning a few thousands a month.”

- A trader from Uri

“My family has learnt to economize after the trade suspension. We are in a very tough situation and can’t take care of our basic needs. I am unable to even pay my basic electricity bill”

- A laborer from Uri

“When the trade was suspended, I had 6 trucks of fresh bananas ready to be sent across the following day. I had to dump 6 trucks of bananas because of their short shelf life. It was a huge loss. From earning over one lakh rupees, I now earn not more than Rs. 20,000 per month.”

- A trader from Poonch

“I have a family of thirteen people. My brother and I used to work as laborers and were the lone breadwinners. I used to earn around seven hundred rupees per day. But now, I just get around INR 300, that too if I get lucky enough to find a couple of days’ worth of work in a month.”

- A laborer from Poonch

Losses beyond money

Impacting education:

“I am a father of six children. I used to earn around INR 800 a day before the trade suspension. Since I currently don’t draw anything, the financial constraints have pushed my son to quit his studies to work in a hotel.”

-A labourer from Uri

Impacting health:

“I used to earn more than INR 12,000 a month when the LoC trade was at its peak. I have a sister at home who is a chronic diabetes patient. I cannot afford her monthly treatment. Even buying an INR 25 test strip, that she needs every day, is difficult for me today.”

-A labourer from Uri

Impacting rest of life:

“After I lost two of my fingers while loading and unloading trucks, I used to lift lighter weights and earn a living. With two fingers less and displaced joints, I can’t work anywhere else. If the trade does not resume, I will be unwaged for life.”

- A labourer from Uri

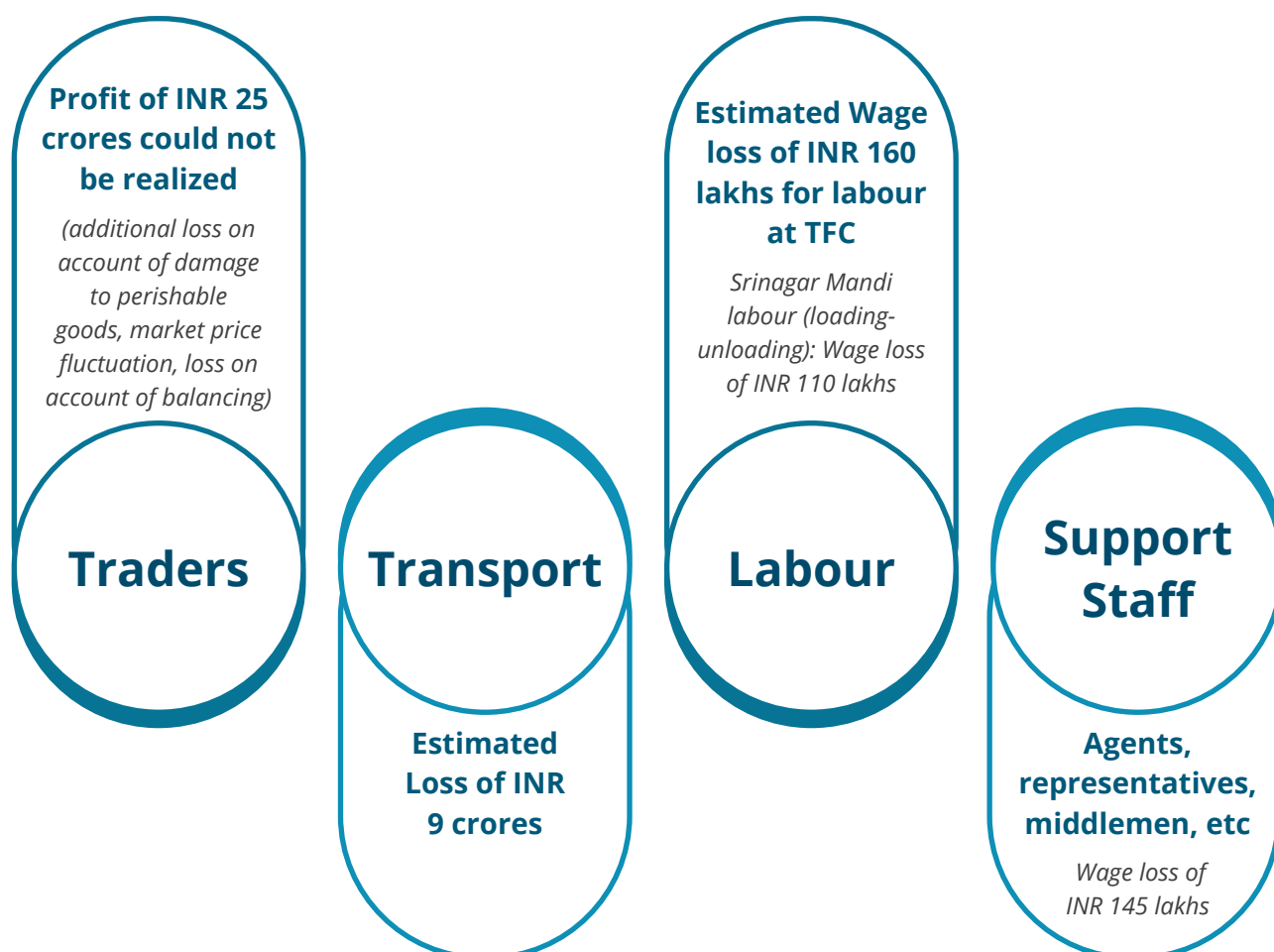
Most importantly, there has been loss of goodwill, confidence and cooperation gradually built over the decade because of cross-LoC trade. Confidence Building Measures like the cross-LoC trade are critical to promoting peace and regional cooperation in South Asia.

3.1 Case Study: Uri-Muzaffarabad Route

A deeper analysis—based on interactions with stakeholders, including traders, transport and labour communities—of losses incurred due to the suspension of cross-LoC trade via the Uri-Muzaffarabad route, substantiates the concerns of the participants. Estimates of cross-LoC trade in 2008-19 and interactions with merchants at Uri suggest that about 12,312 trucks would have been used to transit goods via the Uri-Muzaffarabad route for 1 year after 8 March 2019 in the absence of the trade ban; of these vehicles, 5,032 would be used for trade-in of goods and 7,280 for trade-

out of goods. With so many trucks crossing over the LoC, potential freight earnings of INR 9 crores from trucks transiting to and fro via the Srinagar-Chakoti route were lost. Assuming that traders average a profit of INR 20,000 per truck, potential profit of INR 25 crores for the 12,312 trucks that would have crossed LoC, could not be realized by the traders in Uri. In addition, they faced losses on account of barter balances; damage to perishable goods that remained in transit; and market-price fluctuations after the cross-LoC trade was suspended.

**Total loss at Uri-Muzaffarabad route due to suspension of LoC trade
(1 year from 8 March 2019): ~ INR 40 crores**



4 Trade along the Uri-Muzaffarabad route temporarily suspended on 8 March 2019 for repair of a bridge over a water channel in parts of Chakothi sector

Losses at Uri-Muzaffarabad route due to suspension of LoC trade *(1 year from March 8, 2019)*

Since 8 th March 2019	Movement of Trucks	Traders	Transport Community	Labour
Route	Uri-Muzaffarabad	Uri-Muzaffarabad	Srinagar-Chakoti	Srinagar-Chakoti
Trade In	5,032	INR 10 crores	INR 2.01 crores	INR 81.5 lakhs
Trade Out	7,280	INR 14.5 crores	INR 7.28 crores	INR 78.6 lakhs
Assumptions, if any		INR 20,000 Profit per truck	INR 4,000 for a truck used for trade-in, INR 10,000 for a truck used for trade-out	Amount given to labour: INR 1.8/kilogram on truck used for trade-in, INR 1.2/kilogram on truck used for trade-out; Weight: 900 kilograms
Total Loss		INR 25 crores	INR 9 crores	INR 160 lakhs

Source: Direct Interactions with LoC traders in Uri

Beyond the trading and transport communities, an estimated loss of over INR 145 lakhs was incurred by concerned support staff, daily-wage labourers, middlemen and agents in one year after 8 March 2019. Interactions with labourers suggest they cumulatively lost about INR 2.7 crores – wage loss of INR 160 lakhs by the labour at the Salamabad trade facilitation centre and nearly INR 110 lakhs foregone in labour wages at the Srinagar

mandi, where many trucks are loaded and unloaded. The trade ban has not just affected the wages of these labourers, but has rendered most of them unemployed amid few alternative job opportunities. As cross-LoC trade is a barter, the financial implications—including disturbed payment cycles—from not closing barter balances between traders on either side of the LoC make shifting to completely new business avenues difficult for these merchants.

CHAPTER - 4

CONCLUSION: FROM LINE OF CONTROL BACK TO LINE OF COMMERCE



When the two countries start looking at reviving the CBMs across the LoC, it will be crucial to address the concerns around transparency of this trade. A revised strategy will be needed to reinitiate cross-LoC trade.

Based on a detailed diagnosis of the trade model and on-ground research and direct interviews with stakeholders, below is a list of some suggestive reforms:

A. Infrastructural Reforms

B. Digitization of Trade

C. Establishing Trade Talks

D. Dispute Settlement Mechanism

E. Expanding the Trade Constituency

F. Revision of SOP Guidelines

A. Infrastructural Reforms: Development of adequate infrastructure constitutes the backbone of trade ties between both sides of the LoC. The Trade Facilitation Centres (TFCs) on both sides are critical infrastructural investments, however more reforms are needed to facilitate trade and increase both economic and security transparency.

- ♦ **Installation of Full-Body Truck Scanners:** The installation of truck scanners at the TFCs will provide assistance in preventing the inflow of banned trade items, narcotics and even illegal arms and ammunitions. These scanners shall enable faster and better secured transactions amongst traders. However, even after several deliberations by the Government on the requirement of these truck-scanners, there

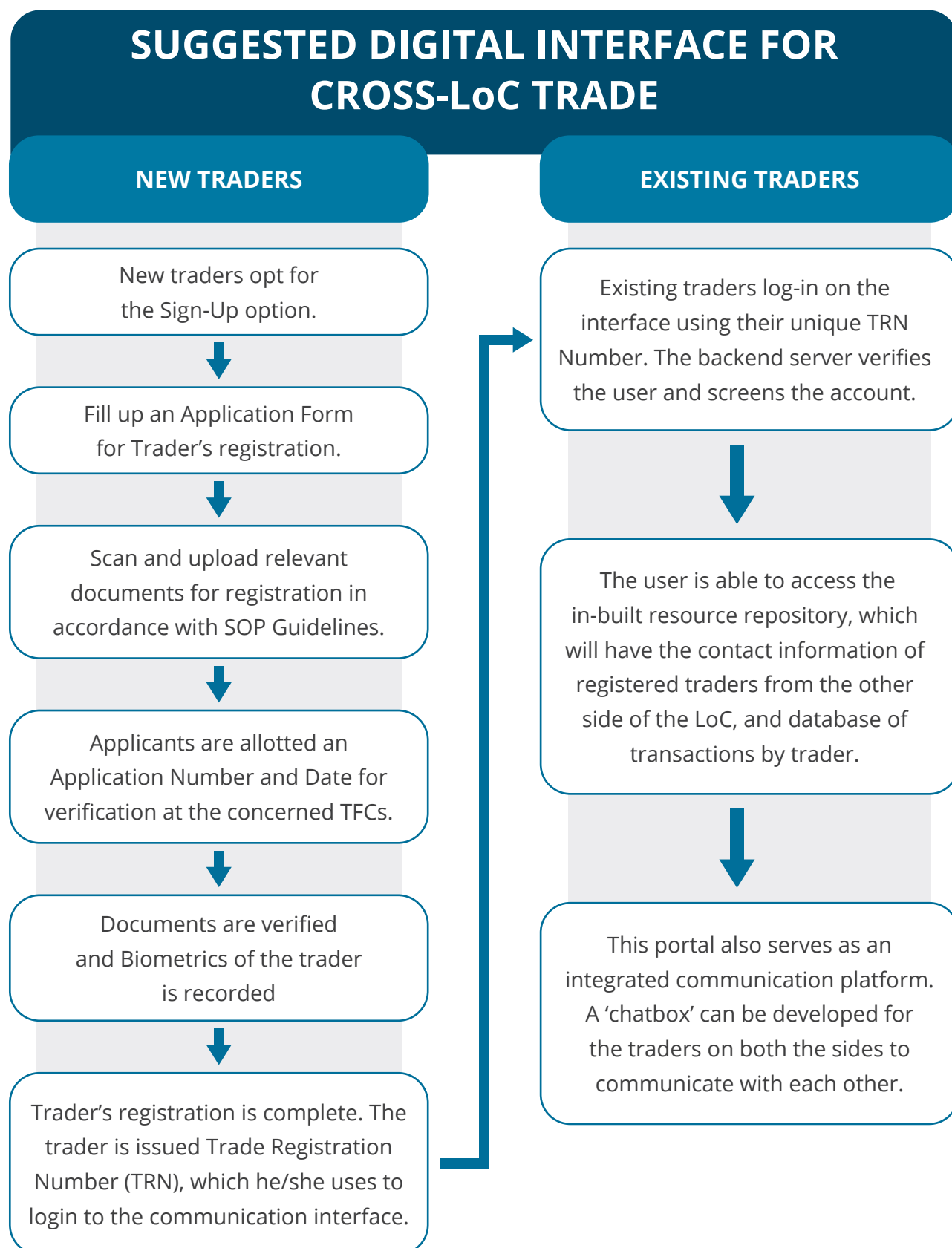
has been little progress made in instating the essential equipment.

- ♦ **(Re)Building Roadways:** Trade through LoC require efficient and regular maintenance of roads constructed between trade centres and the zero point. Road blockades due to landslides or seasonal weather changes are detrimental to trade exchanges. As exchange of trucks is the only medium of LoC trade, construction of quality roadways is essential.
- ♦ **X-Ray machines:** New X-Ray scanners must be put in place at the facilitation centers, to speed up some of the checking processes at the TFCs which are currently performed manually.
- ♦ **CCTV Cameras:** The installation of CCTV cameras is essential in maintaining security at the facilitation centers. This instrument can help in minimizing corruption and smuggling that are detrimental to the trade process.

B. Digitization of Trade: The trade transaction between both sides of the border operates according to the Standing Operating Procedure signed between India and Pakistan. The proposed model of digitizing procedural regulations at the TFCs involves establishing an online portal that can be used to access records submitted by traders beforehand, monitor invoicing of products, balance the commodity exchange and list the truck details. Thus, before a truck trading in a consignment reaches the TFC, regulatory authorities would already have the required data for its clearance. The online system of data entry will not only ensure transparent *modus operandi*, but

will accelerate the speed of this process. The system proposed for the TFCs at Uri and Poonch is in line with the operating system practiced at all other cross-border

trading points throughout the country. An electronically monitored channel of trade documentation will facilitate secure and speedy exchange of goods across the LoC.



Verification of traders: A monitoring cell may be constituted, of officials from state and central agencies, to keep a check on merchants and trade practices associated with cross-LoC transactions. This team can periodically study day-to-day cross-LoC trade practices—registration of traders, invoicing, exchange of goods, and trade balancing, among others—in order to ensure transparency. Trade data and other relevant information pertaining to each registered trader should compulsorily be recorded in electronic formats by a trade-facilitation officer, and shared with the cell regularly for analysis and other real-time checks. The requirements for registration and verification should be detailed, and traders should be mandated to register. Past bank statements; income-tax returns; trade records; and details regarding goods and services tax registration numbers, and tax identity cards—such as permanent account number card—among other required documents, should be scrutinized in order to ensure all traders are verified. All traders should be required to submit their income-tax returns to the trade-facilitation officer annually.

Digitization of barter management: Setting up an IT platform would be a major step towards enhancing transparency in cross-LoC trade. All the transactions of trade-in and trade-out should be recorded as digital invoices pertaining to the concerned traders. A record of details regarding commodity, value, and buyer information, among other particulars should be kept. Apart from the time limit of 3 months, there should be an additional value limit on the outstanding amount for barter in order to ensure timely

and transparent completion of transactions. For example, if a limit of INR 50 lakhs is set and the trader crosses that limit in terms of the outstanding amount across the LoC, his/her next invoices should not get accepted in the system for trade out till the outstanding barter is brought below the threshold.

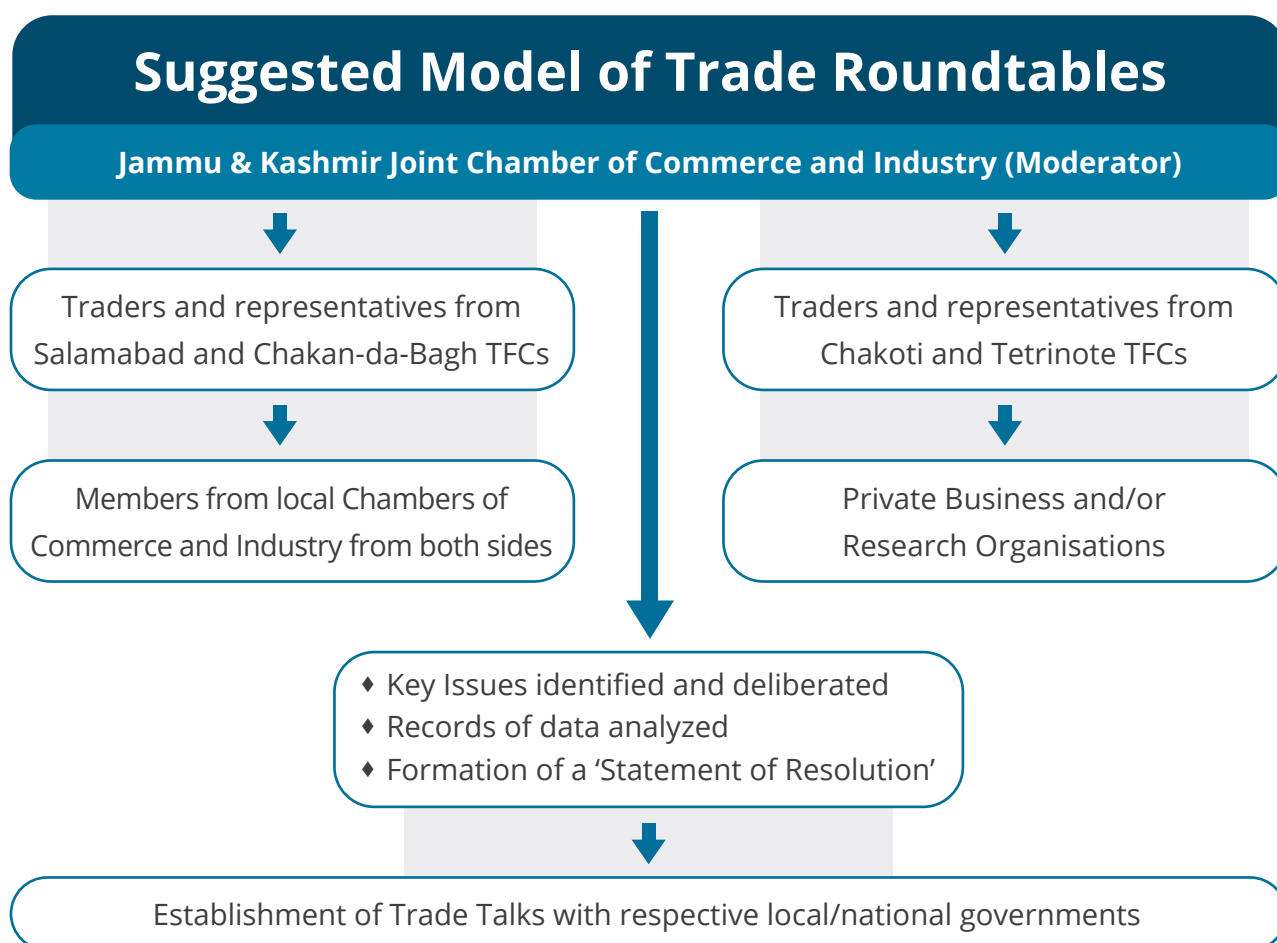
C. Establishing Trade Talks: A proper channel of communication is vital to ensure regular and uninterrupted trade exchanges across the LoC. Multiple stakeholders from both sides of the LoC including traders, representatives from Government recognized institutions, members from State Chambers and private organizations require a shared platform to communicate new demands and existing concerns related to this trade. Traders on the ground have proposed for formal telephone line connectivity which could be under the scrutiny of the governments.

JKJCCI must be entrusted as the key moderator between heads of different Chambers of Commerce and Industry in Kashmir, registered organisations of businessmen, cross-LoC traders and Government authorities to discuss bottlenecks inhibiting processes of trade and travel across the LoC. JKJCCI can engage in deliberations with respective governments on both sides to represent voices of all stakeholders related to security concerns, limited scope of trade, financial constraints, communication gap, logistical hurdles, and vulnerability to misuse.

While some decisions can be taken unilaterally by the government of one side (such as installing CCTV cameras or X-Ray scanners at TFCs), a number of decisions

require participation of Governments on both the sides. Digitization of trade facilities, introduction of banking systems, modifying list of items that can be traded, etc. can be

ascertained by mutual collaboration from both sides. Thus, establishing and maintaining regular talks amongst various stakeholders will be conducive to the cross-LoC trade.



D. Dispute Settlement Mechanism: Despite having an operational procedure of trade in and trade out for the past 11 years, there is no legal document or forum of jurisdiction that has been entrusted to resolve disputes between traders. Thus, there is need for a functional dispute settlement mechanism.

Recognition of major areas of concern which can be gross under invoicing of the goods traded, delays in the delivery of goods, quality mismatch of the products traded, among others. It is essential to calibrate methods of reconciliation between disputed parties in

accordance to the type of conflict, as this will help to conduct uninterrupted and effective system of trade.

A separate and unbiased forum should be put in place to aid the practice of settling disputes relating to economic exchanges between the two regions. As practiced across the country, a divisional Commercial Court or an appellate body must be configured to address the problems specific to trade across LoC in Jammu and Kashmir. The Act extended to all states (except Jammu and Kashmir) was designed

to resolve 'commercial disputes' arising out of ordinary transactions between traders, merchants, financiers or bankers pertaining to issues of enforcing or understanding the mercantile documents, problems related to transportation, licencing arguments, etc. The aim is to establish a settlement authority for cross-LoC trade. A redressal chamber can also be established within the structure of JKJCCI which is a joint representative body designated with responsibility of developing cross-LoC trade ties. An appellate body with equal representation from both sides can be set up within the chamber, incorporating a separate charter of duties framed for the appellate body. Legal agreements that offer enforcements of contracts can be designed by the body in order to minimize confusion or distortion of regulatory procedures for trade. The entire board of the appellate will be accountable for its jurisdiction to Ministry of Home Affairs (MHA) in India and Travel and Trade Authority (TATA) in Pakistan. Thus, strengthening JKJCCI vis-à-vis setting up of a jurisdiction body conferred by the local and central governments will induce a level of autonomy which is essential for impartial and unprejudiced settlement of disputes in the border region.

E. Expanding the Trade Constituency:

Promoting value-added industry: In order to expand trade constituency, small-scale industries, such as that of apples, apricots, traditional handicrafts, etc. must be encouraged. In this process, participation of local traders can be amplified that will subsequently upgrade the local market economy of the border areas. Value-added industries such as packaging industries

and handloom industries can be set up wherein raw material which is procured from other regions can be processed and the value-added good can then be traded across the LoC. For instance, cotton textiles are procured from Surat but before trading they are value added by doing 'Kashmiri Embroidery' on them. Through this value addition process, the goods traded can be diversified and can offer employment to locals in the border area.

Inclusive and expansive participation: Data shows that there is minimal participation of women traders in cross-LoC trade. Through a process of regularising safety and security procedures, and incorporating list of economically advantageous items, an ecosystem conducive for women participation can be systemised. Further, a common platform must be provided for interaction between the mainstream traders in India and Pakistan, and the LoC traders, to dispel any misapprehensions.

Capacity building of traders: Developing the competency and capacity of traders, for example, on accounting practices, documentation, taxation and use of digital platforms is crucial to help enhance transparency of cross-LoC trade. Capacity building of technical staff is also needed to check barter balance.

F. Revision of SOP Guidelines: The Standard Operating Procedure (SOP) drafted in 2008 contained main relevant clauses regarding the modalities of trade, the documentation of exchanges conducted, the authorities in charge for security, inspection and entry/exit

of the trucks through TFCs at Uri and Poonch, etc. Consequently, upon the increase in both the volume of trade across the LoC and the number of trading days from two to four per week, additional guidelines were added in 2012 concerning the conduct of LoC trade. However, due to the lack of discrete details concerning the items and procedures of exchange, there is a requirement to revise the guidelines that oversee the trade transactions:

- ◆ Rule of Origin: There is uncertainty about the guidelines around rules of origin. To promote intra-Kashmir employment generation and ancillary benefits, the SOP could clarify that cross-LoC trade is “trade through J&K” such that goods of Indian and Pakistan origin (but not of third country) can be traded across the LoC. This would offer an opportunity to locals to add value to the goods coming from outside as well as offer employment to laborers and transporters involved in the trade.
- ◆ HS-Code based product list: The present commodity list of 21 product categories should be replaced with a mutually agreed list of items based on HS code, addressing the issue of misinterpretation and misrepresentation of commodities. A list of 21 items is agreed upon for conducting trade across the LoC. However, category of goods listed under the SOP continue to be generic rather than specific. For instance, instead of allowing the exchange of walnuts or dried dates specifically, the list allows exchange of dry fruits which remains equivocal. The list must be revised vis-à-vis two aspects. First, an updated list should be constructed based on the ‘demand-supply’ market

analysis. This evaluation would ascertain the market requirements on both sides of the LoC. Two distinct Trade-In and Trade-Out lists need to be constructed according to the demand-supply matrix of the market. Traders reported that the items that are grown locally are there in the import list and vice-versa. Second, the revised list should be identified using HS Codes of products to conduct trade between specific goods.

- ◆ Clarity on GST Rules: A clear document on the rules and regulations of taxation policy must be circulated amongst traders. As per the current SOP, the LoC trade is practiced as a barter system of trade and the cross-LoC movement of trucks is duty-free. However, once the exchange has happened, there should be clearly defined slab for LoC trade so as to ascertain the right amount of taxation. The GST proposed in 2017, did not include any provisions on the treatment for taxation on cross-LoC barter trade.
- ◆ Base price for commodities: A committee for setting base prices for commodities should be organized at trade facilitation centres. Such a body would help address concerns of under-invoicing. A base price will ensure a bare minimum is paid, thus keeping traders from lowering prices beyond the minimum in order to avoid taxes.
- ◆ Currency conversion rate: Conversion rates between INR and PKR to be used for the invoicing should be formally announced at TFC every 15 days. Fixing of the conversion rate every 15 days will help traders with accurate conversions as well as reduce room for wrong doings based on currency conversion.

- ♦ Single Window at TFCs in Uri and Poonch: Traders on the ground have proposed to setup a single window signing authority at both TFCs, instead of multiple signing authorities such as Trade Facilitation Officer, Plant Quarantine and Security.

Concerns over transparency have plagued cross-LoC trade over the last decade. These apprehensions need to be addressed across the complete trade ecosystem, including enhancing transparency in the standard operating procedure, invoicing, GST norms, and trader registration. Clarifications on HS codes to prevent misrepresentation of commodities; setting up a rules of origin framework to avoid import of third-country goods; devising rules pertaining to goods and services tax rates and inter-state taxation to prevent evasion; and trader-registration policies to ensure credibility of the traders involved are immediate steps that need to be taken in order to address long-standing concerns over cross-LoC trade.

Digitization of systems and procedures at trade facilitation centers is an important step that can help boost cross-LoC trade. Globally, when we look at trade facilitation,

international as well as domestic, digitization of procedures and lower human intervention are the two major pillars that drive trade across borders. And today, more than ever before, there is an increasing focus on improving ease of doing business ranking in India. Hence, similar steps are needed with respect to cross-LoC trade as well. Digital platforms to monitor invoicing, traders' records, barter balancing and truck information, among other details, will enable real time check by the authorities, leaving lesser room for misuse.

The current suspension of cross-LoC trade could be seen as a window of opportunity to address these issues and revive this trade in a stronger and more organized manner.

When the governments of India and Pakistan decide to begin talks over cross-LoC CBMs, putting forth stronger and more transparent cross-LoC trade mechanisms could give greater economic incentive to find amicable solutions. Cross-LoC trade in this improved framework could continue to affirm the liberal economic theory of peace-through-trade.

ANNEXURES



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A time-tested way to trade away conflict

Trade strengthens peace and there needs to be a revised strategy towards restarting cross-Line of Control trade



AFAQ HUSSAIN & NIKITA SINGLA

Eleven years ago, on October 21, 2008, a truck loaded with rice, turmeric and red chillies crossed the Jhelum river at the Line of Control (LoC) to reach Uri. The banners at Kaman Aman Setu ('bridge of peace') read: "From Home to Home, we extend a very warm welcome to our Kashmiri Brethren."

Such was the spirit and the emotion of people on both sides of the LoC. A fresh beginning, it also brought with it the hope of reuniting friends and families across the LoC. This marked the beginning of cross-LoC trade.

Confidence building measure

It was in 1972 that the LoC between India and Pakistan was thought of as a part of the Shimla Agreement. Though the LoC was almost always an issue of contention, it was 33 years later that the two governments decided to take a giant leap. On April 7, 2005, Indian Prime Minister Manmohan Singh flagged the first cross-LoC bus, called 'Karwaan-e-Aman', from the Sher-i-Kashmir stadium in Srinagar towards Muzaffarabad.

This Confidence Building Measure (CBM) came as a humanitarian reform reuniting divided families and friends.

In 2008, a significant year, the two governments decided to further exploit the potential of existing transport routes by establishing trade. In May that year, the Foreign Ministers of India and Pakistan decided to finalise the modalities of intra-Kashmir trade and truck service. Cross-LoC trade, following barter system, thus began in October that year, across Uri-Muzaffarabad and Poonch-Rawalakot, for a list of 21 mutually agreed tradeable items. Given the underlying conditions, trade was seen as a ray of hope to establishing peace. This measure was aimed at converting social inter-connectedness into commercial interdependence of the two similar yet separate sides of the LoC, rightfully presuming that trade would flourish on the basis of the emotional capital of the people living on either side. The LoC gave rise to hope in the virtuous cycle between trade, trust and people-to-people connect.

Cross-LoC trade would have failed in its infancy had it not been for the sentiments of the people attached to it. It was much more than a mere commodity exchange. The whole concept of exchange across this border was not coined as isolated economic activity but, instead, to open a new chapter of



NISAR AHMAD

building bridges and (re)connecting communities. And cross-LoC trade did manage to connect the two divided sides of Jammu and Kashmir, thereby creating a constituency of peace in an otherwise tense region.

More than metrics

Till April 2019, when cross-LoC trade was suspended by India, both bus links and trade had survived for more than a decade despite intermittent suspensions and ceasefire violations. Between 2008-2018, trade worth ₹7,500 crore was transacted across the LoC, generating more than 1.7 lakh job days and an approximate freight revenue of ₹66.4 crore for transporters in J&K, on account of 75,114 truck crossings and ₹90.2 crore paid to labourers. While these numbers may be minuscule when looked at through the lens of the overall trade of India, the impact of such CBMs go beyond standard metrics. The case of thriving

businesses and reunited families on both sides of the LoC stand testimony to the story of change. A sizeable community of traders, businesses, transporters and labourers have benefited from this trade and have a stake in keeping the trade process active.

Steps for a revival

Given the present situation in J&K, it is imperative that India plans an outreach connecting all stakeholders from across the spectrum including the ecosystem of cross-LoC trade. However, there is need for a revised strategy towards reinitiation of cross-LoC trade. Concerns around transparency have negatively impacted this trade over the last decade. The lack of transparency needs to be addressed in the complete ecosystem which includes the standard operating procedure, invoicing, Goods and Services Tax (GST) norms, and trader registration. Other steps such as clarifications on harmonised system codes to avoid misrepresentation of commodities, rules of origin to avoid third country goods, GST rates and inter-State taxation rules to avoid tax evasions, and a trader registration policy to ensure credible traders are involved in this trade, are needed to address long-standing concerns around cross-LoC trade.

Digitisation of systems and procedures at the trade facilitation centres at Uri and Poonch is another

important step to help take LoC trade to the next level. Globally, when we look at trade facilitation – international as well as domestic – digitisation of procedures and lower human intervention are the two major pillars that drive trade across borders. And today, more than ever before, there is increasing focus on improving India's 'ease of doing business' ranking. Hence, similar steps are needed with respect to cross-LoC trade. Digital platforms to monitor invoicing, traders' records, balancing and truck details will ensure real time checks by the authorities, leaving lesser room for misuse.

The current suspension of LoC trade could be seen as a window of opportunity to address these issues and revive this trade in a stronger and more organised manner.

As talks begin for a revival of normalcy in J&K, strengthened and more transparent cross-LoC trade mechanisms could be put on the table as a part of the economic package. Cross-LoC trade in its new avatar could continue to prove the value of a peace-through-trade policy, and one that has stood the test of time globally.

Afaq Hussain is Director and Nikita Singla is Associate Director at the Bureau of Research on Industry and Economic Fundamentals (BRIEF), New Delhi. The views expressed are personal

Why Cross-LoC Trade Must Resume After the COVID-19 Crisis

The revival of this trade, though limited in scope and localised in action, can instil some economic activity in the border areas.

Afaq Hussain and Nikita Singla



World trade is expected to fall by between 13% and 32% in 2020 as the COVID-19 pandemic disrupts normal economic activity and life, if the latest press release issued by the World Trade Organisation (WTO) is to be believed. The ongoing crisis does not seem to end anytime soon as various countries, including India, continue to remain in lockdown. The slump in international trade, though inviting comparisons to the global financial crisis of 2008, is more unpredictable given the nature of the crisis and need for social distancing – restricting transport and travel. This has led to demand and supply disruptions, impacting the value chains across the globe.

As countries will slowly emerge out of this, new global value chains will form, that would be located in countries that leapfrog into re-orienting their existing economic and trade structures. India's participation in global value chains has been limited. As we focus on reinstating our trade with the world, reviving our localised and internal trade/economic structures will be just as critical.

Amidst all the political turmoil, cross-Line of Control (LoC) trade in Jammu and Kashmir (J&K) makes a case for such localised supply chains. A year before, on April 18, 2019, Ministry of Home Affairs, Government of India, announced the suspension of cross-LoC trade via its two trade facilitation centres – Salamabad and Chakan-da-Bagh – in Jammu and Kashmir, citing concerns about misuse by Pakistan-based elements, involving illegal inflows of weapons, narcotics and currency into India.

Cross-LoC trade was initiated in October 2008, as a Confidence Building Measure between India and Pakistan, allowing people on the two sides of LoC to trade 21 products on a barter system, for four days a week, with about 70 trucks exchanged every day. Between 2008 and 2019, INR 7,500 crore worth of trade was recorded across the LoC, generating more than 1,70,000 job days, and freight revenue of about INR 66 crore for transporters in Jammu and Kashmir. While these numbers may be only a minuscule part of India's or J&K's overall economy, it had many local traders, businesses, transporters and labourers surviving on it. Amid questions over its economic viability, sustainability and national security implications, cross-LoC trade survived more than a decade, until this trade was suspended in April 2019.

The trade ban rendered many stakeholders unemployed because they had few alternative business opportunities. As cross-LoC trade is a barter, the financial implications—including disturbed payment cycles—from not closing barter balances between traders on either side of the LoC made shifting to completely new business avenues difficult for these merchants. For those who began exploring alternate livelihoods, the present COVID-19 crisis made this shift impossible, like never before. Given the underlying conditions, the revival of this trade, though limited in scope and localised in action, can instil some economic activity in the border areas. A sizeable community of traders, businesses, transporters and labourers have benefitted from this trade and are invested in reviving it.

Not disregarding the sensitivity of the region, national security should remain at the forefront of any such decision making, which makes it crucial to address the concerns around transparency of this trade. A revised strategy will be needed to re-initiate cross-LoC trade, with modifications in trade operations including enhancing transparency in the standard operating procedure, invoicing, taxation norms, trader registration, clarifications on HS codes, and much needed shift to digitisation of barter management, all of which have been explained at length in our co-authored book *Unilateral Decisions Bilateral Losses* published in January 2020. Putting forth stronger and more transparent cross-LoC trade mechanisms can help respond to some of the economic standstill resulting from both the lockdowns – the Jammu & Kashmir lockdown as well as the nation-wide lockdown – at a much localised level.

A new world order will emerge after COVID-19. In the context of the post-pandemic response, the existing trade relations and supply chains are going to be realigned globally. As the coronavirus crisis has put globalisation into reverse, commentators have started talking about de-coupling of economies and focusing on the development of regional value chains with countries in the neighbourhood. Cross-LoC trade, if revived, can make for such a value chain – fitting in the post-COVID-19 market structures, catering to the local market of Jammu & Kashmir, and reviving the economic ecosystem created by this trade. Confronted with a deep moral dilemma between saving lives and saving livelihoods, governments across the world focus on controlling the pandemic as well as the economic loss. For the local economy and population of Jammu & Kashmir, it would be in their interest to revive the cross-LoC trade with revised Standard Operating Procedure, focusing on the security, transparency and best trading practices.

Afaq Hussain is director and Nikita Singla is associate director at Bureau of Research on Industry and Economic Fundamentals (BRIEF), New Delhi. Views expressed are personal.

Trade halt between India and Pakistan worries traders in Punjab and Jammu and Kashmir



A recently published book assessing the impact of ongoing India-Pakistan on border economies—Unilateral Decisions Bilateral Losses— claims that around 9000 families in Punjab, 600 traders and 300 laborers in J&K suffered heavily due to political strains between the two nuclear countries

The heightened political tension between India and Pakistan since the past one year has adversely impacted border economy of the region and traders in Jammu & Kashmir (J&K) and Punjab are worried about accumulating business losses.

A recently published book assessing the impact of ongoing India-Pakistan faceoff on border economies—Unilateral Decisions Bilateral Losses— claims that around 9000 families in Punjab, 600 traders and 300 laborers in J&K suffered heavily due to political

strains between the two nuclear countries.

The border trade managed to survive the Kargil conflict, Parliament attack and Mumbai attack, but is going through the worst uncertainty as the relationship between India and Pakistan, suffered major blow in wake of Pulwama attack in which over 40 CRPF personnel were killed followed by Balakot strike and subsequent suspension of bilateral trade between the two countries in 2019.

The book claims that the bilateral trade between the two countries stood at \$ 2.6 billion in 2018-19, with India's exports to Pakistan accounting for \$ 2.06 billion and India's imports from Pakistan at \$ 495 million. India's decision of withdrawing the status of Most Favoured Nation (MFN) for trade granted to Pakistan and imposition of

200% duty brought Pakistan's exports to India from an average of \$ 45 million per month in 2018 to \$ 2.5 million per month in March-July 2019, until trade was completely suspended by Pakistan, it says.

The cross -LoC trade was happening from two route- Uri-Muzaffarabad and Poonch - Rawalakot where 21 tradable items were being traded. It was a zero-duty trade route where there were no financial transaction involved, and barter between trade-in and trade -out was balanced every three months. "Cross LoC trade was accused of many things and traders are suffering due to its closure. Therefore, we have repeatedly demanded formalizing this trade with proper banking system which Pakistan doesn't want at this point. We will approach the Union government here at appropriate time demanding redressal of our grievances," Rakesh Gupta, a prominent trader and president of Joint Chamber of Commerce, told ET.

Amritsar based Confederation of International Chambers of Commerce and Industries, director, Ashok Sethi said, "the Wagah-Attari land route was very important as 82% of India's import from Pakistan came through this land route. Since February 2019, most of

this trade has been affected which had a direct impact on the local economy. More than 9000 families comprising of traders, customs house agents, freight forwarders, labourers, truck operators and other service providers have been affected and are going out of business and closing shop."

Currently, from the Punjab route there was limited movement of 5-7 trucks a day carrying herbs and dry-fruit from Afghanistan, compared to 200 trucks a day before the ban said Amritsar based exporter of fruits and vegetables Rajdeep Uppal.

The authors Afaq Hussain and Nikita Singla of Bureau of Research on Industry and Economic Fundamentals (BRIEF), a New Delhi-based research and policy think tank, say that following the deterioration of India-Pakistan ties in February 2019, traders have lost much business, dry dates have gotten dearer and prices of many good like cement and rock have remained volatile. "The numerous spinning mills in Ludhiana, a district of Indian Punjab has lost access to Faisalabad, a district in Pakistani Punjab that provides a valuable consumption base less than 300 km away. There is a similar story on the Pakistani side, where for example, rock salt that was primarily exported to India, lost a huge market next door," said Hussain.

Unilateral decisions, bilateral losses: India-Pakistan fallout post-Pulwama

By AFAQ HUSSAIN & NIKITA SINGLA

15th Dec., 2020

In February 2019, in the wake of a militant attack in the Pulwama district of Jammu and Kashmir (J-K), the Indian government decided to withdraw the status of Most Favored Nation (MFN) for trade granted to Pakistan since 1996. Subsequently, it increased customs duty on all goods imported from Pakistan to 200 percent. Following the airstrikes in the Balakot region later in February, Pakistan and subsequently, India barred each other from their respective airspaces, with Pakistan extending the ban for nearly five months. In April that year, the Indian government suspended the cross-LoC trade, and four months later, it enacted the Jammu and Kashmir Reorganization Bill. Pakistan, thereafter, reduced diplomatic and economic ties with India — expelling the Indian envoy and suspending bilateral trade and postal services.

The year 2019 saw escalating tensions between India and Pakistan leading their governments to each retaliate through successive unilateral decisions. These decisions trickled down to impact the trade community the most.

It is often argued that India-Pakistan trade has remained hostage to politics. Back in 1948–49, Pakistan's exports to India accounted for 56 percent of its total exports, while 32 percent of Pakistan's imports came from India. Today, as per 2018-19 data, these have reduced to two and three percent respectively.

While the trade between India and Pakistan fluctuated consistently, it did survive the jolts of 1999 (Kargil conflict), 2001 (Indian Parliament attack), 2008 (Mumbai attacks), and the like. In some cases, it was not just about survival; an immediate escalation of tension was followed by efforts to resume normalcy. For example, post the Samjhauta blast in February 2007, modalities to allow trucks to move across this border were chalked out in August that year, and this transit was initiated two months later in

October. Later in 2008, when the cross-LoC trade began, advocates of this trade boast, rightfully so, that the Mumbai attacks of 2008 could not derail the then very new and thin lifeline connecting the two sides of J&K, neither could Uri in 2016. Post Pulwama, while LoC trade was not suspended immediately, other measures like MFN withdrawal and 200% duty crippled the economy of Amritsar.

Be it in Punjab or J-K, the ripples of the India-Pakistan face-off have been felt by stakeholders on both sides of the border/LoC. According to our interactions in Amritsar, more than 9,000 families were directly affected because of their breadwinners' dependence on bilateral trade; and two-thirds of nearly 30 crore rupees that was being added every month to the local economy was lost. Similarly, in J-K, about 600 merchants and 300 labourers directly involved in the cross-LoC trade were most hit by the trade ban.

After three wars between India and Pakistan, the opening of the LoC in 2005 came as a step towards freer movement of people across the LoC. It held emotional value for the people of J&K on both sides, particularly for the divided families. The opening of LoC for travel in 2005 was followed by opening for trade in 2008. The common cultural heritage along with the longing to see one's ancestral home or place of birth across the LoC was critical in giving the initial impetus to this trade and travel resulting in stronger bonds between the people on both sides.

The sudden and indefinite suspension of the cross-LoC trade on 18 April 2019 has impacted the trade community, mostly belonging to the border areas of Baramulla and Poonch. Over the last decade, the volume of trade vis-à-vis the two concerning routes, Uri-Muzaffarabad and Poonch-Rawalakot, accounted for more than 7,500 crore rupees and over 170,000 job days, showcasing the economic capital

created through this trade. On-the-ground interactions with stakeholders reveal that besides the 600 merchants and 300 labourers that were all directly involved in the trade, there has been an indirect impact on: manufacturers and farmers that provided goods for this trade; end consumers, who now have to pay higher prices for same commodities; and shops, restaurants, and mechanics in the border area that depended on this trade and transit. Economic activity—in this case, cross-LoC trade—helped enhance connectivity for the otherwise far and isolated border areas of the districts of Poonch and Baramulla. It connected them not just across the LoC, but also to other local districts such as Jammu and Srinagar.

Concerns over transparency have plagued cross-LoC trade over the last decade. These apprehensions need to be addressed across the complete trade ecosystem, including enhancing transparency in the standard operating procedure, invoicing, goods and service tax (GST) norms, and trader registration. Clarifications on HS codes to prevent misrepresentation of commodities; setting up rules of origin framework to avoid the import of third-country goods; devising rules pertaining to goods and services tax rates and inter-state taxation to prevent evasion; and trader-registration policies to ensure credibility of the traders involved are immediate steps that need to be taken in order to address long-standing concerns over cross-LoC trade.

The current suspension of the cross-LoC trade could be seen as a window of opportunity to address these issues and revive this trade in a stronger and more organized manner.e.

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Cross-LoC Trade, by Value 2008-19

Year	Salamabad, Uri		Chakan-da-Bagh, Poonch		Total	
	Trade In PKR	Trade Out INR	Trade In PKR	Trade Out INR	Trade In PKR	Trade Out INR
2008-09	2,46,00,000	1,36,25,000	54,63,545	34,51,486	3,00,63,545	1,70,76,486
2009-10	92,41,49,000	71,80,46,000	1,21,62,67,025	68,24,76,513	2,14,04,16,025	1,40,05,22,513
2010-11	2,60,43,39,000	1,56,47,56,000	1,74,16,82,975	92,92,56,112	4,34,60,21,975	2,49,40,12,112
2011-12	4,07,72,28,000	2,44,35,43,000	1,25,13,88,511	74,88,43,111	5,32,86,16,511	3,19,23,86,111
2012-13	5,66,74,89,000	3,24,72,51,000	91,00,39,104	47,96,73,394	6,57,75,28,104	3,72,69,24,394
2013-14	4,05,26,95,000	2,72,38,84,000	1,08,35,25,075	75,20,43,792	5,13,62,20,075	3,47,59,27,792
2014-15	6,11,19,82,000	3,77,75,50,000	1,99,81,37,421	1,31,07,68,404	8,11,01,19,421	5,08,83,18,404
2015-16	6,51,57,29,000	5,32,36,51,000	2,00,78,14,534	1,08,17,44,092	8,52,35,43,534	6,40,53,95,092
2016-17	5,95,98,61,000	3,64,30,72,000	2,62,18,56,217	1,63,08,64,325	8,58,17,17,217	5,27,39,36,325
2017-18	5,12,46,00,000	4,07,91,90,000	1,01,40,24,122	1,10,23,46,775	6,13,86,24,122	5,18,15,36,775
2018-19	4,45,73,60,000	3,23,11,33,000	63,38,99,283	74,64,30,997	5,09,12,59,283	3,97,75,63,997
Total	45,52,00,32,000	30,76,57,01,000	14,48,40,97,812	9,46,78,99,001	60,00,41,29,812	40,23,36,00,001

Source: Data Collected from Trade Facilitation Centre, Uri and Poonch in 2019

Cross-LoC Trade, by Value, 2008-19 (in USD mn)

Year	Salamabad, Uri			Chakan-da-Bagh, Poonch			Total Yearly	Exchange Rate	
	Trade In	Trade Out	Total	Trade In	Trade Out	Total		USD/INR ⁵	USD/ PKR ⁶
2008-09	0.33	0.30	0.62	0.07	0.08	0.15	0.77	45.93	75.61
2009-10	11.12	15.14	26.25	14.63	14.39	29.02	55.27	47.44	83.12
2010- 11	30.47	34.34	64.82	20.38	20.40	40.78	105.60	45.56	85.46
2011- 12	46.23	50.99	97.22	14.19	15.63	29.82	127.03	47.92	88.2
2012- 13	59.13	59.69	118.82	9.49	8.82	18.31	137.13	54.4	95.85
2013-14	39.39	45.02	84.41	10.53	12.43	22.96	107.37	60.5	102.89
2014-15	60.59	61.79	122.38	19.81	21.44	41.25	163.63	61.14	100.87
2015-16	62.69	81.33	144.01	19.32	16.53	35.84	179.86	65.46	103.94
2016-17	56.91	54.37	111.28	25.03	24.34	49.38	160.66	67	104.73
2017-18	47.41	63.12	110.52	9.38	17.06	26.44	136.96	64.63	108.1
2018-19	34.13	46.26	80.39	4.85	10.69	15.54	95.92	69.85	130.61
Total	448.38	512.34	960.73	85.7	89.27	309.47	1,270.20		

Source: Data Collected from Trade Facilitation Centre, Uri and Poonch in 2019

Number of Trucks crossed for Cross-LoC Trade, 2008-19

Year	Salamabad, Uri		Total	Chakan-da-Bagh, Poonch		Total	Total Yearly
	Number of trucks for trade-out	Number of trucks for trade-in		Number of trucks for trade-out	Number of trucks for trade-in		
2008-09	180	219	399	42	23	65	464
2009-10	1,830	2,662	4,492	1,492	1,560	3,052	7,544
2010- 11	3,650	2,413	6,063	1,836	1,626	3,462	9,525
2011- 12	4,406	2,960	7,366	2,020	1,255	3,275	10,641
2012- 13	7,519	4,119	11,638	1,514	905	2,419	14,057
2013-14	5,152	3,299	8,451	2,151	1,231	3,382	11,833
2014-15	5,476	2,458	7,934	3,675	1,296	4,971	12,905
2015-16	4,323	2,179	6,502	3,220	1,063	4,283	10,785
2016-17	4,726	2,653	7,379	3,418	1,682	5,100	12,479
2017-18	5,193	2,539	7,732	2,770	999	3,769	11,501
2018-19	3,912	3,251	7,163	1,494	722	2,216	9,379
TOTAL	46,367	28,752	75,119	23,632	12,362	35,994	1,11,113

Source: Data Collected from Trade Facilitation Centre, Uri and Poonch in 2019

⁵ Source: Reserve Bank of India

⁶ Source: USD PKR Historical Data, www.investing.com

List of Product Categories Allowed to be Traded Across the LoC

S. No	Trade-In Products (to Uri/Poonch)	Trade-Out Products (from Uri/Poonch)
1	Rice	Carpets
2	Jahnamaz and Tusbies	Rugs
3	Precious stones	Wall hangings
4	Gabbas	Shawls and stoles
5	Namdas	Namdas
6	Peshawari leather chappals	Gabbas
7	Medicinal herbs	Embroidered items including crewels
8	Maize and maize products	Furniture including walnut furniture
9	Fresh fruits and vegetables	Wooden handicrafts
10	Dry fruits including walnuts	Fresh fruits and Vegetables
11	Honey	Dry fruits including walnuts
12	Moongi	Saffron
13	Imli	Aromatic Plants
14	Black Mushrooms	Fruit bearing plants
15	Furniture including walnut furniture	Dania, moongi, imli and black mushrooms
16	Wooden handicrafts	Kashmiri spices
17	Carpets and rugs	Rajmah
18	Wall hangings	Honey
19	Embroidered items	Papier mache products
20	Foam mattresses, cushions and pillows	Spring, Rubberised coir/foam mattresses, cushions, pillows and quilts
21	Shawls and stoles	Medicinal herbs

Source: Ministry of Home Affairs, New Delhi, India

Top Products Actually Traded across the LoC (2018-19)

S.No	Trade-In Products		Trade-out Products	
	To Uri	To Poonch	From Uri	From Poonch
1	Kinnow (Mandarin hybrid)	Hard-shelled Almond	Banana	Jeera (Cumin)
2	Mango	Medicinal Herbs	Jeera (Cumin)	Imli (Tamarind)
3	Medicinal Herb	Walnut	Chilli flakes	Banana
4	Walnuts		Embroidered items	Grapes
5	Dates		Almond Giri (Kernel) & Almond	Pineapple
6	Pista (Pistachio)		Seasonal Fruits and Vegetables	

Source: Direct Interaction with traders in Uri and Poonch, 2019

C.1 Traders in Uri

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
01	NEW GEE ENN SONS ENTERPRISES SDA-IQBAL SHOPING COMPLEX SRINAGAR	MOHMMAD TARIQ KHAN
02	ANIL TRADING CO.SABZI MANDI JAMMU	SHRI ANIL PURI
03	M. M ENTERPRISES TRAL	FAYAZ AHMAD TRAG
04	RUPINDER SINGH & CO.GANDHINAGAR JAMMU	RUPINDER SINGH
05	KASHMIR IMPEX BATMALOO SRINAGAR	MOHAMMAD AADIL GUROO
06	R R TRADING CO.SHOP NO:9-YARD 3 TPT-NAGAR JAMMU	ASHWANI REKHI
07	FRIENDS SALES TPT NAGAR NARWAL JAMMU	MOHINDER SINGH
08	SHAHZAIB ENTERPRISES WATERGAM RAFIABAD	NASEER AHMAD DAR
09	KAKOO IMPORTERS BARAMULLA	AB.RASHID MIR and SHAFQAT TANVEER
10	KASHMIR CHEMICAL WORKS HMT ZAINKOTE SRINAGAR	RAJA BASHIR AHMAD DAR
11	ABRAR TRADING COMPANY BEMINA SRINAGAR	ALTAH AHAMAD BHAT
12	SIDRA ENTERPRISES MAIN ROAD NEAR MANDIR WAZIRBAGH SRINAGAR	MUBEEN-UL-NABI
13	A. B READY MADE GARMENTS OLD HMT ROAD SRINAGAR	AIJAZ HUSSAIN LONE
14	FEROZ AND SONS NAMBLA URI	FAISAL FEROZ
15	WANI TRADING COMPANY SHOP NO:1 FRUIT MANDI CHARISHAREEF BUDGAM	MOHD MANZOOR WANI
16	CHECK BROTHERS SALAMABAD URI	SHOWKAT ALI CHECK
17	SHEIK ENTERPRISES ZEHENPORA ZEHENPORA	RAYEES AHMAD SHEIKH
18	EMM SHAREEF CO. TRADERS URI	MOHD SHAREEF KHOWAJA
19	B.G. SALES CORPORATION JAMMU	GEETA PURI
20	IMTIYAZ AHMAD MIR BAGH-ISLAM BARAMULLA	IMTIYAZ AHMAD MIR
21	LONE IMPEX BARAMULLA	ASHIQ AHMAD LONE
22	MIR ENTERPRISES BANDIPORA	IRSHAD AHMAD MIR
23	HAMDAN SPICES EIDGAH SRINAGAR	TAHIR BASHIR BABA
24	AHMED ABUBAKAR & CO.UMAR COLONEY BEMINA SRINAGAR	AHMED ABUBAKAR MARAZI
25	AB.MAJEED KHAN & CO.NOWPORA SALAMABAD	AB.MAJEED KHAN
26	BILAL AHMAD DAR ZAINKOTE SRINAGAR	BILAL AHMAD DAR
27	BARKAT ELECTRICALS GANDERBAL SRINAGAR	SHAHID AHMAD ZAHGEER
28	F.M.TRADERS HYDERPORA BYE PASS SRINAGAR	FAYAZ AHMAD DAR
29	MOHD AKBAR KHAN & CO NOWPORA SALAMABAD URI	NADEEM AKBAR KHAN
30	KHAWAJA TRADING CO.URI	ATTA-ULLAH HANDOO

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
31	B.J.TRADERS KRALPORA KUPWARA	BILAL AHMAD MIR
32	NAZIR TRADERS KRALPORA KUPWARA	NAZIR AHMAD SHEIKH
33	KHAN IMPEX NEW FRUIT COMPLEX PARIMPORA SRINAGAR	YASIR BILAL KHAN
34	ALTAF TRADERS QAZIHAMAM BARAMULLA	ALTAF HUSSAIN LONE
35	SHEIKH BASHIR AHMAD & CO.FRUIT MANDI PARIMPORA SRINAGAR	BASHIR AHMAD SHEIKH
36	MIR BROTHERS & CO.BARAMULLA	GH.NABI MIR
37	RIZWAN TRADING HOUSING COLONEY BEMINA SRINAGAR.	FAROOQ AHMAD BAGOO
38	SUB TRADERS SONWAR SRINAGAR	SAMI-ULLAH BHAT
39	J.B.TRADERS BARAMULLA	JAVID AHMAD BHAT
40	FAHAD TRADERS BATASHAH MOHLLAH SRINAGAR	GULSHAN JAVID WANI
41	LONE & CO. TANGPORA BYE PASS SRINAGAR	MOHD IQBAL LONE
42	NEW WORLD WIDE TRADING COMPANY TANGPORA BYE PASS SRINAGAR	KHURSHID AHMAD LONE
43	KHURSHEED TRADERS TANGPORA BYE PASS SRINAGAR	TARIQ AHMAD LONE
44	D Z D TRADING CO.DAWARAN URI KASHMIR	ABDUL AHAD MANGRAL
45	IMRAN TRADING CO. BANDI URI	IMRAN AHMAD AWAN
46	WASEEM AKRAM AND BROTHERS CHINDRIGAM TRAL	WASEEM AKRAM KHAN
47	R J TRADING CO. BEMINA SRINAGAR	JAVID AHMAD MAKROO
48	HASEEB ENTERPRISES LAGAMA URI	IKHLAQ ANEES KHAN
49	ZUBAIR TRADING COMPANY MAIN MARKET TRAL	ZUBAIR AHMAD MALLA
50	WANI TRADERS BOTYSHAH MOHLLAH SRINAGAR	RUBEENA KOUNSAR
51	TANVEER & CO.FRUIT MARKET PARIMPORA	TANVEER AHMAD WANI
52	REHAAN TRADING CO.CHANDANWARI NOORKAHA URI	SYED SAFEER HUSSAIN
53	MAGRAY TRADERS KUPWARA	GH.RASOOL MAGRAY
54	PIR POMPOSH KHANDI KHAAS KUPWARA	REYAZ AHMAD PIR
55	S.Z TRADING COMPANY MAIN MARKET TRAL	SHAHID HUSSAIN KAR
56	BANDY ENTERPRISES URI	MANZOOR AHMAD BANDAY
57	GHULAM AHMAD AND SONS FRUIT COMPLEX PARIMPORA	MOHD RAFIQ WANI
58	NEW ISMAIL ENTERPRISES NATIPORA SRINAGAR	MOHD ISMAIL MATTA
59	M/S SOHAIL TRADING CO.BANDI URI	SOHAIL KAREEM AWAN
60	M/S BHAT TRADING CO.BARAMULLA	BILAL AHMAD BHAT
61	M/S GREEN LAND KANLIBAGH BARAMULLA	ASIF AKBAR LONE
62	M/S AZAD ENTERPRISES KUPWARA	AB.RASHID GANAIE
63	M/S CHOWDERY MOHD SHAHID & CO FRUIT MANDI PARIMPORA SRINAGAR	MOHD SHAHID CHOWDERY

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
64	M/S GEE KAY TRADERS KADLBAL PAMPORE	MOHD RAFIQ SHAGOO
65	M/S MIR MUNEEB TRADING CO.BOTSHAH MOHLLAH SRINAGAR	MANZOOR AHMAD MIR
66	M/S ALI JAN & SONS MEHBOOB COLONEY NATIPORA SRINAGAR	NISAR AHMAD KHAN
67	M/S RONAK SPICES HEAVEN COLONEY EIDGAH SRINAGAR	BASHIR AHMAD BABAS
68	M/S NEW BABA TRADERS BURTHA QAMARWARI SRINAGAR	GH.HASSAN BABA
69	M/S STAR TRADERS NEW FRUIT COMPLEX FRUIT MANDI PARIMPORA SRINAGAR	MOHD ISHFAQ DAR
70	M/S NEW GOOD WILL TRADERS MOMIN ABAD BATMALOO SRINAGAR	SHABIR HUSSAIN DAR
71	M/S BILAL ENTERPRISES GENERAL BUS STAND BATMALOO SRINAGAR	BILAL AHMAD BANGROO
72	M/S ASHIYA TRADING COMPANY ARIGAM BUDGAM	SHAFIQ AHMAD SHAH
73	M/S RAINA TRADING CO .BANDI URI	AJAY KUMAR BRAHAMAN
74	M/S NEW BHAT TRADERS SALAMABAD URI	TANVEER AHMAD BHAT
75	M/S ALIYA TRADERS KRALPORA KUPWARA	AB.KHALIQ MIR
76	M/S NASIR TRADERS URI	NASIR HUSSAIN LONE
77	M/S JAVID IQBA LONE URI	JAVID IQBAL LONE
78	M/S CAPITAL TRADING COMPANY GUNDIPORA BEERWAH	ISHFAQ MAJEED PATTAN
79	M/S NEW ROYAL TRADERS GULAB BAGH SRINAGAR	SYED ASRAR and SYED SHAFEEQA FAROOQ
80	HAFIZ ENTERPRISES SHALTANG HMT SRINAGAR	BASHIR AHMAD BHAT
81	M/S AWAN TRADERS SALAMABAD URI	SHAKEEL AHMAD AWAN
82	M/S PARADISE CLOTH HOUSE DELINA BARAMULLA	FAYAZ AHMAD BHAT
83	M/S TARIQ & CO. URI	TARIQ AHMAD BADOO
84	M/S MUSADIQ ARSID FRUIT TRADERS & COMPANY RANGE SOPORE	ARSHID AHMAD CHOPAN
85	M/S ARSALAN ENTERPRISES DELINA BARAMULLA	ISHTIYaq AHMAD MIR
86	M/S J.P. CORPORATION JAMMU SHOP NO;1 EXT.111 TRANSPORT NAGAR NARWAL JAMMU	JUGINDER PAL SINGH
87	M/S MIR & CO. KHOWAJA BAGH BARAMULLA	MOHD HUSSAIN MIR
88	M/S ABID IMPORTERS & EXPORTERS KHOWAJA BAGH BARAMULLA	ABID SHAREEF SHEIKH
89	M/S SALMAN TRADERS AL-NOOR COLONEY SOPORE	SAJAD AHMAD WANI
90	M/S TOIBA TRADERS BATMALOO SRINAGAR	JAVID AHMAD MUTT
91	M/S TAQWA TRADERS FRUIT MANDI PARIMPORA SRINAGAR	JAVID AHMAD KHUROO and TAJAMUL-HASNAIN and ISHTIYaq AHMAD BHAT
92	M/S AJMAL TRADERS NAMBLA URI	SYED ALI KAKROO
93	M/S HAMDAN ENTERPRISES URI	IRFAN HABIB BANDAY
94	M/S ORIGINAL KASHMIR FRUIT MANDI PARIMPORA SRINAGAR	SUHAIL YOUSUF FARASH
95	M/S HABIB TRADING CO URI	AAMIR ATTAULLAH

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
96	M/S AIJAZ TRADING COMPANY.KRALPORA KUPWARA	AIJAZ ABDULLAH
97	M/S GULMARAG ENTERPRISES BARAMULLA	JAVID IQBAL MIR
98	M/S PEER ENTERPRISES MAWAR HANDWARA	MOHD ASHRAF PIR
99	M/S TOWSEEQ TRADING CO. PARIMPILA URI	TOWSEEQ AHMAD KHAN
100	BHAT BROTHERS SALAMABAD URI	REYAZ AHMAD BHAT
101	M/S O.A.B ENTERPRISES NOWPORA SALAMABAD URI	AB.KAREEM BHAT
102	M/S SAAD TRADING COMPANY URI	HAJI MOHD SHAFI WACHLOO
103	M/S H.K.TRADERS MEHBOOB COLONEY NATIPORA SRINAGAR	HILAL AHMAD KHAN and MOHD YAQOOB KHAN
104	M/S SYCO TRADING CO. HMT SRINAGAR	MOHD SYED KHAN
105	M/S S S BROTHERS NATIPORA SRINAGAR	NAZIR AHMAD MATTa
106	M/S SHABIR HMAD NUNDRESH COLONEY BEMINA SRINAGAR	SHABIR AHMAD MAKROO
107	M/S M.K.TRADERS NATIPORA SRINAGAR	MUKHTAR HUSSAIN
108	M/S M R TRADERS NEW FRUIT COMPLEX PARIMPORA SRINAGAR	GULZAR AHMAD MIR
109	M/S MANZOOR & CO.NEW FRUIT COMPLEX PARIMPORA SRINAGAR	MANZOOR AHMAD MIR
110	M/S MIR MUKHTAR NEW FRUIT COMPLEX PARIMPORA SRINAGAR	MUKHTAR AHMAD MIR
111	M/S F.A TRADERS NEW FRUIT COMPLEX PRIMPORA SRINAGAR	FAROOQ AHMAD MIR
112	M/S KING MIR ENTERPRISES NEW FRUIT COMPLEX PARIMPORA	MOHD ASHRAF MIR
113	M/S BISMILLAH TRADING COMPANY JK BANK LANE BEMINA SRINAGAR	MUSHTAQ AHMAD SHAH
114	M/S MISGAR TRADING COMPANY ZAIMPAKADAL SRINAGAR	ARIF HUSSAIN MISGAR
115	M/S RAJA FRUIT TRADERS FRUIT MANDI 50-A PARIMPORA SRINAGAR	RAJA ZAHOOB KHAN
116	M/S RJM BROTHERS FRUIT COMPLEX PARIMPORA SRINAGAR	FAYAZ AHMAD MATTa
117	M/S MUKHTAR AND SONS BAGWANPORA NOORBAGH SRINAGAR	MEHRAJUDIN BHAT
118	M/S M.B TRADERS IQBAL COLONEY SONWAR SRINAGAR	MUDASIR NABI BHAT
119	M/S S. KAY TRADERS KADLBAL PAMPOPRE	MOHD RAFIQ and SHAZIA IQBAL
120	M/S FAISAL TRADERS NEAR RED BRIDGE URI	FAISAL IQBAL KHAN
121	M/S A R GLOBAL IMPEX B.K.PORA BUDGAM	AZIFA FAROOQ
122	M/S IRSHAD TRADING COMPANY BANDI URI	MOHD IRSHAD AHANGAR
123	M/S SEEN SALES FIRDOUSABAD BATAMALOO	SHAHID GUL
124	M/S S.A.K TRADERS YARIPORA KULGAM	SHERAZ AHMAD KHAN
125	M/S MUMTAZ NATURAL FRESH NOORKHAH BONIYAR	SYED MUMTAZ HUSSAIN
126	M/S KHAN FRESH & DRY GULTIBAGH BARAMULLA	AB.QASIM KHAN
127	M/S UMAR TRADING COMPANY BARAMULLA	HAMIDULLAH MOQBOOL MALIK

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
128	M/S THE SOZNI CRAFTS RAWALPORA SRINAGAR	NAZIR AHMAD BHAT
129	M/S SULIMAN INTERNATIONAL BARAMULLA	PARVAIZ AHMAD BHAT
130	M/S JAVID AHMAD AWAN SALAMABAD URI	JAVID AHMAD AWAN
131	M/S NASIR MOHMMAD SHAH HUMHAMAH BUDGAM	NASIR MOHMMAD SHAH
132	M/S LONE ENTERPRISES BARAMULLA	PARVAIZ AKBAR LONE
133	M/S BHAT INTERNATIONAL LALBAZAR SRINAGAR	UMAR MOHI-UD-DIN BHAT
134	M/S AAMIR TRADING CO.NAMBLA URI	AAMIR SUHAIL BHAT
135	M/S AL-AMAAN TRADERS NOORBAGH SRINAGAR	JAVID AHMAD RATHER
136	M/S LONE SUPPLIERS ZAHENPORA BONIYAR URI	TARIQ AHMAD LONE
137	M/S BALLA TRADERS RAINAWARI SRINAGAR	SAJAD AHMAD BALA
138	M/S SCHOOL MATE URI	SHABIR AHMAD WANI
139	M/S QALEEM ENTERPRISES HARI SINGH HIGH STREET SRINAGAR	MUNEEB AHMAD DAR
140	M/S MUDASIR TRADING CO.ANDERGAM PATTAN	MUDASIR AHMAD SHAH
141	M/S NEW CHESTI TRADERS UMERHEER BUSPORA SRINAGAR	FAIZ-UL-HAQ MISGAR
142	M/S PICK-N-PACK GOWSIA COLONEY BEMINA SRINAGAR	IMTIYAZ GULZAR MATTA
143	M/S FARHAAN TRADERS DACHAN BEERWAH BUDGAM	GH.MOHD BHAT
144	M/S ZAHOOR ENTERPRISES HARISINGH HIGH STREET SRINAGAR	ZAHOOR AHMAD TRUMBOO
145	M/S SIRAJU-DIN & SONS NEW COLONEY SOPORE	RUQAHA SULTAN
146	M/S INAM TRADING COMPANY MAIN BAZAR SOPORE	NASEEMA BEGUM
147	M/S PARRA & CO.SURISYAR CHADOORA BUDGAM	FIRDOUS AHMAD PARRA
148	M/S IRSHAD & CO MIRABAD BATAMALOO SRINAGAR	IRSHAD AHMAD BHAT
149	M/S BEEBA TRADING COMPANY KANISPORA BARAMULLA	NAZIR AHMAD BHAT
150	M/S TAFHEEM TRADING COMPANY KANISPORA BARAMULLA	MOHD INAM BHAT
151	M/S KASHMIR VALLEY TRADERS KRANKSHIVAN SOPORE	FIRDOUS AHMAD GANAIE
152	M/S FAROOQ AHMAD QASBAH & SONS BEMINA NUNDRESHI COLONEY SRINAGAR	FAROOQ AHMAD QASBAH
153	M/S RAINA ENTERPRISES NUNDRESH COLONEY BEMINA SRINAGAR	MOHD MOQBOOL RAINA
154	M/S TOWAKAL TRADERS CHATABAL SRINAGAR	ADIL RASOOL BEIGH
155	M/S HADIYA ENTERPRISES ZIYARAT DIYARWANI BATAMALOO SRINAGAR	MANZOOR AHMAD BHAT
156	M/S ADIL RASHID & CO.PARIMPORA SRINAGAR	ADIL RASHID
157	M/S AL-HADDI TRADERS BAGH-NANDSINGH CHATTABAL SRINAGAR	TOWSEEQ NAZIR KHOROO
158	M/S SHAHI ENTERPRISES MAIN CHOWK OHANGAM BUDGAM	SYED UMER LATEEF
159	M/S SHAH INTERNATIONAL J&K BANK LANE BEMINA SRINAGAR	PIRZADA ARIF HUSSAIN SHAH
160	M/S NEW JK TRADERS NOWPORA KHANYAR SRINAGAR	ABU OWIS PANDITH

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
161	M/S NEW SALEEM ENTERPRISES GUNDBAL PAMPORE	SALEEM JAHANGIR GANIE
162	M/S NEW AFREEN TRADERS TACHLOO SHOPIAN	GUL-HASSAN KHAN
163	M/S TOIB SPICES BULBUL LANKAR NAWAKADAL SRINAGAR	SARJAN AHMAD DAR
164	M/S VALLEY APPRISE AND FOOD PRODUCTS TAHAB PULWAMA	BASHIR AHMAD WANI
165	M/S G A TRADERS HANJIVEERA PATTAN	GH.MOHD BHAT
166	M/S DAR AND MALIK TRADERS RAMPORA CHATTABAL SRINAGAR	FAROOQ AHMAD DAR
167	M/S HAMZA TRADING COMPANY GUNJLAL BEERWAH BUDGAM	FAROOQ AHMAD GANAIE
168	M/S MISBAH ENTERPRISES ICHKOTE BUDGAM	MOHD IQBAL SHEIKH
169	M/S A.S TRADERS SHAH FASAL COLONEY BUCHPORA SRINAGAR.	AIJAZ AHMAD SHEIKH
170	M/S M S A TRADERS SHAH FASAL COLONEY BUCHPORA SRINAGAR	TASLEEMA JAN and JAVID AHMAD SHEIKH
171	M/S RAFIQ & SONS MAIN MARKET TRAL	ZUBAIR AHAMD WANI
172	M/S SALEEM JAVID TRADERS UDIPORA BOMAIE SOPORE	JAVID AHMAD BHAT and TARIQ AHMAD BHAT
173	M/S STEP IN FOOT WEAR BATMALOO SRINAGAR	MOHD SYED MIR
174	M/S M R INTERNATIONAL TRADING CO.LALBAZAR SRINAGAR	FAYAZ AHMAD MIR DARZI
175	M/S MOHD ASHRAF GANAIE MAIN MARKET KUNZER TANGMARAG	MOHD ASHRAF GANAIE
176	M/S R A TRADERS URABOW BONIYAR URI.	ISHFAQ AHAMD CHECK
177	M/S CHECK TRADERS URANBOW BONIYAR URI	AB.AZIZ CHECK
178	M/S IMRAN GOOD WILL ENTERPRISES BONIYAR CHADOORA	IMRAN ASHRAF PARRA
179	M/S LABEEB TRADING COMPANY H.S.H.S SRINAGAR	ZAHOOR YOUSUF KHAN
180	M/S R B S TRADERS RAINAWARI SRINAGAR	AB.RASHID BHAT
181	M/S KHAN GENERAL TRADERS SHAH FASAL COLONEY SRINAGAR	HILAL AHMAD KHAN
182	M/S PEACE INTERNATIONAL BEERU BUDGAM	REYAZ AHMAD BHAT
183	M/S REYAZ & CO.KULHAMA BUDGAM	MANZOOR AHMAD MIR
184	M/S ABASI TRADERS BONIYAR BARAMULLA	TOWSEEQ AHMAD ABASI
185	M/S SUN RISE TRADERS YARIPORA KULGAM	RASHID ABDULLAH
186	M/S M.D TRADERS QAMARWARI SRINAGAR	MUSHTAQ AHMAD MALIK
187	M/S M.Y TRADERS CHANPORA SRINAGAR	SHAHID IFTIQHAR KHAN
188	M/S RESHI & CO PALPORA NOORBAGH SRINAGAR	JAVID AHMAD RESHI
189	M/S JABRAL ENTERPRISES NOWPORA CHADOORA	GULZAR.AHMAD SHEIKH
190	M/S J K UNITED TRADING CO.FRUIT MANDI PARIMPORA SRINAGAR	MOHD ISHFAQ SHAHEEN
191	M/S GHULAM AHMAD BARDANA NEAR JAMIA MASJID PULWAMA	GH. AHMAD WANI
192	M/S M S Z TRADERS BEMINA SRINAGAR	ZUBAIR AHMAD BHAT

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
193	M/S FAST TRACK RAMPORA SRINAGAR	NISSAR AHMAD BHAT
194	M/S GENIOUS TRADERS SAKIDAFFAR EIDGAH SRINAGAR	MOHD AYOOB KHAN
195	M/S SHABIR HUSSAIN DAR LAKSHMANPORA BATMALOO SRINAGAR	GH.MOHD DAR
196	M/S M R Z TRADERS SONARKUL SFAKADAL SRINAGAR	MOHD RAFIQ ZARGAR
197	M/S MEHJOOR TRADING COMPANY ARIGAM BUDGAM	GULZAR AHMAD BHAT
198	M/S N.A ENTERPRISES UMARABD ZAINKOTE SRINAGAR	NASEER AHMAD KULOO
199	M/S KULOO FRUIT COMPANY PARIMPORA SRINAGAR	IRSHAD AHMAD KULOO
200	M/S KALOO & BROTHERS HAMZA COLONEY BEMINA	AIJAZ AHMAD KULOO
201	M/S NEW RAYEES ENTERPRISES BAGATH KANIPORA CHADOORA	RAYEES AHMAD KOUL
202	M/S DAR TRADERS WADWAN BUDGAM	AB.HAMID DAR
203	M/S F.S TRADERS ILLAHIBAGH SRINAGAR	FIRDOUS IQBAL WANI
204	M/S SHAH TRADERS ILLAHIBAGH SRINAGAR	FIRDOUS IQBAL WANI and MOHD ZAHID WANI
205	M/S G.M.SONS SHALINA BUDGAM	GH.HASSAN MATTO
206	M/S BASHARAT ENTERPRISES BONIYAR URI	KARAMAT ALI MANGRAL
207	M/S TOIBA TRADING COMPANY WAYAN PAMPORE	SAMEER AHMD SHEIKH
208	M/S MUDASIR & CO.KARFALIMOHALLAH SRINAGAR	MUDASIR AHMAD KHAN
209	M/S MIR TRADERS KHUMBIYAR PATTAN	AB.JABAR MIR
210	M/S S.M.S EXPORTS HOSPITAL ROAD BARAMULLA	MUZAMIL BASHIR SHEIKH
211	M/S S .S TRADERS YARIPORA KULGAM	MIR SHEERAZ
212	M/S MOHD ISHFAQ DAR 47-D-FRUIT MANDI PARIMPORA SRINAGAR	MOHMMAD ISHFAQ DAR and AB.QAYOOM MATTA
213	M/S SHAANU ENTERPRISES 51-A- FRUIT MANDI PARIMPORA SRINAGAR	FARHAAN FAROOQ
214	M/S AAMEEN TRADERS KANDI KHAASS KUPWARA	MOHD AMIN MAGRAY
215	M/S GANAIE TRADERS CHECK KEEGAM KUPWARA	AB.AZIZ GANAIE
216	M/S GREEN VALLEY TRADERS ALAMGARIBZAR SRINAGAR	SYED MUZAFFAR SAFVI
217	M/S ANDRABI TRADERS GULABBAGH SRINAGAR	SYED ARSHID ANDRABI
218	M/S SABZAR TRADING CO. UMARABAD HMT ZAINKOTE SRINAGAR	AWAIS AHMAD GOJERY
219	M/S S.A ALLAHI 104-FRUIT MANDI PARIMPORA SRINAGAR	SYED ASHIQ ALLAHI
220	M/S ARSALAN AFREEN TRADERS KRAPALPORA PATTAN	JANNAT AFREEN and BASHIR AHMAD MALIK
221	M/S A&J TRADING COMPANY SINGPORA PATTAN BALLA	SYED ARSALAN AFREEN and MANSOOR AHMAD MALIK
222	M/S JANAT AFREEN BHAT COMPLEX SHALTANG SRINAGAR	HAJRA BEGUM
223	M/S AL-AHAD TRADERS SINGOO NARBAL	MOHD ASHRAF KHAN
224	M/S S.B.TRADERS RANGPARISTAN SRINAGAR	SHOWKAT AHMAD BANDAY
225	M/S SUBHAN TRADERS CHOKAR PATTAN	MOHD AKBAR DAR

S.No	NAME OF THE FIRM	NAME OF PROPRIETOR /PARTNER
226	M/S S.I. TRADERS HARI SINGH HIGH STREET SRINAGAR	MOHD IQBAL DALAL
227	M/S NEW ARSHID TRADING COMPANY NAMBLABAL PAMPORE	IRSHAD AHMAD MASOOD
228	M/S A.Z ENTERPRISES SHAL KADAL SRINAGAR	AB.ZAID BHAT
229	M/S MUZAFFAR AHMAD GORRO DAVOOD COLONEY SOURA SRINAGAR	MUZAFFAR AHMAD GOROO
230	M/S PRINCE TRADING AGENCY SHAL KADAL SRINAGAR	SHEIKH JAVID AHMAD
231	M/S GRAND RUMAN MOLVI STOP LAL BAZAR SRINAGAR	KASHIF ALI ZARGAR
232	M/S S.M. TRADERS PADSHAHIBAGH JAWAHIRNAGAR SRINAGAR	SALEEM MOQBOOL GOROO
233	M/S HADEED INTERNATIONAL MOLVI STOP LAL BAZAR SRINAGAR	RASHID ALI ZARGAR
234	M/S CHAND TRADING CO.QAMARWARI SRINAGAR	MUNEEB AHMAD DAR
235	M/S NAZIR AHMAD FAFOO FRUIT MANDI PARIMPORA SRINAGAR	NAZIR AHMAD FAFOO
236	M/S T.K.TRADING AND CONSTRUCTING 32-A-FRUIT MANDI PARIMPORA SRINAGAR .	KHURSHID AHMAD MIR
237	M/S FAYAZ AHMAD KALOO FRUIT MANDI PARIMPORA SRINAGAR	FAYAZ AHMAD KALOO
238	M/S BASHIR AHMAD KALOO FRUIT MANDI PARIMPORA SRINAGAR	BASHIR AHMAD KALOO
239	M/S RUHAN ENTERPRISES BANIHAL	TARIQ AHMAD MATOO
240	M/S J K INTERNATIONAL MAIN MARKET TRAL	SHAMIM AHMAD BHAT and ZUBAIR AHMAD MALLA
241	TANTRAY TRADERS MAIN BAZAR BARAMULLA	IRSHAD AHMAD TANTRAY
242	MEHFOOZ TRADING COMPANY SHEERI BARAMULLA	BASHIR AHMAD TANTRAY
243	HIMAYAT TRADERS KHAWAJA BAGH	PEERZADA HIMAYAT RASOOL
244	SAHIL FAROOQ 80 A NEW FRUIT MANDI PARIMPORA SRINAGAR	FAROOQ AHMAD BAGOW
245	NEW S. M. TRADERS 80 A NEW FRUIT MANDI PARIMPORA SRINAGAR	MEHRAJ UD DIN BAGOW
246	A. J. ENTERPRISES NALAMAR ROAD, NEAR POLICE STATION KHANYAR SRINAGAR	AFTAB AHMAD MISGAR

C.2 Drivers in Uri

S.No	NAME OF THE DRIVER
1.	FAYAZ AHMAD MATTA
2.	BASHIR AHMAD KHARA
3.	NISER AHMAD SHAGOO
4.	MANZOOR AHMAD BHAT
5.	TARIQ AHMAD HAJAM
6.	AB. RAZAK SHEIKH
7.	BASHIR AHMAD DAR
8.	AB. RASHID WANI
9.	BASHIR AHMAD MALIK
10.	NAZIR AHMAD LABROO
11.	AB. MAJEED WANI
12.	GH. HASSAN DAR
13.	BASHIR AHMAD MALIK
14.	ASIF QURASHI
15.	SHADID IMRAN SHAGOO
16.	HARVENDER JEET SINGH
17.	NAZIR AHMAD MATTA
18.	BASHIR AHMAD MATTA
19.	MOHD SHAFI MATTA
20.	ALI MOHD BHAT
21.	RAYAZ AHMAD MATTA
22.	IMTIYAZ AHMAD BHAT
23.	MOHD SHAFI MATTA
24.	BASHIR AHMAD MATTQA
25.	ALTAF HUSSAIN MATOO
26.	NISAR HUSSAIN MATOO
27.	MUNEER AHMAD MIR
28.	ZAHID AHMAD BHAT
29.	LATIF AHMAD GANIE
30.	GH. MOHD DAR
31.	IRSHAD AHMAD BHAT
32.	GH. HASSAN BABA
33.	SHOWKAT AHMAD KHAN
34.	GURMUKH SINGH
35.	RAVINDER PAUL SINGH

S.No	NAME OF THE DRIVER
36.	GURPURAB SINGH
37.	RIYAZ AHMAD MATTA
38.	BASHIR AHMAD MATTA
39.	MOHD SHAFI MATTA
40.	IMTIYAZ AHMAD BHAT
41.	CHARANJEET SINGH
42.	HARBAJAN SINGH
43.	GH. MOUDIDIN GOJJERI
44.	KARNAIL SINGH
45.	KHURSHED AHMAD TANTARY
46.	HABIBULLAH RESHI
47.	FAYAZ AHMAD HAROON
48.	UMER JAN DAR
49.	ADIL AHMAD KHANDAY
50.	GH. RASOOL BHAT
51.	BASHIR AHMAD MALLA
52.	RIYAZ AHMAD DAGGA
53.	SHAHID IMRAN SHAGOO
54.	BILAL AHMAD DAR
55.	PARVIZ AHMAD LONE
56.	AB. MAJID MATTA
57.	AJAZ AHMAD NAGOO
58.	MUSHTAQ AHMAD NAGOO
59.	GHULAM NABI NAGOO
60.	MOHD ABDULLAH MAGARY
61.	REYAZ AHMAD NAGOO
62.	MOHD HANEEF MANGRIYAL
63.	AB. RASHID RESHI
64.	AB. MAJEED MATTA
65.	MOHD YOUSF BHAT
66.	NISAR AHMAD BHAT
67.	IRSHAD AHMAD QURSHAI
68.	MOHD. YOUNES LADI
69.	ZAHOOOR AHMAD MIR
70.	MOHD YAQOOB LONE

S.No	NAME OF THE DRIVER
71.	PARWAZ AHMAD THAKAR
72.	MOHD. SHAMEM KHAN
73.	SYED IQBAL HUSSIAN
74.	MOHD. MAQBOOL WANI
75.	TASADIQ AHMAD SHOORA
76.	BASHIR AHMAD KHANDAY
77.	SHOWKET AHMAD NAJAR
78.	ALI MOHD GANIE
79.	RAFEEQ AHMAD BHAT
80.	MOHD JAMIL SHEIKH
81.	GH. MOHD DAR
82.	MOHD SALEEM AWAN
83.	MOHD LATEEF KHAN
84.	MOHD SHAFI MATTA
85.	FAROOZ AHMAD LABROO
86.	SYED ALTAF GALLANI
87.	AB. KABIR
88.	SHAMES TABRIZE
89.	SHOWKET HUSSIAN
90.	MOHD HAFEEZ MATTA
91.	BILAL AHMAD MATTA
92.	FAYAZ AHMAD KHAN
93.	SAMEER AHMAD MANDOO
94.	MOHD LATEEF NAGOO
95.	MOHD ASHRAF MATTA
96.	BASHIR AHMAD SHAH
97.	GH. MOHD GANIE
98.	GH. AHMAD LONE
99.	SUMEET PAL SINGH
100.	GH. NABI FARASH
101.	MOHD UMER MIR
102.	SHAMIE PAL SINGH
103.	MOHD SHAFI KHAN
104.	MOHD LATIF KHAN
105.	DARBARA SINGH
106.	MUSHTAQ AHMAD KHANYARI

S.No	NAME OF THE DRIVER
107.	VAKANDEER JEET SINGH
108.	SYED ABAID HUSSAIN SHAH
109.	PARAMJEET SINGH
110.	TARIQ AHMAD WANI
111.	BASHIR AHMAD KHAN
112.	AMEERJEET SINGH
113.	HARBAKASH SINGH
114.	ATTULLAHA MALIK
115.	KULBIR SINGH
116.	ASHIQ HUSSIAN FAFOO
117.	AB. RASHID BHAT
118.	GH. HASSAN MALIK
119.	FAROOQ AHMAD CHACHIE
120.	ZAHID AHMAD KHANS
121.	ZAHID AHMAD KHAN
122.	HADAYAT HUSSAN
123.	GH NABI SHIEKH
124.	AVTAR SINGH
125.	JAMEEL AHMAD SHEIKH
126.	GH. AHMAD DAR
127.	NISAR AHMAD DAR
128.	MUSHTAQ AHMAD
129.	AB. RASHID DAR
130.	JATANDER SINGH
131.	JUSBIR SINGH
132.	KHALIL AHMAD MUGHAL
133.	MOHD AMIN
134.	FAROOQ AHMAD LAWAY
135.	GH. NABI DAR
136.	LAL DIN GOJAR
137.	MOHD RAFEEQ LAWAY
138.	AJAZ AHMAD SHEIKH
139.	BASHIR AHMAD SOFI
140.	AB. GANIE TANTARY
141.	NETO KUMAR
142.	AFTAB AHMAD MUGHAL

S.No	NAME OF THE DRIVER
143.	MUZAFFER AHMAD BHAT
144.	TARIQ AHMAD KHAN
145.	FAYAZ AHMAD
146.	GH. MOHD KHAN
147.	DEVENDER PAL SINGH
148.	MOHD RAFIQ ZAHARA
149.	AB. AZIZ LONE
150.	SAJAWAT HUSSAIN
151.	JAVID MATTA
152.	AB. HAMID SHAGOO
153.	MOHD YOUNES MIR
154.	TANVEER AHMAD
155.	FAROOQ AHMAD LONE
156.	AB. RASHID SHAH
157.	MOHD IQBAL RESHI
158.	MOHD IQBAL RATHER
159.	BASHIR AHMAD BAJAR
160.	SAJAD AHMAD DAR
161.	GULZAR AHMAD BHAT
162.	RAYEE AHMAD GANIE
163.	MOHD RAFEEQ KHAN
164.	MOHD SALEEM KHAN
165.	AB.MAJEED
166.	MOHD JANGIR
167.	MOHD FAROOQ PATHAN
168.	DEVRAJ
169.	MUSHTAQ AHMAD
170.	SHOWKAT AHMAD DAR
171.	MANZOOR AHMAD BHAT
172.	NAZIR AHMAD LONE
173.	SYED HAFAZ GELANI
174.	ASIF AHMAD SHAH
175.	MOHD ASLAM KHAN
176.	AKHTER AHMAD WANI
177.	TARIQ AHMAD LONE
178.	MOHD SUBHAN DAR

S.No	NAME OF THE DRIVER
179.	MOHD HUSSIAN SHEIKH
180.	AB. MAJEED KHAN
181.	GULZAR AHMAD BHAT
182.	SEWA SINGH
183.	JAVID AHMAD DAR
184.	MANZOOR AHMAD WANI
185.	ASHIQ HUSSIAN MALIK
186.	FAROOZ AHMAD KHANDAY
187.	FAYAZ AHMAD HAROON
188.	NAZIR AHMAD HAROON
189.	BASHIR AHMAD DAR
190.	NAZIR AHMAD KHAN
191.	AB. HAMID KHAN
192.	ZAHOOR AHMAD MATTA
193.	NAZIR AHMAD MATTA
194.	LAL DIN CHOUHAN
195.	MOHD RAFEEQ CHOUHAN
196.	MOHD AMIN
197.	MOHD AMIN GHAGOO
198.	KHAZIR MOHD LABROO
199.	AB. AHAD GANIE GH. MOUHIDIN
200.	MANZOOR AHMAD DAR
201.	MOHD YOUSF BHAT
202.	JATANDER SINGH
203.	AB. RASHID WANI
204.	SHABIR AHMAD RATHER
205.	GH. MOHD DAR
206.	GURMEET SINGH
207.	AB. KAREEM MUGHAL
208.	MOHD ASRAF MIR
209.	SHAREF KHAN
210.	GH. NABI DAR
211.	MOHD AKBER
212.	FAROOQ AHMAD MALIK
213.	REVENDER PAL SINGH
214.	ALI MOHD BHAT

C.3 Traders in Poonch

S.No	NAME OF FIRM	NAME OF PROPRIETOR
1	A B Trader Poonch	Bhanu Pratap Singh
2	A K Karvana Store Poonch	Ankit Kapoor
3	A Q Trader Hari Surankote	Abdul Aziz
4	A R Traders Poonch	Ali Raza
5	Ababil Traders Nangali Poonch	Mohd Qasim
6	Abasi Trader Khari Poonch	Ghulam Abbas
7	Abdul Hamid Karmara Poonch	Abdul Hamid
8	Abu Bakar Trader Poonch	Safia Khatoon
9	Abu Junaaid Trading Co Poonch	Mohd. Taj
10	Adnan Trader Nangali Poonch	Mohd Arif
11	Adnan Trader Chandak	Zarina Bagum
12	Ahtasham Enterprises Mandi Poonch	Tosief Ahmed Tabassum
13	Ajaz Plastic & Crockery Works Poonch	Talib Hussain
14	Akrram Trading Co Saloonia Poonch	Mohd Akram
15	Akshay Trader Poonch	Rajesh Kumar
16	Al Fareed Trader Khari Poonch	Fareed Ahmed
17	Al Haram Enterprises Gandhi Nagar Jammu	Kanwal Nisa Mirza
18	Al Saba Trading Co. Nangali Poonch	Mushtaq Hussain
19	Al Ubaid Traders Poonch	Pervaiz Akhter
20	Al Rehman Enterprises Manjakote Rajouri	Amrit Begum
21	Altaf Trader	Altaf Ahmed
22	Amar Trader Jammu	Amarjeet Singh
23	Amara Trading Co Poonch	Nazia Parveen Anwar Hussain
24	Amber Trader Mendhar Poonch	Mohd Fazal
25	Amir Traders Jhulass Poonch	Javed Khan
26	Anand Marbles, Jammu	Vijay Kumar
27	Anand Sale Corporation Bus Stand Poonch	Pawan Anand
28	Anil Cloth House Poonch	Anil Kumar Maini
29	Anil General Store Poonch	Anil Malhotra
30	Anil Trading Co Jammu	Anil Puri
31	Anjali Enterprises Poonch	Kuldeep Singh
32	Anjali Enterprises Poonch	Anjali Verma
33	Ansh Traders Bakshi Nagar Jammu	Surbhi Tandon
34	Aqsa Trader Surankote	Abdul Majid
35	Araf Trader Khari Poonch	Mohd Araf
36	Arjun General Store Poonch	Bharti Bhudwal
37	Arora Enterprises Sabzi Mandi Jammu	Rimmi Arora

S.No	NAME OF FIRM	NAME OF PROPRIETOR
38	Arshad & Co Gandhi Nagar Jammuarshad Mehmood	Arshad Mehmood
39	Arvinder Enterprises	Arvinder Kumar
40	Asad Trader Poonch	Sajad Ahmed Khan
41	Ashfaq Trader Poonch	Mohd Rashid
42	Ashfaq Trader Khari Karmara Poonch	Mohd Ashfaq
43	Ashok Enterprises Poonch	Ashok Kumar
44	Ashok Traders	Ashok Kumar
45	Ashok Trading Co Poonch	Ashok Kumar
46	Ashu Enterprises Poonch	Sumanya Phool
47	Ashu Enterprises Poonch	Ashu Phool
48	Asian Computer Poonch	Shabir Ahmed
49	Asif Traders Mendhar	Asif Azad
50	Awal Trading Co Poonch	Krishan Singh
51	Ayaan Trader Poonch	Javed Ahmed
52	Ayan Trader Poonch	Zulafqar Ahmed
53	Azam General Store Nangali Poonch	Mohd Azam
54	Azhar Traders Zahoor Market Poonch	Azhar Masood
55	Aziz Trader Gursai Mendhar	Mohd Aziz
56	B G Sales Corporation Jammu	Geeta Puri
57	B M Trader Chacktrao Poonch	Parveen Akhter
58	B R Trading Co Poonch	Jyoti Bala
59	Baba Trading Co Rajouri	Azar Iqbal
60	Bakshi Traders Poonch	Khem Raj Dutta
61	Balvinder and Co Poonch	Balvinder Singh Baghi
62	Bansi Lal & Sons Rehari Col Jammu	Bansi Lal
63	Bardwaj Trading Co Poonch	Ankur Dutta
64	Basu Sharma Bus Stand Poonch	Basu Sharma
65	Beig Trader Poonch	Imran Khan
66	Bharat Buhsan Gupta Jammu	Bharat Bushan
67	Bhasin Trading Co Poonch	Sunil Kumar Bhasin
68	Bhat Trader Chacktrao Poonch	Mohd Farooq Butt
69	Bhat Trader Sathera Mandi Poonch	Mohd Mushtaq
70	Bhatt National Trade Centre Poonch	Modh Iqbal
71	Bhatti Traders Poonch	Parvaiz Akhter
72	Bhatti Trading Co Poonch	Manzoor Ahmed
73	Bilal Traders Dungus Poonch	Shehzad Shabnam
74	Bilal Trading Co Nangali Poonch	Sahad Ul Rehman
75	Ch Zahoor Trader Khari Poonch	Zahoor Hussain
76	Chadha Enterprises Poonch	Disha Chadha

S.No	NAME OF FIRM	NAME OF PROPRIETOR
77	Chadha Trader Poonch	Sangeeta Chadha
78	Chander Nath & Co. Poonch	Anil Kumar
79	Choudhary Sohil Trader Dungus Poonch	Nazakat Hussain
80	Chowdhary Trading Corporation Jammu	Raj Kumar
81	Daljeet Trader Poonch	Daljeet Singh
82	Dammam Readymade Garments Poonch	Mohd Yaseen
83	Dar Traders Gundi Poonch	Shamim Ahmed Dar
84	Dastgheer Trading Co Chandak Poonch	Manzoor Hussain
85	Depash Trader Jammu	Surjeet Singh
86	Dewaan Traders Checktroo Poonch	Abdu Ghani
87	Dewan Enterprises Poonch	Ghulam Rasool
88	Dil Bagh Trader Dungus Poonch	Harantar Singh
89	Divnoor Trader Poonch	Agya Kour
90	Duggal Mobile Shop Vijaypur	Veenit Kumar
91	Dutta General Store Poonch	Naveen Dutta
92	Dutta Trader Poonch	Kaveen Dutta
93	Faisal Trader Khari Poonch	Maqsood Ahmed
94	Faizan Trading Co. Kankote Poonch	Mohd Imran
95	Fresh Farm Milk Poonch	Ajay Singh
96	Friends Sales Shop Narwal Jammu	Mohinder Singh
97	Furqan Trader	Liaquit Hussain
98	Garib Nawaz Trading Co Sanal Surankote.	Arif Hussain
99	Ghai & Co Poonch	Sakshi Ghai
100	Ghai Agencies Poonch	Sanjeev Kumar
101	Ghai Trader Mandi	Bopinder Singh
102	Ghani Trader Saloonia Poonch	Abdul Ghani
103	Green Power Solution Jammu	Dheeraj Bhasin
104	Gulzar Trader Poonch	Gulzar Ahmed
105	Gupta Traders Sarwal Jammu	Prince Jupta
106	Gurcharan Singh Trader Pooch	Gurcharan Singh
107	Gurnam Trader Poonch	Gurnam Kour
108	H P Traders Checktroo	Sh. Mohd Shai Dewan
109	H S Traders Poonch	Mohd Akram
110	Hafiz Genral Store Qila Market Poonch	Mohd Hafiz
111	Haider Ali Trading Co Rajouri	Shoket Ali Jaral
112	Hamid Trader Nangali Poonch	Abdul Hamid
113	Hamza Naz Traders Khari Poonch	Abdul Aziz
114	Hanan Trader Rajouri	Zakir Hussain
115	Hanlef General Store Poonch	Mohd Hnlef

S.No	NAME OF FIRM	NAME OF PROPRIETOR
116	Hari Budha Cloth Traders Poonch	Mohd Aslam
117	Hari Har Enterprises Poonch	Yougal Kishore Sharma
118	Haroon Trading Co Nangali Poonch	Mohd. Rashid
119	Harshy Trader Poonch	Taranjeet Singh
120	Hassan & Obaid Trader Surankote	Haroon Rashid
121	Hastkala Trader Jammu	Puneet Maini
122	Hibban Enterprises Poonch	Aftab Hussain Shah
123	Himaliyan Traders Chaktroo Poonch	Ghulam Akbar
124	Imran Trader	Mustaq Ahmed
125	Imtaiz Ahmed & Co Poonch	Imtaiz Khan
126	Inderjeet Trader Poonch	Inderjeet Kour
127	Inderpal Singh Trader Poonch	Inderpal Singh
128	Insha & Hanan Trader Poonch	Mohd Aslam Khan
129	Iqra Trading Company Chandak Poonch	Shazad Ahmed Khan
130	Irfan Cloth House Poonch	Irfan Ali
131	Irfan Traders Mandi	Sh. Wali Modh
132	Isher Trader Poonch	Ashok Kumar
133	Isher Trader Poonch	Daljeet Singh
134	Ishfaq General Store Poonch	Mohd Ishfaq
135	J A General Store Chandak Poonch	Javed Ahmed
136	J K Builders Poonch	Mohd Shakoor
137	J K Traders Nangali Poonch	Tanveer Akhter
138	J. P. Trading Corporation Transport Nagar Jammu	Joginder Pal Singh
139	J. S. Provisional Store Poonch	Jugmohan Singh
140	Jagat Enterprises Store Poonch	Harasis Singh
141	Jagjeet General Store Poonch	Jagjit Singh
142	Jai Durga Trading Co	Bimal Singh
143	Jameet Trader Poonch	Jameet Singh
144	Jammu Trader, Bari Brahmana, Jammu	Neha Gupta
145	Jamwal Trader Poonch	Monika Wazir
146	Janki Trading & Co Poonch	Kamaljeet Singh
147	Jaral Trader Rajouri	Mohd Tariq
148	Jaral Traders Surankote	Manzoor Ahmed
149	Jasveer Enterprises Poonch	Jasvir Kour
150	Javed Trading Co Rajouri	Javed Aslam
151	Jeet Raj and Co Poonch	Jeet Raj
152	Jhangeer Trader Nangali Poonch	Jhangir Hussain
153	Joginder Steel Fabricator Poonch	Joginder Singh
154	Josh Son's Trader Poonch	Amar Singh Josh

S.No	NAME OF FIRM	NAME OF PROPRIETOR
155	K H Trader & Co Poonch	Harbans Singh
156	K K Traders Poonch	Vijay Kumar Sharma
157	K S Enterprises Poonch	Ajeet Kour
158	K S Trader Poonch	Kuljeet Singh
159	Kalai Trader Poonch	Mohd Yousaf
160	Kalas Trading Co Karmara Poonch	Aftab Ahmed
161	Kalas Trading Co. Shahpur Poonch	Riaz Ahmed
162	Kashmir Building Material Surankote	Hafiza Begum
163	Kashmir Emporium Poonch	Abdul Razak
164	Kashmir Enterprises Poonch	Parveen Akhter
165	Kashmir Readymade Garments Surankote	Abdul Saboor
166	Kashmir Sales Corporation Poonch	Azim-Ul-Haq
167	Kashmir Trader Poonch	Zakar Hussain
168	Khajuria Trader Poonch	Narinder Singh
169	Khajuria Trading Co Kanuyian Poonch	Madan Mohan Singh
170	Khaki Trader Poonch	Bashir Ahmed Khaki
171	Khalid Trading Company Nangali Poonch	Khatija Begum
172	Khalil Trader Degwar Poonch	Khalil Ahmed Khan
173	Khalil Trader Karmara Poonch	Mohd Khalil
174	Khalsa Enterprises Poonch	Gurmeet Singh
175	Khan Trader Gulpur Poonch	Mohd Asgar Khan
176	Khan Traders Chandak Poonch	Irfan-Ul-Haq
177	Khan Traders Fort Bazar Poonch	Munshi Khan
178	Khawaja Traders Chndak Poonch	Abdul Rashid
179	Kholi Traders Fort Bazar Poonch	Jameel Ahmed
180	Khuram General Store Chandak	Iftakhar Arif
181	Kingsinn Distribution Jammu	Rakesh Kumar
182	Kohi-e-Noor Trading Co Sanai Surankote	Sajad Ahmed
183	Kohli Trader	Mohd Qasim
184	Krishana Trading Co Poonch	Darshan Devi
185	Krishna Trading Co Ajote Poonch	Ashok Kumar
186	Kuldeep Kumar Trader Narwal Jammu	Kuldeep Kumar Gupta
187	Lal Trading Co. Poonch	Narotam Lal
188	Lord Shiva Trader Poonch	Tolla Ram Dutta
189	M F Construction Co, Poonch	Mohd Farid
190	M.Y. Trader, Poonch	Mohd Yousaf
191	Macca Trading Co Chandak Poonch	Mushtaq Ahmed
192	Madan Singh Waryam Singh Kankote Poonch	Waryam Singh
193	Madina Cloth House Fort Bazar Poonch	Ghulam Mohd

S.No	NAME OF FIRM	NAME OF PROPRIETOR
194	Madina Trading Co. Chandak Poonch	Mukhtar Ahmed
195	Magray Cloth House Poonch	Mohd Amin Magray
196	Mahi Trader Poonch	Vijay Kumar
197	Mahir Trading Co. Surankote Poonch	Safina Begum
198	Mahpreet & Parmveer Trader Poonch	Balbir Singh
199	Maini Enterprises Jammu	Kapal Raj Maini
200	Maini Trader Poonch	Kashish Maini
201	Manju Trader Khari Poonch	Mushtaq Ahmed
202	Manikaran Trader Poonch	Davinder Singh
203	Manjit Trader Jammu	Gurdeep Singh
204	Manny Trader Poonch	Lovish Manny
205	Manoj Kumar & Co. Jammu	Manoj Kumar
206	Maryam Traders Kamsar Poonch	Abdul Ahad
207	Mayer General Store	Saleem Akhter
208	Mehar Trader Poonch	Zaheer Sarwar Khan
209	Mehmooob Ul Alam Chaktroo Poonch	Rayaz Din
210	Mehmood Traders Chandak Poonch	Altaf Ahmed
211	Mehraj Trader Chacktroo Poonch	Imran Mehraj
212	Mehreen Trader Chacktroo Poonch	Shah Nawaz
213	Milan Trader Poonch	Nazia Khan
214	Mir Collection Centre Poonch	Sahil Mir
215	Mir Trader Poonch	Javid Iqbal
216	Mirza Trading Co. Rajouri	Mirza Naheem Aslam
217	Mohd Akram & Bros . Madana -Poonch	Mohd. Akram
218	Mohd Farooq Kankote Poonch	Mohd. Farooq
219	Mohd Sayeed & Sons Poonch	Mohd. Sayeed
220	Mohinder Cloth House	Devinder Kour
221	Monu Shoes Poonch	Amrit Lal
222	Mosin Trader Chacktroo Poonch	Abdul Qayoom
223	Mughal General Store Shiendhra Poonch	Manzoor Hussain
224	Mughal Readymade & General Store Nangali Poonch	Abdul Gani
225	Mughal Trader Poonch	Niaz Ahmed
226	Muneer Trader Karmara Poonch	Muneer Hussain
227	Nabeel International Trading Co.	Hamayum Sarwar
228	Nadeem Trader Poonch	Johan Mohd
229	Nadeem Trader Poonch	Tasleem Kosar
230	Nelem Garment Qila Bazar Poonch	Mohd Shair
231	Naik Trader Poonch	Shazad Nazir
232	Naik Trading Co, Kanuyian Poonch	Zafar Iqbal

S.No	NAME OF FIRM	NAME OF PROPRIETOR
233	National Trading Corp. Main Bazar Poonch	Hardev Singh
234	Nazir Enterprises Zahoor Market Poonch	Nazir Ahmed
235	New Bhat Trader, Poonch	Menakshi Charak
236	New Fashion Era Main Bazar Poonch	Komal Chadha
237	New Kashmir Garments Poonch	Khalil Ahmed
238	New Rasmeet Enterprises	Harpreet Singh
239	Niaz Trader, Poonch	Niaz Ahmed
240	Nishant Trading Co. Jammu	Samriti Vaid
241	Noor Traders Bhainch Poonch	Karam Din
242	Noori Readymade Garments Poonch	Imtiaz Ahmed
243	O.P . Traders , Poonch	Om Prakash
244	P.K Karyana Store Poonch	Pardeep Kumar Oberoi
245	PP Singh & Co. Poonch	Prithpal Pal Singh
246	Panchal Trading Agency Poonch	K D Maini
247	Rathan Trader Poonch	Jhangir Khan
248	Rathania General Store Poonch	Rahul Dev Singh
249	Peace Trading Co, Poonch	Abdullah
250	Phool Traders Poonch	Satish Kumar
251	Pir Panchal Traders Rajouri	Sehdev Singh
252	Poonch Collection Centre Poonch	Riaz Ahmed
253	Poonch Trader Poonch	Varun Anand
254	Poonch Trader Poonch	Kulbir Singh
255	Puri Trading Co, Poonch	Parvinder Singh
256	Qazi Traders Poonch	Rehan Khan
257	Quadd Enterprises Chandak Poonch	Jahangir Ahmed
258	Quality General Store, Jammu	Gurdeep Singh
259	Qureshi Agencies. & Co. Main Bazar Surankote	Mushtaq Ahmed
260	Qureshi Readymade Garments Nangali Poonch	Abdul Rashid
261	R P Traders Rehari Colony Jammu	Rajinder Kumar Chadha
262	RR Trading Co. Jammu	Ashwani Rakhi
263	Rabia Trader Poonch	Abdul Rehman
264	Rafi Traders Gole Market Poonch	Mohd Rafi
265	Raina Trader Jammu	Charanjeet Raina
266	Raina Trader Poonch	Rajinder Singh Raina
267	Raj Kumar Sharma Jammu	Raj Kumar
268	Raja Trading Corporation, Kulgam	Mudasir Sheeraz
269	Rajinder Army Trader, Poonch	Rajinder Singh
270	Rajinder Singh Trader, Poonch	Rajinder Singh
271	Rajinder Vaid Rehari Colony Jammu	Rajinder Vaid

S.No	NAME OF FIRM	NAME OF PROPRIETOR
272	Rajindra Fruit Co. Jammu	Rajinder Arora
273	Rajiv Enterprise Poonch	Rajive Tandon
274	Rajni Provision Store Poonch	Rajni Sudan
275	Rakesh Enterprises Poonch	Rakesh Kumar
276	Ram Charan Satpal Ware House Jammu	Sat Pal Gupta
277	Ram Pal Sharma & Co.	Ram Pal
278	Ramnik Singh & Co Jammu	Ramnik Singh
279	Randhawa Trader, Jammu	Baljeet Singh
280	Rashid Enterprises, Poonch	Rashid Nazir
281	Rasmeet Enterprises, Poonch	Rasmeet Kour
282	Rather Traders Poonch	Zahida Parveen
283	Ravinder General Store Poonch	Monika Chandel
284	Razvi Trader Khari , Poonch	Mohd Razaq
285	Regal Enterprises, Poonch	Tajinder Kumar
286	Regal Traders Miran Sahib Jammu	Madan Singh
287	Rahaan Trading Co. Poonch	Mohd Iqbal
288	Rehan Trader Poonch	Janaid Iqbal
289	Ritesh & Co. Kanak Mandi Jammu	Ritesh Jandyal
290	Rizwan Trader Poonch	Rukhsana Koser
291	Rupinder Singh & Co. Jammu	S Rupinder Singh
292	SAK General Store Yaripora	Sheraz Ahmed Khan
293	SB Trading Co. Chaktroo Poonch	Abdul Rashid
294	SC Trader Poonch	Subhash Chander
295	S K G Trading & Distribution Co. Jammu	Siddharth Gupta
296	S K Phool Traders Kankot Poonch	Ashok Kumar
297	SK Sharma & Sons Trading Co Jammu	SK Sharma
298	Sachin Trader, Narwal Jammu	Sacchin Gupta
299	Sai Nath Trader, Poonch	Bikram Singh
300	Sakina Traders Hari Budha Poonch	Razia Bi
301	Saksham Distributor	Neha Sharma
302	Salaria Trader Poonch	Imtiaz Ahmed
303	Salfia Trading Co. Mandi	Mohd Sadeeq
304	Samar Kand Trader Mendhar	Gazanfer Ali
305	Sangam Trading Co Jammu	Iqbal Singh
306	Sanjeev Bardana Store Jammu	Sanjeev Kumar
307	Sant Bhai Rocha Singh Ji, Poonch	Daljit Singh
308	Sant Trading Co, Poonch	Amrik Singh
309	Saransh Traders Gandhi Nagar Jammu	Anju Bala
310	Sasan Trader Poonch	Manmohan Singh

S.No	NAME OF FIRM	NAME OF PROPRIETOR
311	Satpal Sharma Shakti Nagar Jammu	Sat Pal
312	Savita Enterprises Poonch	Sushant Phool
313	Savita Enterprises Poonch	Savita Phool
314	Shabir Hussain Kankote Poonch	Shabir Hussain
315	Shahji Trader Poonch	Tahir Mehmood
316	Shakeel Trader, Khari Karmara, Poonch	Shakeel Ahmed
317	Sham Traders	Sham Lal
318	Sharma Trader Poonch	Sahil Sudan
319	Sharma Trader Surankote	Pardeep Sharma
320	Sharma Trader Mendhar	Manu Sharma
321	Sharma Trading & Co. Udhaywala Jammu	S.K Sharma
322	Shazia Traders	Mohd Azeem
323	Shazreen Gen. Store Fort Bazar Poonch	Liyaqat Ali
324	Sheikh Trader, Poonch	Zahoor Din
325	Shoib Enterprises Khari Poonch	Abdul Razaq
326	Shoib Trader Karmara Poonch	Mohd Rashid
327	Shoib Trader Poonch	Mohd Farooq
328	Shoib Trader Surankote Poonch	Farooq Ahmed Shah
329	Shona Trust Corp. Nehru Market Jammu	Suresh Kumar Gupta
330	Showkat Trader	Mohd Showkat
331	Shree Amba Food Grains Co .Jammu	Manju Gupta
332	Shree Constructions Jammu	Ileshan Tandon
333	Sidhant Gupta Trader, Narwal, Jammu	Sidhant Gupta
334	Singh Enterprises Poonch	Ramnik Singh
335	Singh Trading Co, Poonch	Rundhir Singh
336	Siraj Trading Co, Nangali, Poonch	Abdul Hale
337	Sodhi Trader Poonch	Gurpreet Singh
338	Subhash & Co. Jammu	Vivesh Mahajan
339	Subhash Karyana Shop, Vijaypur, Jammu	Subhash Chander
340	Sudan Cotton Cording, Poonch	Harpal Singh
341	Sudan Trader Poonch	Tarlok Singh
342	Sudan Trading Co Poonch	Kirtiman Sharma
343	Sumia Traders	Ghulam Mohd
344	Sunny Kashmir Craft Main Bazar Poonch	Nishchint Kumar
345	Super Chicken & Egg Store, Poonch	Khurshid Ahmed
346	Swastik Trader, Poonch	Jyoti Sharma
347	Swastik Trader, Poonch	Vijay Kumar
348	Tahir Trader , Poonch	Tahir Ayoub Khan
349	Talha Trader Near Court Poonch	Mohd Arif Khan

S.No	NAME OF FIRM	NAME OF PROPRIETOR
350	Tandon Trader Poonch	Rajan Kumar
351	Tantray Traders Chandak Poonch	Manzoor Ahmed
352	Tayab Traders Bus Stand Poonch	Parveen Akhtar
353	Tehzeeb Trader Poonch.	Shoaib Mir
354	Thair Trader & Co. Poonch	Mohd. Tahir Irfan
355	Thal Traders Bhainch Poonch	Mohd. Khushal
356	Touseef Trader Poonch	Zahida Tabassam
357	Touseef Trading Co Poonch	Mir Hussain
358	Ubaid Trader Poonch	Jameel Akhter
359	Umair Steel Works, Poonch	Bashir Ahmed
360	Umar Trader Fort Bazar Poonch	Munshi Khan
361	Unique Trader Checktroo Poonch	Abdul Khliq
362	Vansh Trading Co, Poonch	Ashwani Kumar
363	Venus Trading Co, Poonch	Abdul Wahid
364	Vishal Cloth House, Poonch	Jatinder Kumar
365	Vivan Trader, Poonch	Niaz Ahmed Bhat
366	Wakar Enterprises Saloonia Poonch	Wakar Hussain
367	Wani Enterprises Poonch	Ayaz Ahmed Wani
368	Waseem Jaral Trader, Majakote Rajouri	Mohd Waseem Mirza
369	Waseem Trader Poonch	Mohd Shabir
370	Waseem Trader, Surankote Poonch	Shakeel Ahmed
371	Wasim Footwear General Store Poonch	Kabir Din
372	Yassar Trading Company Surankote	Shagufta Begum
373	Zafeer Trading , Karmara , Poonch	Mohd Zafeer
374	Zaffar Traders Zahoor Market Poonch	Zaffar Ahmed
375	Zam Zam Collection Centre Poonch	Mohd Asam
376	Zara Traders Poonch	Abdul Hamid
377	Zeenat Garment Main Bazar Surankote	Abdul Qudoos
378	Zeeshan Trading Co. Mendhar Poonch	Parveen Akhter
379	Zig Zag Trading Co. Poonch	Raiz Ahmed
380	Zoya Traders	Mohd Jahangir



About the Authors



Afaq Hussain

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Afaq has over fifteen years of experience working on International Trade and Logistics, and Regional Cooperation in South Asia, with a special focus on India and Pakistan. Most of his work has been on trade, non-tariff barriers, trade facilitation reforms and informal trade in South Asia. Prior to BRIEF, he was leading research on non-tariff barriers and free trade agreements at Indian Council for Market Research.



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Over the last decade, Nikita's engagements have spanned across Regional Cooperation, International Trade and Logistics, and Overseas Development Assistance with a focus on South Asia. Prior to BRIEF, she worked with the World Bank Group's South Asia Regional Integration unit, based in Washington DC. She is an Engineer from Indian Institute of Technology (IIT Delhi) and studied International Economic Policy from Sciences Po Paris.



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