

LG urges people to buy Swadeshi-products by SHGs, local artisans



Lieutenant Governor Manoj Sinha along with other dignitaries posing for a group photograph after inaugurating J&K Police's Diwali Mela 2025.

■ STATE TIMES NEWS

JAMMU: Lieutenant Governor Manoj Sinha inaugurated the J&K Police's Diwali Mela -2025 at Gulshan Ground, Jammu on Tuesday. He paid tributes to the Bravehearts of J&K Police who devoted their lives in the service of the nation.

The Lieutenant Governor has urged the people to buy Swadeshi and products made by Self-help Groups and local artisans.

"Let us boost our local economy, empower local entrepreneurs, increase employment and strengthen

- ▶ Inaugurates J&K Police's Diwali Mela in Jammu
- ▶ Says, let us boost our local economy, empower local entrepreneurs, increase employment, strengthen UT's overall economic position
- ▶ This Diwali 'Vocal for Local' should be our mission to boost self-reliance and national pride
- ▶ Appeals to all the families to buy handicrafts, handloom and other traditional products as gift for Diwali

the overall economic position of UT of Jammu Kashmir," he said. The Lieutenant Governor

said this Diwali 'Vocal for Local' should be our mission to boost self-reliance and national pride.

"All the families should buy handicrafts, handloom and other traditional products as a gift for Diwali. This will instil patriotism among people and support small businesses," the Lieutenant Governor said.

The Mela organised by Jammu and Kashmir Police, in collaboration with the Police Wives Welfare Association (PWWA), features a wide range of attractions for the people. These include food and shopping

stalls, public awareness programmes, Career counselling and educational stalls, live magic show, police band display, spectacular laser show, and fire-works.

DGP, Nalin Prabhat; ADGP Headquarters, MK Sinha; ADGP Armed, Anand Jain; IGP Jammu, Bhim Sen Tuti; Divisional Commissioner Jammu, Shri Ramesh Kumar; serving and retired officials of Police and civil administration, members of Police Wives Welfare Association and a large number of citizens attended the inaugural ceremony.

J&K Bank assures full support to business fraternity: CGM

■ STATE TIMES NEWS

KATRA: Chief General Manager (CGM) J&K Bank Sunit Kumar Gupta on Tuesday held an interaction with representatives of the PHD Chamber of Commerce and Industry (PHDCCI), Jammu Region Chapter, and the Hotel & Restaurant Association, Katra (HRAK) to discuss the challenges faced by the hospitality sector and measures under the Rehabilitation Package 2025.

The meeting was attended by the Bank's Deputy General Manager Lalit Parkash, Cluster Head Amit Bargoitra, and Branch Heads from various branches across Reasi district including Branch Head Main Branch Katra Samresh Salgotra. From PHDCCI and HRAK, the prominent participants included Rakesh Wazir, President, Hotel & Restaurant Association Katra and Chairman, PHDCCI Jammu Region; Shyam Lal Kesar,



CGM J&K Bank Sunit Kumar Gupta at interaction meeting with traders.

Chairman HRAK; Kartik Partap Singh, Deputy Regional Director, PHDCCI; K.C. Dogra, former Chief Medical Officer and Executive Members HRAK, HRAK Executive Members Shashi Thakur and Vicky Padha.

Gupta reaffirmed the Bank's commitment to stand by the people and the business fraternity in particular in every eventuality, especially in the wake of recent adversities. He urged entrepreneurs and hoteliers to avail the benefits of the

Rehabilitation Package 2025 and announced that turnover-based credit limits for hoteliers, a long-standing demand of HRAK, have been implemented and hoteliers now can avail it.

He urged the business fraternity to avail benefits of other schemes of the bank also in addition to existing arrangements and said that staff has been directed to pursue the borrower proactively to help them avail benefits of rehabilitation package announced by the bank.

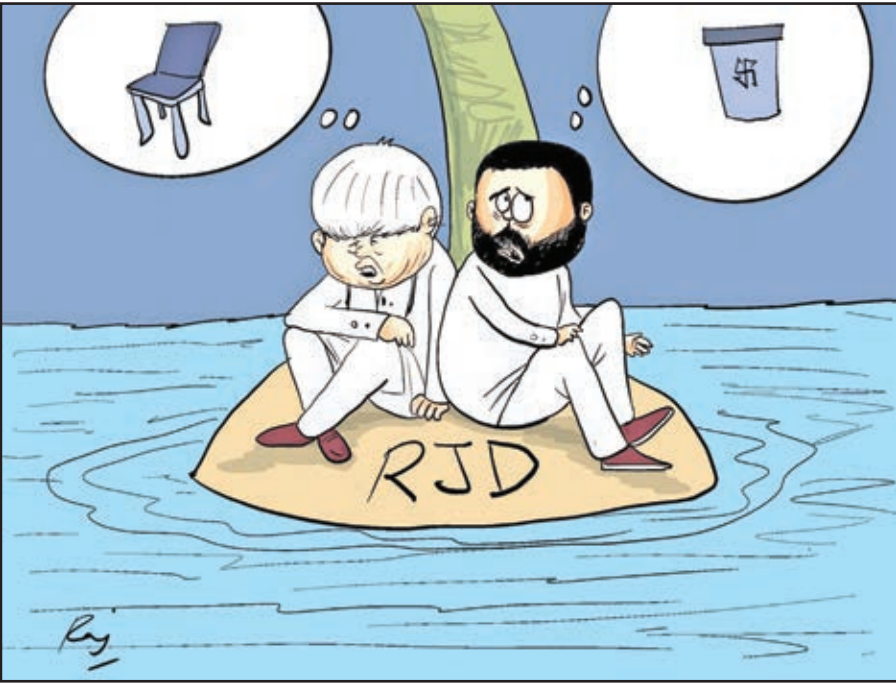
Rakesh Wazir said that hospitality and allied sectors are going through one of their most difficult phases following the Pahalagam attack, the Indo-Pak tensions leading to the suspension of Yatra, continuous rains and landslides, and tragic incidents at Shri Mata Vaishno Devi Ji, Machail Temple, and other parts of the country.

The prolonged suspension of Yatra for more than 25 days has deepened the crisis, resulting in defaults on loan repayments and challenges in

paying employee salaries.

Wazir further said that hotel Hospitality sector welcomes the Rehabilitation Package 2025 for providing extended repayment terms and additional working capital support in a big way but urged that the clause requiring loan accounts not to be overdue as on April 21, 2025, be relaxed. "Borrowers with one or two overdue installments should also be covered under the scheme," he added. He also proposed that bank should extend 15% loans on term loans on the lines of working capital limits in Rehabilitation Package.

Shyam Lal Kesar suggested that units not opting for the rehabilitation package but seeking short-term repayment relaxations should also be considered sympathetically. He further emphasized the need for wider publicity of all J&K Bank schemes to ensure that maximum entrepreneurs benefit from them.



LG Kavinder calls for expedited Smart PDS Card Distribution across Ladakh

Asks NIC to resolve technical issues on priority basis



Lieutenant Governor of Ladakh, Kavinder Gupta chairing a meeting at Leh on Tuesday.

■ STATE TIMES NEWS

LEH: The Lieutenant Governor of Ladakh, Kavinder Gupta, on Tuesday emphasised the need for expediting the distribution of Smart Public Distribution System (PDS) cards across the Union Territory to ensure uninterrupted food security for all citizens, particularly those residing in remote and high-altitude regions.

Chairing a meeting at the LG Secretariat, the Lieutenant Governor highlighted that the Smart PDS cards-designed to replace traditional paper ration cards-offer a more durable and secure system with electronic authentication features.

These cards, he said, will not only streamline the delivery of subsidised food grains and essential commodities but will also serve as an official identification tool to access multiple government welfare schemes under the One Nation, One Ration Card (ONORC) initiative.

The meeting was attended

by Deputy Chairman, LAHDC Leh, Tsering Angehuk; Executive Councillor; LAHDC Kargil, Er Punchok Tashi; Secretary, FCS&CA, Rahul Sharma; Director, FCS&CA, Tahir Hussain; Head of the DFPD Informatics Division, NIC, Meenu Arora and team; and other officials from the Food, Civil Supplies & Consumer Affairs Department.

During the discussion, the Lt Governor asked the National Informatics Centre (NIC) to resolve technical and e-KYC-related issues-including Aadhaar seeding errors, legacy data problems, and internet connectivity challenges-on a priority basis.

He directed NIC to conduct special handholding and training sessions for local officials to ensure smooth functioning and early completion of the e-KYC process.

Highlighting the urgency, the Lt Governor said that delays in resolving these

issues could adversely affect beneficiaries in remote regions, especially during the winter months when several areas remain cut off due to heavy snowfall.

He emphasised that timely completion of Smart PDS card distribution is critical to ensure that no household is deprived of essential supplies during this period.

Earlier, officials from FCS&CA briefed the Lt Governor about the ongoing challenges in issuing Smart PDS cards, particularly in the addition and deletion of beneficiaries. They requested NIC's technical support and on-ground assistance to expedite the process.

Reiterating his government's commitment to ensuring food security and digital efficiency, the Lt Governor, Kavinder Gupta called upon all departments to work in close coordination and ensure that every eligible household in Ladakh receives its Smart PDS card at the earliest.

Jammu Motor Mahindra inaugurates its New Mahindra Last Mile Mobility showroom at Bakshi Nagar



Manoj Sahai, Zonal Manager of MMLMM with others at newly opened showroom.

■ STATE TIMES NEWS

JAMMU: Jammu Motor Vehicles LLP (an Authorized Dealership of Mahindra & Mahindra), inaugurated its New Mahindra Last Mile Mobility Showroom at Bakshi Nagar.

The inauguration was done by Manoj Sahai, Zonal Manager of Mahindra & Mahindra Last Mile Mobility, in the presence of Rajneesh Patyal, Area Sales Manager-MMLMM, Swatantar Aggarwal, Chairman of Aggarwal Group, and Vineet Aggarwal, Nitin Aggarwal, other Directors & Family Members of Aggarwal Group, along with dignitaries from prestigious Banks, NBFCs, Customers and Staff Members of Jammu Motor Vehicles LLP.

Vineet Aggarwal, the managing partner of Jammu Motor Vehicles, said, "I am thrilled to welcome you all to the inauguration of our new Mahindra Last Mile Mobility Showroom here at Bakshi Nagar, Jammu. It is an honour to have Manoj Sahai, Zonal Manager of Mahindra & Mahindra Last Mile Mobility, and other dignitaries join us on this special occasion. At Jammu Motor Vehicles, we are committed to providing our customers with the best-in-class Last Mile Mobility solutions. With this new showroom, we aim to take our services to the next level and cater to the growing demands of our customers in Jammu. Our showroom will offer a wide range of Last Mile Mobility Vehicles, including Treo Plus Auto, Alfa Load, Jeeto, and Treo Auto, among others. Our team is dedicated to providing exceptional customer service and support to ensure a seamless experience for our customers. I would like to express my gratitude to Mahindra & Mahindra for their continued support and trust in us. I also appreciate the support of our partners, banks, and NBFCs, who have been instrumental in our growth. Thank you to everyone who has contributed to making this showroom a reality. I

invite you all to explore our showroom and experience the best of Mahindra's Last Mile Mobility solutions."

Vineet Aggarwal further said, "Jammu Motor Mahindra offers Last Mile Mobility Vehicles already at its existing showrooms at Greater Kailash, Digiana, Ramban, Poonch & Kishtwar. In addition, Jammu Motor Mahindra has a wide range of Mahindra Vehicles & Network across Jammu province byway of having Showrooms at B C Road Rehari, Kunjwani, Poonch, Reasi, Banihal and Kishtwar; offering a complete range of Premium & Personal SUVs like New Thar; Thar Roxx, Scorpio-N, XUV 700, Scorpio Classic, Bolero Neo and BEV vehicles XEV 9E and BE6 in their different variants along with the facility of In-House Finance & Exchange of Used Cars to Customers.

Going further, Vineet Aggarwal stated that Jammu Motor Mahindra has established its active presence in the Commercial Vehicles Segment as well by having its Showrooms in Greater Kailash, Mishriwala, Poonch, Reasi, and Kishtwar, presenting vehicles like Bolero Pick up, Maxx Pick up, Bolero Camper, and Veero. He continued, "Jammu Motor Mahindra has its state-of-the-art Workshop and Bodyshop with professionally trained manpower and high-tech diagnostic and repair equipment at Lane No. 12, Industrial Area, Gangyal, Jammu to provide the best possible services to customers."

While concluding the function, Nitin Aggarwal, Partner of Jammu Motor Mahindra, thanked the Chief Guest and all distinguished guests for gracing the occasion with their presence. He also assured that Jammu Motor Mahindra will strive hard to serve its customers and make every possible effort to provide the best services at all times it remains.

Inspiring the healers of tomorrow: Dr. Shakti Gupta's stirring address at SAIMS, Indore

■ STATE TIMES NEWS

JAMMU: "The future belongs to those who learn endlessly, innovate fearlessly and serve selflessly- that is the true mark of a healer and a Nation builder" with these inspiring words, Prof. (Dr.) Shakti Kumar Gupta, Executive Director & CEO, AIIMS Jammu, graced the Graduation and Convocation Ceremony of Sri Aurobindo Institute of Medical Sciences (SAIMS), Indore, as the Chief Guest, addressing the MBBS, BPT, and BOT Batch of 2019 graduates.

The ceremony witnessed the presence of management members, faculty, proud parents and graduating students, celebrating years of dedication and academic excellence.

Dr. Gupta congratulated the graduates and their families, emphasizing that gradu-



Prof. (Dr.) Shakti Kumar Gupta, ED & CEO, AIIMS Jammu being honored at Convocation Ceremony of SAIMS, Indore.

ation is not the end of learning but the beginning of a lifelong journey of service to humanity. He reminded them that a degree is not just a certificate but a responsibility to apply knowledge ethically, compassionately and innovatively.

Encouraging young doctors to combine knowledge with empathy, ethics, and integri-

ty and compassion.

Showcasing AIIMS Jammu's pioneering initiatives, he shared examples of waterless biochemistry labs, genomic testing, and green innovations, encouraging graduates to turn curiosity into research, bridge academia with industry and create solutions that benefit society. He emphasized preventive medicine, rehabilitation and community health as essential responsibilities of healthcare professionals, urging graduates to take healthcare awareness to every household using technology and communication platforms.

Reflecting on India's vision of Viksit Bharat @2047, Dr. Gupta quoted Prime Minister Narendra Modi: "You are now going from a closed and protected classroom to an open classroom - keep the student mindset in you alive." He

added, "When every young doctor, scientist, and innovator works with purpose, the dream of Viksit Bharat @2047 ceases to be a vision - it becomes a living reality."

The Convocation marked not just the culmination of years of rigorous academic pursuit, but the dawn of a new journey for the young healthcare professionals-one dedicated to serving the Nation with compassion, commitment and integrity.

Concluding his address, Dr. Gupta invoked the divine blessings of Lord Mahakaa and Mata Vaishno Devi, urging the graduates to uphold three timeless principles throughout their careers - Compassion to heal both body and soul, Integrity to remain steadfast in ethics and Excellence to keep learning, innovating and advancing the cause of humanity.

J&K Branch of NIRC of ICAI organises seminar on Tax Audits

■ STATE TIMES NEWS

JAMMU: The Jammu & Kashmir Branch of the Northern India Regional Council (NIRC) of the Institute of Chartered Accountants of India (ICAI) organized a one-day seminar on "Tax Audits" at ICAI Bhawan, Canal Road, Jammu.

The seminar focused on providing members with comprehensive understanding of the latest amendments, reporting requirements, and practical aspects of Tax Audits, along with the interlinkages between Income Tax and GST.

Eminent speakers CA Sachin Sinha and CA. Sonia Arora delivered detailed technical sessions on "Clause-by-



Dignitaries at seminar on "Tax Audits" at ICAI Bhawan, Canal Road, Jammu.

Clause Analysis of Tax Audit Forms" and "Interlinking of GST and Tax Audit", respectively. The deliberations covered various clauses of Form 3CD, key reporting challenges, reconciliation issues between GST and Tax Audit data, and

recent changes impacting audit reporting. The sessions were highly interactive and appreciated for their clarity and relevance to current professional practices.

In his brief inaugural address, CA Sourav Pargal,

Chairman of the J&K Branch of NIRC of ICAI, welcomed the learned speakers and participants, emphasizing the importance of staying updated with evolving tax laws and audit procedures for maintaining professional excellence.

The seminar proceedings were conducted by CA Jatin Malhotra, Secretary of the Branch, who coordinated the overall event. The vote of thanks was proposed by CA Amit Gupta, Vice-Chairman of the Branch, who expressed gratitude to the speakers, participants, and the organizing team for their valuable contributions.

Other members of the branch management committee - CA Sanchit Aggarwal (Treasurer), CA Ayush Sawhney (Executive Member) & CA Ayush Mahajan (Executive Member) also graced the occasion and contributed to the smooth conduct of the seminar.