

# J&K Bank holds Corporate Customer Meet at Chandigarh

**STATE TIMES NEWS**  
SRINAGAR: As part of strengthening its connect with customers across the country, J&K Bank organized a Corporate Customer Meet yesterday at Chandigarh in its Mohali Cluster. The meeting witnessed enthusiastic participation from corporate clients, business houses, and other valued customers of the region. The Bank's Chief General Manager (CGM) Sunit Kumar chaired the meeting in presence of Cluster Head (Mohali) Vishal Pandoh and other senior officials. Held on the Bank's 88th Foundation Day, the event provided an opportunity for the Bank to both celebrate its rich legacy of 87 years and engage meaningfully with its corporate clientele. Thanking the participants for their trust, goodwill and continued support, the CGM said, "Our customers are at the



J&K Bank and Vintage Green Housing, Mohali (Punjab) officials after signing MoU.

heart of everything we do. Their suggestions and concerns are vital for us not only in refining our products and services but also in charting the future direction of the Bank." He further stated that the Bank is providing some of the most competitive interest rates on Home, Car and other loans, along with tailor-made deposit products catering to entrepreneurs as well as salaried individuals.

Referring to the Bank's ongoing digital transformation, the CGM remarked that technology integration has significantly reduced loan processing and sanction turnaround times, thereby making banking seamless and efficient. "The Bank is continuously improving on its technology front to match the best in the industry", he added. CGM also spoke about the marked improvement

in the Bank's customer service and grievance redressal mechanism, which ensures resolution of complaints within stipulated timelines.

Customers present at the meeting welcomed the Bank's outreach program and expressed satisfaction with its services. They particularly said they have felt visible improvement in the Bank's Turnaround Time in loan processing and sanctioning. Terming the Bank's lending products among the best in the market they also appreciated the recent reduction in the interest rates making it best in the segments. Some participants also requested for an increased number of touchpoints in the region.

Responding to their feedback, CGM Sunit Kumar assured the gathering that the Bank would continue to expand its footprint in the region while further enhancing

its digital delivery channels to improve customer convenience. On the occasion, the Bank also entered into a Memorandum of Understanding (MoU) with Vintage Green Housing, Mohali (Punjab) under an Arranged Financing Partnership (AFP) to provide sustainable housing finance solutions to prospective buyers. The proceedings concluded with a vote of thanks from Cluster Head (Mohali) Vishal Pandoh, who appreciated the active participation of customers and reaffirmed the Bank's resolve to strengthen its relationship with them.

# SMVDSB to restore rain, landslide ravaged schools in Reasi under social support initiative

**STATE TIMES NEWS**  
KATRA: Reaffirming its commitment to social support in the field of education, the Shri Mata Vaishno Devi Shrine Board (SMVDSB) has launched a comprehensive initiative to repair and renovate government schools in the Reasi district that were damaged by recent rains and landslides. The Shrine Board, acting on the directives of its Chairman, Lieutenant Governor Manoj Sinha, has prioritized the urgent restoration of the affected government schools. The schools identified for immediate intervention are located in Katra and its adjoining areas, including Purana Daroo, Chumbra, Kakryal, Bratisala, Bagha, Panthal, Sarhi,

Sirra, Hansali, Chaek Bhagta, Manoon, Chamba, Dadura, Doomar, Gabber, Kanika, Kanyala, Dhanoo, Geeta Nagar, and Chanjute. These schools faced extensive damage to classrooms, boundary walls, and sanitation facilities following heavy rains and subsequent landslides. In some cases, students were attending classes in temporary shelters or open spaces.

Sachin Kumar Vaishya, Chief Executive Officer, SMVDSB has directed the concerned officials to accord highest priority to the restoration of affected schools and ensure timely completion of the works after assessing the extent of damage. He emphasized that the initiative must be executed with urgency so

that children in these areas can resume their education without further disruption. The CEO affirmed that the Board shall continue to stand by the people of Reasi, especially in times of adversity. The restoration work will be carried out in a phased manner over the coming months, with immediate attention on the most severely damaged schools.

As part of its social support initiatives, the Shrine Board has consistently undertaken infrastructure development and upgradation projects in Katra and its adjoining areas aimed at promoting the overall socio-economic growth of the region.

Over the years, the Board has successfully executed several civic improvement works in

Katra town, including the renovation and upgradation of the Government Girls High School at Banganga Road, installation of ornamental railings and dual-lamp LED street lights along the central verge of the road leading to the Railway Station, Katra, besides the provision of children's playground equipment at Shalimar Park. Additionally, the Board facilitated the construction of roads and drainage systems in Ward No. 2 of Katra. The Shrine Board has also extended financial assistance to the Municipal Committee, Katra, enabling the execution of various development projects and enhancement of sanitation and other civic amenities in the town.

# Cooperative movement key to farmers prosperity, rural empowerment: Devyani Rana

**STATE TIMES NEWS**  
JAMMU: Jammu & Kashmir Bharatiya Janata Yuva Moreha (BJYM) Vice President Devyani Rana today extolled the transformative potential of the cooperative movement, describing it as a cornerstone for revitalizing rural economies and empowering agrarian communities. Addressing progressive farmers of Bloek Mathwar during an awareness programme on Farmer Producer Organizations (FPOs) under the Central Sector Scheme, Ms. Rana characterized cooperatives as a catalyst for collective progress and enduring prosperity. "Cooperatives epitomize the essence of shared advancement. They convene individuals, consolidate resources, and transmute common challenges into shared opportunities," Rana said. "They cultivate an ethos of equity and inclusion, ensuring that development is not an exclusive privilege but



J&K BJYM Vice President Devyani Rana with others at a programme.

a universal right." She observed that in recent years the cooperative sector has been accorded unprecedented institutional and policy support by the national leadership. This infusion of vision and resources, she noted, has invigorated grassroots organizations, enabling them to serve as engines of entrepreneurship, self-reliance, and sustainable livelihoods.

Invoking the guiding philosophy of "Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas", Rana asserted: "These values resonate profoundly with the cooperative spirit. True

progress is never the work of solitary endeavor. It is forged in solidarity, sustained by trust, and animated by collective responsibility."

Rana lamented that the political exploitation of cooperatives in earlier decades had attenuated their resilience and efficacy, eroding public confidence. "Yet today," she affirmed, "we witness a renaissance of the cooperative movement, reinvigorated and reimagined as a credible instrument of empowerment and socio-economic mobility."

On a personal note, Rana paid homage to her late father, Devender Singh

Rana, a steadfast advocate of agrarian welfare. She recalled his pivotal role in laying the institutional foundations for farmer empowerment in Mathwar, including the registration and sanctioning of The Mathwar Farmer Producer Organisation Cooperative Limited. "His vision was unequivocal: that genuine progress must emanate from those who till our soil and sustain our nation. I pledge to advance that vision with fidelity and resolve," she said. The event also featured an address by Vikrant Dogra, Chairman of Unati Agri Allied and Marketing Multi-

State Cooperative Society Ltd. and Chairman and CEO of the Jammu and Kashmir Dairy Cooperative Federation Ltd. He delineated the imperative of fortifying farmers' collectives to cultivate stronger market linkages, augment incomes, and foster sustainable rural development.

Organized under the Central Sector Scheme, the programme was convened by the Jammu & Kashmir Dairy Cooperative Federation Limited (JKDCF), empanelled as a Cluster Based Business Organization (CBBO) with the National Cooperative Development Corporation (NCDC).

The day commenced with floral tributes to the Father of the Nation, Mahatma Gandhi, and former Prime Minister Lal Bahadur Shastri on their birth anniversaries, solemnly affirming their enduring legacy of self-reliance, dignity of labor, and rural upliftment.

# Div Com attends commemorative event on Gandhi Jayanti

**STATE TIMES NEWS**  
JAMMU: Divisional Commissioner Jammu Ramesh Kumar attended an event organised on Thursday by Gandhi Global Family (GGF) J&K to commemorate the 156th birth anniversary of the Father of the Nation, Mahatma Gandhi, at the historic Divan-e-Aam, Mubarak Mandi Heritage Complex, Jammu.



Div Com Jammu Ramesh Kumar and others with GGF J&K members commemorating 156th birth anniversary of Mahatma Gandhi.

national integration and equitable development of all sections of society. Stressing on Bapu's personal commitment to cleanliness, he encouraged the gathering to adopt cleanliness of self and surroundings as a fundamental civic responsibility.

On the occasion, PadmaShri Dr. S. P. Varma, President of Gandhi Global Family J&K,

called for the strengthening of global brotherhood and peace. He reiterated that simplicity, non-violence, truthfulness, self-reliance and compassion, which form the core of Gandhian philosophy, offer practical solutions to address many of the contemporary global challenges.

The day also marked the observance of International

Non-Violence Day 2025. Students from different schools and Colleges highlighted Mahatma Gandhi's contributions to world peace and non-violence through speeches and presentations.

Tributes were also paid to former Prime Minister Shri Lal Bahadur Shastri on his birth anniversary. The event was attended by people from

all walks of life, including students, teachers, senior citizens and other dignitaries, who joined in offering rich floral tributes to Mahatma Gandhi.

A special felicitation ceremony was also held during the event, wherein prominent social activists were honoured by the Divisional Commissioner Ramesh Kumar for their exemplary services during humanitarian crises, particularly post Operation Sindoor and the Jammu floods.

The awardees included Summi Sahi Seth, Renu Anthony, Joginder Kaur, Dr. Jyoti Malhotra, Punit Kaur, Neetu Bali, Dr. Perivinder Kaur, Dr. Dinesh Gupta, Er. S. K. Vaid, Sharat Sharma, Bhanu Pratap Singh, S. Gurdeep Singh Comrade, Er.



# Like Dussehra, 'Operation Sindoor' symbolises victory of good over evil: Dr Jitendra

**STATE TIMES NEWS**  
JAMMU: Dr Jitendra Singh, Union Minister of State (Independent Charge) for Science and Technology on Thursday today said that if Dussehra is the festival that symbolises the victory of good over evil, "Operation Sindoor" is the best contemporary example of the victory of India's good intentions over Pakistan's evil designs.



Union Minister Dr. Jitendra Singh addressing the Dussehra Parv held at Parade ground Jammu.

Dr Jitendra said, incidentally today's festivity marks triple celebration, that of Dussehra symbolising courage (Sahas) against evil, Gandhi Jayanti symbolising the supreme power of truth (Satya) and 100 years commemoration of the RSS symbolising service with effacement (Samarpan). In a single sentence... "Sahas, Satya, Samarpan" define this year's Vijaydashami.

The Minister said that this year Dussehra coincides with Gandhi Jayanti that together inspire us to follow the path of righteousness and truth for defeating evil and unjust forces. He said this while addressing a huge crowd at Dussehra Parv, at Parade ground Jammu.

Dr Jitendra while commemorating 100 years of establishment of RSS said

that the organisation stands for the values of devotion, courage and nationalism that are also the values represented by the pious festival of Dussehra. Dr Jitendra said that due to Operation Sindoor, the world was witness to the strong and courageous leadership of India that is unprecedented on the national and international stage. While referring to Operation Sindoor, Dr Singh said that the operation not only depicted the courage and moral strength of PM Narendra Modi, but also showed the word his acumen and statesmanship and the strength of his diplomatic astuteness.

The Minister while expressing gratitude for the sacrifices

made by our soldiers said that we are able to celebrate our festivals because the soldiers continue to defend our borders night and day.

While addressing a huge crowd at Parade Ground Jammu, Dr Jitendra said that Jammu and Kashmir was witness to supreme sacrifice made by Syama Prasad Mukherjee and said that the fire of nationalism that he ignited continues to remain alive in the hearts and minds of people of this region.

While referring to the 100 years RSS, Dr Singh said that the organisation has worked selflessly without any expectation, recognition and or political agenda for years and the courage and perseverance of the workers of RSS

# RSS launches Centenary Year programs in J&K on Vijaydashami

Prant Seh-Sangchalak Dr. Vikrant performed Shastra Pujan at Top Sherkhania, and Prant Pracharak Mukesh at Janipur

**STATE TIMES NEWS**  
JAMMU: On the occasion of Vijaydashami, the centenary year programs of the Rashtriya Swayamsevak Sangh (RSS) were launched in Jammu & Kashmir on Thursday, in line with the rest of the country.

These programs will continue throughout the year. As part of this, centenary year-related events were organized in all districts of the Jammu division. A large number of Swayamsevaks participated in these events wearing full uniform. The programs featured demonstrations by Swayamsevaks of physical training, formations, exercises, and yoga postures.

In Jammu city, the main programs took place at Top Sherkhania and Patoli, adjacent to Janipur. At Top Sherkhania, Prant Seh-Sangchalak Dr. Vikrant Sharma performed the traditional Shastra Pujan (weapon worship) in the pres-



RSS members performing Shastra Pujan at Jammu.

ence of chief guest Sahil Maharaj, Maa Chandiwale, and District Karyawah Varun Jamwal.

Meanwhile, in the program held at the park in Patoli, Prant Pracharak Mukesh Kumar performed the Shastra Pujan in the presence of chief guest, retired Deputy Commissioner Mohan Lal Raina.

Following this, Swayamsevaks conducted a Path Sanchalan (route march) through the Janipur-Patoli area. At several locations along the route, local residents showered flowers on the Swayamsevaks. The route passed through areas such as Tali Morh, Ram Bihar Colony, Shant Nagar, Indira Nagar, Hari Singh Basti, and Ambedkar Basti. People from all walks of society participated in both events in significant numbers.

At Top Sherkhania, Dr. Vikrant Sharma, speaking as the main speaker, highlighted the RSS's journey in the country and the region from 1925 to 2025. He stated that even today, the Sangh continues to pursue its goal of social development through individual development.

Chief Guest Sahil Maharaj, in his brief address, urged people to attend RSS shakhas along with their families. He also highlighted the

that has kept it alive for over a century.

Dr Singh lashed out at a certain section of leaders who for political opportunism had earlier said that after abrogation of Article 370 no national flags would be seen in J&K. He said that the nationalism of the people of J&K will persist for generations and this is the legacy of people of Jammu and the selfless workers of RSS that is an inspiration to the rest of the nation.

Dr Jitendra Singh said that India with the dynamic and visionary leadership that India has today, India is writing the story of New India that will soon be emulated by the rest of the countries of the world. Dr Jitendra further added that the regions like Jammu & Kashmir that have untapped potential with its vast mountains and rivers will play an important role in providing the economic boost through value addition and technological development. He urged people to follow the path of Dharma and set that dedication to goal is not possible without Dharma towards once duties.

The Dussehra Parv event was also attended by various officials and leaders and eminent members of civil society.