

SENSEX

85186.47 points up  
by 513.45 points

NIFTY

26052.65 points up  
by 142.6 points

GOLD:

Rs 1,21,220 per 10 gram  
up by 1,150

SILVER:

Rs 1,73,000 per 1 Kg  
up by 3,000

**HAPPY BIRTHDAY**



**Navanya Rekhi**  
Class:- 2nd 'A'  
D.O.B:- 20-11-2017  
JKPS Panjtirthi

**HAPPY BIRTHDAY**



**Areebhanif**  
Class:- 4th 'A'  
D.O.B:- 20-11-2015  
JKPS Panjtirthi

**HAPPY BIRTHDAY**



**Rounak Gandotra**  
Class:- 5th 'A'  
D.O.B:- 20-11-2015  
JKPS Panjtirthi

**HAPPY BIRTHDAY**



**Lavanya Sharma**  
Class:- 5th 'B'  
D.O.B:- 20-11-2014  
JKPS Panjtirthi

**ANNUAL CONGREGATION OF CHHIBBER BIRADARI**

Sabha of Dev Sthan Baba Sih Bholaji & Mata Shah ji situated at Vill. Kheri Tehsil Nowshera is pleased to announce that Annual Congregation for the year 2025 is scheduled to be held on 4th December 2025. Shri Ramayan path will Aarambh on 3rd Dec. 2025 at 9:00 AM & Bhog of Shri Ramayan Path will be on 04th Dec 2025 followed by Satsang & Community Langer. All Chhibber Families are requested to participate in the congregation to seek the blessings of Baba Sih Bholaji & Mata Shah ji.

Mohan Lal Chhibber (Gen Secy)  
R K Chhibber (Patron)

**NOTICE**

I, Babit Sharma S/o Fulail Chand R/o Chinchora, Teh: Bhadarwah, Distt: Doda Jammu have lost of Back No. Plate of Vehicle Pulsar N160, bearing No. JK06C-6068. Now I am applying for duplicate of the same. Objection if any may be conveyed to RTO concerned authority with in 7 days.

**NOTICE**

I, Jiji W/o Late Sh. Bharat Bushan, R/o H.No. 405/C, Lane No.1, Sec-4, Shivaitik Puram Near Shiv Mandir, Janipur Colony, Jammu applying for the correction my as well as my husband's name in Aadhar Card bearing No. 680977307735. My name in Aadhar Card is wrongly mentioned as Jiji Kumari instead of Jiji. My husband's name is wrongly written as Bharat Bhushan Tikoo instead of Bharat Bushan. I am applying for the correction. Objection if any may be conveyed to concerned department within a period of seven days.

**NOTICE**

I, Kusum Jasrotia W/o Kulbir Singh R/O Garha Satara, Sub District Hiranagar, Distt: Kathua - 184142 state that my name has wrongly been written as Kusam Jamwal instead of Kusum Jasrotia in my Aadhar Card bearing No. 200540145213. Now I am applying for correction of the same. Objection if any may be conveyed to concerned authority within seven days.

**NOTICE**

I, Sayada Bano D/o Hakim Din R/o 50, Chilla Nagrota J&K - 180017 state that my name, my father's name & address has wrongly been written as Zareena D/o Shafi R/o Sali Kouri Ber, Kakrai Udhampur J&K 184121 instead of Sayada Bano D/o Hakim Din R/o 50, Chilla Nagrota J&K - 180017 in my Aadhar Card bearing No. 567204928112. Now I am applying for correction of the same. Objection if any may be conveyed to concerned authority within seven days.

**NOTICE**

I, Manisha D/o Moti Ram R/o Megani Barola, Udhampur Garhi J&K - 182121 state that my name has wrongly been written as Manisha Devi instead of Manisha in my Aadhar Card bearing No. 946775875288. Now I am applying for correction of the same. Objection if any may be conveyed to concerned authority within seven days.

**NOTICE**

I, Balbir Kumar S/o Munshi Ram R/o Jandial, Jandyal (J&K) - 181122 state that my name and my father's name has wrongly been written as Balbin Kumar S/o Munshi instead of Balbir Kumar S/o Munshi Ram in my Aadhar Card bearing No. 252955912933. Now I am applying for correction of the same. Objection if any may be conveyed to concerned authority within seven days.

**NOTICE**

I, Saniya Choudhary D/o Arif Hussain, Mother's Name Rashida Begum R/o Narwal Birpur, P.O: Birpur, Distt: Samba J&K 181133 state that my name has wrongly been written as Sania Choudhary instead of correct name Saniya Choudhary in my 8th class mark card under Roll No. 4848058 Annual 2022-23, Registration No. PU-22 10128021. Now I am applying for Correction of the same. Objection if any may be conveyed to DIET Samba/ concerned authority within seven days.

**NOTICE**

I have appeared in Class 10th under Roll number 191026075 Session/Year (Annual Regular 2025) through the Jammu & Kashmir Board of School Education. Due to the error committed by the concerned School/Parent my name has wrongly been written as Sania Choudhary instead of correct name Saniya Choudhary & mother's name has wrongly been written as Rashida Begum instead of correct name Rashida Begum.

Now, I have applied for Correction/Rectification of error before the Joint Secretary, Certificates, JD the J&K Board of School Education, Rehari Colony, Jammu. If any person has any objection in this regard, may file the same in the office of the Joint Secretary, Certificates, JD, within 7 days from date of issuance of this Notice. After the expiry of the said period, No Objection shall be entertained. This is published for the information of the General Public.

Name: Saniya Choudhary  
Father's Name: Arif Hussain  
Mother's Name: Rashida Begum  
Address: Narwal Birpur, P.O: Birpur, Distt: Samba, J&K 181133

**NOTICE**

I, Reyaz Ahmed S/o Mohd. Azam R/o Village Karmara, Tehsil Haveli, Distt: Poonch has been allotted plot No. 30-B Measuring 1008 sft. situated at National Enclave Channi Rama, Jammu. Now I have transferred the above said plot measuring 1008 sft. in favour of my brother Niyaz Ahmed S/o Mohd. Azam R/o Village Karmara Tehsil Haveli, Distt: Poonch and applied for transfer the above said plot in his/her favour in the office of J&K Cooperative House Building Society Ltd., Jammu. Objection if any may be conveyed to the office of National Cooperative House Building Society Ltd., Jammu within seven days from the publication of this notice.

**NOTICE**

I, Sanjay Kumar Sharma F/o Khushi Sharma & Jiva Sharma state that my name & my wife's name has wrongly been written as Sanjay Sharma instead of Sanjay Kumar Sharma and wife's name has wrongly been written as Santoshi Sharma instead of Santoshi Devi in school record of my Children. Now I am applying for change in School record. Objection if any may be conveyed to ZEO Bhadarwah within 7 days.

**FOR BOOKING ADVERTISEMENT CONTACT**

91 9086175696  
advr.statetimes@gmail.com

STATE TIMES

## Abid unleashes chaos after Samad's batting masterclass in J&K's big victory over Hyderabad



**STATE TIMES NEWS**

JAMMU: In a remarkable display of talent and dominance, the Jammu and Kashmir cricket team delivered a resounding victory over formidable Hyderabad, securing a comprehensive win by an astonishing margin of 281 runs in the Ranji Trophy Elite Group-D clash held at the JKCA Hostel Ground today.

After Abdul Samad's masterclass innings of 133 runs, studded with 10 fours and 6 massive sixes, fetching him Player of the Match award, Abid Mushtaq emerged as the architect of destruction with a sensational spell that shattered Hyderabad's batting lineup, setting the tone for

J&K's supremacy. Sunil Kumar and Aquib Nabi were equally ruthless in the first innings, combining pace and precision to further dismantle the opposition and establish a commanding position for the hosts.

The batting department showcased exceptional depth and flair, with Abdul Samad and Kanhaiya Wadhawan orchestrating a masterclass of technique and temperament. Their skillful partnership anchored J&K's innings, compiling vital runs that put the result well beyond Hyderabad's reach.

In the second innings, apart from Abid, Sahil Lotra contributed a crucial

spell, maintaining relentless pressure and ensuring Hyderabad's hopes of recovery were extinguished.

Earlier, resuming from an overnight score of 169/7, Hyderabad bundled out for paltry total of 190 runs, thus losing the match by a huge margin. Tanmay Aggarwal top scored with 47 runs, while none of the other batters could make much impact.

Abid Mushtaq was the wrecker-in-chief, who took 7 wickets by conceding 68 runs in 18.5 overs, while Sahil Lotra took 2 wickets and Aquib Nabi claimed one wicket.

"Congratulations J&K on a spectacular victory over formidable Hyderabad. The

win has proved that the team is on its way to become the champs this season. There were many individual performances worth mentioning but as I always maintain the team work and the team spirit is the hallmark of this champion outfit. Happy hunting in the white ball format now. Proud of you all. The entire cricket fraternity of JK is joyfully celebrating your victories one after the other," said Brig Anil Gupta, Member Administration JKCA in a congratulatory message to the team.

This extraordinary triumph marks one of J&K's finest performances in recent Ranji Trophy history, underlining their growing prowess and competitive spirit against established cricketing sides. For this landmark achievement of being one of the top contenders in this season's Ranji Trophy, the Head Coach, Ajay Sharma and the Supporting Staff, alongwith the Senior Selectors of JKCA deserve salutation.

The victory, built on collective excellence across both batting and bowling departments, signals a bright future for cricket in the region and firmly establishes J&K as a force to reckon with in domestic cricket.

## 69th NSG: KVS becomes champion of U-19 Girls Taekwondo Tournery

**STATE TIMES NEWS**

JAMMU: Kendriya Vidyalaya Sangathan (KVS) emerged as the undisputed overall Champions of the 69th National School Games U-19 Girls Taekwondo Championship, hosted by the Department of Youth Services and Sports (DYSS), J&K, under the aegis of School Games Federation of India (SGFI) at the Indoor Sports Complex, Bhagwati Nagar, here. The team's outstanding performance led to a haul of 4 medals-01 Gold, 3 Silver, securing a total of 22 points.

Maharashtra put up a strong fight, earning 2 Gold and 2 Bronze medals, finishing with 20 points and the runner-up trophy. Kerala team claimed the third spot with 2 Gold and 01 Bronze medal and 14 points.

On the final day today, in a fiercely contested U-19 Girls Under-49 KG category, Siva Mugalya D of Kerala took home the Gold, Varanasi Hima of Andhra Pradesh secured the Silver. The Bronze medals were awarded to Jaya Kumari Jharkhand and Sinayti Basumatray from Assam.

The prestigious Prize Distribution

Function was graced by Joint Commissioner JMC, Subha Mehta, who presented medals and trophies to the deserving winners in the presence of Joint Director Youth Services and Sports Jammu, Vinakshi Koul, the Organising Secretary of the event, Megha Baogia, Deputy Director (Activities), Directorate of Youth Services and Sports J&K; Shuku Choudhary, Principal SOS Harmann Gminer School Jammu, Parichay Mishra, Field Officer from the School Games Federation of India (SGFI).

## IAC-Life applauds Bima Gram API; Acknowledges its potential in strengthening rural insurance coverage

**STATE TIMES NEWS**

JAMMU: The Insurance Awareness Committee (IAC-Life) is banking on Bima Gram API to change the face of rural insurance penetration. Launched recently by the Insurance Regulatory and Development Authority of India (IRDAI), Bima Gram API is a pioneering digital initiative designed to streamline and authenticate insurance coverage data in rural India.

Developed by the National Informatics Centre (NIC) in collaboration with the Ministry of Panchayati Raj (MoPR), Department of Posts represented by the Centre of Excellence in Postal Technology (CEPT), and the Insurance Information Bureau of India (IIBI), the intervention comprises of a database and an API (Application Programming Interface). The Bima Gram API maps postal PIN codes to Local Government Directory (LGD) codes, creating a unified, verifiable database for rural identification. Through the Bima Gram API, insurers can now simply enter a customer's postal PIN code to retrieve the corresponding Gram Panchayat (GP) name, ensuring instant digital verification of the poli-

cy's rural location.

To accelerate insurance penetration in India's rural geographies, the IRDAI has issued Rural and Social (RuSo) mandates to India's insurers. Under the same, insurers have to cover a minimum percentage of lives, dwellings, shops, and vehicles in identified GPs and the social sector. However, over the years, insurers were finding it challenging to accurately map insurance coverage to rural areas. Most identification documents do not mention the GP name, making it difficult for insurers to accurately measure the level of insurance penetration in rural communities. This has led to cumbersome manual verification processes.

The Bima Gram API provides insurers with real-time certification and verification of rural insurance data from a trusted government source. It ensures that insurance policies emanating from rural geographies can be digitally validated, and accurately mapped with their respective GPs. Apart from reducing manual documentation, it also enhances the accuracy, speed, and efficiency of rural business reporting.

Speaking on the launch, Member, Insurance

Awareness Committee (IAC-Life), said, "The launch of Bima Gram API marks a pivotal step in advancing rural insurance inclusion, and deepening and measuring insurance penetration in rural areas. Beyond helping insurers evaluate their rural penetration efforts, the API will enable us to build comprehensive baseline datasets for future policy planning and resource allocation. Bima Gram API is bound to herald a revolution in

India's life insurance history by ensuring that every rural household is served and accounted for in India's financial safety net."

The initiative has already undergone successful pilot testing with five insurers-including two life, two general, and one health insurance company-who have integrated, tested, and verified the functionality of the API. Full industry integration is expected to be completed soon.

**GOVT. DEGREE COLLEGE, UDHAMPUR (NAAC ACCREDITED B++)**

**Affiliated to University of Jammu**

Website: [www.gdcudhampur.in](http://www.gdcudhampur.in) No. UCB/2025/2973  
Email: [principal@gdcudhampur.in](mailto:principal@gdcudhampur.in) Dated: 17-11-2025  
Mobile No. 94191-60428

**Dr Sanjay Kumar Verma, Principal**

**EXTENSION IN TENDER NOTICE**

It is for the information of all the concerned that due to poor response to tender Notice No. UCB/2025/2819 dated 06-11-2025 that appeared in Amar Ujala news paper on 09-11-2025, the date of submission of tender for coverage of personal accident insurance for roll of 2400 students approximately for the academic session 2025-2026 is hereby extended by five days from the date of publication of this notice the term and condition remain unchanged.

Sd/-  
Principal  
Govt. Degree College,  
Udhampur

DIP/J-8063/25  
Dated: 19-11-2025

**Union Territory of Jammu & Kashmir Jal Shakti (Irrigation & Flood Control) Department Office of the Executive Engineer Irrigation Division No. II Jammu SHORT TERM NOTICE INVITING E-TENDERS**

E-NIT No. 13 of 11/2025-26

For and on behalf of Lieutenant Governor of Union Territory of Jammu and Kashmir, Executive Irrigation Division No-II, Jammu invites e-tenders in two cover system Cover 1 containing prequalification documents and Cover 2 containing Price Bid from registered contractors of appropriate Class for the below mentioned work:

S.No	Name of the work	Advertised Cost (Rs. in lacs)	Earnest Money Deposit	Time of completion	Class of Contractor	Cost of Tender Documents (Rs.)
1.	Improvement of Tanda branch of D-10 of MRC by way of construction of damaged portion of canal concrete section pitching grouting in between RD 20 to 30 mtr RD 30 to 50 RD 150 to 600 RD 600 to 1200 mtr RD 6340 to 6615 mtr RD 8600 to 9000 RD 1600 to 2250 mtr.	14.54	2% of the Advertised Cost	30Days	A,B,C& D	1000
2.	Improvement of Chakrol Minor of Tanda branch of D10 of MRC by renovation of damaged portion of canal concrete section stone pitching grouting and raising in between RD 05 to 70 mtr RD 150 to 400 mtr RD 1100 to 2350 mtr.	9.68	-do-	30 days	A,B,C & D	500
3.	Improvement of Damaged Portion of Rattial Minor D-10 Walling Section Pitching Grouting in between RD 0 to 400mt. RD 600 to 800mt. RD 1000 to 1500mt.	14.49	-do-	30 days	A,B,C & D	1000
4.	Improvement of D-30 of MRC Canal Concrete Section in between RD 2470 to 2480, 4350 to 4360, 10250 to 10270, RD 11000 to 12850 and RD 13280 to 13435mtr.	14.53	-do-	30 days	A,B,C & D	1000
5.	Improvement of D-10A of D10 of MRC by way Raising of Canal Section between RD 10260 to 10380mt. R/S and L/S of RD 3850 to 3970mt. and Construction of Fall at RD 440mt, RD 590mt and RD 350mt.	9.37	-do-	30 days	A,B,C & D	500
6.	Improvement of Chandu Chak Minor of D-10A of D-10 of MRC by way of Construction of damaged Portion of Canal Section in between RD 1600 to 1860mt.	6.82	-do-	20 days	A,B,C & D	500
7.	Improvement of Khana Chak Minor of D-10A of D-10 of MRC of Damaged Portion of Canal. Construction of Walling section Pitching Grouting in between RD 950 - 970 RD 1400 - 1500 LS and RS.	9.71	-do-	30 days	A,B,C & D	500
8.	Improvement of Samka Minor of D-10A of D-10 of MRC for Damaged Portion of Canal. Construction of Walling Section, Pitching Grouting in between RD 740 - 750, RD 1480 - 1920, RD 2000 to 2200mt.	4.82	-do-	15 days	A,B,C & D	200
9.	Improvement of Damaged Portion of Canal of D-10A of D-10 of MRC by way of Concrete Section in between RD 3308-3340, 31000-12000, including Ghat area RD 2830-2840 RD 2680-3690 RD 4270-4280 & RD etc. 12350 L/S 01 No.	9.72	-do-	30 days	A,B,C & D	500
10.	Reconstruction of Damaged Moga (Outlet) at RD 12350mt. & Raising in between 11000-11400mt. Of D-10A of D-10 of MRC.	5.82	-do-	20 days	A,B,C & D	500
11.	Improvement of Katyal Minor by renovation of Damaged Portion of Canal in Between RD 2400-2700mt and RD 3400-3600mt.	9.72	-do-	30 days	A,B,C & D	500
12.	Improvement of Lalvana Minor of D-9 between RD 0-500 mtr by way of construction of concrete walling near Gurudwara and plugging of leakage of Aquaduct on Lalvana Minor.	5.00	-do-	15 days	A,B,C & D	200
13.	Reconstruction of damaged wall of D-9 of MRC at RD 7100-7200 mtr by way of concrete wall.	2.00	-do-	10 days	A,B,C & D	200
14.	Reconstruction of damaged culvert and construction of head works by way of wall section at the take off point of Tanda branch of D-10 of MRC.	4.29	-do-	40 days	A,B,C & D	200

Position of A.A. A : Accorded  
Position of T. S : Under Process  
Position of Funds : Partially available

Important Dates:  
i) Date of Publishing from : 18-11-2025 (18:00 PM)  
ii) Downloading from : 18-11-2025 (18:00 PM)  
iii) Uploading from : 18-11-2025 (18:00 PM)  
iv) Uploading stops on : 24-11-2025 (06:00 PM)  
v) Tender opens on : 25-11-2025 (12:00 Noon or Subjective)

1. The bidding documents can be downloaded from the website <http://jktenders.gov.in/w.e.f> 18-11-2025 from 18:00 Noon onwards.  
2. The bids shall be submitted in electronic format on the website <http://jktenders.gov.in/w.e.f> 18-11-2025 from 18:00 Noon onwards.  
3. The complete bidding process will be ONLINE.  
4. The tender uploaded on the website up to due date will be opened on 25-11-2025 (12:00 Noon) in the presence of the bidders who wish to attend. If the office happens to be closed on the date of opening of the bids as specified, the bids will be opened on the next working day at the same time and venue.  
5. Bidding documents can be seen and downloaded from the website <http://jktenders.gov.in> Bidding documents contain qualifying criteria for bidders and other details such as terms and conditions etc.  
6. Bid must be accompanied by Bid Security and cost of tender documents as mentioned in the above table in the form as specified in the bidding documents. The Earnest Money Deposit (EMD) in the shape of CDR/FDR/Bank Guarantee for the specified work shall be pledged to the "Executive Engineer Irrigation Division No-II, Jammu" and shall be valid for at least 180 days from the date of opening of tenders.  
7. The lowest Bidder i.e. L1 shall be intimated to deposit the original copy of required earnest money in the shape of CDR/FDR/Bank Guarantee and hard copies of all relevant documents as mentioned in clause of general instructions to the bidders within 03 days from the date of opening of financial Bid.  
8. In light of Govt. Notification issued by Finance department Civil Secretariat vide no. A/24(2017)-651 dated: 07-06-2018, the bidder must upload the copy of Challan/Receipt on account of cost of tender documents remitted in the treasury concerned for that the bidders must write an application to be addressed to treasury officer concerned requesting therein for remittance of amount as cost of tender documents towards M.H. 0701 - Revenue (Others). The bidder shall also write e-NIT No., S.No. & Name of work on the Treasury Receipt/Challan.  
9. The bids for the work shall remain open for acceptance for a period of 90 days from the date of opening of bids.

No. JIB/11/2025-26/4940-4976  
Dated: 18-11-2025

**DIP/J-8106/25**  
**Dated:- 19/11/2025**

Executive Engineer  
Irrigation Division No. II  
Jammu