

# LIC announces robust Half-Yearly Results: Profit soars 16.36% to Rs 21,040 Crore; Strengthens Market Leadership

**STATE TIMES NEWS**  
MUMBAI: The Life Insurance Corporation of India (LIC), the country's largest life insurer, announced its standalone and consolidated financial results for the six months ending September 30, 2025, showcasing a strong and stable financial performance.

The Board of Directors approved the results at its meeting, underlining LIC's continued dominance in India's life insurance sector.

For the half year ended September 30, 2025, Profit After Tax (PAT) stood at Rs 21,040 crore, compared to Rs 18,082 crore in the corresponding period last year, marking a 16.36% growth. This rise reflects LIC's consistent operational strength, efficient cost management, and diversified business portfolio.

The Total Premium Income increased to Rs 2,45,680 crore, up from

Rs 2,33,671 crore in the same period last year, recording a 5.14% growth. LIC continues to be the market leader, with an overall market share of 59.41% in the Indian life insurance industry, as per IRDAI data.

The Group Business segment performed exceptionally well, posting a 6.73% growth, with premium income rising to Rs 94,965 crore, compared to Rs 88,975 crore last year. The Total Individual Business Premium grew 4.16% to Rs 1,50,715 crore, highlighting a stable retail performance.

The Value of New Business (VNB) stood at Rs 5,111 crore, as against Rs 4,551 crore in the same period last year, reflecting a 12.30% increase. The Net VNB margin also improved by 140 basis points, rising from 16.2% to 17.6%, demonstrating enhanced profitability.

On an Annualized Premium Equivalent

(APE) basis, LIC's total premium was Rs 29,034 crore, of which Rs 17,170 crore (59.14%) came from Individual Business and Rs 11,864 crore (40.86%) from Group Business. Within the Individual Business segment, Non-Participating products saw significant growth - rising 30.47% year-on-year to Rs 6,234 crore - increasing their share to 36.31%, up from 26.31% in the previous year.

The Corporation sold a total of 72.60 lakh individual policies during the six months, compared to 91.70 lakh in the corresponding period last year. Despite the decline in the number of policies sold, higher average premium values contributed to overall growth.

The Indian Embedded Value (IEV) as of September 30, 2025, stood at Rs 8,13,230 crore, compared to Rs 8,21,716 crore last year, reflecting a marginal decrease of 1.03%.

The Solvency Ratio improved to 2.13, as against 1.98 in September 2024, indicating LIC's strong financial health and capacity to meet its long-term obligations.

LIC's Assets Under Management (AUM) rose to Rs 57.23 lakh crore, up from Rs 55.39 lakh crore a year ago, marking a 3.31% increase. The Overall Expense Ratio reduced significantly by 146 basis points to 11.28%, reflecting improved operational efficiency.

The Yield on Investments on policyholders' funds, excluding unrealized gains, was 8.90%, compared to 9.02% last year, showing continued strong investment performance despite market volatility.

Commenting on the performance, R. Doraiswamy, CEO & Managing Director of LIC, said, "We are highly optimistic about the positive impact of the GST

changes announced by the Government of India for the insurance industry. These reforms will strengthen customer confidence and accelerate the growth of life insurance in India. Our strategy of diversifying products and channels is delivering results. The Non-Par share of individual business has risen to 36.31%, and our expense ratio has declined substantially. With improved profitability, enhanced efficiency, and a stronger market presence, we are committed to achieving 'Insurance for All by 2047'."

With strong profitability, sustained market leadership, and a diversified product mix, LIC continues to reaffirm its position as the cornerstone of India's life insurance sector, playing a pivotal role in expanding financial security and insurance inclusion across the nation.

# CS reviews Aadhaar implementation; calls for saturation, digital integration

**STATE TIMES NEWS**  
JAMMU: Chief Secretary, Atal Dulloo, on Friday chaired a meeting of the Unique Identification Authority of India Implementation Committee (UIDIC) to review the progress of Aadhaar-based initiatives and discuss measures to strengthen the authentication ecosystem across Jammu and Kashmir.

The meeting focused on accelerating citizen-centric Aadhaar services, achieving universal coverage, and introducing new technological and policy reforms for efficient service delivery. The meeting was attended by Additional Chief Secretary, Agriculture Production Department; Commissioner, General Administration Department; UIDAI Regional Officer, Chandigarh; Commissioner, Youth Services and Sports; Divisional Commissioner, Jammu/Kashmir; Secretary, Information Technology; Secretary, School Education; Secretary, Law; Director General, Economics & Statistics; and other senior officers. Deputy Commissioners from all districts joined the delib-



erations through video conferencing. During the meeting, the Chief Secretary underscored the need for a targeted approach to achieve full Aadhaar saturation, particularly among children aged 0-5 years. He noted that the current enrolment rate in this category stands at 59.07, compared to the national average of 39.54%, and directed the Health and Social Welfare Departments to intensify efforts to ensure complete coverage. The Chief Secretary also directed the School Education Department to expedite demographic updates and Mandatory Biometric Update (MBU) processes for school-going children aged 6-12.

The Deputy Commissioners and the IT Department were asked to submit weekly progress

reports regarding the notification of Direct Benefit Transfer (DBT) schemes, activation of Enrolment Client Multi Platform (ECMP) kits for all groups, and Child Enrolment Lite Client (CELC) kits used for enrolling children aged 0-5 years. Emphasizing the need for technological reforms, the Chief Secretary called upon departments to move away from manual, non-verifiable certificates toward verifiable, QR-coded online certificates to enhance transparency and trust. He also highlighted the adoption of Face Authentication Technology as a more inclusive and convenient mode of biometric verification suitable for all age groups. The DDG, UIDAI RO, Chandigarh, Commodore (IN) DhirajSareen, informed the meeting that the UT has achieved a commendable 93% Aadhaar saturation, generating 1.26 Cr Aadhaar numbers against a projected population of 1.35 Cr. However, nearly 4.7 lakh Mandatory Biometric Updates remain pending, and the Chief Secretary directed for their completion through focused enrolment drives.

# BJP has delivered what others only promised: Khatana in Nagrota Campaign



BJP Rajya Sabha MP Ghulam Ali Khatana during door-to-door campaign.

**STATE TIMES NEWS**  
NAGROTA: BJP Rajya Sabha MP Ghulam Ali Khatana today carried out an extensive door-to-door campaign in support of BJP candidate from Nagrota Assembly Constituency, Deyyani Rana. He interacted with locals, listened to their concerns, and highlighted the historic development achieved under the leadership of Prime Minister Narendra Modi. Khatana said that the BJP government has worked tirelessly for the people of Jammu & Kashmir, bringing visible changes in infrastructure, education, healthcare, and social welfare.

"The BJP has delivered what others only promised. In the last ten years, roads have reached remote villages, electricity and water supply have improved, and youth have got new opportunities through skill and employment pro-

grams. Every section of society - be it farmers, youth, women, or the underprivileged - has benefited from the inclusive policies of the Modi government," he said.

Attacking the opposition, Khatana added that "for seventy years, NC, PDP, and Congress ruled Jammu & Kashmir but failed to bring any real change. Their politics was limited to families and power, not to people's welfare."

Appealing to the voters, he urged them to support BJP candidate Deyyani Rana for a strong and stable government committed to the development of Nagrota. "Your vote to BJP is a vote for progress, peace, and prosperity," he said.

Local BJP leaders and karyakartas joined the campaign, receiving an overwhelming response from residents who expressed confidence in BJP's vision for a developed Jammu & Kashmir.

# "Seeks safety audit of all lifts across J&K" Dr Varinder expresses shock over tragic demise of attendant in Super Speciality Hospital

**STATE TIMES NEWS**  
JAMMU: Dr. Varinder Sharma, Co-Convenor, Health Cell, Bharatiya Janata Party (BJP), Jammu & Kashmir, has expressed deep anguish, grief, and serious concern over the tragic demise of Kanchan Arora, wife of Pankaj Arora, following a horrifying lift mishap at the Super Speciality Hospital, Jammu. Describing the incident as "deeply unfortunate, cruel in nature, and completely avoidable,"

Recounting the incident, Dr. Sharma said that on November 1, 2025, the victim entered a lift on the third floor of the hospital when it suddenly started moving without warning, trapping her inside the mechanism. Despite bystanders raising an

alarm, it reportedly took 15 minutes for security personnel to rescue her. She was rushed to the ICU in critical condition and battled for life for six days before succumbing to her injuries. "The family has gone through unimaginable trauma. This episode reflects an alarming lapse in safety oversight," Dr. Sharma said. He demanded that the government order an impartial and time-bound investigation into the tragedy to determine whether it was a result of technical malfunction, or maintenance failure.

Dr. Sharma urged the administration to provide adequate compensation and financial support to the bereaved family, saying that while no amount of money can replace a life,



the government must support them in this moment of irreparable loss. Expressing serious concern over the recurring pattern of lift-related negligence, Dr. Sharma strongly urged the Lieutenant Governor's administration to conduct a comprehensive safety audit of all lifts installed in hospitals, government offices, and public buildings across the Union Territory of Jammu and Kashmir. He said such an audit must ensure that safety certifications, rou-

tine inspections, and maintenance checks are strictly followed, and that people are informed which lifts are certified safe for use. Dr. Sharma recalled that during his internship at Government Medical College (GMC), Bakshi Nagar, the lifts remained dysfunctional for long periods, causing immense hardship to patients and attendants - a problem that, he said, persists to this day.

He also highlighted the unsafe conditions at Bahu Plaza, where lift ducts have been left open, posing a serious risk of accidents. "This reflects a larger culture of negligence that must be addressed immediately," he warned.

Dr. Sharma urged the government to take this tragedy as a wake-up call

and implement urgent measures to prevent similar incidents in the future. He asked administration to conduct a UT-wide safety audit of all lifts in hospitals, offices, and public complexes, fix responsibility and accountability on the concerned engineering and maintenance wings, mandate periodic inspections and public display of safety certificates, provide full compensation and rehabilitation to the bereaved family.

Dr. Sharma said, "This tragedy must not be forgotten. It should serve as a turning point in enforcing safety, accountability, and humane governance in public institutions. The life lost must lead to systemic reform so that no other family suffers a similar fate."

# Senior Journalist interacts with media students at JU, shares insights about field challenges

**STATE TIMES NEWS**  
JAMMU: The Department of Journalism and Media Studies, University of Jammu, organized an enlightening interactive session with Kundan Singh, Senior Journalist from New Delhi, who graced the event as a resource person.

The session was conducted under the leadership of Prof Dushyant Kumar Rai and was attended by faculty members Dr. Pardeep Singh Bali and Dr. Ravia Gupta, along with an enthusiastic audience of media students.

Prof Umesh Rai, Vice Chancellor, University of Jammu, lauded the initiative and stated, "Such student-expert interactions with media professionals are invaluable for our students. They not only motivate but also equip the next



Kundan Singh, Senior Journalist from New Delhi with JU faculty and students.

generation of journalists with practical insights and the valuable skills required to uphold the truth in ever-evolving media industry."

Prof Dushyant Kumar Rai extended a warm welcome to Kundan Singh, appreciating his remarkable contribution to the field of broadcast journalism and willingness to share his vast experience of holding different positions in media and beyond with the students.

During the session, Kundan captivated the audience with stories from his extensive career starting from a field reporter and cameraman, recounting his work during natural disasters like floods and other emergency situations.

He explained how journalists, anchors, and camera persons perform their duty under intense pressure to bring out ground truth. He also emphasized

upon the importance of adaptability and ethical responsibility that journalists' shoulder while working out of their comfort zones in different regions.

The event featured a lively interaction with the media students, who participated enthusiastically in discussions, asked questions, and shared their learnings of live reporting, newsroom dynamics, and ethical challenges in the field of journalism.

The session received an overwhelmingly positive response from the students, who described it as both inspiring and practically enriching. The event offered a realistic glimpse into the ground realities of journalism. Students expressed that the cases shared by Singh helped in bridging classroom learning with real-world reporting.

The aim was to instill courage, teamwork, and responsibility that define the profession of journalism.

The interaction motivated students to think differently when approaching any subject with humility to bring out facts from the ground and ethically weave them into a meaningful story. The program concluded with a vote of thanks by Dr. Ravia Gupta.

# LG Kavinder calls for renewed National Spirit at commemoration of 150 years of Vande Mataram



Lieutenant Governor of Ladakh, Kavinder Gupta with officers at commemoration ceremony of 150 years of Vande Mataram at Leh.

**STATE TIMES NEWS**  
JAMMU: LEH: A special ceremony was held at the historic Sindhu Ghat today to commemorate 150 years of Vande Mataram - the national song that has inspired generations of Indians with its message of devotion, unity, and sacrifice.

The event was graced by the Lieutenant Governor of Ladakh, Kavinder Gupta, who described the celebration as "not merely the anniversary of a song, but a tribute to the spirit of patriotism and national pride that guided India's freedom struggle."

Paying homage to Bankim Chandra Chattopadhyay, the creator of Vande Mataram, the Lt Governor said the immortal composition awakened a collective sense of strength and faith among Indians during the colonial era. "The words Vande Mataram are not just an expression of reverence - they symbolize our gratitude to the motherland that has given us identity, culture, and purpose," he remarked.

Highlighting Ladakh's contribution to the idea of a united India, Gupta said, "This sacred land, where the sky touches the earth, represents the living soul of our nation. The people of Ladakh, known for their simplicity, courage, and patriotism, continue to inspire the rest of India through their devotion and

perseverance - values that guide IIM Jammu in shaping responsible and visionary leaders.

The event was coordinated by the Student Affairs Office, under the supervision of Dr. Harsha Jariwala, witnessing enthusiastic participation from faculty, officers, staff, and students. The celebration concluded with chants of Vande Mataram and a renewed pledge to uphold national integrity and service.

The occasion stood as a testament to IIM Jammu's unwavering commitment to fostering national integration, cultural pride, and patriotic values, ensuring that the eternal spirit of Vande Mataram continues to resonate across generations.

service." He commended the bravery of soldiers stationed at the borders for their unflinching commitment to safeguarding the nation.

The Lt Governor noted that Ladakh is emerging as a vital part of India's growth story, witnessing progress in education, tourism, environmental conservation, handloom, and women-led initiatives. He envisioned a self-reliant and sustainable Ladakh that harmonizes tradition with modernity and development with nature.

Addressing the youth, Gupta urged them to channel their creativity toward nation-building through honest work, innovation, and service. He called upon people to take a pledge to educate their children, protect the environment, and uphold unity, peace, and harmony.

Concluding his address, he said, "Let us all work with sincerity for the glory of Mother India, for the peace and prosperity of Ladakh, and for a bright future for every citizen." The event concluded with a mass singing of Vande Mataram.

# IIM Jammu joins nation as PM Modi inaugurates 150 years of "Vande Mataram" celebration

**STATE TIMES NEWS**  
JAMMU: The Indian Institute of Management (IIM) Jammu, under the leadership of Prof. B.S. Sahay, Director IIM Jammu, joined the nation in celebrating 150 glorious years of India's National Song "Vande Mataram" at its Mandapam Auditorium, Jagti Campus.

The event was part of the nationwide year-long commemoration inaugurated by Prime Minister Narendra Modi at the Indira Gandhi Indoor Stadium, New Delhi.

The celebrations mark 150 years since the song, composed by Bankim Chandra Chattopadhyay in 1875, became the anthem of India's freedom struggle and a timeless



Prof. B.S. Sahay, Director IIM Jammu with faculty and students joining "Vande Mataram" celebration.

symbol of unity and pride. At IIM Jammu, the event began with a traditional lamp lighting ceremony, followed by a live telecast of the Prime Minister's address. Faculty, staff, and students collectively sang the full version of Vande Mataram in unison with the national celebration. The atmosphere reverberated with patriotic fervor as the chorus echoed across the campus, sym-

bolizing India's unity from Kashmir to Kanyakumari. In his address, Prof. B.S. Sahay invoked Vande Mataram with devotion, highlighting its profound legacy and spiritual significance.

He expressed gratitude to Prime Minister Modi for transforming this milestone into a national festival that reaffirms India's cultural pride and unity. Prof. Sahay emphasized that the song's mes-

sage of devotion, resilience, and national strength continues to inspire generations. He announced that IIM Jammu will organize a series of year-long events, including the International Painting Symposium and Basohli Art Symposium, integrating the spirit of Vande Mataram into academic and cultural activities. He urged everyone to dedicate themselves to the

nation's service and contribute toward the vision of Viksit Bharat 2047.

Prof. Jabir Ali, Dean Faculty and Research, noted that Vande Mataram rekindles the cultural renaissance of India and inspires every citizen to strengthen the nation's foundations.

Prof. Nitin Upadhyay, Dean Academics, described the song as a timeless inspiration that teaches conviction, unity,