

!! Continuations from Page 1 !! CM stresses on...

General Administration, Law, Justice & Parliamentary Affairs, Tourism, Information and Information Technology. The meetings were attended by Chief Secretary Atal Dulloo, Additional Chief Secretary to the Chief Minister Dheeraj Gupta, Additional Chief Secretary Tourism Ashish Chander Verma, Additional Chief Secretary Power Development Shailendra Kumar, Principal Secretary Finance Santosh D. Vaidya, Administrative Secretaries of Housing and Urban Development, General Administration, Information, Revenue, Information Technology and Law, Justice & Parliamentary Affairs, besides senior officers of the Finance Department and other concerned officials.

The consultative process will continue on January 21 and 22 with another 15 key departments. The Budget for 2026-27 will be presented by Chief Minister Omar Abdullah in the Assembly on February 6. This will be the second budget to be presented by the Chief Minister.

J&K Bank net...

approved the numbers for the quarter and nine-months during a meeting held today at the Bank's Divisional Office in Jammu.

Meanwhile, the Bank's net profit for the first nine months of current financial year grew 4.5% YoY to Rs 1565.68 Cr as against Rs 1497.92 Cr recorded for the same period last year, reflecting its sustained growth trajectory.

The Bank's Net Interest Margin (NIM) for the quarter has improved to 3.62%, up by 6 bps QoQ. Cost-to-Income Ratio of the Bank improved to 55.88% YoY for the quarter from 57.28%, while as Return on Assets (RoA) for nine-months stood at 1.23%.

The Bank's operating metrics reflected steady growth, as the Net Interest Income (NII) witnessed 3.8% growth QoQ to Rs 1488.88 Cr, while the Other Income for the quarter surged 15.3% YoY to Rs 279.46 Cr from Rs 242.32 Cr recorded last financial year. The Bank's Cost of Deposits also declined to 4.69% QoQ from 4.86%.

Commenting upon operating performance, MD & CEO Amitava Chatterjee said, "Despite rate cut, impairment provisioning for Grameen Bank and challenging conditions - particularly the events of April 22, their subsequent impact, and the floods that disrupted the local economy - the Bank remains firmly on track to deliver record profits for the fourth consecutive year."

"Characterized by robust top-line growth and better asset quality, overall our Q3 performance underscores our strong fundamentals, disciplined execution, and sustained operational efficiency", MD & CEO added.

The Bank's Gross NPA ratio declined YoY to 3.00%, down by 108 basis points (bps) from 4.08%, while as the Net NPA reduced by 26 bps YoY to 0.68% from 0.94% and 8 bps QoQ from 0.76%. The Provision Coverage Ratio (PCR) for the quarter is above 90% at 90.46%.

In his comments on asset quality, MD & CEO Amitava Chatterjee remarked, "Even as our core geography has navigated significant challenges extending beyond the banking sector, the Bank's asset quality has continued to improve steadily. Supported by robust risk management practices, Gross NPAs have declined from around 4 percent to 3.00% percent, which is almost in line with our stated annual guidance."

"The sustained improvement in asset quality despite such disturbances speaks volumes about the resilience and commitment of borrowers and the underlying robustness of the local economy", he added.

Maintaining strong business momentum during the third quarter of the current financial year, the Bank recorded a robust YoY growth of 17.3% in gross advances and a healthy YoY growth of 10.6% in deposits. As on December 31, 2025, the Bank's gross Advances surged to Rs 116248 Cr while total deposits reached Rs 155861 Cr.

Commenting on the business growth, MD & CEO Amitava Chatterjee said, "Delivering over 17% year-on-year growth in advances - well ahead of the guidance we had shared with the market - reflects the strength of our franchise, the effectiveness of our credit strategy and the meticulous execution by our teams on the ground. Double-digit growth of deposits in a competitive environment also highlights the trust reposed in the Bank by our customers."

"The accelerated advances growth was driven by focused expansion in retail, MSME, agriculture and select corporate portfolios, supported by improved credit appetite and strengthened customer engagement across both core and emerging geographies. Our consistent focus on deepening relationships within JKL and beyond, improving product penetration and enhancing service delivery continues to support stable balance-sheet expansion", he added.

The Bank's Capital Adequacy Ratio (CAR) under Basel III stood at 15%.

Regarding capital position, MD & CEO remarked, "With our CAR at 15% - which will be further augmented by internal accruals on account of net profit for current fiscal - we are well capitalized to expand our lending operations as per our business plan. Moreover, the board approved capital raise of

Rs 1250 Cr will boost our capital adequacy and cushion us comfortably to support calibrated business expansion across key sectors."

"It will enhance our ability to absorb risk, while reinforcing our long-term focus on sustaining asset quality, improving profitability and creating enduring value for our shareholders", he added.

Highlighting the Bank's key initiatives during the CFY so far, MD & CEO Amitava Chatterjee remarked, "During these quarters, we remained steadfast in supporting our customers, particularly through initiatives such as the 2025 Rehabilitation Package for disturbance-affected borrowers, which provided extended repayment timelines and additional credit support. This underscores our role as a responsible institution committed to sustaining livelihoods and economic activity in our core operational geographies."

Termining digital transformation as central to the Bank's strategy, he further added, "Simultaneously, we accelerated our digital transformation with the launch of several customer-focused innovations to strengthen customer experience, improve security and efficiency, and position the Bank for sustained, technology-led growth."

On the occasion, MD & CEO Amitava Chatterjee extended heartfelt gratitude to the customers and stakeholders - especially the promoters - for their unwavering trust and continued support besides entire Bank staff for their steadfast dedication.

Illegal immigrants, urban...

scores of party workers. "I, too, as a party worker, was giving an account of my work to the new president. I have given an account of my work. He will now write my CR. I am awaiting his guidance," Modi said, referring to the work of the BJP-led NDA government.

Nabin was declared the BJP national president at the party headquarters at the conclusion of the Sangathan Parv, which saw elections to various party posts from the booth level to the national level.

"When it comes to party matters, mananiya (honourable) Nitin Nabin ji... I am a worker, and you are my boss," Modi said.

"Now, honourable Nitin Nabin ji is the president of all of us, and his responsibility is not just to manage the BJP, but also to ensure coordination among all NDA allies," the prime minister said.

Modi said the new BJP chief belongs to an era in which people heard the news on the radio in childhood and are now well-versed in using Artificial Intelligence. "Nitin ji has both youthful energy and a great deal of experience," he said.

The prime minister said infiltrators pose a very serious threat to country's security and stressed that identifying them and sending them back is extremely necessary.

Modi said some wealthy and powerful nations, who consider themselves lords of the world, too, were identifying and deporting illegal immigrants, and nobody was questioning their actions.

"These countries are known to wave the flag of democracy and consider themselves as lords of the world. Nobody, world over, accepts illegal immigrants. It is necessary to identify them and send them back to their countries," the prime minister said.

"India will never allow illegal immigrants to loot its people and the services that belong to the poor," Modi said.

The prime minister accused some political parties of shielding illegal immigrants in the interest of votebank politics and giving them cover. "We have to unmask them and expose them in front of the people."

"Another major challenge is that of urban Naxals who are expanding their influence globally," Modi said.

He claimed that individuals who speak positively about him or the government, even occasionally, are targeted and silenced.

"If they tweet something positive about Modi even once or twice a year, or say something positive on TV, or write something positive in a newspaper, some journalists humiliate them so much that they are hounded and made untouchable... This is the style of urban Naxals," the prime minister said.

Modi said for years the BJP was isolated and treated as untouchable, but claimed the country is now recognising these tactics.

"Urban Naxals are continuously working to harm India. We have to defeat this nexus through the strength of our organisation and ideology," the prime minister said.

Targeting the Congress, the prime minister urged BJP workers to learn from the mistakes committed by the grand old party and not to repeat them.

He said in 1984, the Congress had won more than 400 seats in the Lok Sabha elections with more than 50 per cent of the votes. "But today, the Congress is yearning to cross the 100-seat mark," the prime minister said.

He asked BJP workers to identify the bad qualities of the Congress that have brought them to the brink of self-destruction.

"We have to save ourselves from these bad qualities. We have to ensure that we do not embrace these bad qualities. Wherever we have maintained distance from such qualities, we have emerged invincible," Modi said.

Theft case solved, accused arrested, stolen money recovered

STATE TIMES NEWS

RAJOURI: Police Station Kandi led by SHO Kandi have achieved a major breakthrough in connection with FIR No. 05/2026 registered under Sections 331(3) and 305 of BNS.

During the course of investigation the accused Barkat Hussain S/o Maneer Hussain R/o Hubbi Tehsil & District Koteranka was arrested. On the disclosure of the accused the stolen money has been recovered.

Further investigation is in progress to unearth all aspects of the case and to Check whether any other persons are involved.

Bovine smuggling attempt foiled; 15 bovines rescued; vehicle seized

STATE TIMES NEWS

SUNDERBANI: Police Station Sunderbani during routine naka checking at ITI intercepted a Tata Mobile vehicle bearing registration No. JK11E-0598. During checking, the vehicle was found transporting five bovine animals without any valid permission. The driver of the vehicle fled from the spot. The bovine animals were safely rescued and shifted to a secure place as per legal procedure.

In this regard a case FIR No. 02/2026 under Sections 223 of BNS and 11 of PCA Act has been registered at Police Station Sunderbani. Further investigation is underway and efforts are being made to trace and apprehend the absconding driver.

In another case, A police team of Police Station Udhampur stopped a vehicle bearing Registration No. JK14E- 5740 at near Birma bridge Udhampur, which was found illegally transporting bovine animals towards the Kashmir Valley. During checking, 04 bovine animals were recovered from the vehicle.

Accordingly, FIR No. 21/2026 under Section 223 of BNS and Section 11 of the Prevention of Cruelty to Animals Act has been registered at Police Station Udhampur. Further investigation is underway.

A patrolling party of Police Post Ballian intercepted a vehicle bearing Registration No. JK14L 0237 near Factory Chowk, Ballian, Udhampur. During checking, 06 bovine animals were found loaded in the vehicle without any valid permission.

The accused driver, Mohd. Arshad S/o Ghulam Qader R/o Gangera, Udhampur, was arrested on the spot.

In this regard, FIR No. 20/2026 under Section 223 of BNS and Section 11 of the Prevention of Cruelty to Animals Act has been registered at Police Station Udhampur.

Drug peddler arrested with 7.07 grams heroin

STATE TIMES NEWS

RAJOURI: A Police Party of Police Station Rajouri while on routine patrolling duty near Salani Bridge Rajouri apprehended one person who attempted to conceal his presence on noticing the police patrolling party.

During questioning the individual disclosed his identity as: Mushtafa Manzoor S/o Manzoor Hussain R/o Dhanidhar Rajouri. During his personal search the police recovered 7.07 grams of heroin-like narcotic substance from his possession.

In this regard a Case FIR No. 31/2026 under relevant sections of the NDPS Act has been registered at Police Station Rajouri and the accused has been arrested.

Blind murder case solved, accused arrested

STATE TIMES NEWS

SAMBA: District Police Samba has successfully solved a blind murder case registered at Police Station Bari Brahmana and arrested accused person.

On 07.01.2026, an information was received through reliable sources at PS Bari Brahmana that one dead body of an unknown person was lying at Lane No. 07, Phase-II, near Quality Casting Factory, Industrial area Bari Brahmana who has been murdered by some unknown person.

Taking cognizance into the matter, a case FIR No. 30/2026 u/s 103 BNS was registered at Police Station Bari Brahmana and investigation started.

During the course of preliminary investigation, the deceased was identified as Jeevan Ahirwar S/o Khadiya Ahirwar R/o

W.No. 10 Palkouha Gram, Post Office Kharyani, tehsil Bijawar district Chhatarpur (Madhya Pradesh).

Going further into the investigation, a Police team of PS Bari Brahmana after relentless efforts & meticulous investigation utilizing CCTV footage and other technical aids, successfully apprehended the accused namely Anil Kumar Ahirwar S/o Guman Kumar Ahirwar R/o Kajraho, Beniganj tehsil Rajnagar district Chhatarpur (Madhya Pradesh), presently residing at Channi Himmat Jammu. The said accused upon sustained questioning confessed his involvement in the instant case. It has surfaced during the investigation that the accused had strangled the deceased and subsequently attacked his face with a stone to deface his identity.

On the disclosure of accused person, police recovered three mobile phones, one ATM card and one Remit card, which had been stolen from the deceased. Further investigation revealed that after committing the crime, the accused withdrew Rs.55,000/- from the deceased's bank account using the stolen ATM card. An amount of Rs.14,400/- has been recovered in cash from the accused, while the remaining amount has been found deposited in the accused's bank account. Necessary action has been initiated with the concerned bank to secure the remaining amount. It is pertinent to mention here that the deceased had received an amount of Rs. 12/13 lakhs approximately from the Govt. of Madhya Pradesh as compensation of his house and land. The accused, being a close friend of the deceased, was well aware about the said amount and wanted to grab it.

ATM fraud accused apprehend; cash recovered

STATE TIMES NEWS

DODA: Doda Police have successfully apprehended an accused involved in ATM fraud cases and recovered cash amounting to ₹49,000/-. On January 19, 2026, a written complaint was lodged at Police Station Thatthri by Shafkat Hussain, who reported that while attempting to withdraw money from the J&K Bank ATM, Thatthri, an individual fraudulently exchanged his ATM card, resulting in the unauthorized withdrawal of ₹45,000/- from his bank account.

During the investigation, another victim namely Hazoor Din reported a similar incident, in which ₹14,000/- was fraudulently withdrawn from his account.

Accordingly, a case FIR No. 07/2026 was registered at Police Station Thatthri, and a focused investigation was initiated under the overall supervision of SSP Doda, Shri Sandeep Mehta, JKPS

Acting swiftly, the police team apprehended the accused, Mudassar Ahmad Ganaie, at Zero Point Jangwalwar. Upon search, an amount of ₹49,000/- was recovered from his possession. Further investigation is in progress.

Theft case solved; accused held, stolen gadgets recovered

STATE TIMES NEWS

DODA: In its continuous drive against theft-related offences, Doda Police have successfully solved a theft case within one day of its reporting and recovered stolen property worth approximately ₹1 lakh.

On 18.01.2026, a written complaint was received at Police Post District Hospital (DH) Doda from Dawood Ahmed Dar, son of Ayaz Ahmed Dar, resident of Budgam, presently residing at Nagri, Doda, stating that certain items were stolen from his residence on the afternoon of 17.01.2026.

Acting promptly on the complaint, police took cognizance of the matter and registered FIR No. 19/2026 under relevant sections 305/331(3) BNS at Police Post DH Doda.

On the directions of SSP Doda, Sandeep Mehta, JKPS, a special police team was constituted, led by In-Charge Police Post DH Doda, under the supervision of DySP Headquarters Doda and SHO Police Station Doda.

During the course of investigation, with the assistance of technical inputs and reliable sources, the police team successfully traced and arrested the accused identified as Irshaid Ahmed, son of Abdul Aziz, resident of Bhabore, Doda. On his disclosure, stolen property including a Lenovo Tablet and iWatch Ultra, valued at approximately ₹1 lakh, was recovered. Further investigation in the case is in progress.

Several detained; massive search ops to hunt down terrorists enters day 3 in Kishtwar

STATE TIMES NEWS

JAMMU: Several individuals were detained for questioning as a massive search operation to flush out terrorists entered the third day in the upper reaches of Jammu and Kashmir's Kishtwar district on Tuesday, officials said.

The operation was launched in Sonmar village near Mandral-Singhpora in the Chatroo belt on Sunday, leading to a firefight that left one paratrooper dead and seven others injured, primarily due to splinter injuries caused by a sudden grenade attack from the hiding terrorists.

The terrorists escaped deep into the forest area, but their well-fortified hide-out, packed with a large quantity of winter stock, including eatables, blankets and utensils, was busted.

Senior officers, including Inspector General of Police, Jammu Zone, Bhim Sen Tuti and Inspector General of CRPF, Jammu, R Gopala Krishna Rao, also reached the encounter scene and are currently camping there along with several army officers to supervise the operation.

Meanwhile, a solemn wreath-laying ceremony was held here to pay tributes to the slain Special Force Commando, Havildar Gajendra Singh, in Jammu on Tuesday morning.

The wreath-laying ceremony at

Security forces recover IED in Baramulla

SRINAGAR: Security forces on Tuesday averted a tragedy with the timely detection of an improvised explosive device on the Srinagar-Baramulla highway, officials said.

The IED was planted by suspected terrorists by the roadside at Takiya Tapper in the Pattani area of Baramulla district, officials added.

They said the IED was detected by a patrol party of security forces. A bomb disposal squad has been rushed to the spot to neutralise the IED.

Satwari was led by Brig Yudhvir Singh Sekhon, Officiating Chief of Staff, White Knight Corps, and later, the mortal remains of the deceased were dispatched to his hometown in Uttarakhand for the last rites, the officials said.

Deputy Inspector General of Police, Jammu-Kathua-Samba range, Shiv Kumar Sharma, Deputy Commissioner, Jammu, Rakesh Minhas and several police, CRPF and BSF officers also attended the wreath laying ceremony.

On Monday afternoon, several individuals were taken in for questioning in connection with the busting of the hide-out, located at an altitude of over 12,000 feet, officials said.

Security forces are trying to identify the overground workers (OGWs) who assisted the terrorists in procuring and transporting large quantities of rations, pulses, utensils, and other supplies, which were enough to provide sustenance for at least four persons during the winter months.

In a post on X on Monday, the army's White Knight Corps said Operation Trash-I continues in Chatroo.

"The cordon has been further tightened with search operations expanded. Troops of the corps, along with Police and CRPF, remain deployed to dominate the area," the army said.

The official further noted that multiple teams of the army, police, and paramilitary forces, supported by drones and sniffer dogs, are combing the area despite challenging terrain marked by thick vegetation and steep slopes, limiting visibility and movement.

A group of two to three terrorists allegedly affiliated with the Pakistan-based Jaish-e-Mohammad (JeM) are believed to be trapped in the area, officials said.

Operations have been intensified across the Jammu region in the run-up to Republic Day to ensure peaceful celebrations, amid intelligence inputs about desperate attempts by Pakistan-based handlers to push more terrorists into the region, officials mentioned.

IN THE COURT OF CHIEF JUDICIAL MAGISTRATE, JAMMU

Case No. : 774/2025/Cr.Misc.
CNR No. : JKL/M030131282025
Date of Institution: 18.11.2025
Date of Order: 26.12.2025

State through Police Station Crime Branch EOW, Jammu

Through: Mr. Vikram Parihar, Ld. APP

Versus

Zaffer Javed Mirza S/o Mohd Iqbal Mirza R/o Battian, Tehsil Thanamandi District Rajouri. At present W.No. 1 Bela Colony, Rajouri

Case FIR No. 30/2002 of P/S Crime Branch EOW, Jammu
Offences under section 420/406/120-B RPC

IN THE MATTER OF: Application for initiating proceedings under section 87/88 Cr.PC (corresponding 82/83 Cr.PC) 84/85 BNS against absconding accused person namely Zaffer Javed Mirza S/o Mohd Iqbal Mirza R/o Battian, Tehsil Thanamandi District Rajouri A/P W.No. 1 Bela Colony, Rajouri.

CORAM: Munish K. Manhas
JO Code: JK00175

ORDER

1. An application has been moved by SSP, Crime Branch (EOW), Jammu through Ld. APP stating therein that an FIR No. 30/2002 for offences made punishable under section 420/406/120-B RPC was registered in P/S Crime Branch, Jammu against accused namely Zaffer Javed Mirza S/o Mohd Iqbal Mirza R/o Battian, Tehsil Thanamandi District Rajouri A/P W.No. 1 Bela Colony, Rajouri. After completion of investigation, challan was produced against accused on 21.02.2014 before this Court. The accused Zaffer Javed Mirza is absconding during investigation and his whereabouts were not known and accordingly, this Court has issued warrant of arrest under section 512 Cr.PC against him on 21.02.2024. After hectic efforts, the accused Zaffer Javed Mirza is still untraced. As such, prayed for initiating proceeding under section 87 Cr.PC against him.

Heard and Considered

2. I have heard Ld. APP for UT. Perusal of main file reveals that proceedings under section 512 Cr.PC have been initiated against the accused Zaffer Javed Mirza by this Court vide order dated 21.02.2024 and proclamation under section 87 Cr.PC has not been issued till date. For ready reference, Sec 87 Cr.PC reads as:

Section 87 Cr.PC: Proclamation for person absconding

(1) If any Court has reason to believe (whether after taking evidence or not) that any person against whom a warrant has been issued by it has

absconded or is concealing himself so that such warrant cannot be executed, such Court may publish a written proclamation requiring him to appear at a specified place and at a specified time not less than thirty days from the date of publishing such proclamation.

(2) The proclamation shall be published as follows:-

(a) it shall be publicly read in some conspicuous place of the town or village in which such person ordinarily resides;

(b) it shall be affixed to some conspicuous part of the house or homestead in which such person ordinarily resides or to some conspicuous part of such town or village; and

(c) a copy thereof shall be affixed to some conspicuous part of the Court-house.

(3) A statement in writing by the Court issuing the proclamation to the effect that the proclamation was duly published on a specified day shall be conclusive evidence that the requirements of this section have been complied with, and that the proclamation was published on such day.

3. It is clear from the above referred provision that a person against whom proclamation has been requested has been absconded or is concealing himself so that warrants under section 512 Cr.PC cannot be executed against him. As such, this Court has ample powers to proceed against absconded person under section 87/88 Cr.PC. As such, before proceeding ahead under section 88 of Cr.PC, it will be proper and appropriate to issue proclamation against the absconding person.

4. As such in view of the discussion made supra, proclamation in terms of Section 87 of the Code of Criminal Procedure is directed to be issued against accused namely Zaffer Javed Mirza S/o Mohd Iqbal Mirza R/o Battian, Tehsil Thanamandi District Rajouri A/P W.No. 1 Bela Colony, Rajouri, who has absconded after committing the crime. The accused Zaffer Javed Mirza shall be required to cause his appearance before this Court within one month, failing which the process of attachment of his property in terms of Section 88 Cr.PC, shall follow.

5. A copy of the proclamation shall be pasted at a conspicuous place in the Court premises and in the town. A copy of the proclamation be also sent to SHO concerned for pasting the same on or around the residence of accused Zaffer Javed Mirza, so that he has due notice of the proclamation. A copy of this order along with copy of proclamation shall be forwarded to SHO concerned for publication of proclamation in some daily newspaper having its circulation in the area with intimation to this Court. Put up on 30.01.2026 for further proceedings.

Sd/-
Chief Judicial Magistrate
Jammu

Announced
26.12.2025
DIP/J-10449/25
Dated:- 20/01/2026