

# Maruti Suzuki signs MoU with J&K Bank to strengthen its smart car finance platform

## ■ STATE TIMES NEWS

SRINAGAR: Strengthening its end-to-end car financing platform, Maruti Suzuki India Limited announced partnership with J&K Bank to ease car loan facilitation for its customers via the company's Smart Finance digital platform.

This collaboration between Maruti Suzuki Smart Finance and J&K Bank will allow customers to avail hassle-free affordable financing options across 984 branches of the bank. Since its inception in 2020, Maruti Suzuki Smart Finance has disbursed over Rs 39,000 crore worth of loans, allowing over 6.4 lakh customers to easily finance their cars from the partnered banks.

Through J&K Bank, Maruti Suzuki customers can avail loans of up to 90% of the on-road price of a car, besides availing benefits of zero processing charges and the option of repayment



J&K Bank and Maruti Suzuki representatives after signing MoU.

tenures of up to 84 months at competitive interest rates. Ashutosh Sareen, General Manager (Credit), J&K Bank, signed the MoU and said, "This partnership will increase accessibility and accelerate the process of availing loans for customers, to fulfill their aspirations of buying Maruti Suzuki cars. Our latest association with Maruti Suzuki Smart Finance will allow us to simultaneously leverage J&K Bank's digital platform to provide a modern and convenient financing option for today's cus-

tomers who intend to avail a J&K Bank loan from the comfort of their homes. We have recently reviewed and revised our Car Loan product to accommodate the needs of varied clientele across the country, and expect a positive impact from this agreement."

Commenting on the partnership with J&K Bank, Shashank Srivastava, Senior Executive Officer (Marketing & Sales), Maruti Suzuki India Limited, said, "Strengthening our end-to-end customer servicing

approach, this partnership is aimed to make the vehicle buying journey easy through the various benefits that the bank offers. Since its launch in 2020, Maruti Suzuki Smart Finance has been a one-stop solution where customers can view, compare, and apply for a loan at a competitive rate of interest, and customize their EMI as per their requirements. Since inception, under the tie-up with partner financiers, we disbursed over INR 39,000 crores worth of loans. We are confident that the latest tie-up with J&K Bank will help bolster our customer base even further."

Senior Executive of Maruti Suzuki India Limited, Vikas Kohli, Vice President (Allied Business) and Ashutosh Sareen, General Manager (Credit), J&K Bank were present with their respective teams on the occasion of signing of the partnership.

## JKAACL presents cultural programme on conclusion of MTMP Programme



Shubham Banerjee singing songs during a programme.

## ■ STATE TIMES NEWS

JAMMU: J&K Academy of Art Culture and Languages (JKAACL) presented a colourful cultural programme at the concluding day of My Town My Pride (MTMP) Programme held at Gulshan Ground, here besides Book Exhibition of Academy publications.

The cultural presentation showcased the ethos of Dogra Culture through the traditional Dogri folk dance and singing form Geetru and Dogri , Punjabi songs by young local artists. Lt Governor, Manoj Sinha visited the various stalls installed by

different departments. He visited the book exhibition installed by Academy and had a look at various publications.

Shubham Banerjee, the young talent of the soil, enthralled the audience with his Dogri and Punjabi singing along with the group of musicians.

The special attraction of the programme was Dogri folk Geetru presented by Om Parkash and group.

The cultural program was done under the guidance and efforts of Bharat Singh Manhas, Secretary JKAACL and was coordinated by Dr. Shahnawaz and Anil Tickoo.

# Lotus will bloom on Dec 8 in Himachal, Gujarat: Kavinder

## ■ STATE TIMES NEWS

JAMMU: Senior BJP leader and former Deputy Chief Minister, Kavinder Gupta on Tuesday asserted that lotus will bloom again in Himachal Pradesh and Gujarat on December 8, 2022.

In a statement issued to media persons, Kavinder said that whether it is exit poll or general sentiments of the people in both Himachal and Gujarat, the air is in the favour of BJP and no power on earth can stop the lotus from blooming in these two states which are the home turfs of the Bharatiya Janata Party, where the party has accomplished tremendous work as far as development is concerned.

He said that the election in



Himachal will change the trend of changing party every year as people have given edge to BJP over the Congress, which has lost ground in the entire country due to its involvement in neck-deep corruption.

"Gujarat being the bastion of BJP is safe and is all set to break the record as far as mandate to BJP is concerned", he said adding that BJP activists should get ready for the grand celebrations on December 8, 2022, as this is going to be the special day for all BJP workers

with lotus blooming in Gujarat and Himachal.

He said that the results in the aforesaid states will stun the opposition parties which were living in fool's paradise and aspiring for power in these two states which are the strong bases of the BJP.

Kavinder made it clear that the time of Congress and AAP has gone because the people across the country have well understood their strategies to hoodwink the people by concocting stories and promising stars and moon.

He said that the countdown for debacle of Congress and its ilk has already begun and it is matter of few hours when the lotus will again bloom in these two politically significant states.

# ICAR-CAZRI observes World Soil Day 2022



ICAR-CAZRI officials along with farmers during a programme.

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LEH: ICAR-Central Arid Zone Research Institute, Regional Research Station Leh Union Territory of Ladakh observed World Soil Day-2022 at Takmar, Khardong. The theme for

this year was 'Soils, where food begins. During the programme, Deputy CEC LAHDC-Leh, Tsering Angchok presided as the Chief Guest. ICAR-CAZRI, RRS Leh Stakna staff including Scientist incharge Dr M.B. Noor

Mohamed, Scientist Changechuk Lamo, STA Stanzin Landol, Sr. Technician Rigzin Dorje and Mohd Raza were present besides around 24 participants including Panch Tsering Puntsog and others village mem-

# Div Com inaugurates CBC's 5-day Multimedia Exhibition on Amrit Mahotsav at Anantnag

## ■ STATE TIMES NEWS

ANANTNAG: The Divisional Commissioner (Div Com) Kashmir, Pandurang K Pole on Tuesday inaugurated a 5-day long multimedia exhibition on Azadi Ka Amrit Mahotsav (AKAM) at Sports Stadium Anantnag.

The exhibition is being organized by the Central Bureau of Communication (CBC), Ministry of Information and Broadcasting, Government of India from December 6 to December 10, 2022.

Pole was accompanied by Dr Basharat Qayoom, Deputy Commissioner (DC) Anantnag, Hilal Ahmad Shah, Chairman, Municipal Council Anantnag and Ashish Kumar Mishra, SSP Anantnag.

The exhibition showcases the

history of India's freedom struggle through photo exhibits, audio-visual aids, printed Information Education and Communication (IEC) material and documentary screenings.

Addressing the gathering, Div Com lauded the CBC, J&K and Ladakh for organizing the exhibition for awareness of the masses. He impressed upon the masses to cherish and value the freedom our nation has got after sacrifices by our freedom fighters.

He said we have read the stories of the sacrifices by these heroes but Amrit Mahotsav is an opportunity to feel the emotion and we as citizens need to do our duties honestly.

The DC in his address said that the multimedia exhibition



Div Com Kashmir, Pandurang K Pole, CBC, J&K and Ladakh official and others at an exhibition.

is a step towards providing information about the schemes of the government to the masses so that the development reaches the last person in the queue. He urged the people to visit the exhibition to get insight into the freedom struggle.

Dr. Basharat said that the multi-media exhibition comple-

ments the My Town My Pride and Back to Village campaigns of the UT administration which also aim for awareness among masses.

Others present in the event were Dr. M.Y Zagoo, Chief Medical Officer; Mohammad Khalil Ganie, Chief Education Officer and other officers and officials from CBC and district

## AP's Coffee Culture opens its 1st dine-in Jammu

# Coffee House with library concept unique way to catch youth & developing ideas: ADGP Mukesh

## ■ STATE TIMES NEWS

JAMMU: AP's Coffee Culture opened its first outlet at Channi Himmat, near Panch Mandir.

Mukesh Singh, ADGP Jammu Zone was the Chief Guest on the occasion while Ranjeet Kalra-Member J&K State Sports Council & Member Governing Council (Sports) Shri Mata Vaishno Devi Shrine Board, A.Q Manhas (IGP Retd), Neena Gupta, Corporator Channi Himmat, Shiv Kumar Sharma, SSP CID, Saujanya Sharma JKAS (Retd) and Sandeep Seth, Chief Engineer PDD, Jammu were the Guests on Honour. Also present were Dr A.K Kapoor, P.B Kapoor, Dr Rahul Kapoor, Gayika Kapoor, Dr Kunal Anand, Rashim Anand, Neha Kapoor, Rohit Gupta, Ajay Anand DySP and Maheep.



Mukesh Singh, ADGP Jammu Zone inaugurating AP's Coffee Culture's first outlet at Channi Himmat.

ADGP after inaugurating the Coffee House appreciated the efforts put in by the owner of AP's Coffee Culture Ritesh Kapoor.

He said creating unique conceptuality & different concepts will for sure create enterprising ideas for the youth. He appealed to the youth to take inspiration from entrepreneurs like Ritesh Kapoor who being into the education line for so many years will be boosting ideological

information for the youth.

Ranjeet Kalra lauded the hard efforts put in by the proprietor of the Coffee house for lovely ambience, enthralling beautification and modern interiors made the coffee house a complete place to spend quality time with coffee with snacks.

Ritesh Kapoor, Proprietor AP's Coffee Culture put forwarded the coffee house's entire framework for the guests and the customers. He said the

idea of serving coffee while giving reading space to the clients is to make the coffee house an intellectual and learning platform as well. He added that in the coffee house, they made it open to get any coffee, shake, drinks of their choice as well which will be not only a different taste but a way for the chefs to learn as well.

The coffee house is a complete place for every youth, ladies, gents and even kids also to have a lovely and comfortable ambience with perfect blended taste.

On being asked about the name AP's coffee culture, he added that the name was chosen on his Father and Mother's name and thought to deliver ideas amongst the youth to promote own branding and also ideas of inculcating values in the society and specially amongst youth.

## JKPEECC rues non-redressal of issues as per agreement made after strike

## ■ STATE TIMES NEWS

JAMMU: Power Employees and Engineers under banner of JKPEECC an amalgam comprising of various Unions of PDD led by Sachin Tickoo, President JKEEGA and Convener PEECC, Jaipal Sharma Chairman JKPEECC & President DEA, Ashok Dubey Vice President JKEEGA, Sanjay Sharma DEA, Anil Slathia Lineman and Workers Union, H D Singh TEF, Tarun Gupta PDDEU, Akhil Kumar President PDL/TDL workers, Gurmeet Singh CNGEU among others expressed resentment over non-redressal of issues as per agreement made between J&K UT administration representatives and JKPEECC on December 21, 2021 despite a lapse of year since then. The members of coordination committee impressed upon the Government to issue a white paper on the progress of the enlisted issues of the agreement in the Public domain so that common masses are aware that till most of the issues are lying as it is unresolved causing grave discontentment among the masses.

Speaking on the occasion the coordination committee leaders strongly resented the fact that the Departmental Promotion committee meetings are not being held regularly and thousands are posts are lying vacant in Executive and ministerial cadres, the DPC of 'Tech-III' who are stagnated since last 24years is still a distant dream, only 200 Daily wagers could get regularized in the whole year despite formal announcement by Government that twelve thousand daily wagers of PDD shall be regularized. Despite creation of the posts of the CPAO/AOs none of them have been deputed to the Corporations overburdening the existing CPAOs and affecting the management of the Finance related matters of the twenty thousand employees. JKPEECC vehemently appealed to Principal Secretary PDD to kindly fulfill commitments made in mid night agreement dated 21/12/2021.

# KC Gurukul College of Education celebrates NSS Week

## ■ STATE TIMES NEWS

JAMMU: NSS unit of K.C Gurukul College of Education celebrated NSS week.

On December 1, 2022 Seminar was organised on the topic 'How we prevent AIDS'. The main objective of this Seminar is to increase awareness about the 'AIDS'. On December 3, plantation drive was carried out by the students in the college campus in which students planted different varieties of plants.

NSS week was concluded on Tuesday with the cleanliness drive by the students in the college campus.



NSS volunteers carrying out various activities during NSS week celebrations.