LG meets International Para-Archers at Lok Bhawan



LG Manoj Sinha meeting International Para-Archer Payal Nag and a 6-year-old Para Archer Master Aayush, at Lok Bhawan.

STATE TIMES NEWS

Lieutenant Governor Manoj Sinha on Saturday met International Para-Archer Paval Nag and a 6-year-old Para Archer Master Aayush, at Lok Bhawan. The athletes were

accompanied by Archery

Coach Abhilasha Chaudhary. The Lieutenant Governor also met FISU World University Games silver medallist Hrithik Sharma archer Shubham

The Lieutenant Governor said the remarkable achieve-

ments of athletes from Shri Mata Vaishno Devi Shrine Board Sports Complex, Katra, is a source of inspiration for many aspiring athletes.

He extended his best wishes to the athletes and the coach for their future games.

VB-GRAMG Act 2025 a landmark initiative: Khatana in RS

STATE TIMES NEWS

NEW DELHI: Speaking in the Rajya Sabha on the Viksit Bharat - Guarantee for Rozgar and Ajeevika Mission (Gramin): VB-GRAMG Act, 2025, Rajya Sabha MP and senior BJP leader Gulam Ali Khatana described the legislation as a $landmark \quad step \quad towards$ strengthening rural livelihoods and ensuring longterm employment security across the country.

During his intervention, Khatana stated that the VB-GRAMG Act represents a decisive shift from short-term wage relief to a comprehensive model of sustainable livelihood security. He said the Act integrates employment generation, skill development, and asset creation into a single framework, reflecting the Government's commitment to building selfreliant villages in line with the vision of Viksit Bharat and Aatmanirbhar Bharat. Elaborating

Khatana highlighted that the Act introduces a learn-whileearn model through paid onsite skilling, offering immediate income support while enhancing the long-term employability of rural youth. He added that the focus on creating durable rural infrastructure such as roads, water facilities, and storage assets would ensure that public investment yields lasting economic benefits. Khatana also pointed out

that the Act would help curb

seasonal migration by creating local employment opportunities, while strengthening women Self-Help Groups (SHGs), cooperatives, and Farmer Producer Organisations (FPOs). He noted that the emphasis on green jobs and climateresilient works reflects a forward-looking and sustainable approach to rural development. Referring to governance and accountability, Khatana said the VB-GRAMG framework enhances transparency

through Direct Benefit Transfer (DBT) and digital monitoring systems, while retaining the state guarantee of rural employment and providing flexibility for regionspecific planning. He further observed that the Act marks a shift from consumptionbased expenditure to productive investment, supporting local MSMEs and villagelevel enterprises strengthening the rural economic base. Khatana expressed gratitude to Prime Minister Narendra Modi for his visionary leadership and thanked Union Minister Shivraj Singh Chouhan for steering this comprehensive rural employment and livelihood initiative.

Concluding his remarks, Gulam Ali Khatana said the VB-GRAMG Act, 2025 represents a future-oriented model of rural development and will play a pivotal role in achieving inclusive and resilient growth.

JKPS Panjtirthi students shine in District Kickboxing Championship 2025

JAMMU: District kickboxing Championship 2025 was organised by kickboxing Association Jammu and Kashmir at Bhagwati Nagar Indoor stadium.

Among various participants, Farhan Choudhary of class and Muqaddas Chaudhary of class 8th won gold medals in the Championship.

The Principal of JKPS Panjtirthi Suman Banbah congratulated the jakiians and expressed "The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence. To be a champion,



Principal Suman Banbah along with winner students

you have to believe in yourself when nobody else will."

Mahotsav 2025 dedicates second day to Jammu; Celebrations continue with cultural vibrance

Jambheshwar University of

Haryana. The MoU was

Harinder Gupta and Prof.

Rupesh Kumar, Akhil

Sadasya, RSS. The agree-

ment aims to strengthen col-

laboration and joint initia-

tives in economic development

across Ladakh, Jammu &

Kashmir, with a focus on

research, policy dialogue, and

capacity building. Those pres-

ent on the occasion included

Sunil Shah, Director, LEAD;

CA Rajeev Gupta; Sanjeev

Sharma, Board Member,

LEAD; and faculty members

Technology,

Karyakarini

Science &

Bharatiya



LEAD Convenor Harinder Gupta and Prof. (Dr.) Narsi Ram Bishnoi, VC after singning MoU.

STATE TIMES NEWS JAMMU: The second day of Mahotsav 2025 - Jammu, Kashmir & Ladakh, organized by LEAD-LJK (Ladakh Jammu Kashmir Economic Growth and Development Dialogue), was dedicated to the Jammu region and witnessed enthusiastic participation along with vibrant cultural celebrations. The day highlighted Jammu's rich cultural heritage, youth talent, and artistic excellence, drawing students, artists, academicians, and the general public in large numbers.

A key highlight of the day was the signing of a Memorandum Understanding (MoU) between LEAD and Guru

of the University. The day also saw vibrant participation from students of various schools across Jammu in the "Sabrang" event, featuring Drawing and Singing Competitions based on the theme of Panch Parivartan. Renowned actress Preeti Sapru graced the occasion and interacted with participants. The evening programme featured a powerful theatrical presentation of "Mata Ki Kahani" by renowned theatre personality signed by LEAD Convenor Balwant Thakur, leaving the (Dr.) Narsi Ram Bishnoi, audience deeply moved and Vice Chancellor of the adding a spiritual and cultur-University, in the presence of

al dimension to the day. Prominent dignitaries present included Anil Gupta, Director, Agriculture Department; Ashok Gupta, General Manager, J&K Bank; Dr. Gautam Mengi, Sah Prant Sanghchalak, RSS; Dr. Vikrant, industrialist; Amit Tyagi, and others.

The second day reaffirmed Mahotsav 2025 as a vibrant platform celebrating Swadeshi, Swavlamban, and Sanskriti across Jammu,

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HELPLINE

Taekkyon Heritage series debuts with battlefield competition

STATE TIMES NEWS

JAMMU: The first Taekkyon Heritage Series, titled the 'Taekkyon Battlefield Competition," was successfully held at Junior IDRS School, Chatha, marking an important step in promoting traditional Korean martial arts in Jammu and Kashmir. The event introduced stu-

dents to Taekkyon, recognized as the original martial art form that influenced modern Taekwondo. Selected students from Army Public School Cantt, Satwari, and Air Force School actively participated in the competition, showcasing skill, discipline, and sportsmanship.

The tournament was graced by Vikram Singh Bhau (JKPS), SDPO City, Jammu, as the chief guest. He appreciated the initiative for promoting martial arts that emphasize discipline,

Ph: 01997-244247,

B/U Bhaderwah, Doda

The Jammu & Kashmir Bank Ltd.

Dated: 03-10-2025 Ref. No. JKb/Bhadar/2025-26-162

Ms. Seema Banoo D/O Mohd Saleem W/O Sajid Najar R/O Punaja, Bhadarwah Distt. Doda



Dignitaries along with organisers and players during the event.

cultural understanding, and

safety. Samandeep Managing Director of Junior IDRS, congratulated all participants for their enthusiasm and performance, while the school Principal, Ms. Navneet Kaur, highlighted the importance of such events in the holistic development of students. According

to Tournament Director Sanjay Sachdeva, a 5th Dan Black Belt and International Instructor, the competition provided children of Jammu and Kashmir with a valuable opportunity to learn about Korean martial arts, sports, and culture. He emphasized that the core principle of Taekkyon is to attack while ensuring the complete safety

J&K Bank

of the opponent. The event was coordinated

by Kamaljeet Kaur, who warmly welcomed the parents and guests. The Taekkyon techniques demonstrated during the competition received high appreciation from the audience, particularly for their strong focus on child safety and con-

IndiGo 10:05 AM - 10:45 AM 11:10 AM - 12:00 PM SpiceJet Air India Express 12:50 PM - 1:40 PM Air India Express 1:35 PM - 2:45 PM IndiGo 1:55 PM - 2:35 PM IndiGo 6:40 PM - 7:20 PM Srinagar to Jammu IndiGo 11:45 AM - 12:35 PM Air India Express 12:10 PM - 1:05 PM SpiceJet 12:35 PM - 1:30 PM

Air India Express 2:20 PM - 3:35 PM IndiGo 3:15 PM - 4:05 PM IndiGo 5:20 PM - 6:10 PM

Departure : 23:35 from Jammu Tawi Arrival : 11:15 at New Delhi

12426 Jammu Tawi - New Delhi Rajdhani Express

: 21:25 from Jammu Tawi Departure

Arrival : 05:55 at New Delhi 12446 Uttar Sampark Kranti Express

: 21:50 from Jammu Tawi

Departure

Train 26401 - Katra to Srinagar (Morning Service) : 8:10 AM from Katra Departure

Arrival : 11:10 AM at Srinagar : Banihal at 9:58 AM Intermediate Stop

Chair Car (CC): 715 Executive Chair Car (EC): 1,320

Booking: Available on IRCTC Train 26403 - Katra to Srinagar (Afternoon Service)

Departure : 2:00 PM from Katra : 05:00 PM at Srinaga

Fare: Chair Car (CC): 660

Fare:

Executive Chair Car (EC): 1.270



WAVE ONE MOVIE JAMMU 10:00 AM / 11:00 AM / 2:55 PM / 5:50 PM / 6:50 PM / 9:45 PM / 10:45 PM PVR KC JAMMU 10:00 AM / 2:20 PM / 6:35 PM / 10:50 PM

Directory Enquiry ault Repair Local Assistance Trunk Booking Trunk Assistance 2447952, 2577951, 2573638 nternational Trunk Booking Billing Complaints

Change No. Announcement 2451953, 2430953 Gandhi Nagar Exchange HOSPITALS Psychiatry and Disease Hospital 2577444 Ambulance Raiouri 257147, 257084, 257357 Blood Bank/Eye Bank - SMGS Hospital 2547639, 2547637 2549669 Emergency 2547637, 2547638 Blood Bank Chest Disease Hospital 2577064, 2548012

Dental Hospital 2544670 Govt Hospital Gandhi Nagai 2430041 2431740 Child Hospital 2577023 Acharya Shri Chander College of Medical Sciences and Hospital

AMBULANCES Indian Red Cross Society 2453165, 2543525, 2435248 Jammu University FIRE STATIONS Gandhi Nagar

101, 2435283, 2457705 2554064 Roop Nagar 2597522 2480026 Gangyal Bari Brahmana 220020 Akhnoo 252481 234313 Kathua 243280 Samba 232451 Katra Udhampui 270897

Police Control Room 100, 2542001, 2545481-82 Police Exchange 2547621-22, 2547624 Civil Defence Control Room 2549100, 2548645, 2544920 Civil Defence 2548645, 2549100, 2544920

Hot Line **TOURISM** Tourist Officer, Airport 2431917 Tourist Officer, Railway Station 2430078 Tourist Reception Centre 2579554 JKSRTC General Manager 2435262

JKSRTC Bus Stand 2577475 JKSRTC Jammu Srinagar, Service 2576562 Puniab Roadways 2542782 VATER SUPPLY 2542582 Company Bagh 2544979 Parade Bakshi Naga 2543557

Panjthirthi Narwal

Garbage / Carcass Removal

ELECTRIC SUPPLY COMPLAINTS Canal Nanak Nagai

2554147, 2554199 2542289, 2543398 2430776 Gandhi Nagar 2430180 Shastri Naga 2430781 2543828, 2579258 Janipur 2452816 Satwari

FIRE SERVICE : (Control Room) CIVIC SERVICES 2547846, 2542192 Municipality Health Officer 2547440

This Demand Notice under Section 13 (2) of the Securitzation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "The Act") is issued by me Mr. Vishal Sharma, Code No. 004423, Chief Manager on 3rd day of October 2025 as Authorized Officer of Jammu and Kashmir Bank Ltd duly empowered in accordance with the provisions of SARFAESI Act, 2002 for the reasons stated hereinafter: Whereas, Business unit Bhaderwah of Jammu and Kashmir Bank (hereinafter called Bank) sanctioned credit facility details where of are: a) Transport Loan Facility bearing A/c No. 0030266100000134 of Rs. 25,00,000/ (Twenty Five Lac Only) vide sanctioned Ref. No. Jkb/Bhadar/Adv/cc/2022-23 Dated 26-05-2022, to you (herein after also referred as borrower). Whereas above said credit facility was secured by following securities: Primary security: a) Hypothecation of vehicle bearing registration no JK0 MAT778003N2A01545-and Engine no. B5.6B6A220D06122A63895375 JK06-B-4175 (Chasis Collateral Security : A) Third party Guarantee of three persons; a) Mr. Aquib Javeed S/O Mr Javed Iqbal Sheikh R/O Chakka Bhaderwah b) Mr Shahzad Aliyas S/O Mr Mohd Aliyas R/O Green Colony Bhaderwah. c) Mr Shabir Ahmed S/O Gulam Nabi Zargar R/O Chinar Pura Bhaderwah. Whereas the above said credit facility was availed by you as borrower after creation of security interest in the above referred properties (secured Assets) in favour of the Bank, Whereas borrower has failed to maintain the credit facility as per terms and conditions of the above Whereas, borrower has failed to maintain the credit facility as per terms and conditions of the above referred sanction letter/s and other terms and conditions laid down in the documents executed by borrower in favour of the Bank, consequently borrower loan account No 0030266100000134, has been classified by the Bank as Non-Performing Asset on 22-09-2025 in accordance with the directives and guidelines of the Reserve Bank of India. The details of loan account are as under: Date of Unapplied Sanctioned Limit Facility Availed interest upto 30/09/2025 1899623.36 25,00,000.00 25,00,000.00 22.09.2025 1831792.36 67831.00 25,00,000.00 25,00,000.00 22.09.2025 1831792.36 67831.00 claim amount which may become due on account of crystallization of BG's and/or devolvement of L Total outstanding as on 30.09.2025 is Rs.18,99,623.36/-(Rupees Eighteen Lac Ninety Nine Thousand Six Hundred Twenty Three And Thirty Six Paisa Only) excluding interest w.e.f. Whereas the above said amount is due and payable from you as borrower in the books of accounts of the Bank. low since borrower has failed and neglected to make payment of dues in respect of the said Loan

Registered A.D.

Bhadarwah Distt. Doda

2. Mr. Aquib Javeed
S/O Mr Javed Iqbal Sheikh
R/O Chakka Bhaderwah

3. Mr Shahzad Aliyas
S/O Mr Mohd Aliyas
R/O Green Colony Bhaderwah.

4. Mr Shabir Ahmed
S/O Gulam Nabi Zargar
R/O Chinar Pura Bhaderwah
DEMAND NOTICE UNDER SECTION 13(2) OF THE SECRUTISATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY
INTEREST ACT-2002.
Dear Sir/s,

In addition to amount outstanding as on 30.09.2025, Bank, as secured creditor, reserves the right

Now since borrower has failed and neglected to make payment of dues in respect of the said Loan duly secured by the securities mentioned hereinabove, and classification of borrowers account as a Non-Performing Asset, I above named as Authorized Officer in exercise of the powers vested in me under the provisions of SARFAESI Act, 2002 and rules made there under hereby give borrower notice under sub-section (2) of section 13 of Securities and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon borrower to pay in full and discharge borrower liabilities aggregating to Rs. 18,99,623.36/-(Rupees Eighteen Lac Ninety Nine Thousand Six Hundred Twenty Three And Thirty Six Paisa Only) as stated herein above, together with interest at contractual rate thereon w. e. f. 01.10.2025 along with other charges and costs to be incurred by the Bank from time to time and thereby discharge in full all borrowers liabilities to the Bank within a period of 60 days from the date of this Notice failing which the Bank shall at borrowers costs and risk exercise its powers under the Act.

We further give borrower notice that in case of failure to pay the above mentioned outstanding amoun with interest and costs till the date of payment within the stipulated period of 60 days, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act and;

i) In the event of borrower's failure to pay amount as demanded, Bank is authorized under the Act to take possession, control and or management of the above mentioned secured asset together with the right to transfer by way of lease, assignment or sale, without the intervention of the court.

ii) All expenses incurred in the process shall be debited to borrower account and will be recovered from borrower. Moreover in the event of sale of the secured asset borrower liability is not discharged in full, Bank shall have right to recover the remaining balance from borrower.

iii) This demand notice is without prejudice t

borrower.

iii) This demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which Bank may have including the right to make further demands in respect of sums owing to Bank.

iv) Section 13(13) of the Act restrains borrower/mortgagor after the date of this notice from transferring by way of sale, lease or otherwise any of secured assets referred to in this

notice, without prior written consent of the Bank and breach of the said provision is an offence punishable under Section 29 of the Act.

This demand notice is recall of the loan amount and demand by the secured creditor of the outstanding amount without prejudice to the rights of the Bank to proceed as against the borrower / company / Directors / mortgagors / guarantors for initiating recovery proceedings

moder any other legal remedies.

Borrower is also informed that it can redeem the secured asset within the time frame prescribed by section 13(8) of the Act.

DIP/J-3144-P/25

(Mr. Vishal Sharma)

Sd/-(Mr. Vishal Sharma) Authorized Officer Dated:- 20/12/2025