

LIC launches two new Insurance Plans - Protection Plus (Plan 886) and Bima Kavach (Plan 887)



Dignitaries launching two new insurance plans of Life Insurance Corporation of India.

STATE TIMES NEWS
MUMBAI: Life Insurance Corporation of India today announced the launch of two new insurance plans designed to offer enhanced financial security, savings, and flexible protection options for policyholders. The plans - LIC's Protection Plus (Plan 886) and LIC's Bima Kavach (Plan 887) - were officially unveiled by Shri R. Doraiswamy, CEO & MD, LIC of India.

LIC's Protection Plus (Plan 886) is a Non-Participating, Linked, Life, Individual Savings Plan that offers a combination of life insurance coverage and long-term savings. The plan provides policyholders the flexibility to choose their investment fund type, increase or decrease the sum assured, and make "top-up" premium payments. Partial withdrawals are permitted after five years from the policy commencement.

The proposer can select the premium amount, based on which the Basic Sum Assured is determined. The minimum entry age is 18 years and the maximum is 65 years. Policy terms range from 10 to 25 years with premium payment options of 5, 7, 10, or 15 years. While there is no upper limit on the maximum premium, underwriting norms apply. The plan also offers the benefit of refunding mortality charges along with the maturity value, enhancing the overall returns for policyholders.

On maturity, the policyholder receives the Unit Fund Value, which includes both base and top-up premium fund values. Additional features like sum assured alteration and top-up premiums provide further financial flexibility.

LIC's Bima Kavach (Plan 887) is a Non-Participating, Non-Linked, Life, Individual Pure Risk Plan that offers guaranteed financial protection to the family in case of the insured's death during the policy term. The plan provides two death benefit options - Level Sum Assured and Increasing Sum Assured - along with flexible premium payment modes, including Single, Limited, and Regular premium options.

Vishal Verma felicitated by GGF J&K for elected as Sub-Treasurer of AIPNBOA



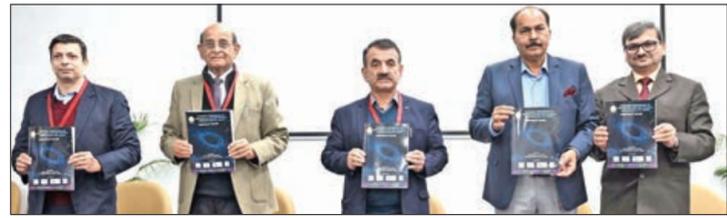
GGF J&K members honouring Vishal Verma for electing as Sub-Treasurer of AIPNBOA.

STATE TIMES NEWS
JAMMU: Gandhi Global Family (GGF) J&K today honoured Vishal Verma for his election as Sub-Treasurer of the All India Punjab National Bank Officers' Association (AIPNBOA) in the national elections held recently at Kolkata. Representing 46,500 officers across India, his achievement has brought immense pride to the Union Territory.

Along with Verma's success, J&K also celebrated the unopposed election of Pawan Parihar as Assistant General Secretary (AGS). The elevation of Com. Dilip Saha as General Secretary further strengthened the national leadership of AIPNBOA. Verma is widely respected for his integrity, discipline, and unwavering dedication to officers' welfare. Twice honoured by the Lieutenant Governor of J&K for his social service, he is admired for his humility, calm demeanour, and transparent working style-qualities that have earned him deep trust within the banking fraternity.

Padma Shri Dr. S.P. Varma, along with distinguished dignitaries and civil society members, felicitated Vishal Verma at a special ceremony in Jammu, acknowledging his contributions and leadership. His new role will amplify the voice of J&K officers at the national level. The event concluded with warm congratulations and best wishes for his continued service to the banking community and the nation.

Three-Day National Conference NCAAPS-2025 commences at JU



Dignitaries releasing the abstract book at University of Jammu.

STATE TIMES NEWS
JAMMU: The National Conference on Advances in Applied Physical Sciences (NCAAPS-2025) commenced today at the University of Jammu, marking the beginning of a three-day academic gathering bringing together leading scientists, researchers, academicians, and young scholars from across India. Organized by the Department of Physics from 4 to 6 December 2025, the conference aims to foster dialogue on recent innovations, emerging trends, and collaborative opportunities in applied physical sciences. This year's conference has drawn enthusiastic national participation, with around 180 delegates from reputed universities and

research institutions. The scientific programme features an impressive 80+ poster presentations, 25 oral presentations, 18 invited talks, and two plenary lectures, reflecting the depth and diversity of contemporary research in the field.

The inaugural ceremony was graced by Prof. Mahavir Singh, Vice Chancellor, Himachal Pradesh University, Shimla, as the Chief Guest. In his address, he emphasised the growing importance of interdisciplinary approaches in addressing complex scientific challenges. He highlighted the expanding horizons of applied physical sciences and underscored the responsibility of researchers to align their work with national priorities and

global scientific advancements. Prof. Singh encouraged young scholars to embrace innovation, collaboration, and curiosity-driven research to build impactful solutions. Padma Shri Prof. Lalit K. Mangotra, Former Professor, Department of Physics, University of Jammu, attended as the Guest of Honour, offering insightful reflections on strengthening research culture and enhancing opportunities for scientific exploration. The session was presided over by Prof. J. P. Singh Joorel, Dean Academic Affairs, who congratulated the Department of Physics for successfully organising a conference of significant academic value. The inaugural programme included the traditional lighting of the lamp, release of the abstract book, and a felicitation ceremony. Earlier, Prof. K. K. Bamzai, Conference Convener and Head, Department of Physics, welcomed the delegates and outlined the goals and themes of NCAAPS-2025, emphasising its role in promoting deeper scientific engagement across diverse domains of applied physics. The inaugural session concluded with a Vote of Thanks by Dr. Sandeep Arya, Organizing Secretary.

Swami Achyut Prapann Ramanujdas highlights significance of Purnima, Paush Krishna Paksha

STATE TIMES NEWS
JAMMU: Spiritual leader Swami Achyut Prapann Ramanujdas Ji highlighted the sacred significance of today's Purnima, describing it as a highly auspicious and spiritually powerful day. He explained that during Purnima, the moon rises with all its 16 kalas, symbolising completeness, purity, and divine energy. This celestial alignment is believed to promote peace of mind, enhance eloquence, attract prosperity, and bring overall happiness. According to him, simply viewing the full moon on this day carries great merit and spiritual benefit.



Swami Achyut Prapann Ramanujdas

The conference continued with Technical Session I, featuring a plenary lecture by Prof. Mahavir Singh on magnetic technology, offering rich insights into recent breakthroughs. Over the next two days, the conference will host multiple technical sessions, discussions, and presentations, providing an inspiring platform for knowledge sharing and collaborative research in applied physical sciences.

Friday with the auspicious pairing of Rohini Nakshatra and Siddhi Yoga, both of which amplify the month's favourable energies. He stated that households may experience signs of food abundance, financial progress, and positive developments in family life, business dealings, and travel plans. Despite the intensifying winter season, the overall planetary influences remain supportive and beneficial.

He further outlined a series of upcoming auspicious dates considered spiritually significant for devotees. Sankashti Ganesh Chaturthi, falling on December 8 (Monday), will be marked by moonrise at 8:48 PM. Devotees will offer arghya to the moon at this time, as worshipping Lord Ganesha on this day is believed to remove obstacles and grant success in various endeavours. On Rukmini Ashtami, observed on December 12 (Friday), prayers to Goddess Rukmini and Lord Pradyumna through Shodashopchar rituals are considered highly rewarding. The day is associated with prosperity, good fortune, and marital harmony. Offering meals and clothing to eight married women is especially meritorious.

Swami Ji also highlighted Saphala Ekadashi, scheduled for December 15 (Monday), urging devotees to observe a fast and perform Shodashopchar puja of Lord Vishnu. True to its name, this Ekadashi is believed to bring success, progress, and auspicious outcomes. Similarly, Pradosh Vrat on December 17 (Wednesday) is a highly revered observance dedicated to Lord Shiva. Worship during the Pradosh period is believed to fulfil desires and bestow divine blessings. Emphasising the spiritual richness of the entire fortnight, Swami Achyut Prapann Ramanujdas Ji encouraged devotees to engage deeply in religious rituals, meditation, charity, satsang, and acts of service. He noted that these days are ideal for spiritual upliftment and can bring renewed energy, mental stability, prosperity, and favourable results in all aspects of life.

JKGOA delegation calls on CS, ACS

STATE TIMES NEWS
JAMMU: A delegation of the Jammu and Kashmir Agriculture Graduate Officers Association (JKGOA), led by its President, Surinder Radotra, on Thursday called on the Chief Secretary, J&K Government, Atal Dulloo, and the Financial Commissioner / Additional Chief Secretary, Agriculture Production & Farmers Welfare Department, Shailendra Kumar, at the Civil Secretariat, Jammu.

The delegation highlighted long-pending core issues concerning Agriculture Graduates. These included the finalization and publication of the seniority list of AEAs, as well as the regularization of Incharge Junior Extension Agriculture Officers with retrospective effect from 2017, along with granting due promotions in line with committee recommendations.

The Chief Secretary gave a patient hearing and forwarded the representation to the Agriculture Production & Farmers Welfare Department for examination and early action. Later, the delegation met the ACS, who also listened attentively and assured timely redressal of all grievances pertaining to the AEA cadre. Among those present were Prakashvir Singh, Anil Kumar, Vinod Kumar Sharma, C.J. Singh, Amit Gupta, and other members of JKGOA.

The Association expressed hope for swift resolution of the issues in the interest of the Agriculture fraternity.

LIC and YES Bank announce Strategic Bancassurance Partnership



R. Doraiswamy, CEO & MD, LIC of India and Prashant Kumar, Managing Director & CEO, YES Bank after signing MoU.

STATE TIMES NEWS
JAMMU: The Life Insurance Corporation of India (LIC), the country's largest life insurer, has entered into a strategic bancassurance partnership with YES BANK, India's sixth largest private sector bank. This collaboration will enable YES Bank customers to access LIC's comprehensive range of life insurance products through the Bank's extensive branch network and digital platforms.

YES Bank is widely recognized as the Preferred Banker to Digital India, with best-in-class technology infrastructure, a robust API stack, and a leadership position in digital payments. The formal tie-up was announced in the presence of R. Doraiswamy, CEO & MD, LIC of India, and Prashant Kumar, Managing Director & CEO, YES Bank, along with senior officials from both organizations. The partnership underscores the shared

commitment of both institutions to expand financial protection and strengthen insurance penetration across India. Through this collaboration, YES Bank customers will be able to avail LIC's diverse portfolio of products - including term plans, endowment policies, pension, and unlinked insurance plans. Leveraging the combined strength of LIC's 3600+ branches and satellite offices and YES BANK's 1,295

branches and 235 business correspondent outlets, the partnership aims to make life insurance more accessible nationwide and contribute meaningfully to the national vision of "Insurance for All by 2047."

DIG Jammu inaugurates 'Winter Carnival-2025' at Bari Brahmana

STATE TIMES NEWS
JAMMU: The Deputy Inspector General of Police (DIG), Jammu-Samba-Kathua Range, Shiv Kumar Sharma, inaugurated the 'Winter Carnival-2025'-a vibrant event featuring fun, food, joyrides, and a variety of entertainment activities-near Purmandal Morh, Bari Brahmana, on

Thursday evening. The event marks the beginning of a recreational extravaganza aimed at offering wholesome entertainment to people of all age groups. After the formal inauguration, the DIG conducted a round of the carnival grounds where he interacted with the organisers and stall owners while expressing his keen interest in the diverse range of activities, exhibits, and entertainment options made available to the public.



DIG JSK Range, Shiv Kumar Sharma inaugurating the 'Winter Carnival-2025'.

Addressing the gathering, DIG Shiv Kumar Sharma commended the organisers for bringing such an extensive carnival to the region. He emphasized that events like these play a vital role in strengthening social harmony, providing families with recreational options, and promoting local entrepreneurship. The Winter Carnival is open to the public and we hope that residents from across Jammu, Samba, and surrounding areas will participate in large numbers in the coming days," he said.

Other attractions, including the Joint Wheel, Death Well, Haunted House, and the Mickey Mouse installation, which promise to offer an exciting experience for children and adults alike. Designed to bring communities together, the carnival provides a much-needed platform for families to unwind and celebrate in a vibrant and secure environment. Arun Sharma, the organiser of the event said they have ensured strict adherence to safety measures, with adequate personnel deployed for crowd management and ride supervision.

Rashtriya Parshuram Parishad flags statutory violations by SMVDSB; Demands immediate government intervention

STATE TIMES NEWS
JAMMU: The Rashtriya Parshuram Parishad (RPP), a prominent national organisation committed to safeguarding Sanatan Dharma and promoting the teachings of Bhagwan Shri Parshuram Ji, strongly criticised the functioning of the Shri Mata Vaishno Devi Shrine Board (SMVDSB) during a press conference held in Jammu today. Addressing media persons, National Spokesperson and RPP J&K President, Jeeva Nand Sharma, raised serious objections to what he termed as "statutory violations" in the operation of the Shrine Board, particularly concerning fund utilization and admissions at Shri Mata Vaishno Devi Institute of Medical Excellence.



Sharma stated that several decisions of the Board stand in direct conflict with the Jammu and Kashmir Shri Mata Vaishno Devi Shrine Act, 1988, the Hindu Religious and Charitable Endowments Act, and judicial rulings that protect the rights and contributions of the Hindu minority. He expressed concern that the Shrine Board has drifted from its core mandate of managing the Shrine and prioritizing pilgrim welfare. Instead, he alleged that it has commercialised faith by operating profit-oriented institutions such as Narayana Super Speciality Hospital and Shri Mata Vaishno Devi University.

According to the RPP, donations made with spiritual devotion are being diverted to run revenue-generating ventures rather than being used for charitable activities benefiting devotees and the underprivileged. The Parishad cited national non-profit medical models including the Amrita Institute of Medical Sciences (Kochi), Shri Satya Sai Central Trust (Puttaparthi), and CMC Vellore-as examples the Shrine Board has failed to follow. A major point of contention highlighted by the RPP per-

tains to the seat allocation policy of the Shri Mata Vaishno Devi Institute of Medical Excellence. The organisation asserted that since the institution has been built entirely using Shrine funds-contributed overwhelmingly by Hindu devotees-it must cater specifically to the community that financed it. Mr. Sharma demanded that the Government of India and the UT administration enact a Special Provision Act ensuring 100% reservation for Hindu students in the medical college.

He further demanded that until such provisions are implemented, students from non-contributor communities be shifted to government medical colleges and the Institute placed in abeyance to avoid public unrest. RPP representatives drew attention to recent court rulings supporting their argument. They referenced judgments of the Himachal Pradesh High Court and Madras High Court, both emphasising that temple funds are sacred and cannot be diverted for unrelated secular activities. Citing these rulings, the Parishad argued that the Shrine Board's use of surplus funds violates judicial guidelines. The organisation proposed that surplus funds instead be allocated to restore over 2,000 dilapidated temples in Jammu & Kashmir; similar to the initiatives of Tirumala Tirupati Devasthanams (TTD). It also recommended establishing a Sanskrit University and a dedicated

Centre of Excellence for the study of Vedic scriptures and the heritage of Shri Mata Vaishno Devi. Making an earnest plea to the Lieutenant Governor Manoj Sinha, who serves as Chairman of SMVDSB, the RPP urged immediate intervention. Their major demands include converting Narayana Hospital and SMVD University into strictly charitable, non-profit institutions, implementing 100% reservation for Hindu students in the Shrine-funded medical college, restructuring the Shrine Board Advisory Committee to include members firmly rooted in Sanatan Dharma, and amending the J&K Charitable Endowments Act, 1989, to safeguard Hindu community interests.