

## !! Continuations from Page 1 !!

### Reforms in urban...

capital investment, he added.

Today, we have to overcome few challenges while we are developing our cities into smart ones. We must formulate policies and programs to eliminate social inequality; extend benefits of development to all sections of the society; eliminate the role of multiple agencies; strengthen Municipal Corporations and accelerate local economic development to improve the quality of life in the cities, observed the Lt Governor.

The Lt Governor asked the officials of the Municipal Corporation and other stakeholders to understand these challenges and work accordingly.

Under the leadership of Prime Minister Narendra Modi, we have taken a huge leap towards strengthening urban governance by establishing transparent, accountable, participative and corruption-free system. It is our collective responsibility to provide basic minimum facilities, means of livelihood and better services to the people, the Lt Governor further added.

Quoting Swami Vivekananda, the Lt Governor said that the only thing that needs to be done to serve the people is to educate them so that they can develop their personality.

The partnership with Azim Premji University will strive towards improving the education scenario in all SMC's Schools and continuous professional development of teachers and administrative leadership, added the Lt Governor.

Junaid Azim Mattu, Mayor, Srinagar Municipal Corporation said that the collaboration of SMC with Azim Premji Foundation and Praja Foundation will transform urban governance and primary education in Srinagar.

Pandurang K Pole, Divisional Commissioner Kashmir; Charu Sinha, IG CRPF; Mohammad Ajaz, DC Srinagar; Abdul Jabbar, DIG, SKR; Tassaduq Hussain Mir, Director School Education, Kashmir; ULB representatives, members of Praja Foundation and Azim Premji Foundation, besides other senior officers attended the MoU signing ceremony at SKICC.

### J&K Bank Q3...

The profits have more than doubled YoY to Rs 173.95 Cr from Rs 65.94 Cr recorded for the third quarter of the last financial year, while as in aggregate terms, the bank has earned Rs 389.36 Cr net profit for nine-months, which is 235% up against Rs 116.37 Cr clocked during nine-months of the last fiscal.

The bank's net interest income, or core income, has increased by 3% for nine-months YoY to Rs 2935.73 Cr from Rs 2853.36 Cr recorded for the corresponding period last year. The Net Interest Margin (NIM) has been recorded at a comfortable level of 3.67% (annualized) for nine-months and the Cost of Deposits has come down by 55 bps to 3.66% from 4.21% recorded last financial year.

The Bank's CASA Ratio continues to remain as one of the industry best at 56.32%.

Commenting upon the growth numbers, MD & CEO Baldev Prakash on Tuesday said, "We have seen good growth in profits on YoY basis. Our other numbers also depict our performance during the last three quarters of CFY and building upon the steady-momentum of last many quarters we will definitely improve the numbers further as we consolidate and clock our growth numbers for the current financial year (CFY) 2021-22."

The bank's net NPA's as percentage to net Advances ratio is at 3.02% while as the Gross NPA ratio has been recorded at 8.93%. Providing sufficiently for its bad loans for the quarter ended December, 2021, the Bank's Provision Coverage Ratio for the reviewed quarter is at 81.45%.

Regarding the bank's asset-quality, the MD & CEO asserted, "While we have provided sufficiently for our bad loans in the balance sheet, we have put robust institutional measures in place to restrict further slippages in future by instituting early warning systems and pro-active monitoring mechanisms at all operative levels with reviews on monthly basis."

"Besides, we have already initiated a string of measures to bring our NPAs down that include Bank's One Time Settlement (OTS)-2021 Scheme that was launched in the second week of January and is still in vogue. However, going forward, quality lending will be the key feature of our business strategy both in our core area of operations and beyond," he added.

The Bank's advances have increased from Rs 66545.32 Cr to Rs 68365.94 Cr during the quarter reviewed while as the deposits have shown a steady growth of 5.3% from Rs 103804.23 Cr to Rs 109298.40 Cr. However, the Bank has witnessed over 10% YoY growth in advances in its core area of operations i.e. J&K & Ladakh.

Regarding the business growth, the MD & CEO said, "With significant enablers like the UT Government's Industrial Policy and concerted initiatives of attracting large domestic and foreign investment proposals in sectors like real estate, horticulture, tourism and healthcare etc. amounting, as per the Government, to around Rs 60,000 Cr, we foresee higher growth prospects for us in near future."

The bank's Capital Adequacy Ratio has further improved YoY to 12.38%, which is well within the BASEL III norms, as compared to 11.77%, recorded as on December 31, 2020.

"While being comfortably cushioned currently, the Bank is expediting its capital augmenting plans (QIP and FPO) to further strengthen its capital position in near future," said the MD & CEO.

Giving a glimpse of his vision for the Bank on the occasion, the MD & CEO Baldev Prakash said, "I believe, despite being market leader in J&K and Ladakh, we work in a highly competitive banking ecosystem across the country. Therefore, the only sustainable growth path forward is to enhance the trust of all our stakeholders by maximizing our value proposition. Our customers especially the preferred institutional clients must feel the comfort of banking with us quite visibly in the entire gamut of our banking services that have to be of top quality, efficient and consistent."

"Towards such a direction, a comprehensive review of Bank's business strategy is underway and we are in the process of reworking our business plans both for our home territory and beyond to optimize the future outcomes in line with the Bank's long term business goals. We will also focus on leveraging the digital dynamic to blend the customer convenience at large with the commercial imperatives of the Bank", he said while adding, "The Bank has devised strategic and short-term plans to enhance its performance by improving its net interest income, increasing its digital presence and offerings, adopting Business Process Re-engineering to enhance efficiency & employee productivity."

On the occasion, MD & CEO expressed his gratitude to the UT Government for its uninterrupted support and thanked the Directors on Bank's Board for their effective guidance and supervision. He appreciated the Bank's entire staff for their rich talent, dedication and expressed confidence that besides meeting the business objectives of the Bank, the entire J&K Bank Family will carry forward the

## Custodial death case: Candle march taken out



Villagers taking out candle march.

### STATE TIMES NEWS

**SAMBA:** Family members of 35 year old Sunil Verma of Tapyal village along with locals on Tuesday evening took out a candle light march in Randhawal village of Ghagwal in his memory. People of the area including youth, women took out candle marches from Randhawal to Harsath Chowk and from Shri Narsingh Mandir Ghagwal to Bus Stand Ghagwal with posters and candles in their hands. They prayed for the peace of Sunil Verma's soul. People raised questions on the brutality of the police and said that the action

## CRIME REPORT

### 4 arrested with Charas, opium, heroin

#### STATE TIMES NEWS

**DODA:** Continuing its war against drug peddlers and to eradicate menace from the society, Doda Police arrested two drug peddlers and recovered Charas and opium from their possession. Police said that under operation 'Sanjeevani', during routine Naka checking at Phagsoo, a party from Police Station Thathri apprehended one Mohan Lal, son of Krishan Lal, resident of Udhampur and recovered 140 gm Opium (Hafeem) like narcotic substance from his possession.

In another case, after receiving a specific input that one Krishan Lal, son of Lal Chand, resident of Puniyal (Gundna) is carrying drugs for selling among youth of Thathri, a party led by SHO Thathri Amrit Katoch arrested aforesaid drug peddler and recovered 110 gm Charas like narcotic substance in presence of Executive Magistrate 1st Class Thathri. FIR No. 16/2022, under sections 8/18 of NDPS Act and case FIR No. 17/2022, under sections 8/20 of NDPS Act was registered at Police Station Thathri against accused persons respectively and investigation started. Both these recoveries were made under the supervision of SDPO Bhadarwah Meer Ghafoor and Incharge Addl SP Bhadarwah Raj Kumar. The special drive against the drug peddlers in the district is going on under overall supervision of SSP Doda Abdul Qayoom.

Meanwhile, during routine Naka checking of vehicles at Naka Chanderkote, a party from Police Station Chanderkote intercepted a Maruti Swift Dzire (JK19-6060) for checking, with two persons, identified as Abdul Nasir Bali, son of Mohd Bali, resident of Pogal, Tehsil Pagal Paristan and Mohd Rafi, son of Firoz Din, resident of Kunfar, Chanderkote, onboard. During search of suspects, 6 gm heroine and 32 gm Charas like substance were recovered from their possession.

Government's vision of making Jammu and Kashmir a financially empowered and socially inclusive economy in a professional manner.

### JKAS officer relieved...

dated January 27, 2022, shall be deemed to have been relieved today with the directions to join at his new place of posting, immediately," read an order issued by Manoj Kumar Dwivedi, Principal Secretary, General Administration Department.

### COVID: 771 new...

officials said. Of the fresh cases, 30 were reported from Leh district and 20 from Kargil district, they said.

The death toll remained unchanged at 226. Of the total deaths so far, 167 were reported from Leh and 59 from Kargil.

The number of active cases in the union territory came down to 882 -- 543 in Leh and 339 in Kargil -- from 987 the day before, the officials said.

As many as 155 more patients were discharged from hospitals after recovering from coronavirus. Of these, 67 were discharged in Leh and 88 in Kargil, they said.

With these, the total number of recoveries has reached 25,884, they added.

Reports of 494 samples came back negative for coronavirus in Ladakh, the officials said.

### Navneet posted as...

and Deepak Dubey, JKAS, Deputy Chief Executive Officer, Shri Mata Vaishno Devi Shrine Board, has been recalled and posted as Deputy Director (Audio-Visual) in the Directorate of Information, J&K.

### Union Tribal Ministry...

made a detailed presentation about the projects proposed to be initiated by the J&K Tribal Research Institute. He briefed about the inter-sectoral coordination with Universities, Medical Colleges as well as research institutions for establishment of various centres as well as outreach programmes for coverage of tribal population under various schemes and initiatives. The programmes related to establishment of Museum, libraries, computer labs, scholarship and fellowships, research and development projects were also discussed. He emphasised on focus being laid on Research and documentation for professional planning aimed at overall tribal welfare.

Capacity building of PRIs for implementation of Forest Rights Act, Skill Development of educated youth linked to entrepreneurship, training of Self-Help Groups to be financially supported under the Van Dhan Scheme, mission for wider coverage of scholarship scheme, Skilling and entrepreneurship of tribal women, competitive programmes for youth and several other projects proposed by the TRI J&K were also approved by the PAC.

The meeting also discussed about role to be played by TRI for hand-holding and capacity building of all development and welfare departments for formulation of effective Tribal Sub-Plan as mandated by the Government of India.

Deputy Advisor, NITI Ayog, M Muniraj brief about support mechanism to be extended by the NITI Ayog for overall tribal welfare in J&K with focus on education. Plan for capacity building of teachers in Smart Schools being developed in tribal areas was also discussed.

### Two terror modules...

terror outfit JeM and are in direct contact with Pak-based handlers and on their behest, were going to attack police/security forces in Srigufwara area and have formally joined terror outfit KPF (an offshoot of JeM)," police said.

Police said on their further disclosure, two more terror associates Shakir Ahmad Gowgorji, resident of Viday Srigufwara and Musharaf Amin Shah, resident of Katsoo Srigufwara were arrested and incriminating materials including arms/ammunition were also recovered from their possession.

Police has registered a case and further investigation is in progress.

Similarly, Anantnag police busted another terror module in Bijbehara area by arresting six terror associates of KFF and recovered incriminating materials including ammunition from their possession. They were identified as Fayaz Khan, resident of Liver Pahalgam; Muntazir Rashid Mir, resident of Yanner Pahalgam; Mohd Arif Khan, resident of Mandar Gund Sakhras; Adil Tarray, resident of Hatigam; Zahid Ahmad Najar, resident of Liver, Pahalgam while sixth one is a juvenile. A case has been registered and further investigation into the matter is under progress.

### CS launches integrated...

of launching the portal has been to facilitate tourists in their enquiries about destinations, services and products. In this regard he directed the concerned to keep checking and reporting how many users are actually using the portal and doing booking and registration of hotels through the portal.

Through the multi facility portal, the Department intends to make people familiar with Jammu and Kashmir including the 75 lesser known destinations and also provide them with the knowledge of the shrines, heritage sites, wildlife, adventure sports and cuisine of the UT.

To make it more user friendly, the portal has an inbuilt grievance redressal mechanism, where the tourist can lodge their complaint.

The events which the department intends to organise shall also be available on the portal. The assets of the department have also been geo mapped in the portal.

Director Tourism Kashmir, Dr G N Ito; Managing Director, JK Cable Car Corporation, Muhammad Akbar Wani and other officers of Tourism Department attended the launch function while as Secretary, IT, Prerna Puri; Secretary, Tourism, Sarmad Hafeez; Director, Tourism, Jammu, Vivekanand Rai; MD, JKTD, Syed Fakhrudin; CEO, JKEGA and other officers attended the meeting from Jammu.

### J&K BOSE results...

stream as well as overall, scoring 499 marks out of 500.

In Science stream, 238 students shared the top 10 positions and had scored marks in excess of 98 per cent.

Tabinda Jan, also from Kashmir Harvard, bagged the first position in Commerce stream with 497 marks. There were 33 students sharing top 10 positions in Commerce stream. Adeeba Muzammil of Government Girls Higher Secondary Secondary Kothibagh bagged the first position in Arts stream with 496 marks.

In Home Science stream, Sahila Nabi bagged the first position with 495 marks.

Out of 72,180 candidates, 54,075 were declared successful which included 23,573 who had scored more than 75 per cent marks.

### Over 50 unemployed...

police rushed to the scene and used mild baton charge before detaining over 50 protesters.

Earlier on January 27, the border battalion aspirants submitted a memorandum

Both accused were arrested on the spot and vehicle was also seized. FIR No 13/2022 under sections 8/20/21/22 of NDPS Act was registered against duo at Police Station Chanderkote. The overall recovery and arrest was made by police party headed by Insp Afzal Wani, SHO Chanderkote under supervision of Pardeep Singh Sen, DySP Hqrs Ramban and overall supervision of Mohita Sharma, SSP Ramban.

### Rs 30,430 fine recovered from violators in Rajouri

#### STATE TIMES NEWS

**RAJOURI:** To implement COVID protocols, the Joint COVID Control teams, on the directions of District Development Commissioner Rajouri, Vikas Kundal, on Tuesday realized a fine of Rs 30430 from 383 violators for not adhering to COVID Appropriate Behaviour. Deputy Chief Medical Officer Dr Anees Altaf Nabi informed that as many as 1447 vaccine doses were administered to children between age group of 15-18 across Rajouri district on Tuesday.

Meanwhile, 3,927 samples were collected and 3,032 RT-PCR and 895 RAT tests were also conducted in the district. The special Joint COVID Control teams have been constituted to strictly enforce COVID Appropriate Behaviour in the district.

### Teenager injured in landmine blast at Poonch

#### STATE TIMES NEWS

**POONCH:** A 15-year-old boy was seriously injured in a landmine explosion near Line of Control (LoC) in Poonch district on Tuesday, officials said.

Mohd Yasar was walking near his house in Noorkote-Pothi village when he accidentally stepped on a landmine, causing to explosion, they said. The teenager suffered serious injuries on his left foot and was rushed to hospital, the officials said. As part of anti-infiltration obstacle system, the forward areas are dotted with landmines which sometimes get washed away in rains, resulting in such accidents, they said.

### Absconder arrested in Thannamandi

#### STATE TIMES NEWS

**RAJOURI:** Continuing efforts to arrest absconders wanted in

to the divisional commissioner, Jammu, Raghav Langer and apprised him that they had applied for the post of head constable advertised by J-K Police recruitment Board in 2019 and appeared in physical and medical tests.

They expressed concern over the re-advertisement notice issued by the board for recruitment of head constables in the border battalion and demanded withdrawal of the same, besides seeking early conduct of the written examination of already qualified candidates as per 2019 advertisement notice.

The protesting unemployed youth said they have been waiting for the last three years for the conduct of written tests but were surprised by the fresh advertisement notice. It is grave injustice we have been waiting for the written examination and some of us have already crossed the age-limit now, one of the protesters said, as he was being whisked away by police.

The protesters said they would continue their protest for justice, requesting Lieutenant Governor Manoj Sinha's intervention in saving their future.

### No registered body...

the Constitution of India. Replying to another question, the minister said the methodology used in the World Press Freedom Index, published by foreign NGO Reporters Without Borders, is questionable.

The government does not subscribe to its views and country rankings, and does not agree with the conclusions drawn by the organisation for various reasons, including very low sample size, little or no weightage to fundamentals of democracy, adoption of a methodology which is questionable and non-transparent, lack of clear definition of press freedom, he said.

Replying to yet another question, Rai said according to the report of the National Crime Records Bureau (NCRB), the number of cases registered under anti-terror law UAPA in the country in 2020 is 796.

A total of 1,321 people were arrested under the UAPA and 116 people were acquitted. Altogether 80 people were convicted under the UAPA in the country in 2020, he said.

### Congress in grip...

have been carrying on for centuries here.

He alleged that the Congress thinks the country was born only in 1947. This mindset is harmful for the country as its policies have affected the country's progress in the last 75 years.