

SENSEX	71,428.43 points down by 723.57 points	NIFTY	21,717.95 points down by 212.55 points	GOLD:	Rs 61,950 per 10 gram	SILVER:	Rs 76,000 per 1 Kg
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HAPPY BIRTHDAY



Devanshi
Class:- L.K.G
D.O.B:- 09-02-2019
JKPS Panjtirthi

HAPPY BIRTHDAY



Dheemahi Khajuria
Class:- 1st
D.O.B:- 09-02-2017
JKPS Panjtirthi

HAPPY BIRTHDAY



Aditya Gupta
Class:- 9th 'B'
D.O.B:- 09-02-2009
JKPS Panjtirthi

HAPPY BIRTHDAY



Mehraj Ahmed Khan
Class:- 10th 'A'
D.O.B:- 09-02-2009
JKPS Panjtirthi

NOTICE

I, Gurmeet Singh S/o S. Mohan Singh R/o Simbal Camp, R.S. Pura, Dhande Kalan Miran Sahib Jammu brother of Tersame Kour who has 70% permanent disability due to suffering from the disease Schizophrenia for the last more than 40 years. She has not in a position to communicate/respond normally. I want to apply for legal heir to operate bank accounts of my parents and on property matters. If any person having objection on applying for legal heir, can file objection within 07 days from the date of publication of this notice.

NOTICE

Our Unit M/s PARI PACKAGING INDUSTRIES situated at Phase-1, IGC, SAMBA formally registered with the office of DIC Samba vide no. 070191200415 dated 04/10/2011 for the manufacturing of Plastic Containers & Caps only. We are applying for De-registration and transfer of lease hold rights of 2 Kanal of land in favour of M/s. PERFECT PLASTOTECH PVT. LTD. Any Objection regarding this subject be conveyed to the General Manager DIC Samba within 7 days from the publication of this notice.

NOTICE

This office has received an application from Monik Dogra S/o Romesh Dogra R/o 84 Old Janipur, Jammu regarding legal heir certificate and state that only the following persons are legal heirs of Lt. Smt. Anuradha Dogra W/o Romesh Dogra namely as under:
1. Monik Dogra - Son,
2. Mattali Dogra - Daughter,
3. Prince Dogra - Daughter
Any person having objection in the mentioned names can file his/her objection personally or through any authorized person before Office of the Tehsildar Jammu within seven days from the publication of this notice failing which it shall be presumed that there is no objection regarding legal heir certificate.

FOR BOOKING ADVERTISEMENT CONTACT

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STATE TIMES

JJM organises debate competition on water conservation

STATE TIMES NEWS
JAMMU: Aimed at creating awareness about importance of water conservation, the Mission Directorate Jal Jeevan Mission of Jal Shakti Department on Thursday organized a debate competition on the topic "Water Conservation is primarily the duty of government, not the individual" at Teachers Bhawan here.

The event was participated by students from ten schools of Jammu district who spoke for and against the motion.

Additional Chief Secretary (ACS), Jal Shakti, Shaleen Kabra, was the Chief Guest while Divisional Commissioner Jammu, Ramesh Kumar was the Guest of honor on the occasion. Speaking on the occasion,



ACS Jal Shakti, Shaleen Kabra and other dignitaries and winner students.

ACS outlined the importance of collective efforts of different stakeholders like community, individuals and the most importantly different departments and private institutions like NGOs to make the country water secure by countering the challenges like climate change, contamination etc.

ACS highlighted that the advancements in the technology particularly the spread of internet connectivity and lowering cost of software, hardware and electronic devices has made it possible to bring efficiency in the management of water resources and water supply systems.

Shaleen Kabra appreciated the understanding of students about the importance of water security while complimenting them for sharing their ideas in an articulated way.

Divisional Commissioner, while speaking on the occasion, highlighted the importance of community engagement for making impact of government initiatives like Jal Jeevan Mission, Jal Shakti Abhiyan, Pradhan Mantri Krishi Sinchayee Yojana in making the UT water secure.

The students from various schools presented their views on water conservation and touched all concerned aspects of the initiative, Nal Se Jal, Catch the Rain, Micro Irrigation etc.

Neha Rama from GGHSS Shastri Nagar bagged first prize while Moksh Sharma from Jodhamal School won second prize and Khushboo Parihar from GGHSS Mubarak Mandi got third prize in the debate competition.

During the event, the Mission Directorate displayed the JJM Tableau and demonstrated its significance to the students for disseminating the aim and objective of Jal Jeevan Mission. Pertinent to mention here that Jal Shakti Department is implementing the Jal Jeevan Mission in the UT, aimed to cover all its 18.71 lakh rural households with functional household tap connections with the active involvement of the local communities in planning, implementing, monitoring, owning, operating and maintaining the water supply systems.

Mission Director Jal Jeevan Mission, Director School Education Jammu, Chief Engineer, PHE Department Jammu, Chief Engineer I&FC Jammu and other officers of the Jal Shakti Department and School Education Department were present on the occasion.

Jugal demands to start Jammu to Mumbai train on daily basis



MP BJP Jugal Kishore Sharma speaking in Lok Sabha.

STATE TIMES NEWS
NEW DELHI: Member of Parliament BJP Lok Sabha Jammu, Jugal Kishore Sharma on Thursday raised his voice in Lok Sabha at New Delhi and demanded a new train from Jammu to Mumbai

and back Mumbai to Jammu on daily basis to be started soon. Jugal in Lok Sabha informed the house that there are many people and labour of Jammu and Kashmir who are working in Maharashtra to earn their livelihood are used to

SPF condemns killing of Amritpal, Rohit in Valley

STATE TIMES NEWS
JAMMU: Singh, President of the Sikh Progressive Front, in a meeting with prominent members including Manjit Singh, General Secretary; Rajinder Singh, Joint Secretary; Janak Singh; Beant Singh; Sharanjit Singh; Mannohan Singh; Tejinder Singh, member DGPC; and Dilbag Singh, among others unanimously strongly condemned the killing of innocent Amritpal Singh and Rohit Sharma in Srinagar.

The killing of an innocent person is a shameful act in civilized society, especially when members of the minority community

are being targeted despite the tall claims made by the JKUT administration regarding the eradication of terrorism in JK UT.

It is unfortunate that a number of such targeted killings have been continuously reported in the past as well, Balvinder said and urged the UT Administration to trace those responsible for this barbaric and inhuman act and take strict action against them to restore the confidence of minorities in the Valley.

SPF member stated that in the meantime, the next of kin of the deceased person should be given due compensation at par with other such cases.

LIC's performance update for nine months ended Dec 31, 2023

STATE TIMES NEWS
MUMBAI: The Board of Directors of Life Insurance Corporation of India (LIC) approved and adopted the standalone and consolidated financial results for the nine months ending December 31st, 2023. Below are the key highlights of our standalone results.

The Profit after Tax (PAT) for the nine months period ended December 31st, 2023 was Rs. 26,913 crore. The current period profit includes an amount of Rs.21,461 crore (Net of Tax), pertaining to the accretions on the available solvency margin, transferred from Non Par fund to shareholders account. The PAT for similar nine months period ended December 31st, 2022 was Rs. 22,970 crore is not comparable since it included an amount of Rs.4,542 crore (Net of Tax) pertaining to the accretions on the Available Solvency Margin for the last quarter of FY 2021-22 which was transferred from Non Par fund to shareholders account on September 30th 2022. In terms of market share measured by First Year Premium Income (FYPI) (as per IRDAD), LIC continues to be the market leader by market share in Indian life insurance business with overall market share of 58.90%. For nine months ended December 31st 2023, LIC had a market share of 38.74 % in Individual business and 72.24% in the group business. The Total Premium Income for nine months period ended December 31st 2023 was Rs. 3,22,776 crore as compared to Rs. 3,42,244 crore for the nine months period ended December 31st 2022 during the previous year. The Total Individual Business Premium for the nine months period ended December 31st 2023 was Rs. 1,13,057 crores as compared to Rs 1,41,815 crore for nine months ended December 31st 2022. A total of 1,25,56,046 policies were sold in the individual segment during the nine months period ended December 31st, 2023 as compared to 1,28,90,843 policies sold during the nine months period ended December 31st, 2022. On an Annualized Premium Equivalent (APE) basis, the total premium was Rs 35,790 crore for the nine months period ended December 31st 2023. Of this 65.67% (Rs. 23,503 crore) was accounted for by the Individual Business and 34.33% (Rs.12,287 crore) by the Group Business. Within the Individual Business the share of Par products on APE basis was 85.96% (Rs.20,203 crore) and balance 14.04% (Rs. 3,299 crore) was due to Non Par products. The Non-Par APE has increased from Rs. 2,213 crore for the

nine month period ended December 31st, 2022 to Rs. 3,299 crore for the nine month period ended December 31st 2023 registering a growth of 49.08%.

Therefore, our Non Par share of Individual APE which was 9.45% for the nine month period ended December 31st 2022 has grown to 14.04% for the nine month period ended December 31st 2023.

The Value of New Business (VNB) for the nine months period ended December 31st, 2023 was Rs. 5,938 crore as compared to Rs. 5,478 crore for the nine months ended December 31st, 2022, registering a growth of 8.40%. The net VNB margin for the nine months period ended December 31st, 2023 was 16.6 % as compared to 14.6% for the nine months ended December 31st, 2022.

The Solvency Ratio as on December 31st 2023 improved to 1.93 as against 1.85 on December 31st, 2022. For the nine months ended December 31st 2023, the persistency ratio on premium basis for the 13th month and 61st month were 78.00% and 62.40%, respectively. The comparable persistency ratios for the corresponding nine months ended December 31st 2022 were 77.61% and 62.73% respectively.

For the nine months period ended December 31st, 2023, the persistency ratio on number of policies basis for the 13th month and 61st month were 67.22 % and 50.23%, respectively. The comparable persistency ratios for the corresponding period ended December 31st, 2022 were 64.99% and 51.42% respectively. Therefore, for the 13th month, the persistency has improved both on premium and number of policies basis. The Assets Under Management (AUM) increased

to Rs. 49,66,371 crore as on December 31st 2023 as compared to Rs. 44,34,940 crore on December 31st, 2022 registering an increase of 11.98% year on year.

The Overall Expense Ratio for the nine months period ended December 31st, 2023 was 15.28% as compared to 15.26% for the period ended December 31st, 2022.

The Yield on Investments on policyholders funds excluding unrealized gains was 9.14% for nine months period ended December 31st, 2023 as against 8.58% for period ended December 31st, 2022.

The Net NPA in the policyholders fund was Rs. 8.01 crore as on December 31st, 2023 as compared to Rs. 10.94 crore as on December 31st, 2022.

Siddhartha Mohanty, Chairperson, LIC said - "Our consistent and focused approach towards diversifying and changing our product mix is now yielding results at a faster pace. The same is evident in the rise in the share of Non Par business on APE basis to 14.04% of our total individual business for the first nine months of FY 2024. The fact that this is also accompanied by 200 bps increase in the VNB margin levels to 16.6% is an indicator that our strategic interventions are delivering in the manner that we envisaged. We want to make sure that every action of ours is value accretive to all stakeholders. We will relentlessly pursue our targeted product and channel mix with the support of all our employees, agency force and channel partners. We are committed to developing new products designed to meet the evolving needs of our customers. With our digital transformation project underway, we are confident of making significant improvements in our business processes."

KPS Jammu condemns killing of two non local youth in Srinagar

STATE TIMES NEWS
JAMMU: The Kashmiri Pandit Sabha (KPS) Jammu held a meeting of its executive committee on Thursday in which the dastardly killing of two non local youth in Shalla Kadal area of Habbakadal in Srinagar was vociferously condemned.

The meeting was presided over by K.K Khosa, President of the Sabha. These killings while being highly disappointing have once again brought up the burning issues of targeted killings of minorities and non locals to the fore, Khosa said. After a lull of a few months the forces of destabilization which have been contained to a large extent seem to be planning to again create unrest and disturbance perhaps in view of the forthcoming parliamentary elec-

tions, Khosa added.

Sabha appealed the GoI and the UT governments to further intensify their measures to control these anti-national forces so that the common citizens including the minorities feel reassured about their safety and well-being.

The members of the Sabha extended their condolences to the bereaved families and requested the Lt. Governor Manoj Sinha to sanction adequate compensation for the next of kin of the deceased.

Those who participated in the meeting include Deepak Dhar, Ashwani Koul, S.L Bagati, Jitender Parimoo, Ashok Kher, Prof. R. K. Ganjoo, Asha Kichloo, Dr. Usha Tickoo, Dr. Sujata Sathoo, Vinod Bhat, V. K. Bakshi and V. K. Mukhi.

JKAACL's 2 day Punjabi writers' seminar commences

STATE TIMES NEWS
JAMMU: A two day Punjabi writers seminar on the topic 'Sankali Punjabi Sahit, Jammu-Kashmir', organized by J&K Academy of Art, Culture and Languages (JKAACL) commenced on Thursday at K L Saigal auditorium.

Principal Secretary Culture, Suresh Kumar Gupta, was the chief guest on the occasion. Secretary, JKAACL, Bharat Singh and former Additional Secretary, JKAACL, Dr. Arvinder Singh Ann besides others were also present.

Ajit Singh Mastana, senior Punjabi writer and ghazal poet was the guest of honour in the function while Popinder Singh Paras, Senior Editor Sheeraza Punjabi, JKAACL shared the dais.

The programme organized under the guidance of Secretary JKAACL was attended by a large number of intellectuals, writers, poets, faculty students and scholars



Principal Secretary Culture, Suresh Kumar Gupta and other dignitaries releasing books.

of Jammu University and colleges besides lovers of Punjabi language.

Principal Secretary appreciated the Academy for promoting local languages and cultural legacy of the region besides encouraging the youth in this regard. He also appreciated the regular publication of Sheeraza Punjabi of JKAACL.

The Secretary said that the Academy is organizing literary, cultural and art events in different parts of the Union Territory of Jammu &

Kashmir to provide platform to young and senior artists. He added that the Academy has organized many such Punjabi literary programmes at district and tehsil levels in J&K. He emphasized that the seniors should encourage the young generation to pursue art, culture and literary pursuits, so that the next generation is prepared to make their contribution in the field.

In his presidential address, S Ajit Singh Mastana appreciated the Academy for organizing literary activities of Punjabi

language at tehsil and district level. He also applauded the regular holding of Punjabi literary activities during the last two years.

During the first academic session of the seminar, three research papers were presented by Dr. Harbhajan Singh on the theme 'Sankali Punjabi Kahani: Sarvekhan Te Mulaankan', Dr. M P Singh on the theme 'Jammu-Kashmir Vich Punjabi Bhasha Di Vartmaan Stithi', and Dr. Gurbpreet Kour on the theme 'Sankali Ate Jammu-

Kashmir Di Punjabi Kavita Ik Jaiza'. Senior Punjabi writers including Khalid Hussain, S. Joginder Singh Paandhi and Dr. Monojit gave their impressions on content of the papers presented and other aspects of the session.

During the second session of the day, Punjabi short story writers Khalid Hussain, Surinder Neer, R S Rajan, Dr. Satwinder Singh, Jasmeet Singh and Antarjit Kour presented their short stories. Veteran Punjabi writer Dr. Baljit Singh Raina and Professor Rajkumar were present in the presidium. They expressed their views on the short stories presented during the session and the other related aspects of the seminar.

The proceedings of the programme were conducted by Dr. Anuradh, Prohlot Kour and Amanpreet Kour while S. Popinder Singh, Senior Editor Sheeraza Punjabi presented vote of thanks.

BJP workers take on "Gaon Chalo Abhiyan" across UT



BJP leaders and workers take on "Gaon Chalo Abhiyan" across the UT.

STATE TIMES NEWS
JAMMU: On first day of the "Gaon Chalo Abhiyan", programme, thousands of BJP workers reached different allotted villages in rural and booths in urban areas of Jammu and Kashmir UT to spend 24 hours there. They were welcomed in respective mandals, provided the printed material related to the Abhiyan and given warm send off. On reaching their respective areas, they were received by the village Sanyojak and his team members.

Later, they took up their scheduled activities in villages and wards to meet the people of different sections and follow the chalked out

programme. BJP State General Secretary (organization) Ashok Koul send off the workers of Trikuta Nagar Mandal from party headquarters of Jammu South District, in presence of former MLC Ch. Vikram Randhawa and District President Rekha Mahajan.

While speaking on the occasion, Ashok Koul said that over 10000 party activists and leaders from state are going to every village in rural areas while in urban areas, they are going to cover every ward. They have to interact with people, particularly farmers, women, youth, the prominent personalities, and tell them about the poli-

cies and programmes initiated by Modi Government for the upliftment of every section.

He said that through this exercise, the leaders and workers will stay overnight in the village or ward allotted and listen to the issues of the people and work for their redressal and added that the BJP will also put forth its report card before people. He said that PM has a dream of making India a developed nation, the "Viksit Bharat by 2047, and people will be asked to work for the achievement of this goal.

Koul further emphasised that the party through this exercise will cover rural as well as urban areas and

reach out to the people to win their support for making BJP government at the centre for the third consecutive term.

Pawan Khajuria, State Incharge for "Gaon Chalo Abhiyan", while speaking about the commencement of the Abhiyan, said that almost all the leaders and workers holding different posts and responsibilities at different levels, reached their allotted areas and started their work as prescribed by the party. He said that on first day, there was great enthusiasm among the party cadre and it is expected that in the next two day, every worker will contribute in making it a great event.

Vice President Sham Choudhary in Booth Number 29, Jammu South, General secretary Dr. Devinder Manyal in MC Ward No. 1, Ramgarh, former minister Ajay Nanda in Ghar Ballian, Reasi constituency, former MLC Vikram Randhawa in Booth No 141, Kunjwani, Likewise every leader and worker allotted the area was there to attend his responsibility under "Gaon Chalo Abhiyan".

Vikramaditya condemns killing of 2 Punjab residents in Valley

STATE TIMES NEWS
JAMMU: Former MLC Vikramaditya Singh today vigorously condemned the killing of two workers hailing from Punjab in Srinagar, and said that the entities inimical to peace are hell bent to again revive terrorism in Jammu and Kashmir.

On Wednesday, militants fired at two carpenters, both residents of Amritsar in Punjab, in the Shalakkadal area of old Srinagar city. While one of the carpenters Amrit Pal Singh was killed while another carpenter Rohit was critically injured in the attack, who succumbed to his injuries on Thursday. Slamming the reprehensible action of the violence mongers, the senior political leader urged the government to ensure that all the perpetrators of the vicious cycle of violence in J&K should be taken to task as soon as possible.

Vikramaditya Singh also conveyed sympathies to the grieving families and prayed to God to grant eternal peace to the departed souls.