



GOVERNMENT OF INDIA

CBC 3510/13/0109/2526

Stronger Infrastructure, Stronger Education;
Stronger Education, Stronger India
Kitchen Sheds, Additional Classrooms,
Laboratories, Compound Walls
and Playgrounds to Be Built in Schools



Viksit Bharat – Guarantee for Rozgar
and Ajeevika Mission (Gramin) : VB – G RAM G
(विकसित भारत – जी राम जी) Act, 2025

125 DAYS
Guaranteed Wage Employment



Ladakh delegation meets Dr Jitendra, discusses Hydroelectric Projects, civil services issues

■ STATE TIMES NEWS

NEW DELHI: A delegation from the Union Territory of Ladakh, led by former Chairman and Chief Executive Councillor of the Ladakh Autonomous Hill Development Council, Tashi Gyalson, met Union Minister of State (Independent Charge) for Science and Technology; Earth Sciences and Minister of State for PMO, Department of Atomic Energy, Department of Space, Personnel, Public Grievances and Pensions, Dr. Jitendra Singh in New Delhi to discuss key development and administrative issues concerning the region.



Former Chairman and Chief Executive Councillor of the Ladakh Autonomous Hill Development Council, Tashi Gyalson calling on Union Minister Dr Jitendra Singh at New Delhi.

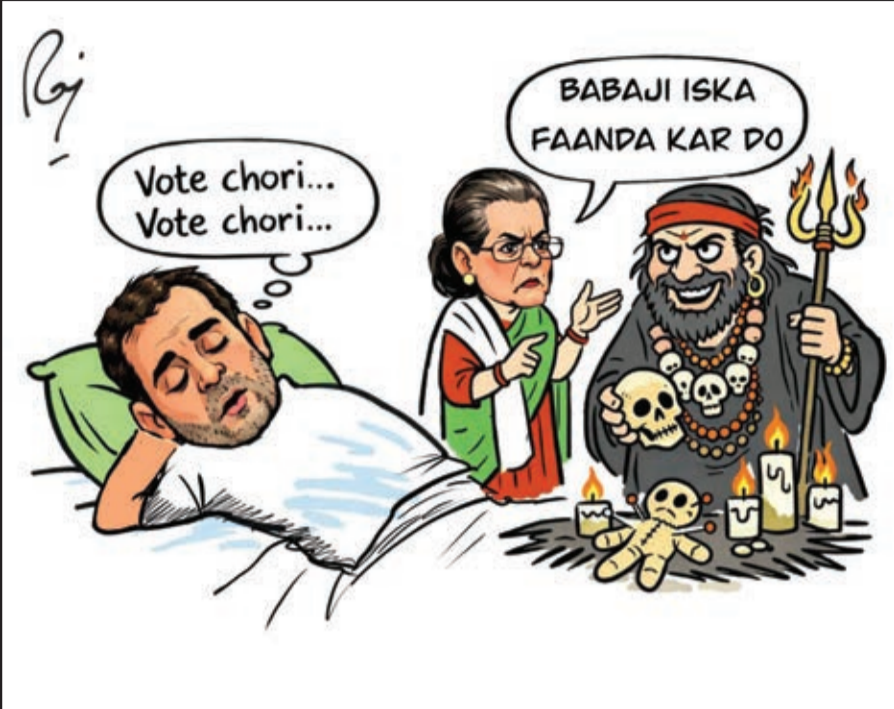
During the meeting, the delegation drew attention to the progress and preparatory work related to the Agham Hydroelectric Project, a proposed hydropower initiative on the Shyok River in Ladakh. The delegation outlined the background of the project and the technical

groundwork already undertaken, including earlier studies and preparatory exercises, and underscored its importance for strengthening local power infrastructure and supporting the region's development needs. They conveyed that the project had reached an important stage and emphasised the need for coordinated follow-up to enable its advancement.

Dr. Jitendra listened to the delegation's submissions on the project and acknowledged the significance of hydropower development for Ladakh's unique geographical and climatic conditions. The Minister noted the

inputs shared by the delegation and indicated that the issues raised would be examined in the appropriate institutional framework, keeping in view technical and procedural requirements.

The delegation also raised certain concerns relating to aspirants from Ladakh appearing in the Civil Services Examination, including matters discussed with the Department of Personnel and Training and the Union Public Service Commission. The Minister took note of the representation and the broader issues flagged during the interaction.



SP South reviews security preparedness with VDGs, calls for heightened vigilance



SP South Jammu, Dr Ajay Sharma interacting with Village Defence Guards.

■ STATE TIMES NEWS

JAMMU: The SP South Jammu, Dr Ajay Sharma conducted a comprehensive review meeting with Village Defence Guards (VDGs) at Phallian Mandal to assess the existing security grid, review preparedness, strengthen inter-agency coordination, and boost the morale of VDGS.

The VDGS continue to serve as the first line of defence in border and vulnerable areas along the International Border (IB), including pockets with a history of drone-dropping incidents, particularly involving narcotics.

The meeting focused on area familiarisation, operational readiness, and the critical role played by VDGS in maintaining heightened vigil in sensitive areas. Addressing the gathering, the SP South Jammu emphasised that the local knowledge, commitment, and alertness of VDGS remain vital in preventing inimical activities and safeguarding peace and security in the region.

During the interaction, the SP South Jammu, along with the SDPO South, SHO Satwari, IC/PP Phallian Mandal, and concerned beat

officers, held detailed discussions with both paid and voluntary VDG members. Their issues and concerns were patiently heard, and assurances were given regarding their timely redressal.

The SP South appreciated the dedication, discipline, and sense of responsibility displayed by the VDGS and motivated them to remain vigilant, physically fit, and operationally prepared at all times.

Highlighting the rich legacy of the VDGS, the SP South Jammu recalled that several members have previously been conferred with prestigious gallantry awards, including the Shaurya Chakra, for exemplary courage and devotion to duty. He urged the present VDG members to uphold the highest traditions of bravery, discipline, and selfless service.

The SP South Jammu stressed the importance of seamless coordination between VDGS, the concerned SHO, ICPP, Indian Army, BSF, and other security agencies to ensure effective intelligence sharing and swift response to emerging threats. He categorically stated that any

attempt by inimical elements to disturb peace and security would be dealt with firmly and effectively.

VDGS were specifically briefed to remain highly alert regarding suspicious movements, drone-dropping incidents, and possible infiltration attempts, and to immediately share such inputs with the police and security forces. To strengthen night domination, it was decided that VDGS will operate in small patrol groups from sunset to sunrise, with each group including one police post member. Details of patrols and nakas will be shared with the Army and BSF to avoid confusion or misidentification.

As part of the security review, weapons issued to VDGS were physically checked for serviceability and proper maintenance, with necessary instructions issued regarding safe handling and storage. The meeting concluded on a positive note, reaffirming the commitment of Jammu Police to work shoulder-to-shoulder with VDGS in safeguarding national security and maintaining peace in South Jammu's border areas.

■ STATE TIMES NEWS

KULGAM: Chairperson of the Jammu & Kashmir Waqf Board, BJP National Executive Member, and BJP J&K Core Group Member Dr. Syed Darakhshan Andrabi on Friday interacted with media persons at the Dak Bungalow, Kulgam, on the Union Budget 2026-27.

She was accompanied by BJP District President Farooq Ahmad Rather, General Secretary Mubarak Ahmad Khanday, and other constituency presidents and party office bearers.

Addressing the media, Dr. Andrabi said that under the leadership of the Prime Minister, the Union Budget focuses on grassroots economic stability, infrastructure-led growth, and industrial capacity building.

She emphasized that the



Chairperson JKWB, Dr Syed Darakhshan Andrabi interacting with media in Kulgam on Union Budget 2026-27.

budget is not limited to a single fiscal year but is futuristic in nature, laying a strong foundation for India's journey towards self-reliance.

"The Union Budget is a guarantee document for Viksit Bharat. It emphasizes strengthening domestic

manufacturing, ensuring energy security, and reducing import dependence. Inclusive measures supporting employment, agriculture, household purchasing power, and universal services have been prioritised," said Dr. Andrabi.

Workshop on PC & PNDT Act organised

■ STATE TIMES NEWS

JAMMU: The Directorate of Health Services, Jammu organized a one-day workshop on the Pre-Conception and Pre-Natal Diagnostic Techniques (PC & PNDT) Act, 1994 in Jammu on Friday to strengthen awareness regarding the Act and to curb the menace of gender-based sex selection.

The programme commenced with the arrival of the Chief Guest, Director Health Services, Jammu Dr. Abdul Hamid Zargar, followed by the lighting of the ceremonial lamp and Saraswati Vandana presented by students of ANMT School, Gandhi Nagar, Jammu.

An introductory session was delivered by Dr. Simmi Verma, Assistant Director, Health Education Bureau and Nodal Officer, PC & PNDT Act, who highlighted the objectives of the workshop and stressed strict imple-



mentation of the Act. A film on female foeticide and legal provisions of PC & PNDT Act was also screened to sensitize the participants.

During the technical sessions, Shivali Gupta, Law Officer, deliberated upon the legal framework and penalties under the PC & PNDT Act. The Principal, Government Medical College, Jammu and the Director, Health Services, Jammu, addressed

the gathering and emphasized collective responsibility in preventing sex determination practices. A poster regarding prohibition of sex determination and female foeticide was formally released in presence of Raman Sharma, Dy. Director Planning, Directorate of Health Services, Jammu and Rajni Gupta, FA/CAO, Directorate of Health Services, Jammu followed by the broadcast of an awareness jingle to

reinforce the message of saving the girl child. In the post-lunch session, Dr. Simmi Verma again addressed participants on operational aspects of the Act, followed by a lecture by Bhupinder Singh Sasan. A powerful nukkad natak was presented by the team of professional Artists brought to the event by the Information Department and a SKIT was also presented by the students of ANMT School, Gandhi Nagar, Jammu, effectively conveyed the social and legal consequences of female foeticide and received wide appreciation from the audience.

The workshop concluded with a formal vote of thanks by Dr. Simmi Verma, who acknowledged the efforts of the organizing team of officers/officials of different sections of Directorate of Health Services, Jammu and all participants for making the programme successful.

LIC reports 16.7% rise in nine-month PAT to Rs 33,998 Crore

■ 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, 2025.

The Profit after Tax (PAT) for the nine months ended December 31st, 2025 was Rs. 33,998 crore as compared to Rs. 29,138 crore for the nine months ended December 31st, 2024, registering a growth of 16.68%.

In terms of market share measured by First Year Premium Income (FYPI) (as per IRDAI), LIC continues to be the market leader in Indian life insurance business with overall market share of 57.07% for nine months ended December 31st 2025 as compared to 57.42% for nine months ended December 31st 2024. For the nine months ended December 31st, 2025, LIC had a market share of 35.84% in Individual business and 71.36% in the Group business.

The Total Premium Income for nine months period ended December 31st, 2025 was Rs. 3,71,293 crore as compared to Rs. 3,40,563 crore for the nine months

period ended December 31st 2024, registering a growth of 9.02%.

Individual New Business premium income for nine months period ended December 31st, 2025 was Rs. 44,941 crore as compared to Rs. 42,441 crore for the nine months period ended December 31st 2024, registering an increase of 5.89%. The Individual Renewal premium income for nine months period ended December 31st, 2025 was Rs. 1,91,050 crore as compared to Rs. 1,78,975 crore for the nine months period ended December 31st 2024, registering an increase of 6.75%. The Total Individual Business Premium for the nine months period ended December 31st, 2025 increased to Rs. 2,35,991 crore from Rs. 2,21,416 crore for the comparable period of previous year, registering an increase of 6.58%. The Group Business total premium income for nine months period ended December 31st, 2025 was Rs. 1,35,302 crore as compared to Rs. 1,19,147 crore for the nine months period ended December 31st 2024, registering an increase of 13.56%.

A total of 1,16,63,856 policies were sold in the individual segment

during the nine months period ended December 31st, 2025 as compared to 1,17,10,505 policies sold during the nine months period ended December 31st, 2024, registering a decrease of 0.40%.

On an Annualized Premium Equivalent (APE) basis, the total premium was Rs. 44,007 crore for the nine months period ended December 31st, 2025. Of this 62.61% (Rs. 27,552 crore) was accounted for by the Individual Business and 37.39% (Rs. 16,455 crore) by the Group Business. Within the Individual Business, the share of Par products on APE basis was 63.54% (Rs. 17,507 crore) and balance 36.46% (Rs. 10,045 crore) was due to Non Par products. The Individual Non Par APE has increased to Rs. 10,045 crore for the nine months period ended December 31st, 2025 from Rs. 6,813 crore for the nine months period ended December 31st, 2024 registering a growth of 47.44%. Therefore on APE basis, our Non Par share of Individual business has increased to 36.46% for the nine months period ended December 31st, 2025, as compared to 27.68% for the nine months period ended December 31st, 2024.

The Value of New Business (VNB) for the nine months period ended December 31st, 2025 was Rs. 8,288 crore as compared to Rs. 6,477 crore for the nine months period ended December 31st, 2024, registering a growth of 27.96%. The Net VNB margin for the nine months period ended December 31st, 2025 increased by 170 bps to 18.8% as compared to 17.1% for the nine months period ended December 31st, 2024.

The Solvency Ratio as on December 31st, 2025 increased to 2.19 as against 2.02 on December 31st, 2024.

For the nine months period ended December 31st, 2025, the persistency ratios on premium basis for the 13th month and 61st month were 75.75% and 61.09%, respectively.

The comparable persistency ratios for the corresponding period ended December 31st, 2024 were 76.66% and 61.84%, respectively.

For the nine months period ended December 31st, 2025, the persistency ratios on number of policies basis for the 13th month and 61st month were 64.28% and 49.06%, respectively.

The comparable persistency ratios

for the corresponding period ended December 31st, 2024 were 66.47% and 49.22%, respectively.

The Assets Under Management (AUM) increased to Rs. 59,16,680 crore as on December 31st, 2025 as compared to Rs. 54,77,651 crore on December 31st, 2024 registering an increase of 8.01% year on year.

The Overall Expense Ratio for the nine months period ended December 31st, 2025 decreased by 132 bps to 11.65% as compared to 12.97% for the nine months period ended December 31st 2024.

The Yield on Investments on policyholders funds excluding unrealized gains was 8.77% for the nine months period ended December 31st, 2025 as against 8.82% for nine months period ended December 31st, 2024.

R Doraiswamy, CEO & MD, LIC said, "The consumers and the companies in the life insurance industry have responded positively to the various initiatives of the government, especially to GST 2.0. At LIC, we have further increased our performance by achieving higher and better parameters on volume growth as well as product and channel diversification. For the nine months period ended December

31st 2025, the Non Par share within the individual business has increased to 36.46% on an APE basis, as compared to 27.68% for the same period last year. Further, the VNB margin has also improved to 18.8% for the nine months period ended December 31st 2025, as compared to 17.1% for the same period last year. While we roll out various advanced digital projects, we have also kept a very focused approach on creating a force of women agents through the Bima Sakhi Yojana with the objective of reaching out to more customers in rural India. Till 31st December 2025, 2,97,028 women have been appointed as Bima Sakhis. Another interesting component of our channel diversification journey has been the rising share of Banca and Alternate Channels in our overall mix of individual new business premium.

We are confident of the growth prospects of all segments of our business as we move ahead. LIC remains grateful to its various stakeholders for their continuous trust as we dedicate our efforts towards achieving the national objective of 'Insurance for All by 2047'."