

## Yasha Mudgal outlines major turnaround strategy for BCCB

**STATE TIMES NEWS**  
JAMMU: Commissioner Secretary, Cooperatives Department, Yasha Mudgal, on Monday chaired a high-level review meeting to comprehensively overhaul the operational and financial framework of the Baramulla Central Cooperative Bank (BCCB).

The meeting was attended by senior officials, including Registrar, Cooperative Societies, Mohammed Shafiq Chak; Director Finance, Cooperative Department; Assistant General Manager, NABARD, Ravi Shankar Sharma; other senior officers from the department and branch heads of the bank.

During the meeting, Dr. Khalid Malik, Managing Director (MD) CEO of Baramulla Central Co-operative Bank Ltd. (BCCB) presented a detailed overview of the bank's current financial position, trends in asset quality, progress in deposit mobilisation, branch-wise business performance and achievements against targets set for the current financial year.

Yasha Mudgal observed



Comm Secy Cooperatives Department, Yasha Mudgal chairing a meeting.

that the sustainable revival and long-term viability of the bank depend on shifting decisively from passive management practices to proactive, growth-oriented, and compliance-driven strategies.

She issued firm directions to intensify recovery efforts significantly to reduce Non-Performing Assets (NPAs). Bank officers were instructed to exceed assigned recovery targets by adopting result-oriented and innovative methods, rather than relying solely on conventional approaches.

The Commissioner Secretary emphasised direct engagement with defaulting borrowers and the urgent

need to foster a strong repayment culture among all cooperative members and borrowers, viewing timely repayment as an essential obligation to the institution and the cooperative movement.

For branches operating at or near NPA thresholds, Yasha Mudgal set a non-negotiable timeline of two to three months to restore acceptable levels of asset quality and profitability. In parallel, She directed the bank to launch a purposeful and aggressive credit expansion programme targeting productive and priority sectors-particularly agriculture, allied activities, small-scale industries, micro-enterpris-

es, and individual entrepreneurs in the region.

The Commissioner Secretary instructed substantial improvement in the Credit-Deposit ratio through diversified and quality lending, enabling the bank to strengthen its balance sheet while contributing meaningfully to employment generation and economic activity in north Kashmir.

Yasha Mudgal laid strong emphasis on institutionalising greater transparency, accountability and operational efficiency at every level. She mandated accelerated adoption of core banking technology, digital banking channels and paperless processes to eliminate leak-

ages, reduce transaction costs, enhance service standards and enable real-time monitoring of operations.

The Commissioner Secretary underscored that the successful turnaround of BCCB is vital for the financial stability of the cooperative ecosystem and the economic well-being of thousands of farming families, artisans, small traders, and self-help groups in the valley.

Yasha Mudgal urged the employees to contribute towards transforming BCCB into a resilient, transparent, professionally managed and customer-centric institution through aggressive recovery, substantial credit expansion, and by restoring the confidence of depositors and members.

The Commissioner Secretary emphasised that the path ahead is non-negotiable and called upon all stakeholders to work collectively towards building a consistently profitable Baramulla Central Cooperative Bank that serves as a reliable and trusted financial partner for every account holder and cooperative member.

## MA Sports Club wins opening tie in Kabaddi Gold Cup



Participating teams posing for a photograph with dignitaries.

**STATE TIMES NEWS**

JAMMU: The MA Sports Club won the opening match of the Kabaddi Gold Cup under-23 boys tournament, organized by the Arun Sharma Sports and Social Welfare Trust in collaboration with J&K Amateur Kabaddi Association, Kreedha Bharati J&K and J&K Sports Council at Kabaddi arena, MA Stadium, here on Monday.

In the inaugural match, MA Sports Club made it a nine-point victory against Shield Sports Club beating latter 47-38 in an interesting contest, which was witnessed by the distinguished guests. Earlier, the event

was declared open by Secretary J&K Sports Council (JKSC), Nuzhat Gul amidst interaction with the participating teams and members of the organizing committee and visiting guests.

Being organized in connection with birth anniversary of Arun Sharma, former Sports Officer and celebrity Handball coach of J&K, the event shall conclude tomorrow with final and valedictory function.

Among the distinguished guests present were president Kreedha Bharati J&K, Shiv Kumar Sharma; Incharge SAI STC Jammu, Aman Sharma; general secretary of J&K Amateur

Kabaddi Association (JKAKA), Dr Kuldeep Kumar Gupta; Director Sports Cluster University of Jammu (CLUJ); Dr Vinod Bakshi; member Trustee Arun Sharma Sports and Social Welfare Trust, Ashutosh Sharma; DySP J&K Police and international handball player, Akshay Khajuria; Principal SRML Higher Secondary School, Dr Kishore Sharma; former secretary JKAKA, Surinder Mohan; district secretary Jammu, Sanjit Kumar and host of serving and retired officers of the J&K Sports Council and members of different sports associations.

## Keshav Satrayan Club wins volleyball tournament



Winner team posing with dignitaries after receiving trophy.

**STATE TIMES NEWS**

JAMMU: The Volleyball Tournament, organised by Jammu Police under the aegis of Civic Action Programme 2025-26, concluded at Simbal Camp, Miran Sahib, here. The event witnessed enthusiastic participation of eight teams from Miran Sahib, Arnia,

Bishnah and RS Pura areas and drew a large crowd of local spectators.

SP Headquarters Jammu, Irshad Hussain Rather graced the occasion as Chief Guest. SDPO R S Pura Gurmeet Singh, SHO Miran Sahib, Inspector Jatinder Singh and other officers of Headquarter

Zone also present at the event.

The final match was played between Keshav Satrayan Club and Varun Satowali Club, with Keshav Satrayan Club emerging as Champions by defeating Varun Satowali Club by 2-0 in the final.

The winning and runner-up teams were awarded cash prizes, trophies and other sports accessories.

SP Headquarters Jammu emphasized that J&K Police is committed in engaging with youth through sports activities as a constructive initiative to steer them away from drug abuse and other social evils. The event received widespread appreciation from the local community, particularly the youth, who hailed the efforts of the police in promoting positive and healthy engagements in Bishnah and adjacent areas.

## JU media students oriented towards objective and balanced political reporting

**STATE TIMES NEWS**

JAMMU: The Department of Journalism and Media Studies, University of Jammu, organized a special interaction 'Mastering Political Reporting Skills', wherein renowned journalist, Raj Kishore was keynote speaker.

The session aimed to familiarize the media students with the nuances of political reporting, its practical significance, and the contemporary challenges associated with it.

The interaction was organized in alignment with the visionary initiative of Vice Chancellor Prof. Umesh Rai, which emphasizes nurturing a strong professional outlook, ethical commitment in journalism, and the holistic development of students. The initiative sought to prepare students to become responsible and credible custodians of journalism in challenging times.

On the occasion, Prof. Garima Gupta highlighted



JU media students and faculty with dignitaries.

the importance of political reporting and urged media students to remain socially aware and committed to responsible journalism. She noted that objective and fact-based reporting helps shape media students into effective storytellers who safeguard truth and counter the spread of fake news, particularly in Political reporting.

The keynote speaker for the session encouraged students to develop a deeper understanding of contemporary issues and to embrace journalism as a powerful instrument for cultural preservation and national unity.

"Political reporting is the oxygen of democracy. It goes beyond merely covering news; it plays a vital role in keeping those in power accountable and the public well informed," he said.

During his address, Raj Kishore also discussed the current state of journalism and the challenges faced by journalists. He spoke about the pressures associated with political reporting, the rapid spread of misinformation and propaganda in the digital age, and the importance of maintaining credibility and ethical standards in news writing. He advised students to

remain conscious of their social responsibilities while reporting on sensitive issues and to uphold the fundamental ethical principles of journalism.

Sharing his extensive experience and understanding of the political beat, he encouraged students to cultivate critical thinking and develop a deeper research-oriented approach so that they can produce journalism that aligns with professional values while strengthening national interest and public trust.

The programme also featured an engaging question-and-answer session where

students discussed career prospects in the media industry, academic growth, and the challenges faced by young journalists in an increasingly competitive media landscape.

The interaction highlighted the department's continuing commitment to connecting students with experienced academicians and media practitioners, thereby bridging institutional learning with the realities of professional journalism.

At the end of the session, Prof. Dushyant Kumar Rai presented the formal vote of thanks and expressed gratitude to Raj Kishore for sharing his valuable experiences and insights, which will help media students better understand career choices and prepare for the demands of the media industry.

Other faculty members present during the workshop included Dr. Pardeep Singh Bali, Dr. Ramiyan Bhardwaj, Dr. Ravia Gupta, and Dr. Kumerjit Chajgotra.

## AITA Talent Series TS-7 ignites junior tennis fever in Jammu

**STATE TIMES NEWS**

JAMMU: The All India Tennis Association (AITA) Talent Series (TS-7) organized by the Jammu & Kashmir Lawn Tennis Association (JKLTA) under the aegis of J&K Sports Council got underway at the Jammu Tennis Complex on Monday, marking a key milestone for young tennis enthusiasts from Jammu & Kashmir and neighbouring Punjab.

Er. B.S. Jaggi, Honorary General Secretary of the Jammu & Kashmir Lawn Tennis Association (JKLTA),

**Mega poetry event announced by JMC**

**STATE TIMES NEWS**

JAMMU: On the solemn occasion of Shaheed Diwas, the Jammu Municipal Corporation is organizing a mega Online Poetry Competition to pay tribute to the supreme sacrifice of our national heroes, Shaheed Bhagat Singh, Sukhdev, and Rajguru. Under the theme "Patriotism and Gratitude Through Poetry," the Corporation invites the citizens of Jammu to express their respect for the martyrs through the power of words.

The competition is designed to involve every generation of our city.

We have created three distinct categories: Group A (Bal Veer) for children aged 3 to 8 years, Group B (Yuva Josh) for those aged 9 to 16 years, and Group C (RashtraPrerna) for participants aged 17 years and above.

To participate, residents must record a video of themselves reciting a poem related to the theme of Shaheed Diwas in Hindi, English, Dogri, or Urdu.

The video should not exceed a duration of one minute. All entries must be uploaded between March 14 and 19, 2026 in collaboration with "SwachhJK" on Instagram and "MD SBM" on Facebook.



Officials scrutinizing documents of players at Jammu.

inaugurated the event amid enthusiastic cheers from players, coaches, and spectators.

The day-one affair began with meticulous scrutiny of documents, followed by the draws that set the stage for intense Boys' Under-16 battles. Sixteen promising players are vying for glory-12 hailing from Jammu & Kashmir and

4 from Punjab-promising a showcase of regional talent and skill.

Speaking at the inauguration, Er Jaggi emphasized the tournament's role in nurturing future champions. "Events like TS-7 are vital for grassroots development in J&K tennis. These young players represent our region's bright

future," he said.

Boys' U-16 First Round Results  
The opening round delivered thrilling encounters with Mayank Gupta of J&K dominating Khushaansh Mangotra of J&K 8-2; Saksham Amla of J&K overcoming Krishav Kapoor of PB 8-2; Nakul Mehra of J&K edging

Simratjit Singh of J&K 8-6; Atharva Dutta of J&K crushing Yashvir Singh of PB 8-2; Samar Singh of PB stunning Arav Singh of J&K 8-1; Ayank Jaiswal of J&K rallied past Prithvi Sharma of J&K 8-7 (7-4); Vinamr Gupta of J&K beat Iyaan Arora of PB 8-1; Naman Tak of J&K defeated Parth Gupta of J&K 8-2. Standouts included Nakal Mehra's gritty comeback and Ayank Jaiswal's tiebreak heroics. Punjab's Samar Singh provided an early upset, signaling competitive interstate rivalry.

The tournament aligns with national efforts to boost junior tennis post the 2025 reforms. Semifinals are slated for tomorrow, with live updates on JKLTA's social channels. Fans are urged to attend and support the next generation of aces.

## Jammu Karatekas clear belt grading test



Belt winner players posing with officials.

**STATE TIMES NEWS**

JAMMU: As many as five young Karate players of Jammu cleared the belt grading test which was conducted by the Renmei Gojuryu Karate Do Federation of India.

While two players passed the Black belt test and other three qualified for the Yellow belt. The successful players were Kartik Verma, Pranav (Black belt), Arnab Yadav, Vishnavi and Taresha (all Yellow belt). All of them (players) presented the qualification certificates in a simple event

held at Dilkhush indoor facility within Army Cantonment in Nagrota, here.

The belt grading test conducted under the supervision of Shihan Sanjeev Dewan, chief instructor India and also joint secretary of All India Karate Do Federation (AIKF). Sanjeev Dewan is also 6th Degree Black belt RGKFI and founder member of AIKF.

Among others present at the award ceremony were Abhijeet Paul, Nk Dhirendra Kumar Yadav, Nk S K Rai and Hav Ram Lal.

## From Village Hutt, Basohli to Olive Greens: Lt. Aryan Sharma creates history



Lt. Aryan Sharma with his parents.

**STATE TIMES NEWS**

JAMMU: Village Basohli has achieved a proud milestone as Lt. Aryan Sharma became the first commissioned officer from Village Hutt to join the Indian Army. His achievement has brought immense pride to his family and the entire Basohli

region.

Lt. Aryan Sharma is the son of Advocate Adarsh Sharma and Judge Rajni Sharma. He completed his schooling from JK Public School Kunjwani and later graduated from Government MAM College Jammu. During his college

years, he actively participated in the National Cadet Corps and earned the prestigious 'C' Certificate. He subsequently pursued his LLB from the University of Jammu.

Demonstrating remarkable determination, Aryan cleared the Combined Defence Services Examination conducted by Union Public Service Commission six consecutive times. He secured recommendation in the Services Selection Board interview in his fifth attempt with an impressive All India Rank 36 in CDS 2024.

Following his selection, he underwent rigorous training at the Officers' Training Academy Chennai and was commissioned into the prestigious The Garhwal Rifles.

His inspiring journey from a small village to the olive greens stands as a powerful example for aspiring youth, proving that dedication, discipline and perseverance can turn dreams into reality.

## Students of GCW Parade visit Vridh Ashram, present cultural programme



GCW Parade students with faculty and Vridh Ashram officials.

**STATE TIMES NEWS**

JAMMU: A group of 40 students from the Department of Home Science of Government College for Women, Parade Ground, Jammu visited Home for the Aged and Infirm (Vridh Ashram), Ambphalla Jammu and organized a lively cultural programme for the residents.

The programme was conducted under the guidance of Dr. Shazia Bashir along with Dr. Anardeep Kour, Lecturer; and S. Parvinder Singh. Students presented various

cultural items including dance, poetry recitations, and interactive activities, which created a joyful and emotional atmosphere at the Home.

A touching moment of the programme was when Sr. Parvinder Singh, Tabla Assistant from the college, sang an emotional song "Maa Nee Mudke Peke Aana, Peke Honde Mavan Naal." The soulful rendition deeply moved the inmates and audience, creating a heartfelt and emotional atmosphere in the Home.

The inmates of Vridh Ashram also actively participated in the programme. Some of the residents shared their life experiences and inspiring stories, making the interaction meaningful and memorable for the visiting students. The cultural exchange provided an opportunity for the younger generation to connect with and learn from the wisdom and experiences of Senior Citizens.

On the occasion, Dr. Dinesh Gupta, Secretary of the Home, briefed the visiting students

and faculty about the history, objectives, and functioning of the Home for the Aged and Infirm, Ambphalla, and highlighted the various services being provided for the care and welfare of the elderly residents.

The Management of the Home expressed their sincere appreciation to the students and faculty members of Government College for Women for their thoughtful visit and efforts in bringing happiness to the inmates through their cultural performances and interaction.

Those present on the occasion included Er. Pankaj Gupta, President; Dr. Dinesh Gupta, Secretary; Vijay Gupta, Joint Secretary; Satpal Sharma; Sr. Rajinder Singh; Vijay Dhawan; and Sudha Gupta, Members of the Managing Committee.

The visit concluded with heartfelt interactions between the students and the residents, leaving behind moments of warmth, respect, and intergenerational bonding.