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Terror strike in...**

secured, and further investigation is under progress," the IAF said in a post on X.
"In the ensuing gunfight with terrorists, the Air Warriors fought back by returning fire. In the process, five IAF personnel received bullet injuries, and were evacuated to the nearest military hospital for immediate medical attention. One Air Warrior succumbed to his injuries later. Further operations are on by the local security forces," it said in another post.
The terror attack took place around 6:15 pm when the troops were returning to the air force station from Jaranwali.
The officials suspect the involvement of the same group of terrorists who ambushed troops in adjoining Buzilaz on December 21 last year, leaving four soldiers martyred and three injured.
One of the trucks in the IAF convoy bore the maximum brunt of the attack with several bullets hitting its windscreen and side. The terrorists, who were armed with AK assault rifles, are believed to have fled into the nearby forests, the officials said.
Reinforcements from the Army and police have been rushed to the area and a massive search and cordon operation has been launched to track down and neutralise the terrorists, they said, adding that there has been no contact with the fleeing terrorists so far. Police assisted by paramilitary forces had been carrying out searches in Poonch town since Friday following inputs about the movement of suspected persons. However, no one was arrested during the operation, Defence Spokesperson Lt Col Suneel Bartwal said.

Education prepares youth...

the works done by thinkers and educationists on inclusive development and overall progressive policy framework that has been cited in various educational research papers and played a critical role in promoting the idea of citizen-centric governance.
The Lt Governor said that an aspirational society makes its citizens socially, economically and culturally prosperous and it encourages robust development in all sectors. The Lt Governor also felicitated the meritorious students and encouraged them for academic and intellectual pursuits in the future.
He also addressed a symposium on the idea of an ideal society and educational research.

J&K Bank's annual...

Rs 476.33 Cr recorded last financial year. This also is a historic high for quarterly profits.
Performance Highlights: Beating its previous highest-ever profit of Rs. 1197 Crore achieved only last year, the Bank's net profit surged by 48 per cent to record a new high of Rs 1767 Cr. In line with its promise of meeting annual guidance, the

Bank's notable metrics include 3.92 per cent net interest margin (NIM), over 15 per cent capital adequacy ratio (CAR), around 4% gross NPA and below 1 per cent net NPA - a reflection of strong operating results reinforcing further financial soundness and resilience to the balance sheet.

The Bank's total revenue grew by 19 per cent to cross the Rs 12000 Cr mark while as the net interest margin (NIM) stood at 3.92 per cent. Bank's Yield on Advances rose annually to 9.54 per cent from 8.91 per cent, while as the Return on Assets (RoA) reached quite healthy levels at 1.22 per cent - crossing the 1 per cent barrier after a decade - as against 0.89 per cent recorded last fiscal.
Expressing his satisfaction on the occasion about the good set of numbers posted by the Bank for FY 2024, the Bank's MD & CEO Baldev Prakash said, "We are thrilled to report such stellar annual numbers, which reflect our unwavering commitment to excellence and prudent financial management. Our record-breaking annual profit and impressive financial metrics reflects the changing culture of the Bank where delivering streak of new records period after period is becoming a habit. It also underscores the Bank's resilience and strategic prowess in navigating dynamic market conditions. More so, it reflects the dedication of our staff, the unwavering trust of our customers, and the continued support of our major shareholders i.e. UT Government."
"Recommendation of a handsome dividend of Rs. 2.15 per share of face value Re. 1.00 for FY 2024 by the Board of Directors, is an acknowledgement of the trust and support of our shareholders and we are keen to share the rewards with our valuable shareholders. The success is the outcome of establishing synergies between the core elements of personnel, processes and technology; wherein capabilities have been fortified through planned transformation and change management", he said adding further, "Now with laid-out platform, enhanced capabilities and strengthened core, we are ready to scale never heights while embracing the dynamically evolving industry practices."
He further stated, "Such stupendous success has been achieved while following principles of ethical business practices and maintaining highest standards of corporate governance."
Business Growth: J&K Bank's total deposits rose 10.44 per cent YoY to Rs 134774.89 Cr as of March 31, 2024, from Rs 122037.74 Cr recorded a year ago, while as the Net Advances of the Bank stood at Rs 93762.51 Cr in Q4FY24 rising up 14 per cent YoY from Rs 82285.45 Cr in Q4FY23.
On a sequential basis (QoQ), deposits grew by 5 per cent and advances increased by 4.5 per cent. Meanwhile, the Bank's CASA Ratio at 50.51 per cent as of March 31, 2024, despite industry-wide pressures on liability side, is among the best in the industry.
"Moreover, the Bank's deposit growth, in line with the industry average of 11 per cent, and advances increasing by approximately 14 per cent, highlight its robust growth trajectory and market leadership in its core operational geography", he said.
Asset Quality: Strengthening its asset quality further, the Bank has brought down the Gross NPA (GNPA) to 4.08 per cent, while the net NPA are below 1 per cent at

0.79 per cent.
MD further stated, "Our strong asset quality metrics underscore our methodical approach to risk management and our unwavering focus on maintaining a healthy balance sheet. While exceeding our annual guidance, these results validate our efforts to build a resilient and sustainable banking franchise.
With a Provision Coverage Ratio (PCR) at 91.58 per cent, J&K Bank continues to demonstrate its commitment to prudential provisioning and risk mitigation."
Capital Adequacy: Ensuring adequate availability of capital to support its business growth while maintaining the regulatory buffer comfortably, the Bank is well cushioned with its Capital Adequacy Ratio at 15.33 per cent as on Mar, 2024.
Transformative Projects: J&K Bank's transformative projects are progressing smoothly, with a focus on enhancing digital initiatives and ensuring zero-disruption of services, even during high-demand festive occasions. The bank has improved its overall customer services and launched innovative digital customer journeys to enhance the banking experience.
"Internally, our ESG efforts have led to the implementation of e-office across the organization, drastically reducing paper usage. However, remaining cognizant of environmental concerns, we continue to engage in sensible lending practices contributing to sustainability and enhanced operational efficiency."
On upgrading Bank's Human Resource, he asserted, "We continue to invest in our workforce through HR initiatives focused on re-skilling and up-skilling, creating change champions prepared to meet future challenges. An online learning system titled e-Pathshala has been established, integrating knowledge acquisition into the career progression journeys of employees, thereby incentivizing personal and professional growth - an overall strengthening of employee value proposition the Bank offers to its existing and prospective staff members."
Corporate Social Responsibility: Commenting briefly upon the Bank's CSR Program, MD said, "The Bank also contributes to the overall social good through its Corporate Social Responsibility (CSR) programs. With an annual spend of around Rs 19 Cr under our CSR programs during FY 2023-24, we have supported initiatives aimed at empowering marginalized communities, promoting eco-friendly measures, and providing assistance to persons with disabilities besides supporting programs focussed on skill development of youth. And on the back of improved profitability, such initiatives are bound to witness a further boost owing to the enhanced budgetary allocations."
Fostering Entrepreneurship: Furthermore, J&K Bank remains steadfast in its commitment to extend employment benefits to thousands of youth, with a special focus on fostering entrepreneurship and driving socio-economic development in the region. "We are proud to be at the forefront of employment-generating initiatives," said Baldev Prakash.
"As we celebrate this remarkable milestone, I would like to extend my heartfelt gratitude to our stakeholders and the communities we serve. Together, we will continue to grow, innovate and create sustainable value for all our stakeholders", he concluded.

Ramban land subsidence: CS reviews relief, rehab measures



Chief Secretary, Atal Dulloo chairing a meeting.

about the health status of the victims besides taking appraisal of the aid being extended to the affected by the local administration. He enquired about the total damage caused to livelihoods of the affected people and asked for working out long-term rehabilitation measures. The Chief Secretary also interacted with the Scientists of GSL, who provided insights into the scientific reasons behind this natural calamity. He also asked about their recommendations

necting Gool Sub-division to Ramban and asked for restoration of affected services and utilities on war footing. Divisional Commissioner, Jammu, Ramesh Kumar, provided detailed information about the relief measures being carried out by the administration saying that the affected families are being given relief as per the standard SDRF norms. He revealed that the district administration provided relief under the categories of ex-gratia for damaged structures, loss of utensils/clothings, assistance for land loss, fodder/feed for animals besides providing tent-ages and making arrangements for food. He also suggested certain measures regarding permanent rehabilitation of the affected families. He presented status of restoration of utilities in the area and the progress on restoration of 400kv transmission line.

STATE TIMES NEWS
SRINAGAR: Ahead of the review to be taken by the Union Home Secretary regarding the land subsidence in village Pernoote of Ramban district, Chief Secretary, Atal Dulloo, on Saturday took stock of measures taken up, so far, by the administration towards relief and rehabilitation of the affected population.
The meeting was attended by ACS, Jai Shakti/FC Revenue, ACS, Forests, Principal Secretary, Home, Divisional Commissioner, Jammu, ADGP, L&O, Secretary, Revenue, Secretary, DMRR&R, DC, Ramban, representatives from Geological Survey of India (GSI) besides other concerned officers.
Dulloo had a detailed assessment about the relief measures being initiated by the divisional administration to provide succor to the affected families. He asked

Farooq calls for meaningful solution to issues of KP migrants

STATE TIMES NEWS
JAMMU: National Conference (NC) president Farooq Abdullah has said the issues related to Kashmiri Pandit migrants are not merely a matter of statistics but a humanitarian crisis that demands urgent attention and meaningful solutions.
The former Chief Minister accused the Bharatiya Janata Party (BJP) of exploiting the Kashmiri migrants' sufferings for political gains, without genuinely addressing their grievances or ensuring their rightful return and resettlement in their homeland.
"The Kashmiri migrants issue is not merely a matter of statistics or political rhetoric, but a humanitarian crisis that demands urgent attention and meaningful solutions," Abdullah said while interacting with a delegation of Kashmiri migrants here on Friday.
The delegation of migrants was headed by former NC MLC and the chairman of the party's minority cell, Bhushan Lal Bhat, who apprised Abdullah of the hardships being faced by the community, according to a release issued by the party.
Bhat said most of the Kashmiri migrants residing in the Jagti, Purkhoo, Muthi, Buta Nagar and Nagrota camps here as well as those settled in Jammu, Kathua and Udhampur districts are facing problems in the absence of basic amenities for them.
Abdullah criticised the BJP's "divisive rhetoric and discriminatory policies",

claiming that the ruling party has only "exacerbated tensions and alienated communities" in the region.
He called for a more inclusive and compassionate approach for resolving the Kashmiri migrants' plight, one that prioritises human dignity, justice and reconciliation.
The member of Parliament from Srinagar urged the Kashmiri migrants to ensure maximum participation in the upcoming phases of the ongoing Lok Sabha polls in the Union Territory, emphasising the importance of their collective voice in shaping the country's political landscape.
"There is a dire need to change the government at the Centre so that the problems of the public as well as Kashmiri migrants can be effectively addressed," he said.
Additional general secretary of the NC and former Jammu and Kashmir minister Ajay Sadhotra asked the BJP-led Centre to reveal what steps have been taken by it for the welfare of the migrant community.
"It is really unfortunate that despite the increased cost of living amid skyrocketing prices and peak inflation, the cash assistance being paid to the Kashmiri migrants has not been enhanced for the last so many years," he said.
Sadhotra said the NC will remain steadfast in its dedication to advocating for justice, dignity and equality for all Kashmiri migrants, and continue to work tirelessly towards the realisation of these principles.

JKP conducts awareness drive of Medical shops, General stores, Paramilitary uniform selling shops



SDPO Domana and team inspecting medical shops.

STATE TIMES NEWS
JAMMU: An awareness drive of all Medical Shops, General stores and uniform selling shops was held in the area of Purkhoo, Bantalab and Muthi, here on Saturday.
Nearly 40-50 medical shops, General stores and uniform shops were checked and proper briefings cum awareness to the owners of these shop by a team of officers led by SDPO Domana assisted by SHO Domana and other officers/officials of PS Domana under the supervision of SP Rural Jammu.
Making aware shopkeepers specifically about drugs,

including controlled substances, prescription requirements and the dangers of illegal drug sales, is crucial for public health and safety.
Providing awareness to medical shops about the

meeting the needs of legitimate customers.
General stores owners are briefed to avoid selling of foil papers especially to youth as the same is used for consuming drugs by addicts.
Uniform selling shops were aware to sell uniform articles including Uniform only to those who prove their identity by way of identity card and belongs to paramilitary force. All are directed to maintain proper register and records. Also installed CCTV cameras in their shops.
General public have appreciated the active role of police in making the owners of shop fully aware regarding their role in the society.

Congress condemns terrorist attack on IAF in Poonch

STATE TIMES NEWS
JAMMU: Congress has strongly condemned the terrorist attack on IAF vehicle in Poonch and expressed grave concern over the repeated attacks on our forces leading to several casualties of jawans & officers. In the severest condemnation of the terror attack, terming it cowardly, the party sought strongest response to the repeated attacks on our brave jawans. JKPC Chief Vikar Rasool wani expressed grave concern over the escalated attacks by terrorists on our forces in the recent past in various parts of the Jammu Kashmir especially in Rajouri-Poonch, resulting in to huge loss of several precious lives of our jawans and officers.
The party expressed sympathies and solidarity with the jawans and their families and prayed for early recovery of the injured...
The repeated attacks on our forces need to be responded strongly to ensure check on the rise in terror activities and attacks on our forces.

23 nomination papers accepted, 15 rejected in Baramulla PC

STATE TIMES NEWS
BARAMULLA: Following scrutiny of nomination papers for Lok Sabha Elections in Baramulla Parliamentary Constituency (PC), Returning Officer, Minga Sherpa, has accepted 23 nominations as valid. During the scrutiny of all 38 nomination papers, 23 nominations were found valid, including two female candidates and were accepted to contest the Lok Sabha Elections from the Baramulla PC. The candidature of 15 candidates was rejected as their nomination papers were found invalid during the scrutiny process in accordance with the ECI norms. The candidates can withdraw their nomination till May, 06 (Monday) before 03:00 pm in the office of Returning Officer.

Building, car of alleged drug peddler attached in Rajouri

STATE TIMES NEWS
JAMMU: A multi-storey business establishment and a vehicle, both together worth more than Rs 1.80 crore, owned by an alleged drug peddler, were attached in Rajouri district on Saturday, police said. Vikal Chogga, who was booked under the Narcotic Drugs and Psychotropic Substances (NDPS) Act last year, had illegally acquired the property by selling drugs to the youth in Rajouri town, a police spokesperson said. He said the attached properties were a four-storey business establishment worth Rs 1.74 crore in the heart of Rajouri city and a car valued at Rs 7 lakh. Rajouri Senior Superintendent of Police Anrtripal Singh said police is committed to eradicate the menace of drugs from the district.

Corrupt will face legal action in next 5 yrs: Modi



STATE TIMES NEWS
SISAI (JHARKHAND): Prime Minister Narendra Modi on Saturday said the NDA government has "unmasked" corrupt forces, and all those who indulged in corruption would face action under law in the next five years.
Hitting out at jailed former Jharkhand chief minister Hemant Soren without taking his name, Modi said leaders of the Congress and the opposition INDIA bloc take out rallies in support of the corrupt.
"The former Jharkhand CM is behind bars for corruption; Modi is committed to wipe out the menace. In the next five years, all those who indulged in corruption will face legal action," he said at a poll rally in Gumla's Sisai to campaign for BJP candidate Samir Oraon from the Lohardaga Lok Sabha seat.
"The INDIA bloc leaders, neck-deep in corruption, hold rallies, including in Delhi and Ranchi, voicing support for corrupt people, which reveals their true character," the PM

minister asserted.
Modi also blamed Congress for the "backwardness" of tribal districts, alleging that food grains used to rot in godowns during the UPA regime from 2004 to 2014, while tribal children died due to starvation.
"Congress' 'shahi' (royal) regime under Sonia Gandhi-Mamohan Singh used to lock foodgrains in godowns and leave those to rot, while tribal children lost lives due to hunger... Now, whatever the royal family says, no force on earth can stop free ration delivery to the poor; this is Modi's guarantee," the prime

which "prevented funds from reaching the mining areas", Modi said.
The PM also slammed the Congress for not taking any action against Maoists "to preserve the party's vote bank". "But, as long as Modi is alive, no one will be allowed to put tribal lives at risk," he said.
"Banned organisations are spreading their tentacles and committing atrocities on tribal women and looting their land," the PM alleged.
"Tribal icon Birsu Munda is not a mere name for me, he is an inspiration to overcome challenges. I promise to usher in development in the region," Modi said.
Taking a jibe at the JMM-led coalition in Jharkhand for "frequent" leaks of examination papers, the PM said his government introduced a stringent law to punish the culprits playing with the future of students.
Modi also alleged that the JMM-Congress alliance in the state was patronising infiltration.

Lotus is blooming in hearts of people of Kashmir: Raina



BJP J&K Chief Ravinder Raina addressing party workers in Kupwara.

STATE TIMES NEWS
SRINAGAR: While addressing the party workers in Kupwara, Handwara, Lolab, Trigam and Lengate Constituencies of North Kashmir BJP President Jammu and Kashmir Ravinder Raina said Lotus is blooming in the hearts of people of Kashmir.
BJP District President Javid Qureshi, former MLC and Senior BJP Leader Sayeed Mohd. Rafiq Shah, Former SSP and Senior BJP Leader Sayeed Shabir Geelani, All Constituency Presidents also accompanied the party President during these meetings.
Raina said that the BJP believes in the politics of love, development and peace. The BJP worker works to serve

the nation and the society and strives to do good for the people and the party has been successful in winning the hearts of people from Kashmir, he said. Ravinder said that while the parties that ruled the erstwhile state of Jammu & Kashmir for many decades, shattered the lives of the innocent ones by publicizing the art of Hartals, giving the people calendar of strikes and the stone-pelting. He said that instead of gifting the people with development, these parties openly supported separatism and pushed the youth of the state into the dark night of 'Sponsored Terrorism'.
Ravinder Raina insisted that BJP under the decisive lead-