

!! Continuations from Page 1 !! Cutting-edge technology...

route blockages, landslides or emergencies, thereby enabling swift decision-making and response.

The Lieutenant Governor also interacted with the engineers and operational staff at the Centre. He emphasized the need for regular training of staff and seamless collaboration with security agencies and other stakeholders to maximise the Centre's utility.

Notably, the Shri Mata Vaishno Devi Shrine Board has recently provided advanced security equipments to the security agencies deployed for the yatra management including X-Ray Baggage Scanners, Door Frame Metal Detectors, Hand-Held Metal Detectors, and Under Vehicle Search Mirrors/Scanners, to enhance robust security measures in the Shrine area, in pursuance to joint security review conducted last year on the directions of the Lieutenant Governor.

Dr. Ashok Bhan, Member, Mata Vaishno Devi Shrine Board, Bhim Sen Tuti, IGP Jammu, Nidhi Malik, Deputy Commissioner Reasi and other senior officers of Police, Security Agencies and Shrine Board were also present.

11 yrs of..

have also proved to be a milestone in the direction of national security.

"Naxalism is on its last legs, peace has been established in Jammu-Kashmir and the Northeast, India now responds to terrorist attacks by entering the homes of the terrorists. This shows the changing picture of India under the Modi government," he said.

Facial recognition systems...

holy cave shrine to south Kashmir Himalayas starts on July 3, the official said.

The annual pilgrimage will culminate on August 9 to coincide with Raksha Bandhan. The duration of the yatra has been reduced to 38 days this year against 52 days last year.

Undeterred by the April 22 Pahalgam terror attack, more than three lakh pilgrims have already registered for this year's yatra.

"The Amarnath Yatra has been a target for the terrorists in the past as well. It has become necessary to make fool-proof security arrangements for the pilgrimage as lakhs of pilgrims visit the holy cave every year," the official said.

In the past, the authorities have taken various steps to secure the annual yatra including tagging all vehicles and pilgrims with radio frequency identification technology, which helps in monitoring their movement.

The entire route from Jammu to the holy cave has been brought under CCTV surveillance.

Pilgrims to this yatra have been subject of several terrorists attacks in the past

Thirty-two people, including two dozen Amarnath pilgrims, were killed in a terror attack at the Nunwan base camp in August 2000. Thirteen people were killed in another strike in July 2001, when the ultras struck at the Sheshnag base camp of the yatra. In 2002, 11 Amarnath yatis were killed at Chandanwari base camp.

In July 2017, an attack on a bus filled with Amarnath pilgrims in Kulgam district left eight dead.

Centre approves additional...

62 ambulances in Poonch alone, the statement said.

A total of 2,818 civil-defence volunteers were also deployed for services related to health, fire and emergency, livestock, essential supplies etc., it added.

Amarnath Yatra's success...

peace on the country. "I prayed for peace in the country, a better future for our youth and an end to the atmosphere of hatred that we are going through," he added.

Committed to ensure...

opportunity to them in every sphere of life and they will always be treated as equals in terms of rights, access, and dignity," the Lieutenant Governor said.

The Lieutenant Governor directed the officials to promote inclusion, and leverage the practical solutions in ever evolving technological world.

"I have always dreamt of building a caring society and welfare and rehabilitation of Divyangjan is my top priority. It is my personal commitment to ensure dignity of life to our Divyangjan and their participation in all walks of life," the Lieutenant Governor said.

The Lieutenant Governor, in his address, reiterated the commitment of Government of India and J&K UT Administration to fairness and opportunity tailored to individual needs of the senior citizens.

"I will personally ensure that systemic inequities and accessibility barriers-physical, digital, and social are completely removed," he further said.

On the occasion, the Lieutenant Governor initiated the disbursement of pension arrears of Rs. 6.14 crore to 12,660 beneficiaries, under the Integrated Social Security Scheme (ISSS). The arrears were pending due to Aadhaar non-seeding, aimed at ensuring financial inclusion and support to elderly, widows, and differently-abled individuals. The Lieutenant Governor also informed that the Social Welfare Department is coming up with a revolutionary app for the integration of eligible senior citizens into the pension beneficiaries.

He inaugurated a 50-bedded Half-Way Home for psycho-social rehabilitation of treated & controlled people with mental-illness, established at a cost of Rs. 4.39 crore at Lower Chowadi Jammu, under Deendayal Divyangjan Rehabilitation Scheme (DDRS). The Half-way home will offer a structured environment to help individuals with mental illness who have been discharged from hospitals or institutions to reintegrate into society. He also assured all support and assistance to the Divyangjan by the Social Welfare Department for their self-employment endeavours. He further asked the officials to submit the proposal to the Government of India for establishment of a park dedicated for Divyangjan.

The Lieutenant Governor also dedicated the Parisha Child Care Institution for Girls, established at a cost of Rs. 3.03 crore at Mandi Gurgian, Samba. He commended the efforts of everyone associated with the Parisha initiative for providing a safe and nurturing environment for a better future for girl children in need.

Pertinently, the Directorate of Social Welfare Jammu, in collaboration with ALIMCO (Artificial Limbs Manufacturing Corporation of India), has conducted 112 assessment camps in all ten districts of Jammu Division. 2939 persons with disabilities under the ADIP scheme, and 2756 senior citizens under the RVY scheme, culminating in a total of 5918 identified beneficiaries, will receive more than 19,960 aids and appliances during the mass distribution drive.

Members of Legislative Assembly- Sham Lal Sharma, Arvind Gupta, Gharu Ram, Yudhvir Sethi, and Surinder Kumar; Ramesh Kumar, Divisional Commissioner Jammu; Rupesh Kumar, Director Social Welfare Department Jammu, senior officials, Divyangjan, representatives of various NGOs and civil society members were present.

J&K Bank sweeps...

Adapt, and Thrive'. At the summit, the Bank won four major awards that included Cyber Security Transformation of the Year Award, Cyber Security Compliance Champion Award, and Cyber Security Team of the Year Award besides a Special Prize for Cyber Security Incident Response Mastery. The awards, conferred by the Indian Banks' Association (IBA) in Mumbai, recognized the Bank's consistent and robust efforts in enhancing its cyber security posture, protecting customer data, and institutionalizing secure digital banking practices.

The Bank's CISO Muneer Hassan Konga Wani received the awards last week at the hands of the jury comprising of Advisor to NCIIPC/Ex CGM/Group CISO (SBI) Anil Bhandari, CEO (Cyber Security Centre of Excellence, Telangana - DSCI) Dr Sriram Birudavolu and Chief Market Information Security Officer & Data Protection Officer (NPCI) Pravin Kumar. Deputy Chief Executive (IBA) Gopal Murli Bhagat and Senior Advisor (IBA) K Srinivasa Rao were also present on the occasion.

MD & CEO Amitava Chatterjee congratulated and commended the Bank's IT & IS teams for the accomplishment in presence of Executive Director Sudhir Gupta and General Managers.

He said, "Cyber security is at the core of our digital transformation journey, and I dedicate these awards to our committed technology and information security teams who work tirelessly to safeguard customer trust."

"Winning multiple awards at such a prestigious platform reflects the Bank's strategic direction, collective effort, and commitment of the IT & IS team towards strengthening the Bank's digital and cyber resilience, particularly at a time when the Bank is expanding its digital footprint across geographies", he added.

He further said, "As we scale new digital heights, these recognitions only strengthen our resolve to remain ahead of the curve by embracing industry-best digital and cyber practices and ensuring our systems and services remain safe and agile while being compliant", he further added.

Notably, the IBA CISO Summit attracts regulatory authorities, top dignitaries of banks, CISOs/Information Security Audit Chiefs/Data Protection Officers besides the best cybersecurity providers in the industry and instills competition among CISOs to demonstrate their state-of-the-art security practices, sense of purpose, and brings huge value addition in best practices for protecting their organizations.

Formulation of central...

an event by the Ministry of Minority Affairs (MoMA) celebrating the transformative journey of the Modi government over the 11 years, with senior officials from the ministry and its affiliated bodies among those present.

The celebration highlighted key milestones achieved during this period, underscoring the Ministry's commitment to transparency, inclusivity and effective service delivery, an official statement said.

The ministry said rigorous third-party reviews and audits are conducted for all schemes to maintain accountability and improve effectiveness.

Pointing to inclusive policy-making, the ministry said states and stakeholders have been actively involved, with their valuable inputs incorporated into policy frameworks to ensure ground realities are addressed.

Secretary Chandra Shekhar Kumar highlighted these achievements as foundational steps in the Ministry's mission to uplift minority communities.

He reiterated the Ministry's resolve to work diligently towards the vision of ViksitBharat@2047, pledging continued dedication to inclusive development.

The event concluded with officials and employees collectively taking an oath to contribute wholeheartedly to realizing a prosperous and equitable India by 2047.

India witnessed rapid...

Guided by the principle of 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas', the NDA government has delivered path-breaking changes with speed, scale and sensitivity, he said.

From economic growth to social upliftment, the focus has been on people-centric, inclusive and all round progress, he added.

The prime minister said, "We are proud of our collective success but at the same time, we look ahead with hope, confidence and a renewed resolve to build a Viksit Bharat."

He used the hashtag of "11 year of seva" (11 years of service) with the post, while sharing links to the details of changes effected in different sectors.

It said Modi has brought the politics of development, 'Vikasvaad' into the mainstream, making it the focal point around which political discourse and policy action now revolves.

Since assuming office in 2014, 'India First' has guided his every policy and action, it added.

It noted that over 81 crore people are getting free food grains, over 15 crore households have got tap water connections, over four crore houses built for the poor, 12 crore toilets were built, 68 lakh street vendors got loans, 52.5 crores loans given to small entrepreneurs, and 20 crores women were given cash assistance during Covid under different schemes.

PM to meet...

fight against terrorism, with the likes of Congress MP Shashi Tharoor and AIMIM MP Asaduddin Owaisi joining the ruling alliance members in championing the Indian cause abroad.

Prominent former parliamentarians in the delegations included ex-Union ministers Ghulam Nabi Azad and Salman Khurshid.

CS reviews business performance of J&K Bank Bank surges past Rs 2.5 lakh cr in business, hosts 2 cr+ accounts

■ STATE TIMES NEWS
SRINAGAR: Chief Secretary, Atal Dulloo, on Monday chaired a high level meeting to review the business performance of J&K Bank besides deliberating on strategies for enhancing its financial strength and service outreach across the Union Territory.



Chief Secretary, Atal Dulloo chairing a meeting at Srinagar.

The meeting was attended by Principal Secretary, Finance, Santosh D. Vaidya; Managing Director & CEO, J&K Bank, Amitava Chatterjee and other senior officials of the bank and the Finance Department.

The Chief Secretary lauded the growth trajectory of J&K Bank while emphasising the need for sustained focus on improving the operational efficiency and financial inclusion. He stressed upon the management to bring the Gross Non-Performing Assets (NPAs) down to national averages through effective monitoring and recovery mechanisms.

Highlighting the critical role of the bank in J&K's economic development, Dulloo urged the leadership to scale up priority sector lending, particularly in high-potential sectors like agriculture, industry, high-density plantation, fisheries, dairy and self-employment ventures. He emphasized redesigning the loan products under Mission YUVA, NRLM SHGs, Kisan Credit Card (KCC) and Homestay schemes to be more attractive, accessible and entrepreneur-friendly. He also encouraged the bank to think beyond traditional clientele especially that of the government employees and explore diversified business avenues to enhance the profitability.

Calling for faster adoption of digital solutions and improved customer service delivery, he directed the bank to work towards saturation of financial inclusion schemes such as PM-JBY, PMSBY, and APY across the UT.

The Chief Secretary also underscored the importance of improving the bank's Capital Adequacy Ratio and investment in digital infrastructure to make banking more inclusive, transparent and user-friendly.

Principal Secretary, Finance, Santosh D. Vaidya, while speaking in the meeting, highlighted the growing incidence of cyber frauds all over the nation. He advised the bank to conduct an in-depth analysis of such crimes to formulate a localized risk mitigation strategy.

He further encouraged the bank to diversify its portfolio by tapping into insurance, forex and allied financial services and leverage its widespread presence in the region to negotiate favourable business terms.

Presenting a detailed overview of the bank's performance, MD & CEO, Amitava Chatterjee, informed that J&K Bank achieved a total business portfolio of Rs 2,52,768 crore during FY 2024-25, marking a 10% year-on-year growth. He shared that gross NPAs have been reduced to 3.37%, down by 71 basis points from the previous year and going to be brought to around 2.5% till closure of the ensuing financial year.

Some of the key highlights of J&K Bank's performance presented in the meeting included earning a Net Profit (FY 2024-25) of Rs 2,082.46 crore (CAGR 31.88%) having deposits of Rs 1,48,569 crore with CAGR of 10.34%, Net Advances of ₹1,04,199 crore, Return on Assets (RoA) at 1.32% (peer average 1.14), Return on Equity (RoE) at 17.37%, Cost to Income Ratio of 57.73% and Net Interest Margin (NIM) of 3.92% registered by the bank in the previous year of its operation.

It was also divulged that J&K Bank maintains a dominant 61.43% market share in the UT and serves around 2 crore accounts (deposits & advances) through a strong network of 878 bank branches and 1,948 Business Correspondents (BCs).

The bank has also reported a stellar performance under the Annual Credit Plan 2025, disbursing Rs 51,839 crore which accounts for 182% of its target. Under priority sector lending, the bank has achieved 134% of the set target. It has extended the benefits of KCC to 11.33 lakh farmers, covering over 82% of eligible beneficiaries in J&K.

Additionally, the J&K Bank continues to play a pivotal role in implementing the Central and UT government schemes such as PMEGP, NRLM, PMAY, PMJBY and PMSBY, ensuring financial support to the underserved populations across the UT.

Soldier shoots self dead in Gulmarg

■ STATE TIMES NEWS
SRINAGAR: A soldier allegedly committed suicide by shooting himself with his service rifle at a camp in Gulmarg area, officials said on Monday.

Lance Naik Banwar Lal Saran of 9th Raj rifle camp at Gulmarg in Baramulla district shot himself with his service rifle on Sunday night, the officials said.

The jawan, hailing from Rajasthan, died on the spot, they said adding the body was taken to Sub District Hospital Tangmarg for medico-legal formalities.

J&K saw dramatic dip in violent incidents since NDA came to power

■ STATE TIMES NEWS
NEW DELHI: All three prominent internal security theatres -- Jammu and Kashmir, Maoist-affected regions and the northeast -- have seen a dramatic dip in violence after the BJP-led NDA came to power at the Centre in 2014, with such incidents dropping by 53 to 70 per cent in the following decade as compared to the period from 2004 to 2014, sources said.

Data shows that the Maoist-affected regions reported 16,463 cases of violence from 2004 to 2014, which came down to 7,744 between 2014 and 2024, showing a drop of 53 per cent.

The number of security personnel killed in the region also declined by 73 per cent during the period -- from 1,851 to 509. Maoist violence claimed the lives of 4,766 civilians from 2004 to 2014. This number also dropped by 70 per cent -- to 1,495 - between 2014 and 2024, the sources said.

A major crackdown of security forces on Maoist ultras in 2025 has so far resulted in the killings of 226 cadres, including two central committee members, arrest of 418 and surrender of 896. Last year, 290 Naxals were neutralised, 1,090 arrested and 881 had surrendered. The security forces have managed to neutralise the top 18 Naxal leaders so far, following the approach of "trace, target and neutralise", the sources said.

"Strategic intel and close coordination" among the forces resulted in the killings of 27 hardcore Naxals during Operation Black Forest recently. At the same time, 24 such operatives surrendered on May 23, according to the sources.

The impact of the action against Naxals was evident on the ground as the local body elections were conducted successfully this year, with the first-ever voting reported from 66 locations in Sukma, Bijapur, Dantewada, Narayanpur, Kondagaon and Kanker in Chhattisgarh. People in the Naxal-infested village of Puvarti, known as the birthplace of dreaded Maoist Hidma, exercised their franchise for the first time after Independence during the local bodies poll on February 23, the sources said.

Jammu and Kashmir, which has been reeling under Pakistan-sponsored terrorism for nearly four decades, witnessed a sharp 69-per cent decline in the number of violent incidents -- from 7,217 between 2004 and 2014 to 2,242 from 2014 to 2024 - they said.

The number of deaths in terror incidents came down by 68 per cent -- from 2,829 to 920 -- according to the decadal comparison.

The valley did not report a single incident of stone pelting in 2024 as compared to 2,654 incidents of organised stone pelting in 2010, a year in which 132 organised strikes were observed and 112 civilians lost their lives, while 6,235 civilians and security forces' personnel got injured in stone-pelting incidents, the sources said.

The insurgency in the northeast also reported a 70-per cent decline in violence, a 70-per cent decline in the number of security forces' personnel killed and an 85-per cent decline in the number of civilians killed between 2004-14 and 2014-24, the sources said.

From 2004 to 2014, 11,327 violent incidents, 456 deaths of security personnel and 2,651 deaths of civilians were reported. The numbers fell to 3,493 violent incidents, 135 deaths of troops and 397 deaths of civilians from 2014 to 2024, the sources added.

The Centre signed around 12 important peace agreements with insurgent groups between 2019 and 2024, they said.

Rusted mortar shell recovered in Samba, defused

■ STATE TIMES NEWS
JAMMU: Security personnel recovered a rusted mortar shell in a border area of the Samba district and defused it safely on Monday, officials said.

On the information provided by some locals, an old shell was recovered by a team of security forces in Basantar river, they said.

It was later defused safely.

Modi Govt's works to be written in golden letters: Nadda

■ STATE TIMES NEWS
NEW DELHI: The 11 years of Prime Minister Narendra Modi-led government will be written in golden letters for the positive changes it has effected, BJP president J P Nadda asserted on Monday while slamming Rahul Gandhi as an "irresponsible" opposition leader and accusing him of raising "baseless" questions.

Addressing a press conference to mark the government's 11th anniversary, he said Modi made the government accountable and responsive while confronting challenges head-on, putting an end to "seams, divisive politics, appeasement and overall negativism" which marked the 10 years of the Congress-led UPA rule.

"May God give him good sense," Nadda said of Gandhi when asked about the Congress leader's criticism of the government's foreign policy and questions about the likely losses of fighter aircraft India might have suffered in military conflict with Pakistan during Operation Sindoor.

The BJP chief said, "It is difficult to understand his (Gandhi's) aim. He attends the all-party meeting and says he stands with the country. He goes outside and raises questions that are baseless. I can only say that he is playing the role of an irresponsible opposition."

Nadda expressed confidence that the National Democratic Alliance (NDA) government will complete its tenure and quipped that it will last its next full term as well. He was asked about opposition leaders making dire predictions about its stability after the BJP, the principal NDA constituent, lost majority in the 2024 polls. "Our government is strong. It will last for five years in this term and the next too," he said.

The government led by Modi has laid the foundation of a 'Viksit Bharat', and India is successfully on its way to achieving its goals with people's participation, he said.

Dismissing Congress general secretary Jairam Ramesh's swipe at Modi for not addressing a press conference on the government's anniversary, Nadda wondered what is wrong when the president of the main party in power has spoken to the media.

Hitting back at Ramesh, he said that the prime minister converses more with people than the Congress general secretary would have spoken to anyone in his life.

Nadda likened Gandhi, the lead opposition voice in questioning the Election Commission and fairness of Maharashtra assembly polls, and his allies to a sore loser in a cricket match who blames the umpire for the loss while claiming credit in case of a win. "This is not done. He (Gandhi) gave different figures about the number of voters added in different press conferences. A big institution like the Election Commission is attacked in such a casual manner. The Congress party should reflect on its leadership approach."

He said the BJP is actively campaigning among people to build opinion in support of simultaneous elections.

The government has introduced a constitutional amendment bill in Parliament to synchronise Lok Sabha and assembly elections, and a parliamentary committee is currently scrutinising them.

It will need two-thirds support in both Houses of Parliament for passage, a tally the government can manage only with the support of some non-NDA parties.

Lauding Modi's stewardship of the country, Nadda said he changed the country's political culture and started politics of performance and good governance by providing a responsible and accountable government.

He cited the repeal of Article 370, abolition of triple talaq, amendment in Waqf law, the Citizenship (Amendment) Act, demonetisation and the women's reservation bill as among the bold decisions taken by his government.

Modi, he said, believes in confronting the challenges facing the country, be it terrorism, Naxalism or Covid. He is the first prime minister who publicly announced his government's intent to punish terrorists and did so after terror incidents in Uri, Pulwama and Pahalgam, the BJP president said.

"Before 2014, the then government was full of corruption and there was a sense of negativity that prevailed across the country... But after 2014, under the leadership of Prime Minister Modi, that sentiment changed."

"Now people proudly say, 'Modi hai to mumkin hai'. People believe Modi will solve the problems," Nadda added.

Hailing the government as "damdaar and asardaar" (strong and impactful), he said it has lived up to the mantra of "reform, perform and transform" while embracing the motto of 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas'.

He noted how the government's welfare measures like free housing, electricity, cooking gas connections and free grains have positively changed the lives of beneficiaries.

Indian economy, he said, continues to grow amid global challenges and international bodies like the World Bank and IMF have termed it a bright spot. That over 25 crore people have been lifted out of poverty has been acknowledged globally, he said. Opposition parties, due to political reasons, may criticise the government, accusing it of discriminating against states, but the share of states in taxes has risen massively, he said.

Prime Minister Modi took the oath of office for his third straight term on June 9, 2024.