

ADDRESSING DRUG MENACE

The issue of drug abuse in Jammu and Kashmir (J&K) has become a critical concern, impacting the social fabric and the future of its youth. The region, known for its scenic beauty and strategic significance, has been grappling with an escalating drug problem that poses severe health, social, and economic challenges.

The repercussions of the drug menace are profound and multifaceted. On a personal level, addiction to drugs leads to severe health issues, including mental health disorders, physical deterioration, and an increased risk of infectious diseases. Families are often devastated as they face the emotional and financial strain of supporting an addict. Socially, drug abuse contributes to increased crime rates, including drug-related violence and theft, disrupting community harmony and safety. The Jammu and Kashmir government has initiated several measures to combat the drug crisis. These include strengthening law enforcement efforts to disrupt drug trafficking networks, enhancing border security, and conducting awareness campaigns to educate the public, especially youth, about the dangers of drug abuse. Various de-addiction centers and rehabilitation programs have been established to support individuals struggling with addiction and help them reintegrate into society. Addressing the drug menace in J&K requires a multifaceted approach. Strengthening coordination between various government agencies, non-governmental organizations, and community groups is essential. There should be a focus on enhancing preventive measures, including education programs in schools and communities, and providing better access to mental health services. Increased investment in research and data collection can help in understanding the specific dynamics of drug abuse in the region and tailoring interventions accordingly.

By adopting a holistic approach that combines prevention, treatment, and enforcement, J&K can make significant strides in curbing the drug menace and ensuring a healthier future for its residents.

Spying : Can death sentence put a halt?

■ R.K. SINHA

Bills are passed by two Houses of parliament which become Acts after Presidential nods. The government of the day implements them for the benefit benefit of the people and the country. The intention is good. But some of them are often mis-used by greedy persons in the country. The Right To Information or the RTI, ACT is a case in point. Information useful for enemies have been, many a time, collected through this and passed on to them.

A new case related to spying has gone unheard in a noise raised by the opposition over the "victory" in the Lok Sabha elections. It's a major story. A life imprisonment for spying for Pakistan has been ordered by the Nagpur District Court to a former engineer; Nishant Agarwal, who worked for BrahMos Aerospace Private Limited. He was convicted under the Official Secrets Act for supplying information to Pakistan's intelligence agency ISI. In addition to rigorous imprisonment, he was fined Rs 3000. It should be a lesson to others enemies of the country who have no love and can do anything for money. All other traitors of the country should get equal punishment. Six years ago, in 2018 , this case had created a stir because this was the first case of espionage related to BrahMos Aerospace.

Agarwal was suspected to have contacts with Pakistani intelligence agency through two Facebook accounts of Neha Sharma and Pooja Ranjan. These accounts were operated from Islamabad, believably by Pakistani intelligence agencies. Agrawal was arrested by Uttar Pradesh and Maharashtra ATS and Military Intelligence on charges of leaking information about Brahmos missile. The investigating agencies claimed that his computers and other digital devices were examined and it was found that sensitive data was transferred. Jaichands and Mir Jafars who spy on the army may be present in many places in our country. They may be working in the army in government offices as well as newspapers and agencies . The modus operandi is simple: collect information through RTI and pass that to masters for a handsome amount of money. They have no love for the nation. Nor have they any conscience left. The intention was good. The Right To Information Act was implemented for a good purpose. But, under the guise of a genuine information seeker some anti-national elements have tried to collect information about the preparations of the Indian Army. It has been observed that some elements have also started collecting most sensitive and important information. A meeting chaired by the Union Cabinet Secretary was held on April 28,2022 in which serious concern was expressed over it. This meeting was held just two days before the retirement of Army Chief Manoj Mukund Naravane.

There are limits to the rights of citizens of the country to get information under the RTI Act. Through the Right to Information, the nation makes its citizens , its work and the system of governance public. In a democracy, the people of the country give the opportunity to rule to their elected person and expect that the government will fulfill its responsibilities with full honesty and dedication. But , the general public cannot be given this right to demand information about the preparations being made for the security of the country and to fight the enemy.

Pakistan and China, however ,have often tried to get information about our defence preparations.The story of Madhuri Gupta is relevant in the connection. She was a "Group B" category officer of the Indian Foreign Service. In her 27 years long service, Madhuri worked in Iraq , Liberia , Malaysia , Croatia and Pakistan. Madhuri, who had a good command over Urdu and had a Sufi temperament, was also active in literary circles. She had an open mind. A few years ago, during her posting as Second Secretary in the High Commission of India in Islamabad, Madhuri was assigned the task of monitoring the Pakistani media due to her good command over Urdu. Barely six months after her posting in Pakistan, Madhuri was contacted by Jamshed , whose code name was Jim . When the Indian government officials came to know about it, a false information was deliberately sent through her for confirmation. As a result , Madhuri's leaking of intelligence information were confirmed. Madhuri Gupta was called back to India on the pretext of preparations for the SAARC Summit to be held in Bhutan. As soon as she landed at Delhi airport on April 22, 2010 , the intelligence agency people caught her.

Interrogation revealed that she used to supply intelligence input to two ISI spies - Munnawar Raza Rana and Jamshed alias Jimmy . On the basis of all this , Madhuri was arrested on July 20, 2010 and was kept in judicial custody. On May 18, 2018 Delhi's Additional Sessions Judge Siddarth Sharma sent her jail for three years for espionage. A few years ago, a "senior journalist" from the capital, Rajeev Sharma, was arrested on charges of spying for China. It was revealed later that Rajeev Sharma used to get information through the RTI and supply it to China. He was arrested under the Official Secrets Act. He had given many secret documents related to the army to China. He used to get a huge amount in exchange for providing sensitive information.

Many people keep asking questions, some unintelligent ones including. Therefore, it has to be ensured that this right is not mis-used.Some aspects should be also looked into in the light of the recent case. Agarwal had the opportunity to study in a top educational institute like IIT. He did mechanical engineering from there .After this, he started working as an engineer in Brahmos Aerospace. Due to his expertise, he was promoted to important posts in Brahmos Aerospace in a very short time and was made an important member of the team working on missile projects. The same person acted as a country's enemy . How to deal with such persons? Can capital punishment be a deterrent? (The writer is a senior editor , columnist and former MP)

You have to dream before your dreams can come true.

–A. P. J. Abdul Kalam

LIC performance for April-June (Q1) of FY 2024-2025

The Board of Directors of Life Insurance Corporation of India ("LIC") approved and adopted the standalone and consolidated financial results for the quarter ending June 30th, 2024. Below are the key highlights of our standalone results.

The Profit after Tax (PAT) for the quarter ended June 30th, 2024 was Rs. 10,461 crore as compared to Rs. 9,544 crore for the quarter ended June 30th, 2023 registering a growth of 9.61%.

In terms of market share measured by First Year Premium Income (FYPI) (as per IRDAI), LIC continues to be the market leader by market share in Indian life insurance business with overall market share of 64.02%. For the quarter ended June 30th, 2024, LIC had a market share of 39.27% in Individual business and 76.59% in the Group business.

The Total Premium Income for quarter ended June 30th, 2024 was Rs. 1,13,770 crore as compared to Rs. 98,363 crore for the quarter ended June 30th 2023, registering a growth of 15.66%. The Total Individual Business Premium for the quarter ended June 30th, 2024 increased to Rs. 67,192 crore from Rs. 62,773 crore for the comparable period of previous year, showing an increase of 7.04%. The Group Business total premium income for quarter ended June 30th, 2024 was Rs. 46,578 crores as compared to Rs 35,590 crore for the quarter ended June 30th 2023, showing an increase of 30.87%.

A total of 35,65,519 policies were sold in the individual segment during the quarter ended June 30th, 2024 as compared to 32,16,301 policies sold during the quarter ended June 30th 2023 registering a growth of 10.86%.

On an Annualized Premium Equivalent (APE) basis, the total premium was Rs. 11,560 crore for the quarter ended June 30th, 2024. Of this 58.37% (Rs. 6,747 crore) was accounted for by the Individual Business and 41.63% (Rs. 4,813 crore) by the Group Business. Within the Individual Business the share of Par products on APE basis was 76.06% (Rs. 5,132 crore) and balance 23.94% (Rs. 1,615 crore) was due to Non Par products. The Non Par APE has increased from Rs. 608 crore for the quarter ended June 30th, 2023 to Rs. 1,615 crore for the quarter ended June 30th, 2024 registering a growth of 1 6 5 . 6 3 %.

Therefore, on an APE basis, our Non Par share of Individual business, which was 10.22% for the quarter ended June 30th, 2023 has grown to 23.94% for the quarter ended June 30th, 2024.

The Value of New Business (VNB) for the quarter ended June 30th, 2024 was Rs. 1,610 crore as compared to Rs. 1,302 crore

for the quarter ended June 30th, 2023, registering a growth of 23.66%. The net VNB margin for the quarter ended June 30th, 2024 increased by 20 bps to 13.9% as compared to 13.7% for the quarter ended June 30th, 2023.

The Solvency Ratio as on June 30th, 2024 increased to 1.99 as against 1.89 on June 30th, 2023.

For the quarter ended June 30th, 2024, the persistency ratios on premium basis for the 13th month and 61st month were 78.23% and 61.62%, respectively. The comparable persistency ratios for the corresponding quarter ended June 30th, 2023 were 78.37% and 62.73%, respectively.

For the quarter ended June 30th, 2024, the persistency ratios on number of policies basis for the 13th month and 61st month were 67.81% and 49.39%, respectively. The comparable persistency ratios for the corresponding period ended June 30th, 2023 were 66.15% and 50.79%, respectively.

The Assets Under Management (AUM) increased to Rs. 53,58,781 crore as on June 30th, 2024 as compared to Rs. 46,11,067 crore on June 30th, 2023 registering an increase of 16.22% year on year.

The Overall Expense Ratio for the quarter ended June 30th, 2024 was 11.87% as compared to 12.85% for the quarter ended June 30th 2023, registering a decrease of 98 bps.

The Yield on Investments on policyholders funds excluding unrealized gains was 8.54% for the quarter ended June 30th, 2024 as against 8.78% for quarter ended June 30th, 2023.

Shri Siddhartha Mohanty, CEO & MD, LIC said :-

“During the first quarter of this financial year, our market share increased to 64.02% as compared to 61.42% for the same quarter of previous year and 58.87% for the full year ended March 31, 2024. LIC is progressing on its stated objective of gaining market share after having focused, during the last year, on consolidating changes in product mix, channel mix and margin improvement. The momentum around increasing share of Non Par products within Individual segment continues and our Non Par Share, on an APE basis, within the Individual business has increased to 23.94% in the first quarter of FY25 as compared to 10.22% for the same quarter last year. While achieving these growth parameters our margin is stable and our expenses ratio has declined by 98 bps to 11.87% in this quarter. As leader of the insurance industry in India we are conscious of our responsibility to deliver enhanced insurance penetration and we look forward to working with the regulatory authorities to achieve the same. We are

Value of Education and Ambition in Student's Life

■ VIJAY GARG

Education provides the knowledge but the skills and professional attributes mould and bring about a successful career. In studies, the development of the skills is a necessity and only hardworking and capable student survives. Another important aspect is that education leads our life towards the best and up-moving direction. The competency examinations after the lectures and assignments appraise the level of students at a higher stage. Success and work centred in the mind of students from the initial stage of education that's why only they take so much keen interest in the field of education, to achieve their results and want to stand on merit only. The availability of ambition, aim and goals determined the concentration of education and one has to live in that environment to pursue a career. It is estimated that Education and Acknowledgement are the same sides of two coins which leads the career of student and also make him Confident, Determined, Independent and Well-educated in his/her life.

Sometimes, students face a shortage of skilled professionals and knowledge materials to meet the provisions of their state of education which makes them feel looser. But, it was seen in the early period of time, not now. Because now at the present all the criteria's and ways of the education system has been changed.

An Education, with its adaptable measurements, goal-oriented objectives, and knowledge awareness brings in its own set of regulations and restrictions requiring careful monitoring and also personnel for successful implementation for the betterment of the students. Education always gives strength, intelligent mind and active thoughts to the students for leading their career and to get a valuable position in life.

Ambition is the most important aspect of human life and it also provides a new essence with up-moving directions in our life. It is necessary for all of us to have an ambition in our life so, that we can live in a meaningful way. Ambition is essential for everyone to live well in life. Without ambition, life will be boring, monotonous and uninteresting in the world. So, ambition is a necessity for survival, suste-

nance and success in the life of the world. It is truly observed that ambition brings out the best in all of us and also helps to achieve success in our goals. Ambition helps us to achieve perfection in life. Therefore what kind of ambition is necessary is the thing one has to think accurately and implement all our efforts to build a career in life. Ambition is the driving force in life which makes great achievements possible in the world. Here living is not enough, something has to be achieved to make one's life interesting or make interesting things, worthy things, best things and noble things known to the world.

Education has always been the basic tool to shape the career of the students. One of the most important steps you can take to develop a career is to undertake some training and education. You can improve your existing skills or build new one-become an expert of your own professional life. In, terms of reaching your ideal goals it's important to build your skills. Because after all, you haven't got your job due to the fact that you are lacking certain skills or experience. There is so much to be gained from learning and education and knowledge about new culture, new field, experiencing new challenges and opening our mind to the whole new world. Choosing the right career path is the route of choices, it is always better information about the courses that are being offered in various parts of the world before taking a decision regarding one's career path.

There are persons with ambition for materialistic developments, for intellectual development and for spiritual development. So, ambition for all-round development can make one a complete human being with a positive attribute, which is the aim of human culture and necessary for the well being of the world. It is also important for all of us to know that ambition which is based on one-sidedness, selfishness or imagination is abnormal, unnatural and undesirable for human society in the world. Therefore ambition is necessary, but good ambition only can give satisfaction, peace and happiness in life. It is merely believed that not only for the individuals but also for the nations, healthy human ambition is absolutely necessary so that real peace, prosperity and progress can be achieved for everyone in the

- Profit After Tax increased by 9.61% to Rs. 10,461 crores.
- Overall Market share by First Year Premium Income (FYPI) increased to 64.02% from 61.42% on YoY basis.
- Total Premium Income increased by 15.66% to Rs. 1,13,770 crore
- New Business Premium Income (Individual) increased by 13.67% to Rs. 11,892 crore.
- Overall APE increases by 21.28% to Rs. 11,560 crore.
- Individual Business Non Par APE increased by 165.63% to Rs 1,615 crore.
- Group Business APE increased by 34.37% to Rs. 4,813 crore
- Non Par APE share within Individual business at 23.94% for Q1 FY25 as compared to 10.22% in Q1 FY24.
- Value of New Business (VNB) increased by 23.66% to Rs 1,610 crore.
- VNB Margin (Net) increased by 20 bps to 13.9%
- AUM increased by 16.22% to Rs 53.59 lakh crore.
- Solvency Ratio increased to 1.99 from 1.89
- Overall expense ratio reduced by 98 bps to 11.87% from 12.85%

Key Operational and Financial metrics:				
Sr. No.	Particulars	Quarter ended June 30 th , 2023 (Rs in crore)	Quarter ended June 30 th , 2024 (Rs in crore)	YoY Growth %age
1	Profit after Tax (PAT)	9,544	10,461	9.61%
2	New Business Premium Income (Individual)	10,462	11,892	13.67%
3	Renewal Premium (Individual)	52,311	55,300	5.71%
4	Total Premium (Individual)	62,773	67,192	7.04%
5	Total Group Business Premium	35,590	46,578	30.87%
6	Total Premium Income	98,363	1,13,770	15.66%
7	Number of Policies sold (Individual)	32,16,301	35,65,519	10.86%
8	Value of New Business (Net)	1,302	1,610	23.66%
9	Assets Under Management	46,11,067	53,58,781	16.22%
10	VNB Margin (Net)	13.7%	13.9%	Increase by 20 bps
11	Overall Expense Ratio	12.85%	11.87%	Decrease by 98 bps
12	Solvency Ratio	1.89	1.99	
13	13 M/ 61 M Persistency (Premium Basis)	78.37% / 62.73%	78.23% / 61.62%	
14	13 M/ 61 M Persistency (Number of Policies Basis)	66.15% / 50.79%	67.81% / 49.39%	
15	Individual Business APE	5,950	6,747	13.41%
16	Group Business APE	3,582	4,813	34.37%
17	Total APE (Ind + Group)	9,532	11,560	21.28%
18	Ind APE Product Mix (%) (Par/ Non Par incl Linked)	89.78% / 10.22%	76.06% / 23.94%	

committed to further optimizing our product and channel mix and improvement of margins. With the digital transformation exercise underway we intend to create a seamless experience for our customers and

partners. We thank our customers, shareholders, distribution partners and employees whose continuous support allows us to create superior sustainable value as we move to next stage of our journey.”

world.

So, to implement such a broad idea, each individual should have some realistic and good ambition with the vision of the future world in mind instead of confining their thoughts only on their individual self only.

The main purpose of Education is to develop the knowledge, skill and character of an individual. Knowledge arises in the mind of an individual when that person interacts with an idea or experience. Education is about drawing out what is already within the student. Well, it is the duty and mere responsibility of the teachers, that they should give students the necessary knowledge and skills to gain optimum positions in their life and come out with flying colour as well as in their career also. The central task and meaning of Education are to build a will-power among the students and also providing the best facilities for learning so that one can easily find the true meaning of his/her life. The effort of every good and useful Education should be utilized in the best possible manner; which can help the students to raise their standards of learning and as well as for becoming a shining spark in their career. The purpose of Education is to teach a student how to live his life in the most conducted and controlled manner. And also by developing his mind and encouraging him to deal with reality. The students should be taught in a good manner to understand, to implement and to prove themselves through the esteem medium of Education.

With an appropriate ambition based on experience, knowledge and vision, one can overcome the hardships of life in the world. It is a real fact, that from experience, reading and observation we gain knowledge. As time goes on experience, knowledge and conviction give us an active mind, strong attitude, wisdom, confidence, will-power, which is necessary to decide about matters. Then the ambition of one would be accomplishing that mission or achieving that in the world, which would make everything interesting in life and would make one achieve all matters according to one's plan with complete success. That is the way everyone has to live in the world and achieve something remarkable according to one's full capacity in some field like art, literature, information technology,

agriculture, politics and so on not only for the present world but also for the future of mankind. And it is important for all of us to give meaning to our life so, that we can achieve our goals, aims and ambitions in the best possible manner.

In fact, they should be given essentials of knowledge so that which can help them out bring out their own efforts for achieving their goals in life. The main objective of Education is to improve our minds so that we can raise our own thinking instead of following the thoughts of others. Well, all the students should believe that the purpose of Education lies at the heart and mind of teaching methods, behaviour and implementations. Beliefs arising from the own values and experiences of students always take the first front in their career and life. Well, it is a true fact that the transfer of knowledge from school to the real world is something that happens naturally as a consequence of possessing that knowledge as an extreme function of Education. It is a well defined and accurate statement that listening to the language of education which gives out complete focus on knowledge and teaching rather than on the learner. Therefore, students are expected to conform to schools rather than schools serving the needs of students. So, all the educators-teachers-professors and guides must be challenged to identify and reexamine their beliefs in the light of present knowledge which can help the students in a simple, useful and easy way.

As we make our ambition and implement our all efforts so that we can easily please everyone with our work and can achieve our real destination in life. It becomes a daily adventure for all of us, as we find routine situations which may bring deep and real lessons about life and one's character. We also behold the glory, power and wisdom of God at our work, in our personal lives and in the lives of others. As we learn to seek not for what we like but what is right. So, we always enter into the peace and joy of that which is good, easy, real and pleasing. Our responsibilities and involvements become more excited in our day to day life that we start enjoying our work, believe our efforts and continue our positive thinking.

(Vijay Garg Retired Principal Educational columnist malout)

YOUR COLUMN

Dear Editor,

Residents of Shopping Center in Bakshi Nagar have been grappling with a severe blackout for the past 24 hours, highlighting significant issues with the Power Development Department (PDD). Despite the area being in the heart of Jammu's winter capital, the power

outage persists, causing considerable distress among the local population.

Residents have expressed frustration over the PDD's failure to promptly restore power, questioning the efficacy of the "Smart City" claims amid such fundamental service failures.

One resident voiced concerns about the disconnect between the high-level promises and the on-ground realities, suggesting that if the department struggles to man-

age basic services in a key urban area, the situation in more remote regions could be even worse.

Criticism has been directed at the inefficiency within the PDD, which residents believe is the primary reason for the prolonged outage.

The situation underscores the need for improved responsiveness and accountability from the department to address and resolve such critical issues swiftly.

Residents of Bakshi Nagar