

NHIDCL Regional Office organizes plantation drive in Govt Women Polytechnic

STATE TIMES NEWS
JAMMU: "Ek Ped Maa Ke Naam" Plant4Mother, Campaign launched by the Prime Minister on the occasion of World Environment Day is getting momentum day by day as a large number of people from all walks of life as well as Govt, Semi Govt and Non-Govt Organizations taking part in this campaign by planting trees.

NHIDCL Regional Office Jammu few days ago had conducted a plantation drive in collaboration with JDA and J&K Social Forestry Department at lower Roop Nagar Jammu. Today again the Regional Office Jammu and Project



NHIDCL, Regional Office Jammu officials planting a sapling.

Monitoring Unit, Akhnoor in collaboration with Directorate of Skill Development Department, Jammu has organized 2nd Plantation drive in Govt Polytechnic College for Women, Jammu. All officers of NHIDCL, Regional Office Jammu and PMU-Akhnoor including the ministerial staff and the teaching/non-teaching staff of Govt Polytechnic College for

Women Jammu had participated and planted Ashoka trees in the premises of the College.

NHIDCL which is a Govt owned Company has already planted more than 2000 of trees/plants on median as well as on road side in the Projects under execution in the district of Jammu, Udhampur, Doda and Kishtwar.

In the next few months has planned to plant more than six thousands plants. The organization is playing a crucial role in combating climate change, reducing greenhouse gases, improving the quality of air and making the environment better for living a healthy life.

Mona Puri installed as President Inner Wheel Club Jammu Kesaria

STATE TIMES NEWS
JAMMU: The Inner Wheel Club Jammu Kesaria on Wednesday held its Installation Ceremony, where Mona Puri was installed as the new President, along with her executive team.

The event, which also celebrated the Teej festival, took place at Vimpi's Channi, Jammu.

The ceremony began with a welcome for the Chief Guest, Past District Chairman Santosh Gupta, who officially collared the incoming President, Mona Puri, as per the club's agenda.

Following the installa-



Inner Wheel Club Jammu Kesaria installing Mona Puri as the new President.

tion, the club members celebrated Teej by playing fun-filled games and exchanging gifts, all dressed in shades of green, which was the dress code for the occasion.

During the event, President Mona Puri announced a special project for the day. The club pledged 10 Dogri suits for the girls of Ved Mandir Ashram, Amphalla, which were handed over to the Ashram's representative.

The event was marked by joy, unity, and a strong commitment to community service.

Hotel Vivanta Jammu awarded as Best Luxury Hotel in Jammu



Siddhant Chowdhary, Owner Partner of Vivanta Jammu City Centre, receiving the award.

STATE TIMES NEWS
JAMMU: Hotel Vivanta Jammu City Centre was awarded the Best Luxury Hotel in Jammu at the The LeAmanah Season 5 Awards that took place in New Delhi.

The 90 rooms hotel is located in the heart of the city with over 10,000 square feet of versatile banqueting space is part of the Indian Hotels Company Limited

(IHCL) which operates the iconic Taj hotels and is their first hotel in the city of Jammu. The award ceremony which had the presence and participation from all the top hospitality professionals and global hotel chains having footprints in India truly highlighted the power of collaboration and recognised visionary leadership in the hospitality industry. Siddhant Chowdhary,

Owner Partner of Vivanta Jammu City Centre, received the award on behalf of the hotel which is a part of Indian Hotels Company Limited (IHCL) which operates the iconic Taj Hotels and is their first hotel in the city of Jammu. Siddhant Chowdhary who is also one of the most promising young leaders from this region and has won many awards and recognitions like the Stellers owner of the year award in South Asia and many other such awards was also a part of the Panel Discussion "Let Leaders Talk" where he spoke about the new trends and the changing hospitality landscape of Jammu and Kashmir.

This discussion panel also included many veteran and prominent industry leaders.

GM Science College organizes lecture on "Relevance of Gandhian Philosophy in Contemporary World"

STATE TIMES NEWS
JAMMU: The Gandhian Centre for Peace and Conflict Studies and NSS Units of GGM Science College organized lecture on "The Relevance of Gandhian Philosophy in the Contemporary World" under the patronage of Dr. Romesh Kumar Gupta Principal GGM Science College and the guidance of Dr. Seema Gandotra, Convener GCPCS on Wednesday.

Keeping in view the urgent need to revive Gandhiji's principles to address modern, political and environmental issues through ethical and non-violent approach among the students, the organising committee invited the resource person Dr. Ramesh Chander,



Dr. Romesh Kumar Gupta Principal GGM Science College with faculty members.

Assistant Professor Department of Philosophy GCW Parade.

Dr Ramesh deliberated upon the topic extensively and exhorted students to follow Gandhian ideology in true spirit.

The resource person also emphasised the relevance and importance of health,

hygiene and cleanliness to build healthier planet.

In his address, Principal of the host college also highlighted the role of educational institutions in shaping future leaders. The programme aimed at the holistic development of students to build peaceful and congenial social environment.

The students enthusiastically participated in the interactive session gaining deeper insight into Gandhiji's aspirations and his work to promote harmony between nature and society.

The event began with a welcome address by Dr.

Shalini Sharma.

The session was coordinated by Dr. Shalini Sharma, Prof. Sunita Kumari, Prof. Mehnaz Bano, along with NSS Programme Officers Dr. Rahul Kait and Dr. Neha Sharma. Their collaborative efforts ensured the smooth execution of the event.

Dr. Vandana Khajuria, Head Department of English and Dr. Birender Kumar, Associate Professor, Department of Zoology also graced the occasion.

The formal vote of thanks was presented by Prof. Sunita Kumari who expressed appreciation to the speaker, participants, and all those involved in making the event a success.

DBN Amarvilla hosts Oratory Odyssey Episode 7: "Motivation Through Goal Setting"

STATE TIMES NEWS
JAMMU: DBN Amarvilla hosted the seventh episode of its Oratory Odyssey series, on the topic "Motivation Through Goal Setting". This initiative aimed to inspire students aged 12-17 to set clear goals and work towards achieving them.

Renowned speaker Rizwan Uddin, Regional Provident Fund Commissioner, shared his expertise on personal development and leadership, emphasizing achievable goals in academics and professional life.

A passionate writer and motivational speaker promoting health and environmental awareness.

Throughout his career, Uddin has conducted various seminars in numerous schools and colleges. He has also trained sports teams, sensitizing stu-



Regional PF Commissioner, Rizwan Uddin posing with faculty, students of DBN Amarvilla.

dents towards personal growth, health, and environmental issues.

Setting goals is a powerful way to boost motivation, Rizwan said and expressed his delight in engaging with the students and reiterated the importance of perseverance and determination in the pursuit of success.

The goals should be specific, measurable, achievable, relevant and time bound, he said and detailed the goal-setting process, emphasizing

choosing a career field, setting goals, internalizing, planning, practicing, reviewing, and enhancing efforts.

"Uncertainty is certain, never mind if you have to travel on a bad road. Your next journey might be blissful. Take the first step believing in yourself and you will achieve your goals," said by Rizwan Uddin.

Putting your goals in writing can help you clarify and focus on what you want to achieve.

One must divide large goals into smaller manageable tasks to help you stay focused and motivated.

He commended the school for its commitment to holistic development and encouraged students to harness their potential through purposeful goal-setting.

He also said that goal setting is not one time task, it's an ongoing process. One must regularly review and adjust one's goals to stay motivated and focused on what

one want to achieve.

DBN Amarvilla's Oratory Odyssey series, led by Principal Ranju Malhotra, aims to empower students with the right mindset and skills to overcome challenges and achieve their goals. She said, "This episode's focus on goal setting will undoubtedly inspire students to work towards their dreams."

The event was a resounding success, inspiring students to set clear goals and work towards achieving them.

With Rizwan Uddin's expertise and passion, students were motivated to harness their potential and strive for excellence. DBN Amarvilla remains committed to empowering students and looks forward to future episodes of the Oratory Odyssey series.

Rekha exposes NC-Congress's deception in J&K, urges public to reject them

STATE TIMES NEWS
JAMMU: Rekha Mahajan, a prominent leader of the Bharatiya Janata Party (BJP), underscored the pivotal role of the BJP Morcha units in the Jammu and Kashmir assembly elections.

During a meeting with key party members including Pooja Kapil Mishra, Vice President of the national Mahila Morcha, Mahajan lauded the Morcha's grassroots efforts.

She highlighted their crucial role in mobilizing public support, addressing local concerns, and connecting with the people of J&K. Mahajan praised their dedication, emphasizing that the Morcha's work is integral to the BJP's campaign and is expected to significantly influence the assembly polls.

Mahajan also criticized the National Conference (NC) and Congress parties for their track record of failing the people of Jammu and Kashmir. She



Senior BJP leader, Rekha Mahajan speaking at a meeting.

accused these parties of making false promises, betraying public trust, and focusing on personal gains rather than regional development. According to Mahajan, the NC and Congress have consistently exploited public sentiments without delivering on their commitments.

In contrast, Mahajan championed the BJP's commitment to transparency, accountability, and effective governance. She outlined several BJP initiatives aimed at J&K's development,

including education and skill development programs, job creation, and cultural advancement. Mahajan asserted that the BJP has consistently fulfilled its promises and remains dedicated to the welfare of the region.

Urging the people of J&K to make an informed choice, Mahajan called for rejecting the NC and Congress and supporting the BJP. She positioned the BJP as the party of integrity and progress, dedicated to achieving tangible improvements in the lives of J&K's residents.

Mahant Rohit appeals LG for daily service of Jammu Tawi-Rishikesh Express

STATE TIMES NEWS
JAMMU: Mahant Rohit Shastri, President of Shri Kaillakh Jyotish evam Vedic Sansthan Trust, Raipur Thathar, Jammu, has appealed to Lieutenant Governor Manoj Sinha to convert the currently weekly "Yog Nagari Rishikesh-Jammu Tawi Express 14606/14605" into a regular daily service.

In his letter, Shastri emphasized the difficulties faced by residents of Jammu and Kashmir due to the limited train services between Jammu and Rishikesh. Currently, only the Hemkund Express (14610/14609) operates daily between Katra (Jammu) and Rishikesh.

This single train service has proven inadequate, making it challenging for travelers, particularly those needing to visit Devbhoomi Uttarakhand for religious reasons.

Shastri pointed out that the weekly train, introduced by the Ministry of Railways in response to public demand, has only partially alleviated the problem. The religious

significance of Haridwar, where Hindu rituals like the immersion of ashes must occur within ten days, makes timely travel critical. The current train schedule often forces families into expensive and inconvenient travel arrangements.

Furthermore, Shastri highlighted the importance of Uttarakhand, not only as a pilgrimage destination but also as an educational hub, with many students from Jammu and Kashmir studying there. The overcrowding on the limited train services causes significant hardship for both pilgrims and students.

In light of these issues, Shastri urged the Lieutenant Governor to advocate with the Ministry of Railways to establish a daily service for the "Yog Nagari Rishikesh-Jammu Tawi Express," thus providing much-needed relief to the people of Jammu and Kashmir. He expressed confidence that the Lieutenant Governor would give serious consideration to this important request.

LIC celebrates its significant milestone of 68th Anniversary

STATE TIMES NEWS
MUMBAI: LIC, the world's No. 1 strongest Brand and India's leading Life Insurance and a financial conglomerate, celebrated the proud moment of 68th Anniversary on 1st September, 2024.

This milestone is a testament to the dedication and hard work of our team, the loyalty of our customers and has consistently demonstrated a commitment to excellence, innovation, and customer satisfaction.

As we reach this significant milestone of 68 years in business, LIC proudly reflects on the journey of growth, innovation, and unwavering commitment to excellence. Since our founding in 1956 with Rs. 5 Crore, we have evolved with an asset base of Rs. 52.85 Lakh Crore and a Life fund of Rs. 44.31 Lakh Crore. Even after liberalization of Insurance sector for more than two decades, it has sustained its Leadership position in the market with 69.91 % market share in Policies and 58.87% market share in First Year Premium Income in financial Year 2023-24. Total premium income was Rs. 4.75 Lakh Crore with an increase of 0.22% over the previous

year. Total AUM increased by 16.48% to Rs. 51.21 Lakh Crore and solvency margin improved to 1.98. There has been significant increase in the Indian Embedded Value (IEV) from Rs. 5.82 lakh Crore as at 31.03.2023 to Rs. 7.27 Lakh Crore as at 31.03.2024, which is a 24.92% increase.

Also the share of non-participating business in Annualized Premium Equivalent (APE) under individual category increased to 18.32% from 7.12% during the year 2022 and 8.89% in 2023, due to a conscious paradigm shift in our approach. We have also registered a growth in our Net Value of New Business (NVB) which stands at Rs. 9,583 Crore compared to Rs. 9,156 Crore the previous year. On similar lines, net VNB margin also increased to 16.8% from 16.2%.

As we celebrate this significant milestone, we reflect on our journey with pride and gratitude

with our strength of a Strong Corporate Office, 8 Zonal Offices, 113 Divisional Offices, 74 Customer Zones, 2048 Branch Offices, 1584 Satellite Offices, 98,661 employees and a strong field

force of over 14 Lakh Agents. The Customer Zones function from 8 AM to 8 PM ensuring effective functioning at help desk, with focus on prompt attention to e-mails and voice calls. The Life Insurance Corporation of India offers a comprehensive portfolio of 41 Individual Products, 12 Group Products 7 individual riders and 1 Group Rider designed to cater to the diverse needs of every segment of society, such as Endowment Insurance, Term Insurance, Child Insurance, Annuity Plans, Group Insurance, Micro Insurance, Health and Unit Linked products. The plans are available offline as well as online.

During the FY 2023-24 - Total number of claims settled is 221.80 Lakh amounting to Rs. 2.30 Lakh Crore (Individual, Micro Insurance and P&GS). The percentage of Maturity Claims paid is 93.48 and Death Claim paid is 98.35. This milestone reaffirms our commitment to providing timely and seamless claim payments alleviating the financial burden on the families of the deceased.

LIC's Golden Jubilee Foundation (GJF), is established in the year 2006 as a

part of LIC's Community Service Initiatives. During the year 2023-24, GJF has sponsored 116 projects and amount disbursed to the tune of Rs 33.82 Crore and 9616 scholarships were disbursed amounting to Rs. 10.20 Crore.

LIC has proactively embraced digital transformation by launching online platforms and applications such as LIC Digital App, to meet the evolving needs of today's tech-savvy population. LIC has embraced the journey by going from physical to digital by introducing a range of services for customers, field force and employees convenience. LIC's Customer Portal and LIC digital Mobile App, digital channel for collections, in-house core insurance package, e-feap has fully digitalized or internal operations along with EDMS to facilitate servicing and information delivery to our customers. Online service request modules enable submission and fulfillment of various customer servicing requests.

We have already rolled out our prestigious project called Digital Innovation and Value Enhancement (DIVE). This will cut across the entire value chain and

enhance the digital experience of all our stakeholders from on boarding to claim settlement.

The Corporation has received various awards and accolades during the year 2023-24 in areas of Mobile App, Digital Marketing Campaign, Customer Service, Strategies for spreading Insurance, Women in Insurance Leadership, Claim Service, Most preferred workplace, Project implementation, etc.

Some of the important accolades received during the year are-LIC of India is the World's No.1 strongest Insurance Brand as per the Brand Finance Insurance 2024 report published on March 25, 2024; LIC of India has been ranked 3rd amongst largest Indian Companies as per Fortune India December 2023 issue; 3rd amongst top 15 companies listed by Businessworld in the BW Real 500 list-LIC is the only Insurance company in the list; Life Insurance Corporation of India (LIC) is the fourth largest insurer in the world, according to a ranking based on life and accident & health reserves of companies in 2022 by S&P Global Market Intelligence; and Our "Jeevan Utsav" product won the "Innovative

Product" Award - 13th Edition of Finnovity Conclave Awards.

LIC is also internationally acclaimed financial conglomerate with its presence in 14 countries. It has also ventured into other financial services through its Subsidiaries and Associates viz LIC HFL, LIC HFL Asset Mgt Co. Ltd, LIC Mutual Fund Asset Management Ltd., LIC Mutual Fund Trustee Pvt. Ltd., LIC Pension Fund Ltd, LIC Cards Services Ltd, IDBI Bank Ltd. IDBI Trusteeship services Ltd.

On this occasion, we express our gratitude to our policyholders, shareholders, employees and field force for their unwavering commitment through the years. Our mission remains focused on fostering trust and delivering on our promises. As we move forward, we will strive to uphold the values that have earned us the confidence of those we serve. We reaffirm our unwavering dedication to the welfare of our customers, staying true to our guiding principle: "Yogakshemam Vahamyaham - Your welfare is our responsibility." This commitment reflects our ongoing efforts to serve our customers with integrity and care.