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# CM assesses ...

aimed at expediting implementation, strengthening inter-departmental coordination and ensuring strict adherence to timelines.

He stressed the importance of translating Budget announcements into tangible outcomes on the ground, with a focus on efficiency, transparency and public welfare.

The chief minister also called for equitable development across all regions in terms of funding and resource allocation, according to the spokesperson.

Reiterating the government's commitment to development and good governance, he directed all departments to closely monitor progress and remove bottlenecks to ensure that the benefits of Budget provisions reach the people in a timely manner.

The meeting was attended by Deputy Chief Minister Surinder Kumar Choudhary, Ministers Sakina Itoo, Javed Rana, Javid Dar and Satish Sharma, among other senior officials.

Meanwhile, CM Abdullah has expressed deep sorrow over the untimely demise of Amaan Zahoor, son of Zahoor Ahmad Wani, Director Finance.

In his condolence message, the Chief Minister conveyed heartfelt sympathies to the bereaved family and prayed for strength and fortitude to them in this hour of grief.

He also prayed for eternal peace to the departed soul.

Amaan Zahoor Wani, 25, son of Director Finance Zahoor Ahmad Wani, passed away in Delhi on Monday following a sudden and massive cardiac arrest.

On the directions of Chief Minister Omar Abdullah, Minister Javid Ahmed Dar and Advisor to Chief Minister Nasir Aslam Wani today visited the residence of Director Finance Zahoor Ahmad Wani in Anantnag to offer condolences on the untimely demise of his son, Amaan Zahoor Wani.

Amaan Zahoor Wani passed away in Delhi following a sudden cardiac arrest yesterday.

The Minister and the Advisor were accompanied by MLA Gulmarg Farooq Ahmad Shah and MLA Pahalgam Altaf Ahmad Wani.

They visited the bereaved family at their residence in Akad, Anantnag, and conveyed heartfelt condolences to Zahoor Ahmad Wani on behalf of the Chief Minister and the entire government. Expressing deep sorrow over the tragic loss, they offered words of comfort to the grieving family and prayed for strength and forbearance in this hour of grief, as well as for eternal peace to the departed soul.

Meanwhile, Chief Minister Omar Abdullah today attributed the BJP's West Bengal win to a "significant role" played by the Election Commission (EC), alongside a consolidation of Hindu votes and a fractured minority mandate.

Abdullah also said the INDIA bloc needs to define its role in the political landscape of the country and make it clear whether the opposition alliance was limited to the parliamentary elections or extended to the state elections as well.

Talking to the media, Abdullah hinted that the EC has compromised its neutrality by conducting the Special Intensive Revision (SIR) in West Bengal and linked it to the BJP's gains in the state, claiming large-scale deletion of legitimate voters.

On the performance of the BJP in the just concluded assembly elections, Abdullah said the saffron party has almost nothing to show in southern states.

"So then you look at West Bengal and Assam. Yes, the BJP improved its tally in Assam. There are various reasons for that. You know as well as I do, what those are. West Bengal, I think we need to look at the results very carefully," he said.

"The easiest explanation for the West Bengal result is the serious curtailing of voter list," Abdullah said.

"Voters found their names deleted. People who served in uniform and fought for this country on the borders, who were considered Indian citizens all their lives, were suddenly held to a higher standard and not allowed to vote. Something is not right," he said.

While alleging that the EC played a "significant part" in the results, the chief minister admitted the outcome was multifaceted and noted a consolidation of over 60 per cent of the Hindu vote towards the BJP and a "significant fracture" in the minority vote, particularly in seats where Muslims constitute over 50 per cent of the population.

"There is no doubt that the role of the Election Commission played a significant part in the results but we will also have to look at the other factors," he said.

He said the results of West Bengal cannot be compared to those in other states. "The situation was unique to West Bengal. The SIR that was done, the way in which the voter lists were changed, the sort of minute scrutiny that the Election Commission subjected West Bengal to, the role of the central investigative agencies.

"All of these are situations that at least in recent electoral history of India are unique to West Bengal. So to suggest that we can learn lessons from West Bengal and implement them in other parts of the country, I think would not be correct," he said.

Abdullah had recently said that if the West Bengal results throw a surprise, the role of EC will come under scrutiny.

However, during Tuesday's interview, the chief minister said he still maintains that electronic voting machines (EVMs) do not lead to vote theft.

"What we saw in West Bengal...I know there are a lot of people who believe that the EVMs themselves are flawed. I am not a proponent of that conspiracy theory.

"But I do believe that the Election Commission has done itself no favours in the way in which it has gone about both the process of delimitation and the process of finalisation of electoral rolls," he said and cited the example of delimitation exercise in Jammu and Kashmir or Assam.

"These are clear examples of how the process was done to benefit one party or in the case of Jammu and Kashmir, one party and its allies. And the results speak for themselves. You created seven new seats in Jammu and Kashmir and out of those six seats were won by the BJP. You redraw assembly constituencies to benefit one particular party or its allies. And the same is true for West Bengal as well," he said.

Referring to the INIDA bloc, he said the election results were no new message for the alliance.

"We need to decide what the INDIA bloc is for. Is it only for Parliament or for state elections as well?" he asked.

"What happened in West Bengal is unfortunate. The Congress and TMC fought against each other. Now the Congress agrees with Mamata Banerjee that 100 seats were stolen, but the fact is they fought each other," he said.

Despite the friction, Abdullah reaffirmed the "pre-eminent

position" of the Congress within the opposition alliance, dismissing the idea of any other party assuming the mantle.

"The Congress is the only party other than the BJP with a pan-India presence. All of us acknowledge this," he stated.

"To suggest someone else can assume a leadership role would be incorrect. Kharge Sahib is the president of the Congress, and by virtue of that, he assumes leadership of the INDIA bloc meetings. That is the way it should be," the chief minister said.

Abdullah said any 'Common Minimum Programme' would depend on whether the opposition alliance decides to fight state assembly elections collectively, noting that he would share his specific views with the bloc internally rather than through the media.

## 2 dead ...

all possible measures are being taken to trace the missing individuals at the earliest, adding that further details will be shared as the operation progresses.

They further added that the rescue teams, including police, SDRF and local volunteers, are engaged in the search operation despite challenging terrain and low visibility conditions. Preliminary reports suggest the accident may have occurred due to slippery road conditions. Authorities have advised commuters to exercise caution while travelling on hilly roads, especially during night hours.

## J&K Bank ...

financial year stood at 3.60%. The Return on Assets (RoA) witnessed increase of 34 bps YoY to 1.78% for the quarter as against 1.44% recorded last year with RoA for the year recorded at 1.37%. Cost to Income ratio of the Bank also improved for the fourth year running, being recorded at 56.18% for the year. The Bank's Return on Equity (RoE) was recorded at 16.85% for the FY 25-26.

Affected by the reduction in repo rates by the regulator, the Bank's net interest income for the financial year grew marginally to Rs 5875.77 Cr.

Commenting on the growth numbers, MD & CEO Amitava Chatterjee said, "Even against a backdrop of geopolitical uncertainties and a demanding local environment, the Bank delivered record profits for the fourth consecutive year - alongside sustained improvement in asset quality and strong capital adequacy - underscoring its resilience and disciplined execution. Significantly, the Bank has also been able to rationalize its operating expenses even as the business scales up, thereby enhancing operational efficiency and strengthening overall productivity."

"With historic profits of Rs 2363.47 Cr, a GNPA at 2.5%, PCR exceeding 90% and CRAR over 16.50%, our Bank stands well-positioned to accelerate the next phase of growth journey. This remarkable performance is a testament to the dedication of our staff, the unwavering trust of our customers, and the steadfast support of our promoters - Governments of J&K and Ladakh", MD & CEO added.

Regarding the muted growth in overall earnings of the Bank, MD & CEO said, "Despite healthy growth in our loan book, the increase in interest income was relatively muted. This was largely on account of the cumulative 125 basis points reduction in policy rates by the Reserve Bank of India during the calendar year 2025, which resulted in lower lending rates across our repo- and MCLR-linked portfolios, impacting overall earnings. Additionally, intense competition among the banks for deposit mobilization exerted pressure on funding costs, further moderating the growth in net interest income."

Sustaining its healthy growth trajectory during FY 2025-26, the Bank's total business surged 13.61% year-on-year (YoY) to Rs 290341 Cr as on March 31, 2026. Total deposits were up 11.30% YoY to Rs 165354 Cr, while net advances expanded sharply by 18% YoY to Rs 122641 Cr from Rs 104198 Cr recorded last year.

CASA deposits also grew steadily by 8.07% YoY to Rs 75478 Cr, with CASA Ratio increasing to 45.65% from 44.10% recorded last quarter.

In his remarks on the business growth and outlook, MD & CEO Amitava Chatterjee said, "Our performance for the year reflects the strength of our fundamentals and the consistency in our execution strategy. We have been able to scale our advances book at a healthy pace while maintaining stability in our liability franchise, which remains central to our growth approach."

"Going forward, we remain focused on leveraging emerging opportunities across geographies in rest of the country while deepening our presence in core markets of J&K and Ladakh. The strategic thrust continues to be on expanding retail lending, supporting MSMEs and enhancing credit flow to the agriculture sector", he added.

Asset Quality: The Bank's Gross NPA ratio declined sharply by 50 bps QoQ to 2.5% from 3% and 87 bps YoY from 3.37% recorded a year ago, while the Net NPA ratio stood at 0.64%. The Provision Coverage Ratio (PCR) also remains strong at over 90%, underscoring the Bank's focus on prudential provisioning.

Commenting upon the improved asset-quality, MD & CEO said, "Our consistent improvement in asset quality reflects the discipline embedded in our credit processes and the robustness of our risk management framework. We remain committed to improving our asset quality while we support business growth."

Capital Adequacy: The Bank's CRAR stood at 16.55% as on March 31, 2026. "While the Bank continues to maintain a comfortable capital position, however in view of the ECL implementation with effect from 1st April 2027, the Bank will consider raising capital during the current year", MD stated.

In his special mention on the Bank's CSR Program, MD & CEO said, "This time, our CSR program merits a special recognition. Over the past three financial years, the Bank has deployed close to Rs 100 Cr (Rs 96 Cr) towards effective interventions across healthcare, education, environmental sustainability, skill enhancement, and community development - touching lives and creating meaningful impact in line with our larger commitment to contribute towards Sustainable Development Goals (SDGs)."

In his concluding remarks, MD & CEO thanked all the stakeholders including customers, promoters and shareholders for their continued trust and support. "The trust and confidence of our stakeholders continue to inspire us as we are on course to accelerate the next phase of our growth journey with renewed focus and commitment", he said.

## Mamata refuses ...

assembly, ending the Trinamool Congress's uninterrupted 15-year rule, Banerjee dismissed the outcome as "engineered" and asserted that her party was fighting the Election Commission, not the BJP. The TMC could only manage 80 seats.

"Why should I step down? We have not lost. The mandate has been looted. Where does the question of resignation arise?" she said, doubling down on her refusal to vacate the office.

"The question of my resignation does not arise, as we were defeated not by a public mandate but by a conspiracy...I did not lose, I will not go to Lok Bhavan," she asserted at a packed press conference, her tone oscillating between grievance and combativeness.

Banerjee alleged large-scale irregularities in counting, claiming nearly 100 seats were "looted" and that the pace of counting was deliberately slowed to sap her party's morale.

"We were not fighting the BJP; we were fighting the Election Commission, which was working for the BJP. I have never seen such an election in my entire political career," she said.

The 71-year-old leader also alleged that she was "kicked, pushed, and manhandled inside the counting centre yesterday". Central force jawans behaved like "goons" outside the counting centres, she claimed.

"A black chapter in history has been created. The Chief Election Commissioner has become the villain," she added, escalating her attack on the poll body.

Yet, beyond the rhetoric, Banerjee's refusal to resign has opened up a constitutional grey zone.

According to constitutional experts, a scenario in which a chief minister, after losing an election, declines to step down has never been envisaged.

Significantly, experts note that there is no precedent in India of a defeated chief minister refusing to resign after losing an assembly election. If Banerjee persists with her stance, it could mark an unprecedented moment in the evolution of India's parliamentary democracy.

Constitutional expert and former Lok Sabha secretary general P D Achary told that Banerjee "has to go" once a new chief minister takes the oath. "There cannot be two chief ministers in a state," he added.

He also underlined that she was elected to the outgoing legislative assembly. Its term ends on May 7. "As per constitutional provisions, a government is accountable to the legislature. Once the term ends, the government too has to go," he noted.

Asked about the constitutional or legal options available to the West Bengal Governor following Banerjee's assertion, senior advocate and constitutional law expert Rakesh Dwivedi said political morality and constitutional discipline demand her resignation.

"But, in any case, a new legislative assembly has been elected, and soon a BJP leader will stake a claim and be appointed chief minister by the Governor. The Governor will dismiss her (Banerjee) if she doesn't resign," Dwivedi said.

Senior advocate and former Supreme Court Bar Association President Dushyant Dave said, "He (Governor) must dismiss her".

Senior advocate Ajit Sinha said Banerjee must resign, or she will be out once the new incumbent takes over and proves a majority on the floor of the House.

"Mamata Banerjee has to resign. As per the constitutional provisions, the Governor must call the party having a majority to form the government and prove that majority on the floor of the House... Once the new incumbent takes over, she is deemed to be out of the office," Sinha said.

When the Left Front's 34-year rule ended in 2011, then Chief Minister Buddhadeb Bhattacharjee promptly drove to Raj Bhavan to submit his resignation to Governor Gopalkrishna Gandhi after conceding defeat. He relinquished the trappings of office without delay, symbolising an orderly democratic transition.

Meanwhile, the BJP on Tuesday named Union Home Minister Amit Shah as the party's central observer for election of its legislative party leader in West Bengal.

The party also appointed Union minister JP Nadda as its central observer for election of the legislative party leader in Assam.

Haryana Chief Minister Nayab Singh Saini was made co-observer for election of BJP's legislative party leader in Assam, according to a notification issued by the party.

Odisha Chief Minister Mohan Charan Majhi was appointed as co-observer for election of the BJP's legislative party leader in West Bengal, according to the notification.

The BJP ousted Trinamool Congress from power in Bengal and captured power for the third time in a row in Assam in results of assembly polls declared on Monday.

## LG joins ...

across the district and assured them that the administration and its full strength is committed to eradicating drugs. The Lieutenant Governor also announced an informal 'Parents Brigade' in every village and city, wherever possible. He said the aim is to create a voluntary network of parents, women and youth who will be trained and empowered to identify early signs of drug use in villages or wards, and to immediately connect families with resources.

The Lieutenant Governor said the entire district of Budgam must stand against the poison of drugs that is destroying the souls of our youth.

"I believe that every young person lost to addiction is a loss of strength for our future workforce, and a lost soldier for our police and army. Every family broken by addiction is a crack in the foundation of our society," the Lieutenant Governor said.

The Lieutenant Governor observed that in this war against drugs, society must accept the truth that many boys and girls are in the grip of narcotics. He said there is no harm in accepting this, as they are our own children. They are victims, not criminals, and they need our embrace, compassion and care.

"Furthermore, the public must eliminate the stigma, so that if a family is suffering, they do not have to endure the pain in silence. This tradition must change because today's circumstances are such that silence will not defeat this; the public must raise its voice," the Lieutenant Governor said.

The Lieutenant Governor further stated that drug addiction is not just a health issue; it is also a crisis of national security. He said drugs entering into our society do not only hollow out the aspirations of our youth and damage their self-confidence, but the drug trade is also funding terrorism and radicalization.

"The entire world knows that our neighbour, a major patron of terrorism smuggling drugs into Jammu Kashmir. Drug trafficking and terror funding are no longer separate issues-they are two hands of the same enemy. We must remember that when we fight against drugs, we are also fighting against terror. When we protect our youth, we protect our nation," the Lieutenant Governor said.

The Lieutenant Governor said that he launched the Drug-Free Jammu & Kashmir campaign 24 days ago on 11th April in Jammu with the faith that no enemy, no matter how conspiratorial, can stand before a united society.

"The law enforcement agencies alone cannot win this war; the administration alone cannot win it. But together, every teacher, parent, spiritual leader, elder, doctor, youth and woman becomes an invincible force, and I have full faith that Budgam will carry this campaign forward with this spirit," the Lieutenant Governor said.

He said in this 100-days campaign, people have 76 days left and in these 76 days, we must prove that when society decides to fight against a social evil, every citizen wins.

"I have directed every police station in the Kashmir Valley to gather full information on active drug smugglers and peddlers in their jurisdiction and take decisive action within 30 days. We are monitoring every financial transaction of drug cartels, and action will be ensured not just against small-time peddlers but against major smugglers. The palaces built with drug money will be razed to the ground," the Lieutenant Governor said.

He also urged every citizen to participate actively in the awareness campaign and become the eyes and ears of the police and administration.

"If you see any suspicious activity in any corner of Budgam, report it immediately. With your cooperation, it will be ensured that no drug peddler can remain around any village, neighbourhood, or college in Budgam. I want to tell the drug smugglers, elements linked to the narco-terror network, and drug peddlers active in Budgam that your time on the soil of Budgam has ended. Our agencies know who you are. Our administration is coming after you, and today I promise every resident of Budgam that not a single drug smuggler will escape accountability," the Lieutenant Governor said.

## Drugtrade...

of the Nasha Mukta Jammu and Kashmir Abhiyaan, Srinagar Police has attached the property belonging to a notorious drug peddler, a police spokesman said.

He said police station Nowhatta, acting under the provisions of the NDPS Act, attached the immovable property.

The attached property includes a fully renovated three-storey residential house, a separate single-storey concrete kitchen block with three washrooms, and land measuring nine marlas (one marla =272.25 sq ft), the spokesman said.

The investigation has revealed that the property was acquired by Nisar Ahmad Sheikh through proceeds of illicit drug trafficking, he said.

Officials said the attachment was executed after due legal process and approval from the competent authority under the NDPS Act. Police reiterated that financial investigations are being intensified to trace assets generated from narcotics trade. Authorities warned that properties acquired through illegal means will be seized to break the economic backbone of drug networks and deter offend

## 500 arrested, ...

both movable and immovable properties linked to drug peddlers across Jammu and Kashmir, they added.

In the Kashmir zone, six movable properties worth Rs 12.66 lakh and 14 immovable properties worth Rs 7.77 crore were attached, they added.

In the Jammu zone, 22 movable properties worth Rs 1.36 crore and nine immovable properties worth Rs 5.54 crore were seized.

The officials added that 537 drug peddlers were arrested, with 502 FIRs being registered.

The campaign began with a padyatra led by Sinha from M A Stadium, marking the start of a 100-day intensive drive focusing on public participation, awareness and community engagement.

So far, the L-G has personally led padyatras in 10 districts of the Jammu region and two districts in the Kashmir Valley, drawing participation from three to four lakh people. Jammu and Srinagar witnessed the highest footfall during these events, they said.

Issuing a stern warning, Sinha said in Doda that drug traffickers would be dealt with like terrorists under the law.

"Narcotics smuggling is no less than terrorism, and those involved will face stringent punishment. Drug abuse is like silent terrorism, not just a matter of law and order," he said.

During a visit to Kathua, he directed police to identify top drug peddlers under each police station and dismantle their networks within 30 days.

In Srinagar, Sinha also alleged that the "inimical neighbour" was targeting the youth of the region by pushing drugs.

He asserted that the government and security forces would foil such attempts, describing narcotics trafficking as a serious threat linked to narco-terrorism.

## Most wanted...

notorious lady drug peddler involved in multiple narcotics cases.

A police party of Police Post Dialgam had established a routine naka checking point at Laalan Bypass. During checking, one lady was noticed approaching from Bondialgam towards Laalan. On observing the police party, she attempted to flee from the spot, arousing suspicion. However, the alert naka party acted swiftly and tactfully, successfully apprehending her on the spot.

During her personal search, contraband substance, apparently heroin-like in nature, was recovered from her possession. Upon sustained questioning, she identified herself as Shugafta Akhter D/O Mohd Hussain Dar R/O Dangerpora, Anantnag.

Accordingly, a case vide FIR No. 130/2026 under Sections 8/21 of the NDPS Act has been registered at the concerned police station and investigation has been taken up.

It is pertinent to mention that the arrested woman is a notorious and most-wanted drug peddler, already involved in multiple NDPS cases, and her arrest is being viewed as a major success in the ongoing drive against the drug menace in the district.