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# NDA tsunami...

Muslim-Yadav ('M-Y')support base of the Rashtriya Janata Dal (RJD), Modi said in Bihar, some parties had formulated an "M-Y formula" but today's victory has given a new "positive M-Y -- Mahila and Youth" formula.

"Today, Bihar is among the states with a high youth population, and these youths belong to all religions and castes. Their wishes, aspirations and their dreams have destroyed the communal M-Y formula of the 'jungle raj' people," Modi said in a swipe at the Opposition.

He said the Bihar polls have also shown that the voters, especially the young ones, take the purification of the electoral list seriously. The youth of Bihar have also extended tremendous support to the revision of electoral rolls, he said.

Modi also hailed the Election Commission for ensuring that elections take place smoothly and recalled how violence was the norm

during the 'jungle raj', an apparent reference to the RJD rule. His remarks come at a time when Congress leader Rahul Gandhi has been alleging "vote chori" in state polls and accusing the EC of

colluding with the BJP to ensure the party's victory. Modi said the victory in Bihar had infused new energy in BJP workers of Kerala, Tamil Nadu, Puducherry, Assam and West Ben-

Earlier, In a series of posts on X, Modi also congratulated the BJP's alliance partners -- Bihar Chief Minister Nitish Kumar, LJP-RV supremo Chirag Paswan, HAM leader Jitan Ram Manjhi and RLM chief Upendra Kushwaha.

"Deepest gratitude to my family members of Bihar, who have blessed the NDA with a historic and unprecedented victory in the 2025 assembly elections," Modi said.

The prime minister said the resounding public mandate will empower the NDA to serve the people and work with new resolve for The NDA comprising BJP, JD(U) and other parties were on

course for a landslide victory in the Bihar assembly elections by taking the lead in 204 seats in the 243-member House.

The opposition grand alliance of the RJD, Congress and Left parties could manage to take the lead in 33 seats, 81 fewer than what it had bagged in the 2020 elections.

"The NDA has ensured all-round development of the state. The people have given us a massive majority after witnessing our track record and our vision to take the state to new heights," Modi said.

"I extend my heartfelt congratulations to Chief Minister Nitish Kumar ji and our NDA family members Chirag Paswan ji, Jitan Ram Manjhi ji and Upendra Kushwaha ji for this resounding victory," he

BJP's victory in 35 seats and lead in another 55, out of 101 it contested, a performance that would further cement its position as the numero uno political force in the country, will also offset whatever setback that might have been caused by last year's Lok Sabha polls when the party had to rely on allies to remain in power in the Centre.

A high turnout of women, who outnumbered male voters by nearly 10 percentage points, seems to have clinched the deal in favour of the BJP-led coalition, as various studies have suggested that females, especially in Bihar, are more inclined towards the NDA.

The NDA's tally in Bihar comes in the backdrop of the BJP's back-to-back stupendous performances in Delhi, Maharashtra and

Firm backing to Chief Minister Nitish Kumar by Modi and his ministers also appeared to have paid rich dividends for the JD(U), which seems poised to drastically improve its tally since 2020, when it had won only 43 seats, but has now already won 24 and was leading another 64 with nearly 19 per cent vote share.

The LJP(RV), headed by Union minister Chirag Paswan, the self-declared "Hanuman" of the PM, which was left with only 28 candidates in the fray, with nomination papers of one of its nominees getting rejected during scrutiny, has also won two seats and was leading in 17 constituencies.

A simple majority to form the government in Bihar is 122.

## HC orders...

placed at the disposal of the Chief Justice for his posting as Director, J&K Judicial Academy vice Sonia Gupta.

Kalpana Revo, Presiding Officer, Labour and Industrial Tribunal is repatriated from deputation and posted as Principa l District and Sessions Judge, Udhampur w.e.f 01.01.2026.

Till 31.12.2025, the officer shall, however, work against the post of District Judge, Leave Reserve, Jammu.

Khalil Ahmed Chowdhary, Principal District and Sessions Judge, Bandipora is transferred and posted as Principal District and Sessions Judge, Reasi against the vacant post.

Ashwani Kumar Sharma, Principal District and Sessions Judge, Poonch is transferred and posted as Principal District and Sessions Judge, Samba vice Shri Ravinder Nath Wattal.

Ajay Kumar Gupta, Principal Judge, Family Court, Jammu is transferred and posted as Principal District and Sessions Judge, Ramban

w.e.f 01.12.2025. Till 30.11.2025, the officer shall work against the post of Registrar Inspection, High Court Wing Srinagar.

Naushad Ahmad Khan, One Man Forest Authority is repatriated from deputation and is posted as 2"d Additional District and Ses-

sions Judge, Srinagar vice Swati Gupta. Sandeep Kour, Registrar Judicial, Jammu is transferred and posted as Principal Judge, Family Court, Jammu vice Shri Ajay Kumar

Anoop Kumar Sharma, Registrar Computers (I.T), High Court of J&K and Ladakh is transferred and posted as 2"d Additional District

and Sessions Judge, Jammu vice Shri Amit Sharma. Amit Sharma, 2"d Additional District and Sessions Judge, Jammu

is transferred and posted as District Judge, Leave Reserve, Jammu vice Shri Arun Kumar Kotwal. Yash Pal Sharma, Special Judge, NDPS, Jammu is transferred and

posted as Additional District and Sessions Judge, Udhampur w.e.f 01.01.2026. Till 31.12.2025, the officer shall work as Member Secretary, Ladakh

Legal Services Authority on deputation basis against the vacant post. Khem Raj, Registrar Rules, High Court of J&K and Ladakh is transferred and posted as Presiding Officer MACT, Jammu on deputation basis against the vacant post.

Parvaiz Iqbal, Presiding Officer, Fast Track Court, Kulgam is transferred and posted as Special Judge, NDPS, Jammu vice Shri Yash

Manoj Parihar, Principal District and Sessions Judge, Leh is transferred and posted as Presiding Officer, Labour and Industrial Tribunal on deputation basis vice Ms. Kalpana Revo.

Spalzes Angmo, Principal District and Sessions Judge, Kargil is transferred and posted as Principal District and Sessions Judge, Leh vice Shri Manoj Parihar.

Ahsan-ullah Parvaiz Malik, Additional District and Sessions Judge, Poonch is transferred and posted as Principal District and Sessions Judge, Poonch vice Shri Ashwani Kumar Sharma.

Arun Kumar Kotwal, District Judge, Leave Reserve is transferred and posted as One Man Forest Authority on deputation basis vice Shri Naushad Ahmad Khan.

Sushil Singh, Additional District and Sessions Judge, Bandipora is transferred and posted as Additional District and Sessions Judge, Poonch vice Shri Ahsan-ullah Parvaiz Malik. Faizan Ul Haq Iqbal, Additional Sessions Judge, Anti-Corruption,

Srinagar is transferred and his services are placed at the disposal of the Chief Justice for his posting as Registrar Rules, High Court of J&K and Ladakh vice Khem Raj. Swati Gupta, 2nd Additional District and Sessions Judge, Srinagar

is transferred and her services are placed at the disposal of the Chief Justice for her posting as Registrar Judicial, High Court Wing Jammu vice Sandeep Kour.

Rafia Hassan, Additional District and Sessions Judge, Ganderbal is transferred and posted as Presiding Officer, Fast Track Court, Kulgam vice Shri Parvaiz Iqbal.

Mir Wajahat, Civil Judge (Senior Division) upon his appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as Additional District and Sessions Judge, Bandipora vice Sushil Singh

Fozia Paul, Civil Judge (Senior Division) upon her appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as Additional District and Sessions Judge, Ganderbal vice Ms. Rafia Hassan.

Mehreen Mushtaq, Civil Judge (Senior Division) upon her appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as Additional Sessions Judge Anti Corruption, Srinagar vice Shri Faizan Ul Haq Iqbal.

Feroz Ahmad Khan, Civil Judge (Senior Division) upon his appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as Special Judge UAPA, Baramulla against the vacant post.

Imran Hussain Wani, Civil Judge (Senior Division) upon his appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as Special Judge NDPS, Anantnag against the vacant post. Preet Simran Kour, Civil Judge (Senior Division) upon her appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as 4th Additional District and Sessions Judge, Srinagar against the vacant post.

Fayaz Ahmed Qureshi, Civil Judge (Senior Division) upon his appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, is posted as Presiding Officer MACT, Srinagar on deputation basis vice Ms. Jeema Bashir.

Upon his appointment as District Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025, the services of Shri Umesh Sharma are placed at the disposal of the Chief Justice for his posting as Registrar Computers (I.T), High Court of J&K and Ladakh vice Anoop Kumar Sharma. Sheikh Gowher Hussain, Civil Judge (Senior Division) upon his appointment as D1stnct Judge (Entry Level) on adhoc basis, vide Government Order No. 15108-JK(LD) of 2025 dated 17. ~0 ~025, is posted as Principal District and Sessions Judge, Kargıl VICe Ms.

Spalzes Angmo. Aadil Mushtaq, Civil Judge (Senior Division) up.on ~is appointment as District Judge (Entry Level) on adhoc basis, vid.e Government Order No. 15108-JK(LD) of 2025 dated 17.10.2025,. IS posted as Additional District and Sessions Judge, Baramulla Vice Naseer Ahmad

In Civil Judges (Senior Division): Tabassum, Chief Judicial Magistrate, Ganderbal is transferred and posted as Chief Judicial Magistrate, Srinagar vice Shri Aadil Mushtaq.

Munish Kumar Manhas, Chief Judicial Magistrate, Kishtwar is transferred and posted as Chief Judicial Magistrate, Jammu vice Ms. Preet Simran Kour.

Tsewang Phuntsog, Chief Judicial Magistrate, Leh is transferred and posted as Chief Judicial Magistrate, Kargil vice Shri Wangial Tser-

Phuntsog Angmo, Special Mobile Magistrate, Leh is transferred and posted as Chief Judicial Magistrate, Leh vice Tsewang Phuntsog. Riyaz Ahmad, Special Mobile Magistrate, Rajouri is transferred and posted as Chief Judicial Magistrate, Shopian vice Sheikh Gowher

Tabassum Qadir Parray, Sub Judge, Bijbehara is transferred and posted as Secretary DLSA, Srinagar vice Sajad Ur Rehman. Sajad Ur Rehman, Secretary DLSA, Srinagar is transferred and post-

ed as Chief Judicial Magistrate, Anantnag vice Shri Feroz Ahmad Altaf Hussain Khan, Sub Judge, Pattan is transferred and posted as

Chief Judicial Magistrate, Kulgam vice Mehreen Mushtaq. Deputy Kumar, Sub Judge, Nowshera is transferred and posted as Chief Judicial Magistrate, Kishtwar vice Shri Munish Kumar

Nusrat Ali Hakak, Secretary DLSA, Budgam is transferred and posted as Chief Judicial Magistrate, Ganderbal vice Ms. Tabassum. Sunil Kumar, Sub Judge, Jammu is transferred and his services are placed at the disposal of Hon'ble the Chief Justice for his further posting as Secretary, High Court Legal Services Committee vice Je-

ewan Kumar. Smriti Sharma, Secretary DLSA, Jammu is transferred and posted as Chief Judicial Magistrate, Samba vice Umesh Sharma. Sumati Sharma, Special Mobile Magistrate, Jammu is transferred

and posted as Secretary DLSA, Udhampur against the vacant post. Rajeev Kumar Tadyal, Railway Magistrate, Jammu is transferred and posted as sub Judge, Bijbehara Tabassum Qadir Parray.

Touseef Ahmad Magrey, Special Mobile Magistrate (T), Srinagar is transferred and his services are placed at the disposal of the Chief Justice for his further posting as Joint Registrar Inspection, Srinagar against the vacant post. Jeewan Kumar, Secretary, High Court Legal Services Committee is transferred and posted as Sub Judge, Jammu vice Shri Sunil Kumar. Iqbal Rafiq Vakil, Sub Judge, Chadoora is transferred and posted as Chief Judicial Magistrate, Sopore vice Mir Wajahat. Shafeeq Ahmad Malik, Sub Judge, Vailoo is transferred and posted as Sub Judge, Chadoora vice qbal Rafiq Vakil. Wangial Tsering, Chief Judicial Magistrate, Kargil is transferred and

posted as Special Mobile Magistrate, Leh vice Phuntsog Angmo. Abdul Bari, City Judge, Srinagar is transferred and posted as Chief Judicial Magistrate, Budgam vice Shri Imran Hussain Wani.

Faizan I Nazar, Special Mobile Magistrate, Srinagar is transferred and posted as Sub Judge, LRP, Srinagar vice Fayaz Ahmad Qureshi. He shall look after the work of CPC, e-Courts, High Court of J&K and Ladakh. Kamiya Singh Andotra, Secretary DLSA, Kathua is transferred and posted Special Mobile Magistrate, Srinagar vice Faizan

Sandeep Singh Sen, Secretary DLSA, Samba is transferred and posted Railway Magistrate, Jammu vice Shri Rajeev Kumar Tadyal. Slahuddin Ahmed, Secretary DLSA, Kishtwar is transferred and posted Special Mobile Magistrate, Jammu vice Sumati Sharma.

Maleeka Sharma, Civil Judge (Junior Division) upon her adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, .is posted as Secretary DLSA, Jammu vice Ms. Smriti Sharma.

Ananta Raina, Civil Judge (Junior Division) upon her adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Special Mobile Magistrate, Rajouri vice Shri Riyaz Ahmad.

Shabir Ahmad Malik, Civil Judge (Junior Division) upon his adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Special Mobile Magistrate (T), Srinagar vice Touseef Ahmad Magrey.

Altaf Ahmad Mir, Civil Judge (Junior Division) upon his adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Sub Judge, Vailoo vice Shri Shafeeq Ahmad Malik.

Meera Bangotra, Civil Judge (Junior Division) upon her adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Secretary DLSA, Kishtwar vice Shri Slahuddin Ahmad.

Asma Chowdhary, Civil Judge (Junior Division) upon her adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Secretary DLSA, Samba vice Sandeep Singh Sen. Urvashi Raina, Civil Judge (Junior Division) upon her adhoc pro-

motion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Secretary DLSA, Kathua vice Ms. Kamiya Singh Andotra. Anj eet Singh, Civil Judge (Junior Division) upon his adhoc promo-

tion as Civi l Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Sub Judge (Electricity Magistrate), Pattan vice Altaf Hussain Khan. Suhashni Vasisatha, Civil Judge (Junior Division) upon her adhoc

promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as Sub Judge, Nowshera vice Deputy Kumar.

Taru n Mahajan, Civil Judge (Junior Division) upon his adhoc promotion as Civil Judge (Senior Division), vide High Court Order No. 1533/RG dated 15.10.2025, is posted as City Judge, Srinagar vice The High Court has directed all deputed officers to report to the Registrar Judicial in Srinagar or Jammu until government orders are issued. Officers under transfer have been told to complete pending judgments before moving and to hand over charge to the next available judicial officer.

The reshuffle takes effect immediately, with officers assuming their new roles on the dates specified within the order.

# Fateh Cup... Sports (YSS), UT Ladakh, in collaboration with the Football As-

sociation Kargil and the Indian Army, as part of the preparations for the upcoming Kargil Yom-e-Fateh commemorations.

Zabdavi extended heartfelt thanks to the YSS organizing teams for ensuring a spectacular and well-coordinated conclusion to the inaugural edition of the Fateh Cup Kargil.

He added that, going forward, the tournament will be expanded into a mega annual event and integrated into the official UT calendar of activities.

He further informed that the department is planning to conduct a selection trial for the Santosh Trophy, and widespread publicity is being undertaken to encourage maximum participation from talented footballers across the region.

The Fateh Cup Kargil 2025 successfully highlighted the sportsmanship, enthusiasm, and dedication of Kargil's youth, while honoring the unmatched valor of the nation's martyrs.

## Red Fort...

All station-level officers have been instructed to review camera feeds around markets, transit corridors, border points and sensitive installations and to promptly report any suspicious movement or activity to the control room.

"CCTV surveillance and social media monitoring are being undertaken simultaneously to ensure no clue is missed," said the officer, adding that patrols and picket deployment have also been increased.

Probe agencies explore the possibility of coordinated attacks planned across four Indian cities by what they describe as an interstate 'white-collar terror module' The car bomb blast near the Red Fort on Monday night killed 13

people and left several injured. Investigators have pieced together the last movements of Dr Umar Nabi, the main suspect who drove the explosive-laden Hyun-

dai i20, using over 50 CCTV cameras.

Police said that Dr Umar Nabi, along with two associates -- Dr Muzammil Ahmad Ganaie and Dr Shaheen Shahid -- allegedly used encrypted apps. The three had purportedly pooled more than Rs 26 lakh in cash and purchased around 26 quintals of NPK fertiliser for manufacturing improvised explosive devices.

## Bihar polls...

has won only 11 seats so far. RJD bagged eight seats and was leading in 17 other constituencies, while Congress won one seat and was ahead in five. CPI(ML) Liberation won one seat and was leading in one other constituency. CPI(M) also won one seat.

Shah said that in the last 11 years, Prime Minister Narendra Modi has worked wholeheartedly for Bihar and Chief Minister Nitish Kumar has worked to pull the state out of the darkness of 'jungle raj'.

"A heartfelt salute to the people of 'Bihar Bhumi', the protectors of knowledge, hard work and democracy," he said. The senior BJP leader said this overwhelming mandate is peo-

ple's stamp of approval on the NDA's resolute service towards development, women's safety, good governance, and the welfare of the poor in Bihar. "Every single vote cast by the people of Bihar is a symbol of trust

in the Modi government's policy against infiltrators who threaten India's security and resources, and against those who support them. The public has given a strong answer to those who protect infiltrators for the sake of vote-bank politics," he said. This is why, the home minister said, the Congress, under the

leadership of Rahul Gandhi, has today been relegated to the bottom Those who practice 'jungle raj' and politics of appeasement will

not get an opportunity to plunder, he said. "I congratulate Shri @narendramodi Ji, Shri @NitishKumar Ji,

and all the leaders and workers of the NDA. At the same time, I salute all the workers of @BJP4Bihar, from the booth level to the state level, who actualised this result through their tireless efforts," Shah He also assured the people of Bihar, "especially our mothers and

sisters", that the NDA government, under the leadership of Modi, will fulfil the mandate given to it.

Zanskar Mar...
pastures known as Doksa. Known for its rich nutritional content and high fat value, this butter has long been produced and sold locally without any formal branding.

In collaboration with Enterprising Ladakh under the Ladakh Skill Development Mission (LSDM), Government Model Degree College Zanskar has taken the initiative to bring this indigenous product under an official brand identity.

This step will help local dairy farmers secure better returns for their produce while preserving and promoting the traditional dairy heritage of the Zanskar region.

# **BJP retains...** first time the party has lost this Shia-majority constituency since

1977. The victory raises PDP's strength in the J&K Assembly to four

According to details available, independent candidate Jibran Dar secured 7,152 votes, placing him third in the Budgam by-poll. Another independent, Nazir Ahmad Khan, finished with 3,089 votes, while yet another independent, Muntazir Mohi ud Din, obtained

The "None of the Above" (NOTA) option in the Budgam contest recorded 544 votes, a measurable but minor protest vote in what had traditionally been a one-party seat.

The Budgam constituency had been a reliable NC bastion since 1977, when Ghulam Hussain Geelani began the party's domination. The only exception was in 1972 when the NC boycotted polls across

The bypoll was necessitated after Chief Minister Omar Abdullah vacated the seat following his parallel victory from Ganderbal in last year's assembly polls. Before Abdullah, the seat had been represented for three consecutive terms by Srinagar MP Agha Ruhullah Mehdi from 2002 to 2014.

In the final 72 hours of campaigning, CM Omar deployed the full strength of the government and party machinery, with cabinet ministers, MLAs and senior leaders concentrating their efforts across Budgam. However, the late push failed to counter the Ruhullah fac-

The PDP, sensing an opportunity, mounted a well-organised campaign. Party president Mehbooba Mufti led from the front, supported by MLAs Waheed Para, Mohammad Favaz and Mohammad Rafiq Naik. Their ground mobilisation, combined with Muntazir's family influence as the son of prominent cleric and former separatist Agha Syed Hassan, helped overturn NC's long-standing advantage. Muntazir, a law graduate from Amity University, New Delhi, had

contested the 2023-24 assembly polls as well, losing to CM Omar by over 18,000 votes. This time, the political calculus worked in his

Meanwhile, PM Modi hailed the twin BJP victories in Nagrota and Odisha's Nuapada. "I thank the people of Nagrota in Jammu and Kashmir as well as Nuapada in Odisha for blessing the BJP with spectacular victories in the by-polls. Congratulations to the newly elected MLAs Devyani Rana Ji and Jay Dholakia Ji. Wishing them the very best in serving the people'

Meanwhile, BJP's Devyani Rana broke a new glass ceiling by winning the assembly bypoll from the Nagrota constituency, as Jammu and Kashmir will now have four elected women legislators for the first time.

The Jammu and Kashmir assembly had elected three women

MLAs in 2008, 2014, and 2024, marking the highest female representation until now.

The share of elected women in the assembly was 3.4 per cent in the 2008 and 2014 polls, when the strength of the House was 87. It dropped marginally to 3.33 per cent when the delimitation exercise in 2022 raised the number of elected seats to 90.

However, Devyani's decisive win from Nagrota has increased women's share in the legislature to 4.44 per cent.

The other elected women members of the current assembly are National Conference (NC) leader Sakina Masood Ittoo, who is also a Cabinet minister in the Omar Abdullah government, Shamima Firdous (NC), and Shagun Parihar (BJP).

Ittoo represents the D H Pora assembly segment in the Kulgam district, while Firdous is a three-time MLA from the Habbakadal segment in the city. BJP's Shagun Parihar is a first-time MLA from the Kishtwar assembly segment.

### EAM meets...

media on Thursday (local time).

Jaishankar met Guterres in the UN headquarters and was accompanied by India's Permanent Representative to the UN Ambassador P Harish, Deputy Permanent Representative to the UN Ambassador Yojna Patel and officials from the Permanent Mission of India to the UN.

Jaishankar said he thanked Guterres "for clear and consistent support for India's growth and development" and he looks forward to welcoming the UN Chief in India.

Jaishankar was in Canada for the G7 Foreign Ministers Meeting where he had met US Secretary of State Marco Rubio and held bilateral meetings with other global counterparts.

Pertinent, EAM S Jaishankar will meet his Russian counterpart Sergei Lavrov in Moscow on Monday to discuss bilateral cooperation, the foreign ministry here said.

## Omar has...

 $nurture\ and\ develop\ was\ jett is oned\ by\ him,\ which,\ consequently,$ made the people lose their entire confidence in the Chief Minister and his governance", Chugh said. The NC's defeat is a clear signal that the people of Jammu and Kashmir are ready to move beyond the politics of certain families and their divisive agenda, he said.

Hailing the victory of the BJP nominee Deayani Rani in the Nagrota Assembly constituency, Chugh said the people of the state have once again reaffirmed their faith and trust in the development and progressive policies of the Modi government.

Chugh said the by-election results demonstrated clearly that the Omar Abdullah government has disappointed people of the union territory by its inefficient and incapable governance.

Chugh asserted that these results have injected new energy into the party. "The BJP will continue to work tirelessly to ensure a Viksit Bharat (Developed India), where every citizen benefits from progress, and

the politics of appeasement and corruption are permanently rele-

J&K UTLBC...
Divisional Head (Jammu) Ashok Gupta and Zonal Head (Jammu) Anita Nehru, Regional Manager (SBI, Jammu) Ajay Singh Kamdy and AGM SBI Chander Mohan Bhat, LDM (Jammu) Ajay Kumar Thapa besides senior officers of various banks, nodal officers,

insurance companies, departments and other stakeholders. Speaking on the occasion, RBI Regional Director Chandra Shekhar Azad informed the participants that the campaign focuses on the 3A Strategy: Awareness, Accessibility and Action, to help citizens reclaim their rightful savings.

While highlighting the fact that UT of J&K had 1720878 unclaimed accounts with an outstanding amount of Rs 465.79 crores, out of which Jammu district alone accounted for 294676 unclaimed accounts amounting to Rs 107.27 crores, he encouraged the banks to actively contact/trace depositors/rightful claimants of these unclaimed deposits for the purpose of return of these funds to these claimants in a time bound manner. He further said that RBI has launched an incentive scheme titled

"Scheme for Facilitating Accelerated Pay-out-Inoperative Accounts and Unclaimed Deposits", wherein differential pay-out upto 7.5% of the balance in such accounts or Rs 25,000, whichever is less, will be given to banks for reactivating Inoperative accounts and settling unclaimed deposits to rightful claimants during the period of the Scheme viz., from October 01, 2025, to September 30, 2026. DGM RBI Vibha Gupta highlighted that unclaimed amounts are

not limited to bank deposits and urged the people to also check for unclaimed proceeds in insurance, mutual funds, dividends, and other financial instruments. In his remarks on the occasion, GM & Divisional Head (Jam-

outreach. "This three-month nationwide drive is an opportunity to reconnect customers with their financial assets. J&K Bank is fully geared to assist citizens in completing verification and settlement swiftly," he noted. RBI officials conducted a hands-on demo of the registration and

usage of the (Unclaimed Deposits-Gateway to Access information) UDGAM portal. In addition, various banks had set up dedicated stalls to assist customers in claiming their unclaimed deposits and to provide a range of other services, including re-KYC of due accounts, as well as nomination facility and grievance redressal.

The camp concluded with a vote of thanks presented by an SBI

Srinagar Camp: In Srinagar, as part of the ongoing "Your Money, Your Right" campaign, the camp was conducted at Community Hall, Khalifapora in Khanyar.

The camp was presided over by AGM RBI Anoop Kumar Sharma in presence of LDM (Srinagar) Nelofer Jan, J&K Bank's Incharge Financial Inclusion Basharat Syed Kamili, Branch Managers of J&K Bank's Khanyar, Naidyar and Nowhatta branches, HDFC Bank Khanyar, and representatives from Punjab National Bank, Indian Bank, Bajaj General Insurance, LIC, National Insurance, and PNB MetLife. Financial Literacy Counsellors from across the district were also present.

Speaking on the occasion, AGM RBI Anoop Kumar Sharma underlined the importance of taking the initiative to the grassroots level, saying, "These camps ensure clarity, access and confidence among the citizens to rightfully claim what belongs to them. The procedures are simple, and people must come forward to resolve any pending unclaimed fund issues with banks, insurers and other financial institutions." Addressing the gathering, LDM Srinagar Nelofer Jan emphasised the significance of such outreach efforts, stating, "Awareness is the first step towards empowerment. We urge participants to spread the word so that more families can benefit and reclaim what is rightfully theirs." J&K Bank's FLCC Counsellor Riyaz Ahmad Bhat briefed the

participants about the ongoing three-month campaign launched by DFS for speedy settlement of unclaimed assets. He also explained the use of the RBI's UDGAM Portal, designed to help individuals trace and claim unclaimed funds lying with banks and other finan-

Dedicated sessions were held by insurance company representatives to guide the public about claiming unclaimed insurance amounts, ensuring that attendees left with clear and actionable in-

The event concluded with a vote of thanks by LDM Srinagar, appreciating the collaborative efforts of participating institutions and reaffirming the district's commitment to strengthening financial literacy, inclusion, and public awareness.

### Right time...

"I am sure that this is the right time for you to invest in the fastest growing economy of the world. You have come at the right time. You have come to the right place. You come with the right ideas that means success is going to be yours,"

Radhakrishnan further said PM Modi will go down in history as the leader who liberated the maximum poor people from poverty. He said the economy has to be stimulated in order to cre-

ate wealth.