

J&K Bank Teams Up with HDFC Life to Expand Customers' Insurance Choices

HIMALAYAN MAIL NEWS
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Reinforcing its customer-centric approach towards expanding access to financial protection, J&K Bank has entered into a Corporate Agency Agreement (CAA) with HDFC Life, one of India's leading life insurance companies.

The strategic partnership will enable J&K Bank customers to access HDFC Life's comprehensive range of life insurance solutions covering key financial needs across different stages of life, including protection, savings, investment and retirement planning.

The partnership was formally announced in the presence of J&K Bank MD & CEO Amitava Chatterjee and HDFC Life MD & CEO Vibha Padalkar, along with senior officials of both organisations.

Commenting on the collaboration, Amitava Chatterjee said that customer centricity means enabling customers to make informed financial choices from a diverse range of credible and competitive solutions.

He said the addition of HDFC Life to the Bank's



growing portfolio of insurance partners would significantly widen customer choice and strengthen its ability to offer need-based protection and long-term financial solutions.

"We believe that greater choice creates greater value," Chatterjee said, adding that bringing multiple reputed insurers onto the Bank's platform would create a competitive marketplace benefiting customers through product diversity, competitive pricing and greater flexibility in selecting solutions suited to their individual requirements.

He further said that expanding insurance access

through J&K Bank's extensive distribution network across the country complements the larger national objective of deepening insurance penetration and supports the Insurance Regulatory and Development Authority of India's (IRDAI) vision of 'Insurance for All by 2047'.

Speaking on the partnership, HDFC Life MD & CEO Vibha Padalkar said life insurance is an important pillar of long-term financial resilience, providing families confidence that their financial aspirations can remain protected against uncertainties.

She said HDFC Life was delighted to enter into the

strategic partnership with J&K Bank and offer customers simple insurance solutions, including individual and group insurance plans, backed by technology-enabled services.

With HDFC Life joining its existing panel of insurance partners, J&K Bank continues to strengthen its bancassurance proposition by providing customers access to products from multiple leading insurers.

The Bank's multi-partner approach is aimed at facilitating need-based selection rather than a one-size-fits-all offering, while enhancing the overall value proposition available to customers through its extensive distribution network.

HDFC Life, established in 2000, offers individual and group insurance solutions covering protection, pension, savings, investment, annuity and health needs.

The company has more than 75 individual and group products, including optional riders, and a distribution network comprising over 500 partnerships with banks, NBFCs, MFIs, small finance banks, brokers and other ecosystem partners.

Sakeena Itoo chairs 46th BoDs meet of JKSCSTBC Development Corporation

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Minister for Social Welfare, Education, Health and Medical Education, Sakeena Itoo chaired the 46th meeting of Board of Directors (BoDs) of the Jammu & Kashmir Scheduled Caste, Scheduled Tribe & Backward Classes (JKSCSTBC) Development Corporation Limited at Civil Secretariat here today.

The meeting was attended by Commissioner Secretary Planning Development & Monitoring, R. Alice Vaz; Commissioner Secretary, Law, Justice & Parliamentary Affairs, Achal Sethi, Director General, Budget; Sultan Malik, MD JKSCSTBC Development Corporation; Ranjeet Singh; Director Finance SWD, Seema Bhasin and other members of the Board, besides senior officers of Social Welfare department and JKSCSTBC Development Corporation.

During the meeting, the Board deliberated upon various important administrative, financial and policy matters concerning the functioning of the Corporation and took several key decisions.

Speaking during the meeting, the Minister em-



phasised on the need for the Corporation to function with greater efficiency, transparency and responsiveness, with a focused approach towards ensuring that the intended benefits of welfare and development schemes reach eligible beneficiaries in a timely manner.

She called for strengthening institutional mechanisms, streamlining procedures and improving coordination among the concerned stakeholders to facilitate easier access to financial assistance, self-employment opportunities and other support measures for the targeted communities.

"Welfare interventions should translate into tangible improvements in the

socio-economic conditions of beneficiaries, particularly through initiatives that encourage entrepreneurship, sustainable livelihoods and economic self-reliance", she observed.

The Minister directed the Corporation to maintain close engagement with beneficiaries and community representatives, identify emerging requirements and take necessary measures to address genuine concerns within the prescribed framework.

She also appreciated the efforts of the Corporation and stressed upon all concerned officers to ensure transparency, accountability, efficiency and timely implementation of the decisions taken by the

Board in the larger public interest.

During the meeting, the Board directed the Corporation to intensify and expedite the recovery of outstanding loans, particularly long-pending dues, and adopt all permissible measures for effective follow-up and timely recovery. They asked the Corporation to establish online system for recovery and disbursement of various schemes.

The Board further approved the Budget Estimates for the financial year 2026-27, covering the revenue and capital requirements of the Corporation and providing for effective implementation of its developmental and welfare-oriented programmes.

Kupwara Admin marks culmination of Har Ghar Tiranga Campaign with grand Patriotic Activities

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The District Administration Kupwara marked the culmination of the Har Ghar Tiranga Campaign with a series of vibrant patriotic activities across the district, reaffirming the spirit of nationalism, unity and pride in the national flag.

The campaign witnessed enthusiastic participation from students, government employees, civil society members, youth and citizens from different parts of the district.

As part of the concluding activities, Tiranga exhibitions and displays were organized in schools, colleges and Government offices across Kupwara district. The exhibitions showcased the significance, history and symbolism of the National Flag and encouraged citizens, particularly the younger generation, to develop a deeper connection with the values embodied by the Tiranga.

Earlier, the district had witnessed mega Tiranga rallies at various locations, drawing large participation from students, employees, youth and the general public. The rallies, marked by patriotic slogans and the proud display of the National Flag, created a strong atmosphere of na-



tional pride and collective participation.

One of the major highlights of the campaign was the Tiranga rally organized in the vicinity of the Line of Control (LoC) in Teetwal. The event carried a special message of patriotism and solidarity, with participants proudly carrying the Tricolour and reaffirming their commitment to the nation. The participation from border areas added a distinctive dimension to

the district's Har Ghar Tiranga celebrations.

A wide range of educational and cultural competitions were also organized in schools and colleges, including debates, essay-writing, painting and National Anthem singing competitions. These activities provided students with a platform to express their understanding of patriotism, national unity, the freedom struggle and the importance of the National

Flag.

The campaign also saw Tiranga-themed awareness programmes, patriotic cultural programmes, pledge-taking ceremonies and community outreach activities organized at different locations. Government departments and educational institutions actively participated by displaying the National Flag at their premises and sensitizing people about the significance of the campaign.

Div Com Kashmir reviews arrangements for Ist International Film Festival of J&K

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Divisional Commissioner Kashmir Anshul Garg today chaired a meeting to review preparations for the Ist International Film Festival of J&K (IFFJK), scheduled to be held from September 7 to 10 and organised by the Department of Information and Public relations jammu and kashmir.

The meeting deliberated on the objectives of the festival, the proposed programme of events, and coordination among various government departments and stakeholders to ensure its successful conduct.

Director Information and Public Relations Shreya Singhal, at the outset, made a detailed presentation outlining the vision and objectives of the festival, including promotion of cinematic excellence, cultural exchange, creative collaboration, emerging filmmaking talent and international industry engagement.

She apprised the meeting of the planned activities, including the opening and closing ceremonies, curated film screenings, masterclasses, panel discussions, jury and filmmaker interactions, film tourism initiatives, networking and business meetings, and dedicated engagement with students and young filmmakers.

While reviewing the arrangements, Divisional Commissioner Kashmir directed all the concerned departments to designate nodal officers for effective inter-departmental coordination and seamless execution of the film festival-related activities.

He also directed the Director Information and Public Relations to prepare a comprehensive work chart for the event manager and participating departments, clearly defining roles, responsibilities and timelines.

Emphasising the promotion of Kashmir's tourism potential, particularly emerging destinations, Anshul Garg directed the



Tourism Department to undertake focused branding of new tourist locations to attract filmmakers and international visitors. He also called for appropriate branding of shikaras and boats being utilised during the festival.

The Divisional Commissioner further stressed the need to integrate cultural programmes with the festival and showcase Kashmir's rich handloom and handicraft products at identified venues.

He advised the preparation of food menu suited to national and international guests and directed that bilingual service providers be designated through the

outsourced agencies to facilitate effective communication.

Anshul Garg also called for organising heritage tours to locations identified by JKTD and the Handicrafts & Handloom Department. He reviewed plans for customised tour packages, sightseeing programmes and transportation arrangements for visiting guests.

The Divisional Commissioner issued a series of directions to officers from the Airport Authority, District Administrations of Srinagar and Baramulla, Srinagar Municipal Corporation, Floriculture, KPDCL, Transport, Health, LCMA,

AACL, Handicrafts & Handloom, Hospitality & Protocol, Education and Police departments regarding their roles and responsibilities.

The meeting was attended by the Deputy Commissioners of Srinagar and Baramulla, Commissioner SMC, Director Information and Public Relations J&K, Director Floriculture, Director Airport, Managing Director KPDCL, Vice Chairman LCMA, Joint Director Information Headquarters, Joint Director Information Kashmir, besides senior officers of the Information Department and other concerned departments.

55 aspirants set to complete Entrepreneurship training at Samba

SAMBA, AUGUST 17:

Two batches, comprising 55 local aspirants, are set to complete 20 day training under Entrepreneurship Skill Development Programmes (ESDP-3 & 4) at District Administrative Complex Samba.

Joint Director Jammu and Kashmir Entrepreneurship Development Institute (JKEDI), Chand Kishore Sharma reviewed the ongoing training on the 19th day, today.

The Joint Director interacted with the 55 trainees from twin batches, re-



viewed the progress of the 20-day, 104-hour training programme and assessed the effectiveness of the training modules and learning outcomes. He en-

couraged the participants to apply the skills gained towards building sustainable entrepreneurial ventures and contributing to economic growth in

Jammu & Kashmir.

The programmes are scheduled to conclude tomorrow with the successful completion of the 104-hour entrepreneurship training.