

21 killed in J&K as bus falls into gorge

Arun Sharma
Jammu, April 20

TWENTY-ONE people — including five women — were killed and 45 others injured Monday when an Udhampur-bound private bus rolled into a gorge near Ramnagar in Jammu and Kashmir. A probe has been ordered as rescue and relief efforts continue.

Most victims were locals, as the accident occurred during morning hours when people were heading to offices or other work in the district headquarters in Udhampur town. A couple — Romal Singh and his wife Sharda Devi — were among those killed.

President Droupadi Murmu and PM Narendra Modi condoled the loss of lives. The latter also announced an ex gratia of Rs 2 lakh to the next of kin of those killed and Rs 50,000 for the injured.

Eyewitnesses said the accident took place near Kagrot village in Ramnagar subdivision when the driver of bus No. JK-14D-212 lost control while negotiating a U-turn at the highest point of a hilly road. As it rolled down 100 metres, the bus hit a three-wheeler, injuring two people. While 19 people died on the spot, two more critically injured persons succumbed at Udhampur District Hospital, taking the toll to 21, officials said.

“A bus en route from Ramnagar to Udhampur lost control while negotiating a hilly stretch, plunged down the slope, and crushed an auto-



Policemen inspect the wreckage of the private bus near Kagort village in Jammu on Monday. AP

rickshaw upon landing upside down on the road below. Fifteen passengers were found dead at the scene, while four others later succumbed to their injuries in hospital,” said DIG, Udhampur-Reasi Range, Shiv Kumar Sharma.

The casualties could have been higher as the bus turned turtle in the gorge, officials said. An Army convoy passing through the area and carrying a crane immediately joined rescue efforts, eyewitnesses said, adding that personnel moved down within minutes and turned the vehicle on its side.

A soldier leading the convoy from Udhampur said the vehicle fell from a height of nearly 100 metres. “We immediately secured the area and launched the rescue operation, thus saving many precious lives including those of men and women with great difficulty,” he added. The bus was reduced to a

mangled heap, making it extremely difficult for rescuers to extricate victims. Local residents extended significant help during the rescue. Police teams, including the Senior Superintendent of Police, SHO Ramnagar, and other officers, reached the spot.

DIG Sharma expressed grief over the incident, saying “we stand in solidarity with the families who have lost their loved ones. Jammu and Kashmir Police stand with them in this hour of grief.” He said Director General of Police Nalin Prabhat and Inspector General of Police, Jammu Zone, Bhim Sen Tuti are monitoring the situation over the phone.

J&K Lt Governor Manoj Sinha and Chief Minister Omar Abdullah assured all possible assistance to the families of the deceased and injured, directing authorities to provide immediate relief and support.

Finalising enhanced security cooperation with India: Zelenskyy

Shubhajit Roy
New Delhi, April 20



Ukraine President Volodymyr Zelenskyy

rities,” Zelenskyy posted on X. “More security arrangements are forthcoming. We already have an arrangement on security cooperation with India, and we are finalizing it so that the documents are in place,” the post said.

“We are also preparing for further work with our European partners to unblock the already

approved support package for Ukraine, delivery of which still hasn’t begun,” Zelenskyy said.

At the meeting with Ukraine’s NSA Rustem Umerov on Friday, Doval conveyed India’s “principled position and focus on peaceful resolution through dialogue and diplomacy.” This has been Delhi’s position for the last four years of the war between Russia and Ukraine, and was articulated by Prime Minister Narendra Modi during his visits to Russia and Ukraine in the past.

Umerov said, “We discussed the development of bilateral relations and the assessment of the security situation. The Indian side reaffirmed its consistent position on the need for a peaceful settlement based on dialogue and diplomacy.”

“I am grateful for the shared understanding of the need to find solutions that will ensure a lasting peace,” the Ukrainian NSA said. Jaishankar also met him and posted on X, “Glad to meet @rustem_umerov, Secretary of the National Security & Defence Council of Ukraine today. Discussed our bilateral cooperation and exchanged views on the Ukraine conflict.”

Authors suggest integrating tobacco control with flagship poverty programmes, other nutrition and livelihood schemes

Anuradha Mascarenhas
Pune, April 20

OVER 20.49 million households — 10.6% of all households in the country — could rise to a higher economic class just by stopping spending on tobacco and redirecting that money to other needs, as per a new study published in BMJ Global Health. The study led by researchers at ICMR National Institute of Cancer Prevention and Research (ICMR-NICPR), Noida, and Tata Institute of Social Sciences (TISS), Mumbai, is the first to quantify at national scale the households using tobacco in different forms.

The poorest households, the study finds, spend 6.4% of their entire monthly income on tobacco, the study found. “Tobacco is not just a health burden — it is a poverty trap. We have now shown, with the most rigorous national data available, that 20 million households could move up an

economic class simply by quitting. For a rural family already spending nearly 7% of all its income on tobacco, this is not an abstraction — this is the difference between poverty and dignity. Tobacco cessation must be treated as a poverty alleviation strategy, not merely a health message,” Dr Prashant Kumar Singh, Senior Scientist, ICMR-NICPR, Noida, and corresponding author told The Indian Express.

India carries one of the world’s largest tobacco burdens. With over 267 million tobacco users, which is nearly a quarter of the adult population, tobacco is the single largest preventable cause of death and disease in the country, responsible for over a million deaths every year. Its established links to cancers of the mouth, throat, lung, and oesophagus as well as to heart disease and stroke, have long made it a central concern of public health policy.

Drawing on 2,61,746 na-

Will travel across state, take feedback on schemes: Nitish

Santosh Singh
Patna, April 20

FORMER BIHAR chief minister and Janata Dal (United) national president Nitish Kumar on Monday met party legislators, who authorised him to elect the party’s legislature party leader. He also said he would travel across the state to gather feedback on key NDA schemes started during his tenure.

This was the first meeting of JD(U) legislators since Nitish Kumar demitted office as chief minister on April 14.

Nitish’s son, Nishant Kumar, who is not a legislator, did not attend the meeting. However, he may seek nomination to the Bihar Legislative Council against upcoming one-third vacancies. Though the party has appointed two deputy CMs — Bijendra Prasad Yadav and Vijay Kumar Choudhary — neither has been chosen as the legislature party leader.

JD(U) MLC and spokesperson Neeraj Kumar, who attended the meeting, told reporters: “Nitish Kumar attended the meeting to apprehend tell us ‘*Main hoon na*’ (I’m still there). The party passed a resolution thanking him for a series of pioneering schemes launched during his tenure. We also authorised him to elect our legislature party leader.”

DUAL CITIZENSHIP COMPLAINT Allahabad HC judge recuses from hearing plea against Rahul

Bhupendra Pandey
Lucknow, April 20

JUSTICE SUBHASH Vidyarthi of the Lucknow bench of the Allahabad High Court on Monday recused himself from hearing a petition seeking an FIR against the Leader of Opposition in the Lok Sabha, Rahul Gandhi, for allegedly having dual citizenship of India and the United Kingdom.

Citing the reasons behind his recusal, the primary one being social media posts by the petitioner, SVignesh Shishir, Justice Vidyarthi stated in a detailed order, “The aforesaid messages posted by the petitioner on social media indicate that he is casting aspersions against this Court because the Court had not signed and uploaded the order that was dictated in open Court on 17.04.2026. The messages indicate that the petitioner has lost faith in this Court.”

The judge further said, “The aforesaid first three messages posted by the petitioner on social media indicate that he has cast aspersions on this Court, but thereafter he has sought a public opinion as to whether he should proceed with the matter before this Court.”

“In these circumstances, when the petitioner has publicly cast aspersions on the Court on social media, this court does not deem it appropriate to hear this matter any further,” the order read.

E. EXPLAINED Tobacco Tally & Toll

India is the second largest consumer and producer of tobacco globally. Tobacco products account for nearly 1.35 million deaths every year (3,700 deaths every single day). India also accounts for 70% of the global burden of smokeless tobacco, and 27% of all cancers in India are attributable to tobacco use. Nearly 9 out of 10 adults who use tobacco started before age 18 when the brain is still developing, making young people far more susceptible to nicotine dependence. Among adolescents specifically, tobacco prevalence among those aged 13-15 was 8.5% in 2019 according to the Global Youth Tobacco Survey. In India, 9.6% of boys and 7.4% of girls use tobacco, it said.

nationally representative households from the 2022-23 survey on Household Consumption Expenditure, the study found that the poorest families are

paying the highest price. According to the study (The economics of quitting: estimating the uplift potential of Indian households through tobacco cessation), a family in the lowest income group spends 6.4% of its entire monthly income on tobacco. A family at the top spends just 2%. Among the poorest households, 5.62 million (12.4%) could escape their income class entirely through cessation, the study suggests.

According to the researchers, 17 million rural households could move up an economic class through tobacco cessation, compared to 3.5 million urban households. Rural families spend a larger share of income on tobacco (6.6% vs 5.6% in cities) and have far fewer financial safety nets. The rural uplift rate is 60% higher than in urban areas. Also 7.12 million lower-middle-income households (16.8%) could advance to a higher income bracket through cessation.

“This study reframes the conversation on tobacco. It is no longer sufficient to speak of lives saved, we must speak of livelihoods transformed. When a family quits tobacco, they do not just reduce their cancer

risk, they reclaim the income to feed their children, pay school fees, and seek timely medical care. Our findings demand that tobacco control be placed at the centre of poverty and development agenda,” said Dr Shalini Singh, Director, ICMR-National Institute of Cancer Prevention and Research (ICMR-NICPR), Noida.

According to Dr Montu Bose, School of Health Systems Studies, TISS Mumbai, the household expenditure data tells a story that tobacco is actively blocking economic mobility for millions of Indian families. “This study contributes evidence that bridges public health and social equity in such a direct, policy-relevant way,” Dr Bose said.

Study authors have pointed out that no new government schemes or additional cash transfer are required. “The resources are already there ... What is vital is to integrate tobacco control into flagship poverty programmes and other nutrition and livelihood schemes. International development organisations should likewise incorporate cessation into their poverty reduction frameworks for low- and middle-income countries,” they said.

Manipur on the edge once again, police say action against instigators has begun



Protesters confront security personnel in Imphal East on Sunday. ANI

Sukrita Baruah
Guwahati, April 20

AS LARGE-SCALE protests continue every night across the Manipur valley areas, two weeks after two Meitei children were killed in a projectile attack on their home in Bishnupur, authorities in the state have begun taking action against “instigators”.

In the past few days, nearly every night, there have been multiple rallies, including massive ones with hundreds of protesters carrying torches in defiance of night curfew, and many have ended in clashes with security forces.

On Sunday night, there were rallies in multiple areas, including Kakching, Sagolband, Sekmai, Heingang, and Uripok. The protests in Kakching and Uripok turned violent, and security forces deployed tear gas shells. The rally in Kakching turned violent after police blocked protesters from marching to the DC office, while in Uripok, protesters blocked roads by burning tyres and allegedly used catapults

against security forces. Shanta Nahakpam, a leader of valley-based organisation COCOMI, which is also mobilising these protests, said the rallies are an attempt to “build pressure on Delhi” for accountability on the continuing incidents of violence in the state. He said their group has also called for a “boycott” of the BJP.

“The N Biren Singh government was not able to solve the matter, and his government was removed and replaced with President’s Rule. We expected it would resolve the matter because the government here was then directly under the central government. Then this new government came, and though the CM is making his outreach to different groups in his personal capacity, this has not led to direct engagement between citizens and organisations of both communities. There is something wrong with the BJP’s management of the situation, and people want an answer. We are trying to pressure them to realise this,” he said.

PUBLIC NOTICE

On behalf of WMF* Villoo Poonawalla Memorial Hospital, Hadapsar, Pune, it is hereby notified to the general public that all Inpatient and Outpatient medical records pertaining to the period from 21 December 2016 to 31 December 2022 shall be destroyed in accordance with the applicable legal provisions.

Any patient who received treatment during the above-mentioned period and requires copies of his/her medical records is hereby advised to approach the hospital on or before 21 May 2026 with a written request. It is mandatory to submit a valid identity document (Aadhaar Card/PAN Card) along with the application.

Contact Details : Medical Record Department WMF Villoo Poonawalla Memorial Hospital Sr. No. 156, Soli Poonawalla Road (Solapur Road), Hadapsar, Pune : 411028 Telephone : 020-67452294

By Order,
Medical Director, WMF* Villoo Poonawalla Memorial Hospital.

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SAMB, Mumbai
PNB Pragati Tower, 1st floor, Plot C-9, Block- G, Bandra Kurla Complex, Bandra (East), Mumbai – 400051.
Email: zs8356@pnb.co.in

SALE NOTICE FOR SALE OF SECURED ASSETS UNDER SARFAESI ACT

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (a) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on “As is where is”, and “Whatever there is” on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS						
Sr. No.	Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name(mortgagors of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Total Outstanding Amount as on 31.03.2026 C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (Rs. in Lacs) B) EMD	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name & addresses of the Borrower/ Guarantors Account			C) Bid Increase Amount		
1	SAMB, MUMBAI M/S Jogeshwari Breweries Pvt Ltd 1. Mr. Umesh Dhondiram Shinde 2. Ms. Rajashri U Shinde 3. Chandu Laxman Chavan 4. Devendra U Shinde 5. M/s Rajdevendra Construction Pvt Ltd 6. M/s Hotel Maharshi Pvt Ltd.	Open Plot Situated at RS No.285/21, E-Ward, Ruikar Colony , Tal. Karveer, Dist. Kolhapur (admeasuring 1954 Sqmtr (as per title doc.)), standing in the name of Umesh Dhondiram Shinde Open Land situated at C.S. No. 2947 B, C-Ward, Shanivar Peth, Near Police Quarter, Tal. Karveer, Dist. Kolhapur (admeasuring 1694 Sqmtr. (as per title doc.)) owned by Umesh Dhondiram Shinde Unit Basement+ Ground Floor, Hotel Mathura Building, CTS No 323/A2, Ward E, New Shahapuri, Kolhapur- 500 sq ft on ground floor and 3500 sq ft on basement Owned by Hotel Maharshi pvt ltd	A) 31.05.2022 B) Rs. 176.47 Crore(PNB) + Rs Rs 228.63 Crore (BOM) + Further interest and charges as applicable. C) 11.10.2022 D) Symbolic. However, Order for physical possession is received. Next date of physical possession is 23.04.2026.	A. 5,85,00,000/- B. 58,50,000/- C. 5,00,000/- A. 3,25,00,000/- B. 32,50,000/- C. 5,00,000/- A. 1,62,00,000/- B. 16,20,000/- C. 5,00,000/-	26.05.2026 11:00AM to 04:00PM	Not known

TERMS AND CONDITIONS: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS” and “WHATEVER THERE IS BASIS”. 2. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 3. The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanet.com on date and time mentioned in the above table. 4. The Authorised Officer reserves the right to accept or reject any/all bids, or to postpone/cancel/adjoin/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, taxes, statutory liabilities, arrears of property tax, electricity dues etc. shall have to be borne by the purchaser. 6. Auction is being conducted jointly by Punjab National Bank and Bank of Maharashtra. 7. For detailed term and conditions of the sale, please refer, www. baanet.com 8. In case the subject sale is set aside by any reason whatsoever and not limited to by virtue of any order, decision of any court/tribunal / authority, bank shall not pay any interest, charges, penalties to successful bidder.

Date: 21.04.2026
Place: Mumbai

For Punjab National Bank
Chief Manager, Santosh Krishna A
Authorised Officer
PNB, Secured Creditor Contact No: 7709754098/8452817277
BOM, Secured Creditor Contact No: 9766340338

**THE AHMEDNAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.**
HEAD OFFICE: 42, Station Road, Ahilyanagar.
Pin - 414001 Ph. 0241-2451651,2450652-654

TENDER NOTICE

Quotations are invited from reputed Companies/Firms for the appointment of Service Provider for Cyber Security Operation Center on Hybrid Model. Interested Companies/Firms may obtain the Request For Proposal (RFP) with specifications, terms & conditions etc. available at bank website https://adccbanknagar.bank.in under tenders section from 21/04/2026 onwards up to 08/05/2026 (up to 05.00 pm). The Bank reserves the right to accept or reject any or all the quotation received. Ahilyanagar, Date: 21.04.2026
REF NO.: RFP/Computer/2026-27/001 Chief Executive Officer

**भारतीय रिज़र्व बैंक**
RESERVE BANK OF INDIA
www.rbi.org.in
Human Resource Management Department
Central Office, Mumbai – 400 001



TENDER NOTICE
Printing and Supply of Bank's inhouse magazine "Without Reserve" - Empanelment for the period 2026-2029 and Price bid for printing four issues of the said magazine for the period April 01, 2026 - March 31, 2027

Reserve Bank of India (RBI), Human Resource Management Department (HRMD), Central Office, 20th floor, Central Office Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001 invites through e-Tendering process:

- i) bids for empanelment from eligible, reputed Printers located in Mumbai Metropolitan Region and Navi Mumbai for Printing and Supply of Bank's inhouse magazine "Without Reserve" for the period 2026-2029; and
- ii) price bid for printing four issues of the said magazine for the period April 01, 2026 - March 31, 2027.

Printers intending to participate in the tendering process should submit bids online as per the Tender document, which may be downloaded from RBI website (https://www.rbi.org.in) and MSTC website (https://www.msctc.commerce.com/apprcnl). The tender document shall not be issued by any other means under any circumstances whatsoever. Corrigenda or clarifications, if any, shall be hosted on the above websites only.

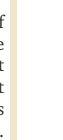
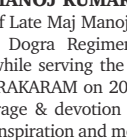
Bank reserves the right to accept or reject any or all the tenders, either in whole or in part, without assigning any reasons therefor.

Last date for submission of tender: 12:00 hrs. on May 12, 2026.

CGM-In-Charge
RBI, HRMD Central Office, Mumbai

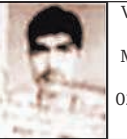
SALUTE THE SOLDIER

DOGRA REGIMENT
LATE MAJ MANOJ KUMAR BHANDARI
In proud memory of Late Maj Manoj Kumar Bhandari of 6th Battalion The Dogra Regiment, who made the supreme sacrifice while serving the Nation at Surankot (J&K) during OP PRAKARAM on 20 Apr 2003. Your act of valour, our courage & devotion to duty will always remain a source of inspiration and motivation to all of us.
"BRAVES DIE, BUT ONLY ONCE"
Remembered by Commanding Officer and All Ranks 6 DOGRA



VEER BALIDANI Head Constable Hawa Singh 49 Bn 05-06-1952 To 21-04-1993	VEER BALIDANI Lance Naik Brahma Prakash 49 Bn 05-10-1961 To 21-04-1993
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DG and all Ranks of #CRPF pay solemn tribute to three valiant troopers of 49 Bn, who made the supreme sacrifice after being grievously injured while countering an attack by militants on Police Control Room in Srinagar, J&K on 21 April 1993. #CRPF salutes the bravehearts and pledges never to let their sacrifice go in vain.

 VEER BALIDANI Head Constable A. M. Bhengra 30 Bn 30-06-1957 To 21-04-2003	DG and all Ranks of #CRPF pay solemn tribute to Head Constable A. M. Bhengra of 30 Bn, who made the supreme sacrifice while countering an ambush by militants in Pulwama district, J&K on 21 April 2003. #CRPF salutes the braveheart and pledges never to let his sacrifice go in vain.
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