

Chief Secretary calls Financial Inclusion key to Inclusive Growth

HIMALAYAN MAIL NEWS
JAMMU, FEB 09

Chief Secretary, Atal Dulloo today inaugurated the Financial Literacy Week (FLW) 2026 for the Union Territories of Jammu & Kashmir and Ladakh. The week-long programme is being organised by the Reserve Bank of India (RBI) from February 09 to February 13, 2026, with a focus on strengthening financial awareness and safe banking practices among citizens.

The event was also attended by Rachna Sharma, Secretary, Rural Development and Panchayati Raj Department; Sh. Vidhu Shekhar, Additional Deputy Commissioner, Jammu; Sh. Deepak Dubey, Joint Director Information, Jammu; Shri Vikas Mittal, GM/O-I-C, NABARD, Jammu; Shri Sunit Kumar, CCM, J&K Bank; controlling heads of banks; and officers and representatives from Government departments, RBI, banks, financial institutions and UTLCB J&K and Ladakh.

Addressing bankers and stakeholders on the occasion, the Chief Secretary observed that financial inclusion reflects the Gandhian principle of "Sarvodaya through Antyodaya", both as a policy objective and as a shared responsibility of all institutions. He underlined that the importance of financial inclusion is evident from the fact that nearly seven of the seventeen Sustainable Development Goals (SDGs) are directly linked to financial access and empowerment of the masses. Highlighting recent achievements, the Chief Secretary stated that



during the three-month financial inclusion campaign conducted from July to October 2025, the Government, in collaboration with banking institutions, worked extensively at the Panchayat level to saturate benefits under various schemes including Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Jan Dhan Yojana (PMJDY), Atal Pension Yojana (APY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). These efforts resulted in KYC updation of nearly 5.9 lakh accounts, covering about 51 percent of the targeted accounts.

He further noted that institutions such as RBI, NABARD, SEBI, PFRDA and banks are collectively working towards creating financial awareness among citizens. He added that financial integration through governance is also gaining momentum with the introduction of financial literacy lessons in JK-BOSE curriculum, alongside livelihood training and skill development programmes.

Speaking about this year's theme, "KYC – Your First Step to Safe Banking", the Chief Secretary emphasised the need for adopting Centralised KYC mechanism, which, like UPI, can simplify financial transactions and credit access

while ensuring account hygiene and strengthening defence against financial fraud and cyber threats. He reiterated that the vision of Viksit Bharat and sustainable development is closely linked to comprehensive financial inclusion.

Stressing the importance of grassroots outreach, he called for greater use of Common Service Centres (CSCs) as effective last-mile delivery platforms. He also emphasised leveraging the network of Self Help Groups (SHGs), which have nearly 8 lakh members across J&K, to enhance financial awareness at the community level. Additionally, he suggested using ATM kiosks, social media platforms and railways as tools for mass financial awareness, stating that financial literacy directly translates into financial empowerment.

This year's theme, "KYC – Your First Step to Safe Banking", focuses on sub-themes including Basics of Know Your Customer (KYC), Central KYC Registry (CKYC), and Account Hygiene and Financial Discipline. The theme aims to highlight the importance of KYC as the foundation of safe and secure banking.

In his opening remarks, Chandrashekhar Azad, Regional Director, RBI Jammu, highlighted that last year a nationwide campaign was undertaken at

the Gram Panchayat level to saturate Financial Inclusion schemes, including re-KYC of bank accounts. RBI Jammu, along with banks and stakeholders in J&K and Ladakh, actively supported the campaign to ensure re-KYC enrolment for eligible account holders.

Building on the awareness created through the campaign, FLW 2026 focuses on educating the public on all aspects of KYC compliance. The campaign emphasises that while KYC is a regulatory requirement, it is simple to complete through multiple safe and convenient modes. It also aims to familiarise citizens with facilities like Central KYC (CKYC), which simplifies the KYC process.

Further, the campaign encourages citizens to remain alert against fraudulent calls, messages and links related to KYC updation, which can result in financial loss. It also sensitises the public about the serious consequences of becoming money mules due to inducements.

During the week, RBI, in collaboration with banks and stakeholders, will conduct awareness programmes and outreach activities across the country, including the Uts of Jammu & Kashmir and Ladakh. These initiatives will continue throughout the year to ensure sustained impact.

Annual Budget presents by Omar Abdullah Puts Spotlight on Welfarism: Gupta

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Jammu and Kashmir National Conference President Jammu, Rattan Lal Gupta, today appreciated the Annual Budget for the financial year 2026–27 presented by Chief Minister Omar Abdullah, describing it as a progressive, people-centric, and development-oriented financial roadmap that lays a strong foundation for long-term, sustainable, and inclusive growth across Jammu and Kashmir.

Gupta said in a Joining function at party's provincial headquarters at Sher-e-Kashmir Bhavan, Jammu, that the second budget presented by Chief Minister Omar Abdullah is firmly rooted in the interests of the poor and the middle class. He noted that the budget reflects a clear commitment to welfarism and balanced development, with focused interventions across key sectors such as agriculture, horticulture, tourism, health, education, electricity, sports, and social welfare—measures that will significantly benefit the youth and marginalized sections of society.

Highlighting major people-oriented initiatives, Gupta said the government



has announced the provision of six free gas cylinders annually to over two lakh Antyodaya Anna Yojana (AAY) families, scholarships for orphans, free bus services for persons with special abilities, and the expeditious filling of 23,800 government posts, including 2,800 gazetted, 14,000 non-gazetted, and 7,000 Class IV positions within a stipulated timeframe. He also lauded the launch of a comprehensive weather-based insurance scheme for farmers worth ₹6,594 crore.

Gupta further outlined other significant initiatives, including special financial incentives for employees posted in remote and difficult areas, employment opportunities for local youth in Jammu and Kashmir industries, digni-

fied security and future planning for daily wage workers, and crop insurance coverage for apples, saffron, mangoes, and lychees.

He also welcomed major reforms in the education sector and substantial investments in healthcare infrastructure, such as the expansion of Lal Ded Hospital, the establishment of a new Mother and Child Hospital at GMC Anantnag, cath labs at Rajouri, Baramulla, and Doda, emergency hospitals in Uri and Poonch, a comprehensive cancer control strategy, and the deployment of bulletproof ambulances in border areas.

Gupta asserted that the people of Jammu and Kashmir have given the National Conference a clear mandate to serve. De-

spite severe challenges and limited resources, he said, the government is steadfastly working in line with the aspirations, sentiments, and demands of the people, ensuring equitable development reaches even the most remote corners of the Union Territory.

On this occasion Mr Arun Thothla from Jain Bazar and Mrs Gouri from Jain Bazar Joined National Conference.

Among others who were present included: Sheikh Bashir Ahmad Provincial Secretary Jammu, Bimla Luthra former MLA, Vijay Lochan Chairman SC Cell, Rakesh Singh Raka Vice President Central Zone, G.H Malik Senior leader, Farooq Mughal Advisor to Dr. Sheikh Mustafa Kamaal, Ajay Kumar and others.

"Think Nobel 2026" Inter-Departmental Event Organized by IIC at Central University Jammu

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The Institute Innovation Cell (IIC), Central University of Jammu successfully organized an inter-departmental event titled "Think Nobel 2026" today.

The event was held under the leadership of Hon'ble Vice Chancellor Prof. Sanjeev Jain, Central University of Jammu and Guidance of Prof. Rakesh Kumar Jha, President, IIC CU Jammu.

The event witnessed enthusiastic participation from students across various departments, who showcased their creativity and scientific thinking through posters, collages, and innovative models inspired by Nobel Prize winning research. Many presentations focused on how science and innovation



shape the future and address real-world challenges. The event witnessed active support from Prof. Pawan Kumar, IIC Member, and Mr. Naveen Kumar, IIC Staff Member.

The presentations were evaluated by an esteemed jury comprising experts from diverse disciplines, including Prof. Balaji Rao Ravuri, Department of Physics, Dr. Yogesh Kumar, Associate Professor and Head, Department of Botany, Dr. Narendra K. Bairwa Associate Professor

and Head, Department of Molecular Biology, Dr. Kanagaraj Kuppusamy, Associate Professor, Department of Chemistry, Prof. Aswini Kumar Nanda, Head, Department of Economics, Prof. M. Venkataraman, National Security Studies and Dr. Vinita Sharma Assistant Professor, Department of Zoology.

The jury members highly appreciated the originality, effort, and innovative approach of the students. In their concluding remarks,

they encouraged students to nurture curiosity and a research-oriented mindset, stating that such young minds are the driving force of the nation and expressing optimism that India may see future Nobel laureates emerging from among them.

The Institute Innovation Cell has been consistently organizing similar academic and innovation-driven activities in the past and remains committed to fostering a strong culture of research and innovation.

Punjab Governor dedicates ICU Ambulances provided by NHPC to Strengthen Border Healthcare in Rajasthan

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The Hon'ble Governor of Punjab Shri Gulab Chand Kataria dedicated two state-of-the-art ICU ambulances to Sudarshan Sewa Sansthan, Jodhpur on 05 February 2026 under NHPC Limited's Corporate Social Responsibility (CSR) initiative. During the dedication ceremony, Shri Mahesh Kumar Sharma, Director (Finance), NHPC Limited along with senior officials were present.

The initiative involved the procurement of one Advanced Life Support (ALS) ambulance equipped with a transport ventilator and one Basic Life Support (BLS) ambulance at a total project cost of ₹44.09 lakh. Executed through Sudarshan Sewa Sansthan, Jodhpur the project aims to strengthen emergency healthcare infrastructure in the remote and sensitive border regions of Rajasthan.

Addressing on the occasion, the Hon'ble Governor



of Punjab, Shri Gulab Chand Kataria, appreciated NHPC's CSR initiatives, particularly the provision of ICU ambulances and expressed his pleasure in dedicating two modern ambulances to Sudarshan Sewa Sansthan, Jodhpur which will significantly strengthen emergency healthcare in the remote and sensitive border regions of Rajasthan. He commended NHPC for their commitment to public service and emphasized the importance of effective utilization of these ambulances to provide timely medical assistance and enhance healthcare services

for people in these strategically important areas.

Speaking on the occasion, Shri Mahesh Kumar Sharma, Director (Finance), NHPC Limited said that beyond power generation, Corporate Social Responsibility remains an integral part of NHPC's ethos. Over the years, NHPC has remained steadfast in promoting inclusive growth through sustained initiatives in education, healthcare, skill development, women empowerment, environmental sustainability and disaster management. NHPC's CSR interventions across multiple districts in Rajasthan

clearly reflect NHPC's commitment to local development and long-term community welfare.

NHPC Limited, a Navratna Public Sector Enterprise under Ministry of Power, Government of India undertook this initiative in view of Rajasthan's extensive international border and the limited access to advanced medical facilities in border communities. The ambulances are expected to serve as a critical healthcare lifeline, ensuring timely medical intervention for thousands of people living in underserved areas during medical emergencies. The ICU-enabled ALS ambulance is fitted with advanced life-saving medical equipment, including a transport ventilator. Both ambulances are equipped with real-time GPS-based tracking systems and will be operated by trained drivers and qualified paramedical personnel. These features are expected to significantly enhance emergency medical response and patient care in the region.

DC Srinagar conducts field survey of proposed sites for construction of VUP at Mominabad

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Deputy Commissioner (DC) Srinagar, Akshay Labroo on Monday conducted a tour of the City areas and carried out on-site visit of proposed Vehicular Underpasses (VUP) and Foot Over Bridge (FOB) at vital traffic junctions in the District aimed at ensuring traffic decongestion and improved connectivity to facilitate smooth movement of commuters.

Additional Deputy Commissioner Srinagar, Mir Imtiaz Ul Aziz; Joint Commissioner SMC, Nuzhat Khurshid; SP Traffic, Zaheer Ahmad; Chief Planning Officer, Fayaz Ahmad Dar; SDM West, Irfan Bahadur; Superintending Engineer R&B, Tatheer Manzoor, Executive Engineers of Jal Shakti, R&B, KPDCL, Tehsildar Shalteng, Chief Sanitation Officer besides others accompanied the DC during the visit.

During the tour, the DC inspected the proposed sites identified for construction of vehicular underpasses at the Mominabad intersection and Railway Crossing



Nowgam, besides a Foot Over Bridge (FOB) near the busy junction at Children's Hospital, Bemina. The inspections were carried out to assess ground conditions with regard to feasibility, land demarcation, utility shifting and alignment of the projects with the City's traffic management and infrastructure upgradation plans.

While taking spot inspections of the infrastructure upgradation projects, the DC underscored the need for effective inter-departmental coordination among line departments including Revenue, Srinagar Municipal Corporation (SMC), R&B, JalShakti,

KPDCL and Traffic Police, in order to ensure timely execution of the projects with minimal inconvenience to the general public.

He also directed the concerned officers to expedite necessary technical evaluations, utility shifting measures and administrative processes to facilitate early commencement and timely completion of the works.

The DC further emphasized the importance of time-bound execution of these projects, stating that the proposed infrastructure would play a crucial role in traffic decongestion, smoother vehicular

movement and enhanced connectivity in vital traffic junctions of Srinagar. He added that these major projects at Nowgam, Mominabad and Children's Hospital Bemina, funded by The Ministry of Road Transport and Highways (MoRTH), Government of India, are part of the administration's planned and sustainable development initiatives aimed at strengthening urban infrastructure in the City.

Meanwhile, the DC also visited Parimpora and took stock of traffic movement and related infrastructure requirements in the area.

Director Agriculture Kashmir reviews Agricultural Activities in Bandipora

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Director Agriculture Kashmir, Sartaj Ahmad Shah, today conducted an extensive visit to various agricultural establishments in District Bandipora to assess ongoing activities, infrastructure, and service

delivery to farmers.

During the visit, the Director inspected the Sub-Divisional Agriculture Officer (SDAO) office, Agriculture Extension Officer (AEO) office, District Store, Seed Multiplication Farm, and the Soil Testing Laboratory. He closely reviewed the seed production processes, interacted with

field staff and officers, and evaluated the operational efficiency of the soil testing laboratory.

The Director emphasized the critical role of quality seed multiplication and timely soil testing in boosting crop productivity and providing reliable support to the farming community. He directed the officers to

strictly adhere to technical standards, enhance the quality of seed production, and strengthen farmer-oriented extension services. The focus, he said, must remain on promoting sustainable agricultural practices through scientific interventions to ensure long-term growth and resilience in the sector.