

RBI hosts series of awareness camps in Reasi to promote safe banking practices

HIMALAYAN MAIL NEWS
JAMMU, FEB 11

As part of the ongoing Financial Literacy Week (Feb 9 to Feb 13), the Reserve Bank of India(RBI) today organised a series of Financial Literacy Awareness Camps across Reasi district to promote customer awareness and safe banking practices.

The programme was led by Senior Manager RBI, Amandeep Kaur and witnessed active participation from students, villagers and security personnel.

This year's theme, "Know Your Customer (KYC) – Your First Step to Banking," was emphasized throughout the sessions, highlighting the importance of KYC compliance and responsible banking behaviour.

The awareness camps were organized at Govern-



ment Degree College, District Police lines and RSETI Complex.

During the sessions, participants were educated on the role and functions of the Reserve Bank of India, the importance of KYC compli-

ance, financial discipline and the distinction between needs and wants. Special emphasis was laid on safe banking practices, digital transactions, prevention of cyber crimes and protection against digital frauds.

The programme featured presentations and interactive lectures delivered by Senior Manager RBI Amandeep kaur, Lead District Manager Raman Vikas, Branch Manager JKGB Keshav Rana.

RBI conducts financial literacy sessions in Udhampur under financial literacy week

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As part of the ongoing nationwide Financial Literacy Week-2026, the Reserve Bank of India today organized an awareness session at STC BSF, Udhampur to promote financial security and responsible banking practices.

The programme was led by Assistant General Manager RBI Gaganpreet Kaur, who addressed nearly 200 BSF personnel on the importance of financial discipline, digital safety and institutional banking mechanisms.

The event was organized in coordination with the Lead District Manager and representatives from CFL CRISIL and the RDS Foundation.

Similar financial literacy camps were also con-



ducted at Village Ballian and GHSS Pakhlai.

During the session, Gaganpreet Kaur emphasized KYC as the first line of defence in the modern banking ecosystem.

The participants were briefed on the mandatory

nature of KYC and the advantages of Centralized KYC (CKYC) for seamless banking across institutions.

A detailed interaction was held on identifying Money Mule accounts, avoiding investment

frauds and staying vigilant against digital scams that often target uniformed personnel. Participants were also guided on the basics of savings and investments, highlighting the importance of disciplined saving habits for long-term financial stability.

The AGM introduced the cadets to the UDGM Portal, explaining how individuals can trace and claim unclaimed deposits. She also highlighted the significance of enrolling in Jan Suraksha Schemes such as PMJJBY, PMSBY and Atal Pension Yojana to ensure family and social security.

The programme concluded with an interactive session, during which the cadets clarified their doubts regarding digital banking security, social security schemes and safe financial practices with RBI and Lead Bank officials.

Infrastructure for 200 e-Buses underway in Jammu & Srinagar

JAMMU, FEBRUARY

11: Chief Secretary, Atal Dulloo, today chaired a meeting of the UT-Level Steering Committee to review the implementation of the PM eBus Sewa Scheme in Jammu & Kashmir, under which 200 electric buses are being procured to strengthen and modernize urban public transport across the Union Territory.

The meeting was attended by Additional Chief Secretary, Agriculture Production Department; Commissioner Secretary, Housing & Urban Development Department (H&UDD); Secretary, Transport; Director General, Codes; Commissioner, Jammu Municipal Corporation (JMC); Commissioner, Srinagar Municipal Corporation (SMC); Chief Engineers of JPDCL and KPDCL; and other senior officers concerned.

While reviewing the progress achieved so far, the Chief Secretary emphasized the need for expeditious development of supporting infrastructure to ensure seamless operationalization of the e-buses.

He directed the Special Purpose Vehicles (SPVs) of Jammu Smart City Limited (JSCL) and Srinagar Smart City Limited (SSCL) to prioritize the establishment of Behind-the-Meter (BTM) power infrastructure, civil



depot infrastructure, and other requisite facilities essential for efficient functioning of the fleet.

Stressing adherence to timelines, the Chief Secretary asked the concerned agencies to complete the tendering processes after carefully examining prevailing national trends and best practices. He further directed that all necessary arrangements be put in place so that the buses are pressed into service immediately upon their receipt, ensuring timely benefits to the public.

Commissioner Secretary, H&UDD, Mandeep Kaur, briefed the Committee about the scheme's implementation framework in the UT. She informed that 100 e-buses each will be procured by Srinagar Smart City Limited and Jammu Smart City Limited under the PM eBus Sewa Scheme.

Providing details of the fleet composition, she stated that JSCL will procure 25 buses of 12-metre

length and 75 buses of 7-metre length, while SSCL will procure 20 buses of 12-metre length and 80 buses of 9-metre length, catering to the operational requirements of both cities.

Commissioner, JMC, Devansh Yadav, further elaborated on the progress made under the scheme. He informed that the Detailed Project Reports (DPRs) for Civil Depot Infrastructure (CDI) and Behind-the-Meter (BTM) Power Infrastructure for both Jammu and Srinagar have been approved in accordance with the guidelines of the PM eBus Sewa Scheme. Tenders for these works have already been issued by JSCL and SSCL respectively.

It was further informed that the Ministry of Housing and Urban Affairs (MoHUA) has issued the Mother Sanction amounting to ₹14.28 crore for the Behind-the-Meter power infrastructure and the first

tranche of ₹14.05 crore for Civil Infrastructure through SNA-SPARSH, facilitating timely execution of the project components.

The meeting was apprised that the PM eBus Sewa Scheme, instituted by MoHUA, is a flagship national programme aimed at large-scale electrification of urban public transport systems across the country. Convergence Energy Services Limited (CESL) has been appointed by MoHUA as the Implementation Support Agency for aggregated procurement and contracting under the scheme, ensuring efficiency, transparency, and cost optimization.

The Chief Secretary called this a sustainable urban mobility initiative and underscored that the introduction of electric buses will significantly reduce carbon emissions, improve urban air quality, and provide safe, reliable, and eco-friendly public transport to the citizens of J&K.

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Deputy Commissioner Ramban, Mohammad Alyas Khan, today chaired a review meeting to assess saturation of key developmental indicators under the Aspirational Blocks Programme (ABP) as identified by NITI Aayog and implementation of Sampoonnata Abhiyan 2.0.

The meeting was attended by CPO, Dr. Sha- keeb Ahmed Rather, ACD Sheraz Ahmed, besides district and sectoral officers.

The Deputy Commissioner directed the stakeholder departments to ensure 100% saturation of all key indicators by March 10 under Sampoonnata Abhiyan 2.0 in the Aspirational Block Khari.

He stressed on ensuring supplementary nutrition to all children aged 6 months to 6 years under the ICDS programme, improving the measurement efficiency of children enrolled at Anganwadi Centres, ensuring functional toilets and safe drinking water facilities at operational Anganwadi



Centres, providing adequate girls' toilet facilities in schools, and achieving full coverage of bovine vaccination (FMD).

Stressing outcome-based governance, he called for regular monitoring, accurate data reporting and intensified field-level outreach to ensure that benefits reach every eligible household.

The meeting also re-

viewed the progress of ongoing awareness campaigns, beneficiary identification drives and infrastructure improvements aimed at enhancing the quality of life of the people.

Later, the Deputy Commissioner also reviewed the progress under the Holistic Agriculture Development Programme (HADP). He took stock of

the implementation status of the agriculture and allied sector initiatives, directing officers to accelerate execution, enhance outreach and ensure timely delivery of benefits to the farming community. He stressed the need for innovative approaches and effective convergence among departments to boost agricultural productivity and rural livelihoods.

District Level Task Force Cell reviews regulation of mining activities in Doda

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Deputy Commissioner Doda, Harvinder Singh (Chairman of the Multi-Department District Level Task Force Cell), today chaired a meeting to review and strengthen the regulation, monitoring and management of mining activities in the district.

During the meeting, detailed deliberations were held on the implementation of the Mining Surveillance & Monitoring Portal, aimed at ensuring transparency and real-time monitoring of mining operations.

The Deputy Commissioner emphasized the effective utilization of the portal to curb illegal mining and ensure strict compliance with established norms.

The Chairman directed the concerned officers to thoroughly scrutinize the documents seeking Change of Land Use for crushers and hot mix plants. He cautioned that any deficiency detected would lead to suspension of portal access.

The meeting also reviewed the implementation



of closure orders issued by the Jammu & Kashmir Pollution Control Committee (JKPCC) and the District Magistrate against crusher units operating without valid permissions. Directions were issued to the concerned departments to ensure strict enforcement of these orders in letter and spirit.

Issues related to mining blocks, including their operational status and regulatory compliance, were discussed in detail. The status of CCTV installation at all identified locations was also reviewed, with direc-

tions issued to expedite installation and ensure effective monitoring to curb illegal mining.

The Chairman directed the District Mineral Officer (DMO) to erect boundary pillars at all mining blocks to prevent infringement. Stressing on timely levying of royalty from contractors, he said that the same would be utilized for the welfare of mining-affected families.

Furthermore, stress was laid on joint inspections at the Tehsil level by Revenue and Police authorities. "The enforcement officers shall conduct joint inspec-

tions, hold review meetings, verify compliance on the ground and take action in case of any violations," he directed.

The meeting was attended by the Senior Superintendent of Police, Sandeep Mehta; Additional Deputy Commissioner, Anil Kumar Thakur; Assistant Commissioner Revenue, Ashraf Parvaiz; District Mineral Officer; District Pollution Control Officer; officers from the Forest, Irrigation Departments and revenue officials from SQ Section DC Office Doda.

DIC Reasi hosts awareness cum outreach programme under RAMP

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In pursuance to the objectives of the Raising and Accelerating MSME Performance (RAMP) Programme for the year 2025-26, District Industries Centre Reasi, under the overall supervision of Director, Industries & Commerce Jammu on Wednesday organized Awareness cum Outreach Programme at the BDO Office- Katra.

The programme aimed at raising awareness and sensitizing stakeholders to the interventions under the RAMP framework in accordance with the Strategic Investment Plan (SIP) issued under the prescribed guidelines.

The programme also focused on promoting key flagship schemes of the Department of Industries & Commerce, including the Prime Minister's Employment Generation Programme (PMEGP), PM Vishwakarma Scheme and



other allied departmental schemes for entrepreneurs, artisans and MSME stakeholders.

The awareness camp was chaired by the General Manager, District Industries Centre (DIC), Navdeep Wazir.

The programme witnessed active participation from representatives of the

Hotel and Restaurant Association (HRA), Katra, including Rakesh Wazir, President, HRA Katra, Virender Kesar, Senior Vice President, along with executive members Sahil Heera, prominent Hoteliers and stakeholders.

During the programme, the participants were acquainted with the objec-

tives, benefits and implementation modalities of RAMP and other MSME-oriented schemes. The interactive session encouraged stakeholders to avail the benefits of these schemes for entrepreneurship development, employment generation and overall growth of the MSME sector in the District.