

# JAMMU & KASHMIR

## Corporate Social Responsibility initiative strengthens rural healthcare in Samba

HIMALAYAN MAIL NEWS  
JAMMU, FEB 13

Deputy Commissioner Samba Ayushi Sudan today handed over a fully equipped ambulance to the District Health Department. Kandhari Beverages Limited (Samba Unit) contributed the ambulance under its Corporate Social Responsibility (CSR) mandate. Chief Medical Officer Samba Dr Vidhi Bhatial received the vehicle, which will help extend medical services to remote areas of the district.

Addressing the gathering, the Deputy Commissioner emphasised the role of corporate partnerships in improving healthcare accessibility for geographically remote communities. She stated that the timely avail-



ability of emergency medical transport is a primary concern in difficult terrain and appreciated the contribution by Kandhari Beverages Limited.

Chief Medical Officer Dr Vidhi Bhatial acknowledged the support and assured that the Health Department would deploy the ambulance to serve patients in hard-to-reach areas. The vehicle will help reduce delays in emergency medical response and patient trans-

portation.

The district administration expressed appreciation for the contribution and urged other corporate entities in the region to invest in social infrastructure to support public health in Samba.

## MSME organises Entrepreneurship Awareness programme on PM Vishwakarma Scheme at Gool

HIMALAYAN MAIL NEWS  
JAMMU, FEB 13

The Ministry of MSME, through its field office MSME-DFO Jammu, organised an entrepreneurship awareness programme on the Prime Minister Vishwakarma Scheme at Government ITI Gool in Ramban today.

General Manager DIC Ramban Ravinder Kumar Anand attended the programme as the chief guest.

The General Manager stated that the PM Vishwakarma Scheme aims to empower traditional artisans by helping them convert their skills into sustainable livelihoods. He highlighted the demand for locally made products and stressed the importance of self-reliance and skill upgradation.

Assistant Director MSME-DFO Jammu Rakesh Kumar delivered the welcome address. He explained that the scheme provides financial and institutional support to improve the socio-economic conditions of artisans.

He urged the beneficia-



ries to spread awareness about the scheme and ensure timely repayment of government loans to maintain financial credibility.

During the programme, officials generated 20 digital accounts and 30 QR codes on the spot to enable eligible artisans to receive digital payment incentives. In addition, they on-

boarded 10 beneficiaries on the Meesho platform to help them sell their products online.

Other speakers included Project Manager DIC Ramban Swaroop Kotwal, District Nodal Officer JKEDI Tasneef Rasool, Principal Government ITI Gool Parvez Iqbal Bhat, PM Vishwakarma Domain Expert, India Posts Payment Bank (IPPB) Executive and JK Bank Branch Head Fasil Shamim.

An interactive session allowed participants to raise queries related to training, finance and enterprise establishment.

Around 320 individuals participated in the programme.

## Financial literacy camps held across Doda under Financial Awareness Week

HIMALAYAN MAIL NEWS  
JAMMU, FEB 13

Lead Bank Doda organised a series of financial literacy camps across the district to promote financial awareness and responsible banking practices among the public under the ongoing Financial Awareness Week. The bank conducted the camps under the guidance of the Reserve Bank of India (RBI).

The Lead District Manager (LDM) Doda chaired the main camp at Udhyanpur.

During the session, experts sensitised participants on important banking and financial topics including KYC and Re-KYC compliance, dormant and DEAF accounts, CIBIL score awareness, identification and prevention of mule accounts, financial management practices, savings habits and the benefits of various social security schemes.

Fahim Munshi from RSETI Doda apprised the participants about self-employment and entrepreneurship training programmes offered through



the institute. He encouraged youth and aspiring entrepreneurs to enrol in skill development courses for sustainable livelihood opportunities.

Delavar Hussain from the Centre for Financial Literacy (CFL) conducted an informative session on different types of banking frauds, cyber threats and precautionary measures to safeguard financial assets. He urged participants to remain vigilant while conducting digital and online transactions.

RBI Lead District Officer (LDO) Supin Kundal chaired similar financial literacy camps at Bhella and Bhaderwah.

Representatives from

## Micro-ATMs distributed to Samba border village PACS to enhance financial inclusion

HIMALAYAN MAIL NEWS  
JAMMU, FEB 13

The Cooperative Department, in coordination with NABARD District Samba, today initiated a step to improve financial access for border communities.

Deputy Commissioner Samba Ayushi Sudan handed over micro-ATMs to selected Primary Agricultural Credit Societies (PACS) functioning in the border villages of the district to facilitate doorstep banking and digital financial access.

Several of the beneficiary PACS are located in villages identified under the Vibrant Villages Programme, including Mangu Chak, Ran-



goor and Suchetgarh. Providing financial infrastructure through the cooperative network aims to support these border settlements.

The distribution of micro-ATMs through the PACS

network utilises existing cooperative structures to deliver banking services to rural communities, reducing the need for residents to travel long distances.

Deputy Registrar Cooperative Societies Samba

Shruti Sharma, the District Development Manager NABARD, Assistant Registrars of Cooperative Societies Vijaypur and Ghagwal and representatives of the beneficiary PACS attended the programme.

## Agriculture Department inspects fertiliser rake operations at Bari Brahma

HIMALAYAN MAIL NEWS  
JAMMU, FEB 13

Director of Agriculture and Controller of Fertilisers for Jammu and Kashmir Anil Gupta is leading efforts to ensure authorised pricing and the timely supply of fertilisers across the Union Territory.

Under his direction, the Assistant Director Law Enforcement (ADLE) conducts regular inspections to curb overcharging and ensure compliance with the Fertiliser Control Order (FCO) 1985, safeguarding the interests of the farming community.

Today, the Enforcement Wing conducted a detailed inspection of rake operations pertaining to Chambal Fertilisers and Chemicals Limited at the Bari Brahma railhead in Samba district. Assistant Director



Law Enforcement Jammu, Kuldeep Singh and Agriculture Extension Assistant, Surrender Singh conducted the inspection. State Head of Chambal Fertilisers and Chemicals Limited Rahul Khatkar, Assistant Manager Jammu Ravi Raushan and H&T BMMN Rajender

truck movement records and 100 per cent STP tracking to monitor fertiliser dispatch and distribution.

The department noted the company's transparent operations and strict adherence to the provisions of the Fertiliser Control Order 1985.

## DC Doda chairs preparatory meeting for Maha Shivratri and holy month of Ramzan

DODA, FEBRUARY 13: Deputy Commissioner (DC) Doda Harvinder Singh today chaired a preparatory meeting to review arrangements for the smooth observance of the upcoming Shivratri festival and the holy month of Ramzan across the district.

Additional District Development Commissioner Roshan Lal, Additional Deputy Commissioner Anil Kumar Thakur, Additional Superintendent of Police Mohd Aslam, Programme Officer ICDS Akhtar Qazi, Assistant Commissioner Development Din Mohd Afifi, Assistant Commissioner Revenue Ashraf Pervaiz, the Chief Medical Officer and other concerned district officers attended the meeting.

Sub-Divisional Magistrates, police

officers and concerned Executive Engineers participated through online mode.

The Deputy Commissioner stressed the need for inter-departmental coordination to ensure adequate civic amenities, security, sanitation and uninterrupted essential services during the festivals.

He directed all departments to remain vigilant and responsive to public needs.

For Shivratri, he directed the Assistant Commissioner Revenue to inspect temples with a focus on sanitation and cleanliness. He instructed the Police Department to make comprehensive security arrangements for devotees. He directed the PHE Department to ensure an uninterrupted water supply

and the PDD to maintain a reliable power supply during the festival days.

He instructed Block Development Officers to ensure cleanliness in and around temple premises within their jurisdictions.

He directed Executive Engineers of concerned sub-divisions to ensure adequate water availability.

Regarding Ramzan, he directed Sub-Divisional Magistrates to ensure uninterrupted power and water supply, particularly during Sehri and Iftar hours. He instructed the Food Safety and allied departments to conduct strict inspections to check the quality of food items including dates, fruits and meat and to ensure that shopkeepers sell only stamped and approved items.

## GDC Kakryal students sensitised on financial planning and digital safety

HIMALAYAN MAIL NEWS  
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Government Degree College (GDC) Kakryal Katra organised a financial literacy awareness programme today in collaboration with its National Service Scheme (NSS) unit and the Reserve Bank of India (RBI) Jammu. The college organised the event under the guidance of Principal Dr Rajni Bhagat.

The programme aimed to enhance financial awareness among students and equip them with knowledge for informed decision-making. Head of the Environmental Science Department Dr Sajad Iqbal delivered the welcome address. RBI Jammu Senior Manager Amandeep Kour conducted the keynote session, highlighting the importance of financial literacy. Speakers



emphasised prudent financial planning, savings habits and the responsible use of banking services.

Key topics included saving and budgeting, banking facilities, digital payment systems, basic concepts of interest, inflation and loans, financial inclusion initiatives, consumer rights and

protection against financial fraud. Experts laid special focus on digital financial awareness, safe online transactions and cyber security measures.

Prof Younus Salem concluded the event with a vote of thanks to RBI Jammu. Students from all semesters participated in the programme.