

J&K emerging as innovation hub: CM Omar

Addresses 21st Convocation of Kashmir University

HIMALAYAN MAIL NEWS
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Chief Minister Omar Abdullah, who is also the pro-chancellor of the University of Kashmir, today said that for a long time, Jammu & Kashmir's economy was viewed through a narrow lens, but the J&K of 2026 is emerging as a hub for Innovation and Participatory Governance.

He was addressing the 21st Convocation ceremony of the University of Kashmir, where Vice President of India C. P. Radhakrishnan was the Chief Guest. Lieutenant Governor and Chancellor Manoj Sinha, Minister for Education Sakina Itoo, Advisor to the CM Nasir Aslam Wani, Vice Chancellor Nilofar Khan, members of the University Council, faculty and graduating students were present on the occasion.

Addressing the gathering, the Chief Minister described the moment as pivotal, recalling that he had recently presented the 2026-27 Budget in the Legislative Assembly, terming it a "Fiscal Compass." He said the budget was not merely a statement of accounts but a declaration of intent to transform J&K into a modern, progressive and economically vibrant region.

"For too long, our economy was viewed through a narrow lens. We were 'just' tourism, or 'just' agriculture. But the J&K of 2026 is becoming a hub for Innovation and participatory governance," he said.

Referring to the challenges faced in recent years, including the trauma of 2025 and the economic setbacks that followed, he said resilience had defined the people of J&K. "My government is focused on three pillars: Meritocracy, Sustainability, and Digital Sovereignty," he asserted. Urging students to honour the sacrifices behind their success, he asked



them to look towards their parents seated in the gallery and said the degree they were receiving belonged as much to them. Quoting Prophet Muhammad (Peace Be Upon Him), he reminded them, "Your Heaven lies under the feet of your mother," and said that as they walked across the stage, they were walking with the dreams and sacrifices of their elders. He also expressed gratitude to the faculty for mentoring students with discernment in an age of information overload.

Calling the convocation a day of "succession," the Chief Minister told the graduating students that they were succeeding the generations who kept the flame of knowledge alive through difficult times and were now the torch-bearers of the future. Quoting Kashmiri mystic poetess Lalleshwari (Lall Ded), he urged students to embark on the journey of self-realisation even as their formal education concluded.

He asked students to acknowledge the sacrifices of their parents and expressed gratitude to faculty members for their contribution in shaping lives of students.

Highlighting a key milestone, the Chief Minister said that nearly 60 percent of the degrees and medals at this year's convocation were earned by women. Terming it a powerful instrument against poverty and instability, he said J&K had moved from "Women's Welfare" to "Women-led Development."

He said under the UMEED scheme, 7 lakh

women had been organised into 80,000 Self-Help Groups, leading to the rise of "Lakhpati Didis" as financial anchors in their communities. He added that interest-free soft loans were being provided for women-led startups in manufacturing and IT sectors. He encouraged women graduates to aspire for leadership roles in civil services, biotechnology and be part of global platforms.

"I want to see you in our civil services, leading our biotech labs, and representing us on the global stage. Your brilliance is the gold medal J&K wears today," he said.

On tourism, the Chief Minister said while it remains J&K's lifeline, it must evolve. He stressed that reliance solely on destinations like Gulmarg and Pahalgam was not sufficient and highlighted the government's push for border tourism in villages such as Keran, Gurez and Teetwal. He said nine new destinations were being developed in coordination with the Union Government to ensure benefits reach the last mile.

Emphasising sustainability, he said investments were being made in sustainable infrastructure, including artificial snow technology in Gulmarg and promotion of eco-friendly accommodations, to protect the fragile environment. He called upon Environmental Science graduates to help create a "Green Standard" for Kashmiri hospitality.

Turning to agriculture, he described it as the cultural soul of the people but

stressed the need for transformation through a High-Density Revolution. He said technology and quality saplings were being provided to enable fruit exports to international markets.

He urged Science and IT graduates to develop solutions such as real-time pest detection apps and blockchain-based traceability systems to authenticate products like Pampore saffron in global markets.

Articulating a "Saffron & Silicon" vision, he said J&K was being positioned as a data-friendly zone and an ideal destination for Green Data Centers, with a focus on creating job providers rather than job seekers.

Addressing concerns about employability, he said the administration was restructuring industrial policy to incentivise knowledge-based industries and establish R&D centres within J&K so that graduates would not need to migrate to cities like Pune or Hyderabad for opportunities. Common Facilitation Centres were being developed to help young innovators convert ideas into prototypes without heavy financial burdens.

The Chief Minister also underscored the importance of mental health, stating that society had endured immense pressure and trauma. He said the government was expanding district-level counselling through Mission Youth and urged Psychology and Social Work graduates to help de-stigmatise conversations around mental well-being.

J&K Bank Approves Financing for 'Heights III Extension' in Jalandhar

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Reinforcing its strategic thrust on housing finance across emerging real estate hubs, Jammu & Kashmir Bank has approved financing for a major residential project titled "Heights III Extension" in its Mohali zone.

Located in Jalandhar, Punjab, the housing project is being developed by AGI Infra Limited, a leading real estate development company in Northern India.

The project sanction was marked in the presence of the Bank's General Manager & Divisional Head (Jammu) Ashok Gupta, Zonal Head (Kathua) Suresh Chaudhary, Cluster Head (Mohali) Vishal Pandhoh and Branch Head Jalandhar Sanjay Kumar. Representatives of the promoter company, including Managing Director Sukhdev Singh Khinda, General Manager (Finance) Ashwani Kant Aggarwal and Banking Advi-



sor Parmod Kumar Sharma, were also present on the occasion. Speaking at the event, Divisional Head (Jammu) Ashok Gupta said that the sanction of Jalandhar Heights III Extension reflects the Bank's growing focus on housing finance in emerging business centres across its operational geographies. "As urban expansion

gathers pace in cities like Jalandhar, we see immense potential in supporting quality residential infrastructure that caters to evolving customer aspirations," he said.

Reinforcing its role as a trusted financial partner in the housing sector, the Bank reiterated its commitment to partnering with credible developers and fa-

cilitating seamless, hassle-free and customised home loan solutions for prospective buyers.

By supporting established developers and well-planned residential projects, the Bank continues to contribute towards planned urban development and improved access to housing finance in fast-growing regions.

GNOU Jammu Proposes Govt to Sponsor Teachers for Specialized PG Diploma on Holistic Child Development

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The Regional Centre of Indira Gandhi National Open University (IGNOU), Jammu, has proposed that the Government of Jammu and Kashmir sponsor in-service teachers to undergo a specialized diploma programme aimed at strengthening foundational stage education in line with the National Education Policy (NEP) 2020.

The Post Graduate Diploma in Early Childhood and Foundational Stage Education (PGDECFFE) offered by IGNOU is aligned with NEP-2020 and is designed for teacher educators working with children from birth to eight years (preschool and primary), curriculum developers, and preschool/primary teachers seeking specialization in early childhood development.

Globally, early childhood is recognized as the period from birth to eight years, marked by developmental continuity. Experts emphasize the need to comprehensively address children's health, nutrition, stimulation and learning needs during this stage. The programme underscores the importance of maintaining pedagogical continuity by extending play-based and activity-based approaches from preschool into early primary grades, particularly Classes 1 and 2.

The NEP-2020 has explicitly recog-



nized the period from birth to eight years as the 'Foundation of Learning' and structurally grouped children aged 3 to 8 years under the Foundational Stage of Education.

The objectives of the PGDECFFE programme include equipping educators with the knowledge and skills required for effective participation in diverse settings such as crèches, preschools and early primary classes. It also aims to enable teachers and functionaries in the sector to critically examine and enhance their practices by understanding the developmental and pedagogical basis of early learning.

Practicing teachers, professionals, supervisors, curriculum developers and aspiring teacher educators in Early Childhood Care and Education (ECCE) and early primary classes (Grades 1 and 2) are expected to benefit from the programme.

Dr. Sandeep Gupta, Regional Director, IGNOU Regional Centre Jammu, proposed a strategic capacity-building initiative for government school teachers of the Union Territory, focusing on strengthening foundational education as envisaged under NEP-2020. He urged the Government to sponsor in-service teachers for the PGDECFFE programme.

He clarified that the diploma is offered through the Open and Distance Learning (ODL) mode, allowing teachers to upgrade their qualifications without leaving their jobs. The curriculum includes supervised practicals and internships to ensure classroom application of theoretical knowledge. It also provides training to address diverse learning needs, including those of children with disabilities, thereby promoting inclusive education.

"By sponsoring this training, the Government can enhance the competence of teachers working in the foundational stage, leading to improved learning outcomes," Dr. Gupta said.

Highlighting IGNOU's affordable fee structure and quality course material, he described the initiative as a cost-effective investment in strengthening teacher quality across the region and requested the Government to review the PGDECFFE curriculum for wider implementation.

Intensive Market Checking Drive Conducted in Doda During Ramzan

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On the directions of Deputy Commissioner Krishan Lal and in view of the ongoing holy month of Ramzan, a joint enforcement team conducted an intensive market checking drive in Doda town and its adjoining areas to ensure adherence to rules and safeguard consumer interests.

The joint team comprised officials from the Revenue Department, Legal Metrology, Food, Civil Supplies & Consumer Affairs (FCS&CA), Food Safety Department, Veterinary Department and Police. The drive was carried out under the supervision of Metrology Officer Ajay Verma to enforce strict compliance with various statutory provisions.

During the inspection,



more than 25 shops dealing in different commodities were checked for violations. A total of 13 challans were issued against erring traders for breaching various provisions of law, and a penalty amounting to Rs 17,400 was imposed.

To protect the rights of consumers, especially during the holy month of Ramzan, shopkeepers dealing in eatables were strictly directed to refrain from unfair trade practices and to ensure the sale of quality products at genuine

rates. The authorities reiterated their commitment to continue such drives to maintain market discipline and prevent overcharging and sale of substandard goods during the festive period.

DC Kishtwar reviews performance of banks

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The District Level Review Committee (DLRC) meeting for the quarter ending December 2025 was today chaired by the Deputy Commissioner Kishtwar, Pankaj Kumar Sharma to review the overall performance of banks operating in the district.

At the outset, the LDM, Harsh Rawal presented a comprehensive overview of

the district's banking performance, highlighting achievements in deposits, advances, Credit-Deposit Ratio (CDR) and progress under the District Credit Plan (DCP) for the year 2025-26.

He also listed the performance under Priority and Non-Priority Sector lending and shared data regarding physical and financial targets achieved under various government-sponsored self-employment

schemes including PMEGP and JKREGP.

The meeting also reviewed the performance of banks in issuing Kisan Credit Cards (KCCs) across agriculture, animal husbandry, sheep and poultry sectors.

Progress under schemes such as NRLM, NULM, PMJDY and social security initiatives including PMJJBY and PMSBY was also assessed.

It was informed that

₹429.25 crore was disbursed under the Priority Sector, achieving 85.03% of the ₹504.79 crore Annual Credit Plan (ACP) 2025-26 target. The Non-Priority Sector recorded a credit outlay of ₹456.03 crore.

The Deputy Commissioner directed bankers to improve performance under the Priority Sector, particularly in Education, Housing and Social Infrastructure.

Seasonal Tulip Garden opens for public at Krishan Chander Park-Poonch

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Additional Deputy Commissioner (ADC) Poonch today inaugurated the Seasonal Tulip Garden at Krishan Chander Park, where around 15,000 blooming tulips of six different varieties — Antarctica, Black Jack, Golden, Parade, Blushing Lady, Largo and Fabio — are currently on display, adding vibrant colours and charm to the park landscape.

On the occasion, the ADC inspected the floral arrangements and appreciated the dedicated efforts of the Floriculture Department in maintaining the park in an attractive and well-kept condition. The Assistant Floriculture Officer Atul Sharma and other staff members were also present.

The ADC urged local residents and tourists to visit the park and enjoy the beauty of the blooming tulips, stating that the garden has significantly enhanced the aesthetic appeal of the area and continues to attract visitors.



The officer also inspected the nursery section of the garden, where plant propagation activities are underway.

He lauded the committed work of the Department of Floriculture, Parks & Gardens in maintaining public

parks and promoting commercial floriculture across the district.

Emphasizing the importance of agricultural diversification, the ADC encouraged farmers to explore opportunities in floriculture, agriculture and horti-

culture.

He highlighted that diversification into high-value crops like flowers can substantially increase farmers' income and contribute to the overall economic growth and prosperity of the district.