

# JAMMU & KASHMIR

## DLRC-DCC meeting reviews performance of banks in Samba District

HIMALAYAN MAIL NEWS  
JAMMU, MAR 10

A meeting of the District Level Review Committee/District Consultative Committee (DLRC/DCC) for the quarter ended December 2025 was held today at DC Office Samba to review the performance of banks in deposits, advances, CD ratio and achievement under the Annual Credit Plan for FY 2025-26.

The meeting also reviewed the progress under the Government-sponsored and social security schemes and was chaired by District Development Commissioner Ayushi Sudan and convened by Lead District Manager (LDM) Samba Subash Chander.

The DDC took an extensive review of Government-sponsored schemes with special focus on PMEGP, JKREGP, KCC, HADP, PMAY, NRLM and NULM. She impressed upon the banks to achieve 100% digitization of bank accounts. She advised all sponsoring agencies and banks to



spread awareness among the people about various self-employment schemes launched by the Government and motivate them to avail the benefits of these schemes for generating self-employment opportunities in the district. She also directed the banks to clear the pending cases sponsored by different Government departments/agencies at the earliest and to give a boost to lending, particularly under Agriculture and Allied Activities, MSME, Housing and Education sectors, to achieve a healthy CD ratio.

She further directed the banks to cover all eligible

persons under social security schemes viz. PMSBY, PMJJBY and APY.

The meeting was also attended by LDO RBI, DDM NABARD, Chief Agriculture Officer, Chief Animal Husbandry Officer, District Sheep Husbandry Officer, AD Fisheries, District Coordinators of J&K Bank, SBI, PNB, JKGB, representatives from other banks and officials of sponsoring Government departments/agencies.

Earlier, the LDM informed the house that banks operating in Samba district have recorded deposits of Rs 9058.05 crore

and advances of Rs 5171.25 crore as on Dec 31, 2025. The CD Ratio of the District was 57.09%.

The achievement of banks in the District under the Annual Credit Plan 2025-26 stood at Rs 2698.13 crore against the annual target of Rs 2580.44 crore as on Dec 31, 2025.

Under the Priority Sector, the achievement by banks stood at Rs 1490.00 crore against the annual target of Rs 2032.41 crore, while under the Non-Priority Sector the achievement was Rs 1208.13 crore against the annual target of Rs 548.03 crore.

## DDC Doda convenes public grievances redressal camp at Gandoh

HIMALAYAN MAIL NEWS  
JAMMU, MAR 10

District Development Commissioner Doda Krishan Lal today convened a public grievances redressal camp at Gandoh (Sub-Divisional Headquarters), facilitating a direct interaction of local people with the district administration to highlight their grievances, demands and developmental concerns.

The public representatives including BDC members, former Sarpanches, NGOs and residents projected several demands seeking road connectivity to the TRC building, maintenance and blacktopping of roads, connectivity to Dadkai and Dhadkai villages, improvement of roads in Chilly Pingal area, adequate power supply, completion of pending Jal Jeevan Mission (JJM) works, payment of pending dues to contractors and initiation of work on the proposed hospital at Sinoo.

Issues regarding shortage of staff at PHC Sinoo and PHC Chilly Pingal ambulance services, besides demands seeking fire and



emergency services, establishment of a police post, playground facilities, parking and toilet facilities in the main market, ration card corrections, centre for date of birth corrections and compensation for damaged houses were also highlighted. The public also demanded relief for flood-affected families, pension enhancement under Social Welfare schemes, establishment of fruit mandi, effective implementation of agriculture and Datti Aabha initiatives and transparency in MGNREGA through face identification attendance.

The Deputy Commissioner assured the public that all issues raised would be examined in detail and taken up with the concerned departments and higher au-

thorities for early resolution. He directed the PWD (R&B) department to look into road maintenance and landslide issues and instructed the Chief Education Officer to ensure availability of teaching staff in schools including Middle School Silent Village Dhadkai. The Social Welfare Department was asked to ensure pension benefits to all eligible beneficiaries.

The DDC also assured improvement in power supply, redressal of land compensation issues, renewal of labour and job cards under MGNREGA and resolution of PMAY and other matters. He directed the SDM to examine the complaint about the wine shop, while also assuring provision of a small fire tender vehicle for the area. The DC also partici-

pated in a plantation drive organised by the Forest Department under the supervision of Range Officer Adil Shan to promote environmental awareness and highlight the Beti Bachao Beti Padhao initiative. Saplings were distributed among students. The ICDS Department provided baby kits to beneficiaries and the Social Welfare Department distributed school bags among students.

The programme was attended by PO ICDS Akhtar Hussain Qazi; ACD Din Mohammad Afaq; CPO Manish Kumar Manhas; SDM Arun Kumar Badyal; SE R&B, ACP Musharraf Hafalong with several district officers, officials, public representatives and members of civil society.

## SWD organises Health Awareness Camp for Senior Citizens at Paddar

HIMALAYAN MAIL NEWS  
JAMMU, MAR 10

The Department of Social Welfare today organized a special awareness and health camp for senior citizens in the remote Panchayat Tiaryi of Subdivision Paddar.

More than 150 elderly persons attended the camp and received various health and welfare services. Services provided at the camp included comprehensive health check-ups and distribution of walking sticks. Free medicines were also provided by the Department of AYUSH Kishtwar.

A special camp was also conducted where beneficiaries were guided in generating Digital Life Certificate (DLC) under the National



Social Assistance Programme (NSAP). As a goodwill gesture, shawls and warm water bottles were distributed among the senior citizens.

Awareness sessions were also held to educate participants about the welfare schemes being implemented by the Social Welfare Department for the el-

derly. Local TSWO Rajesh Sharma, Medical Officer Dr. Deepak Tickoo and other officials and staff were present during the occasion.

## DLSA Jammu organises awareness programme on Int'l Women's Day

JAMMU, MARCH 10: The District Legal Services Authority (DLSA) Jammu, under the guidance of Chairman (Principal District & Sessions Judge), Jammu, R. N. Watal and the overall supervision of Secretary Maleeka Sharma,

today organized an awareness programme on International Women's Day at CMH College of Legal Studies Chowadhi Sainik Colony.

Secretary DLSA Jammu Maleeka Sharma graced the occasion as the chief guest

and emphasized the importance of legal empowerment for women. She highlighted International Women's Day as a reminder of the progress made toward gender equality and the ongoing efforts required to achieve it.

Aligning with the 2026 theme "Give to Gain", she underscored how empowering women leads to broader societal gains, serving as a call to action for accelerating gender parity through sustained advocacy and global collaboration.

## DC Ramban reviews functioning of Revenue Deptt

HIMALAYAN MAIL NEWS  
JAMMU, MAR 10

Deputy Commissioner Ramban, Mohammad Alyas Khan today chaired a meeting of Revenue officers to review the functioning and performance of the department. The meeting focused on assessing the progress of the revenue related initiatives and ensuring timely disposal of public grievances.

The meeting was attended by Assistant Commissioner Revenue Showkat Hayat Mattoo; Sub Divisional Magistrate Ramsoo Sayed Mazahir Hussain Shah; SDM Banihal Mohammad Naseeb Bajaran besides Tahsildars and other concerned revenue officers.



The Deputy Commissioner conducted a comprehensive review of the progress achieved in the digitization of Jambandies, emphasizing the importance of completing the process in a time-bound manner to ensure transparency and easy accessibility of land records for the public. He also inquired about the status of camps organized for receiving grievances regarding revenue records, directing the officers to intensify outreach in their respective jurisdictions to resolve genuine issues of the public.

Reviewing the entry of backlog mutations, the DC directed the concerned officers to expedite the process and clear the pending cases at the earliest.

The meeting also assessed the status of land transfer cases to different departments for construction of official infrastructure.

## DC Rajouri inaugurates free coaching for girls under BBBP

HIMALAYAN MAIL NEWS  
JAMMU, MAR 10

Deputy Commissioner Rajouri Abhishek Sharma today inaugurated free coaching classes for girl students of Kotranka and Aspirational Block Khawas under the Beti Bachao Beti Padhao (BBBP) initiative.

The inaugural function was held at Government Higher Secondary School Kotranka, even as the classes would be held at 14 coaching centres established across the twin blocks.

It was informed that 450 girl students have been enrolled for the free coaching programme. The coaching will be conducted in two shifts, with the morning session from 9:00 AM to 9:30 AM and the evening session from 3:30 PM to 4:30 PM.

The initiative has been taken by the Social Welfare Department on the directions of the Deputy Commissioner to address the issue of low transition rate of girls from Secondary to Higher Secondary level, poor board examination results, high dropout rate girls, limited access to preparation for competitive examinations and the presence of first-generation learners with weak academic foundations.



The Deputy Commissioner also launched a district-wide Talent Hunt Competition which was conducted simultaneously across all sub-divisions of the district to identify and encourage young talent. Speaking on the occasion, the DC highlighted the importance of providing academic support to

girls to ensure better educational outcomes and their greater participation in higher education and competitive fields. "Such initiatives will help bridge existing educational gaps and empower girls to achieve their full potential," he emphasized.

The programme concluded with a formal vote of thanks presented by Dis-

trict Social Welfare Officer Abdul Raheem. Among others present on the occasion were ADC Kotranka Dilmir, Additional SP Wajahat Hussain, CEO Mohammad Hafeez, TSWO Abdul Raheem, Tahsildar Kotranka Syed Sahil Ali, BMO Kotranka, TSWO, Principal HSS Kotranka, besides other district and sectoral officers.

## DC chairs DLRC & DCC meeting at Udhampur

HIMALAYAN MAIL NEWS  
JAMMU, MAR 10

To review the performance of banks for the quarter ending December 2025, Deputy Commissioner Udhampur, Minga Sherpa today chaired a meeting of District Consultative Committee (DCC) and District Level Review Committee (DLRC) attended by bankers and departmental heads.

At the outset, the Lead District Manager briefed the chair about the overall performance and achievements of the banks across different sectors.

Detailed discussions were held on several important issues, including sector-wise achievements in lending to priority and non-priority sectors, credit disbursement under government-sponsored schemes, position of Kisan Credit Cards, extension of KCC, status of PM Mudra loan, financial literacy pro-



gramme, functioning of financial literacy counseling centre, Prime Ministers Fasal Bima Yojana, setting up of new campus of RSETI, implementation of the Financial Inclusion Plan, Stand-Up India Programme and the number of financial literacy programmes conducted by rural bank branches during the quarter.

The submission of data by banks and other related

matters were also reviewed in detail.

The DC directed the bankers to enhance outreach activities and ensure that target groups are effectively covered under all financial schemes.

He emphasized the importance of teamwork and mission-oriented efforts to accelerate progress and achieve tangible results on the ground.

better coordination between banks and government departments, the DC called for a joint approach to achieve the fixed targets for the welfare of the rural population.

He exhorted the bank officers and line departments to set realistic targets based on the needs and potential of their respective areas to ensure optimum results within the stipulated time-frame.