

CM hands over disbursal letters worth Rs 1.12 cr to 6 beneficiaries under Mission YUVA



HIMALAYAN MAIL NEWS
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Chief Minister Omar Abdullah today handed over disbursal letters to 6 beneficiaries worth ₹1.12 crore under Mission YUVA here at the Civil Secretariat.

Under Mission YUVA, ₹209 crore has been disbursed in 3,367 cases during April and May, reaffirming Government's focus on youth entrepreneurship and employment generation.

During the event, it was informed that out of a total of 5,016 sanctioned cases amounting to ₹269 crore, ₹209 crore covering 3,367 cases have been disbursed between April 1 and May 31.

The programme was attended by Deputy Chief Minister Surinder Choud-

hary and Advisor to the Chief Minister Nasir Aslam Wani.

Senior officers present on the occasion included Chief Secretary Atal Dulloo, Additional Chief Secretary to the CM Dheeraj Gupta, ACS APD Dr. Ashish Chandra Verma, ACS Finance Shailendra Kumar, Commissioner Secretary Planning, Development and Monitoring Alice Vaz, Secretary Labour & Employment Kumar Rajeev Ranjan, Mission Director Mission YUVA, Director IIM Jammu, representatives of J&K Bank, and other concerned officers.

The Chief Minister congratulated the beneficiaries and expressed hope that the financial assistance would enable them to establish and expand sustainable business ventures, thereby generating em-

ployment and contributing to the region's economic growth.

Speaking on the broader vision of Mission YUVA, the Chief Minister said the initiative represents a transformative step towards building a robust ecosystem for youth entrepreneurship in Jammu and Kashmir.

He stated that the government is committed to ensuring that young people are not job seekers alone, but job creators who drive innovation and economic progress.

He emphasized that Mission YUVA is designed to provide structured hand-holding, access to credit, skill development, and mentorship support to aspiring entrepreneurs. The Chief Minister said the programme is intended to bridge the gap between

ideas and execution by simplifying access to institutional finance and improving coordination between banks, government departments, and training institutions.

He further added that sustained focus on youth empowerment through Mission YUVA would help unlock the immense potential of Jammu and Kashmir's young population, particularly in sectors such as services, agriculture-based enterprises, tourism, and small-scale manufacturing.

The Chief Minister reiterated that inclusive economic growth remains a top priority of the government, and initiatives like Mission YUVA are central to achieving long-term self-reliance and employment generation in Jammu and Kashmir.

DDC Anantnag chairs Bankers' DLRC meeting

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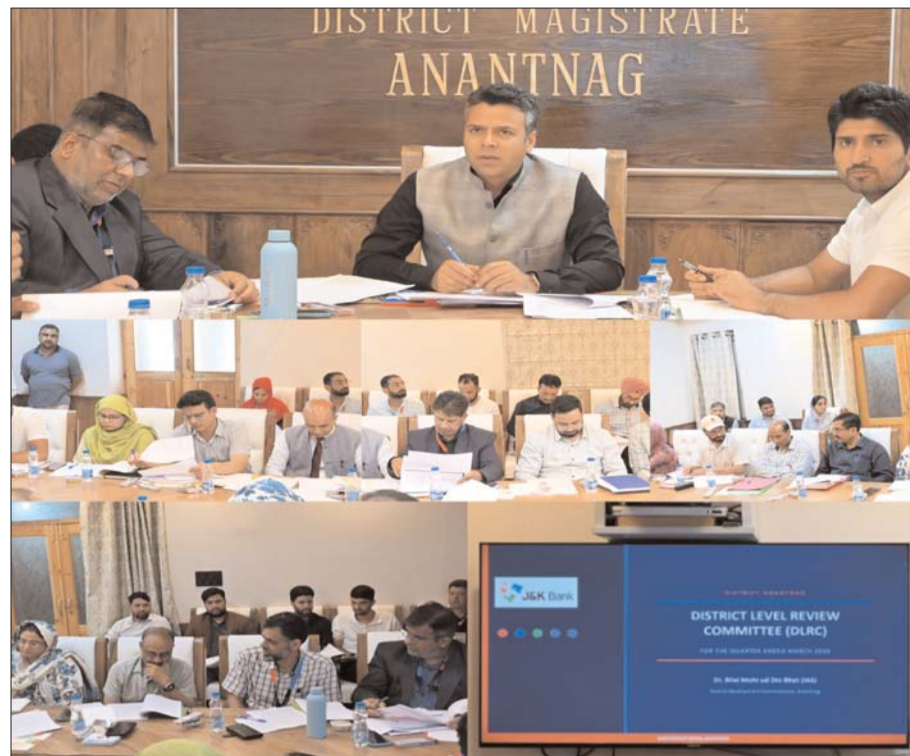
A District Level Review Committee (DLRC) meeting to review the performance of the banking sector in Anantnag district for the quarter ending March 2026 (Q4 FY 2025-26) and FY 2025-26 was held today under the chairmanship of District Development Commissioner, Dr. Bilal Mohiuddin Bhat at DC Office.

The meeting was attended by GM DIC, CPO, CAO, CAHO, DD Fisheries, DSWO, AD Handicrafts, District Officers KVIB, KVIC and NRLM, LDO RBI, DDM NABARD, Cluster Heads of J&K Bank, Chief Manager SBI, Director RSETI, District Coordinators of various Banks and officers from KVIB, KVIC and NRLM.

At the outset, the minutes of last DLRC meeting held in March 2026 were unanimously confirmed by the committee.

Presenting a comprehensive review, Lead District Manager (LDM), informed the chair that the total deposits in the district as of March 31, 2026 stood at Rs 9697.54 crore, while advances amounted to Rs 7433.41 crore, resulting in a Credit-Deposit (CD) ratio of 79.65%.

Under the District Credit Plan (DCP) of FY 2025-26, the banking sector disbursed Rs 3314 crore under the priority sector against a target of Rs 3676.11 crore, thereby achieving 90% of the allotted target. Non-priority sector lending stood at Rs 2083.10 crore against the target of Rs 2025.74 crore, thereby achieving 103% of the tar-



get. Cumulatively, the total credit disbursed in the district was Rs 5397.04, registering 95% achievement of the overall credit target of Rs. 5701.86 for FY 2025-26.

During the meeting, the DDC reviewed the performance of banks for the Q4 as well as the whole FY 2025-26 in detail. He laid special emphasis on improving the Credit-Deposit (CD) Ratio and enhancing credit flow to priority areas, particularly agriculture and allied sectors.

Reviewing the status of crop loans, the DDC advised the banks to ensure adequate and timely credit to farmers. He appreciated the progress shown in crop loan disbursement and urged the banks to intensify the efforts and achieve targets in coordination with the Agriculture Department.

Observing the decline in

some loan segments, the DDC directed the banks to take immediate corrective measures and improve lending performance. He further reviewed the progress of other priority sector advances and instructed the banks to increase lending to productive sectors.

The meeting stressed the need for greater awareness among farmers regarding government schemes, agricultural credit facilities and crop insurance schemes. Need for better coordination between banks and line departments to ensure effective implementation of schemes and improved credit delivery was emphasized.

On the occasion, Dr. Bilal also reviewed progress under government-sponsored schemes like Svanidhi, Mudra, PMJJBY, PMSBY, APY, PMEGP, JDY, among others. He called the Social

Security and Financial Inclusion Schemes as important interventions and directed the banks and concerned departments to ensure enrollment of all prospective beneficiaries in a time bound manner.

Highlighting the need for greater coordination and streamlining credit disbursement process by banks, the DDC instructed LDM and concerned officers to ensure swift disbursement of credit to the beneficiaries under flagship initiatives like HADP, Mission YUVA and PM Surya Ghar Muft Bijli Yojana.

It was informed that against 3784 sanctioned cases under Mission YUVA, loans to the tune of Rs 19842.00 lakh have been disbursed in favour of 3307 cases so far. Similarly, under PM Surya Ghar credit amounting to Rs 3613 lakh has been disbursed to 2143 beneficiaries.

J&K PDD Secures National Recognition under PM Surya Ghar: Muft Bijli Yojana

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Jammu & Kashmir Power Development Department (PDD) has achieved a significant milestone in the implementation of the PM Surya Ghar: Muft Bijli Yojana, securing 2nd position (First Runner-Up) in the country for the month of May 2026 for RTS Applications, Installations and Inspections.

The award was conferred by the Ministry of New and Renewable Energy (MNRE), Government of India, during the national event "2 years of PM Surya Ghar: Muft Bijli Yojana" held at New Delhi.

The award, on behalf of the Union Territory of Jammu & Kashmir was received by Mahmood Ahmad Shah, Managing Director, Kashmir Power Distribution Corporation Limited. The prestigious recognition reflects the collective efforts of the J&K Power Development Department, DISCOMs (KPDCL & JPDCL), field functionaries, district administrations, empanelled vendors and consumers in advancing the objectives of PM Surya Ghar: Muft Bijli Yojana across the Union Territory.

The Government of India's flagship PM Surya Ghar: Muft Bijli Yojana aims to provide rooftop solar systems to one crore households across the country within a three-year implementation period from April 2024 to March 2027. At the national level, the scheme has achieved remarkable progress with 33,57,505 rooftop solar installations completed so far. In the Union Territory of Jammu & Kashmir, although the scheme gained momentum slightly later, with on-ground implementation commencing in July 2024, rooftop solar adoption has witnessed a consistent upward trajectory since its launch. The growing public response reflects increasing awareness of re-



newable energy benefits and the attractiveness of the financial incentives available under the scheme.

As of date, a total of 98,601 applications have been registered on the National Portal from J&K, comprising 29,402 applications under Jammu Power Distribution Corporation Limited (JPDC) and 69,184 applications under Kashmir Power Distribution Corporation Limited (KPDCL). Against these registrations, 33,987 rooftop solar installations have been successfully commissioned, including 12,730 installations in the Jammu region and 21,255 installations in the Kashmir region. The increasing deployment of rooftop solar systems has resulted in the addition of 121.61 MW of renewable energy generation capacity across the Union Territory, with 44.68 MW contributed by JPDC and 76.92 MW by KPDCL. This significant capacity addition is expected to contribute substantially towards reducing dependence on conventional power sources while promoting sustainable energy generation at the consumer level.

A cumulative central subsidy (CFA) amount of ₹258.18 crore has been disbursed directly to beneficiaries across J&K and additional ₹10 Crore UT

subsidy has been given as well.

A key feature of PM Surya Ghar Yojana is the availability of affordable bank financing, with loan facilities offered at interest rates as low as 6 percent. In Jammu & Kashmir, J&K Bank has emerged as the principal financing institution supporting the scheme. A total of 45,321 loan applications have been received under the scheme, out of which 27,075 applications have already been sanctioned/dispensed. The support extended by financial institutions has been instrumental in the successful implementation of the programme, with more than 80 percent of rooftop solar installations in the Union Territory being financed through low-interest loan facilities.

Simultaneously, vendor participation under the scheme has expanded considerably. Out of approximately 900 vendors registered nationally on the PM Surya Ghar portal, Jammu & Kashmir presently has over 300 active State-level empanelled vendors. These vendors compete alongside national-level service providers, ensuring competitive pricing, improved service delivery and quality installations. The growing vendor ecosystem has also generated significant employment and entrepre-

neurship opportunities within the renewable energy sector across the UT.

The progress achieved during the month of May 2026 has been particularly encouraging with 4,559 new applications registered on national portal, 2,579 rooftop solar installations completed and 2,688 DISCOM inspections subsequently carried out to facilitate timely processing of subsidy claims and subsidy disbursement to beneficiaries.

The rooftop solar programme in Jammu & Kashmir has witnessed remarkable growth over the past year. Compared to May 2025, the Union Territory recorded an impressive 77% increase in rooftop solar installations, reflecting the growing confidence of consumers and adoption of green energy under PM Suryaghar Muft Bijli Yojana.

Expressing gratitude on the occasion, the J&K Power Development Department conveyed its heartfelt appreciation to the Ministry of New and Renewable Energy for recognizing the achievements of the Union Territory. The Department reaffirmed its commitment towards the successful implementation of PM Surya Ghar: Muft Bijli Yojana and towards achieving the larger national objective of promoting clean, affordable and sustainable energy.

SDM leads Joint Drug Enforcement Drive in Zainapora; Medical Shops, Diagnostic Labs sealed for violations

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As part of the 100 Day Campaign under JK Nasha Mukht Abhiyan being spearheaded in the district by Deputy Commissioner Shopian, Shishir Gupta a joint drug enforcement team led by Sub Divisional Magistrate Zainapora, Bilal Ahmed, conducted a surprise inspection of health-care establishments in Zainapora today.

The team comprised the Drug Control Inspector and other officials from concerned departments.

During the inspection, four medical shops were found in gross violation of the Drugs and Cosmetics Act, 1940, and Rules thereunder. Major contraventions included improper inventory and record keeping of NRx and Schedule H1 drugs, non-maintenance of



computerised billing systems, and stocking of expired medicines on shelves.

Two diagnostic laboratories were also found operating without valid registration and mandatory permissions as required under statutory provisions. All six establishments were

sealed on the spot.

The enforcement team thoroughly examined sales records, purchase bills, licenses, storage conditions, and operational procedures to ensure adherence to legal and professional standards.

Emphasizing the admin-

istration's commitment to public health, SDM Zainapora stated that strict compliance with the Drugs and Cosmetics Act, particularly provisions related to Schedule H1 and NRx drugs, is non-negotiable for safeguarding not only patient safety but also the safety of the general public from the menace of drugs. He reiterated that under the JK Nasha Mukht Abhiyan, the district administration has adopted a zero-tolerance policy towards drug-related violations, and such enforcement drives will continue with greater intensity.

The initiative reflects the district's resolve to curb the illegal sale and misuse of prescription drugs and ensure that healthcare services operate strictly within the ambit of law, in line with the vision of DC Shopian to make the district drug-free.

ADC Handwara chairs review meeting with JK Bank Branch Managers on Mission YUVA

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Additional Deputy Commissioner, (ADC), Handwara, Javed Naseem Masoodi today chaired a review meeting with the managers of various JK Bank branches across Handwara Sub-Division to assess the progress and implementation of Mission YUVA, a flagship initiative aimed at promoting entrepreneurship and self-employment among the youth.

The meeting was attended by officers of the Business Help Desk (BHD) Team Handwara and representatives of concerned departments associated with the implementation of Mission YUVA.

During the meeting, the ADC reviewed the status of applications received un-



der Mission YUVA and discussed measures to ensure timely processing, verification, and sanctioning of eligible cases.

He emphasized the crucial role of banking institutions and the BHD Team in facilitating financial assistance and handholding support to aspiring entre-

preneurs.

Expressing concern over the pendency of certain cases, the ADC directed all JK Bank branch managers to reduce the backlog of all cases at the earliest and work out all eligible cases positively within the prescribed timelines. He stressed that unnecessary

delays should be avoided and deserving beneficiaries should receive prompt financial assistance to establish their ventures.

The BHD Team Handwara presented an overview of the progress achieved under Mission YUVA, including youth mobilization, application facilitation, and coordination with stakeholders. Branch managers also apprised the chair of the status of cases under process and highlighted issues requiring intervention.

The ADC reiterated the administration's commitment to empowering youth through entrepreneurship and self-employment initiatives and called upon all stakeholders to work in close coordination to ensure the successful implementation of Mission YUVA across Handwara Sub-Division.