

# Jammu and Kashmir Grameen Bank conducts Financial Literacy Camp at Sarore



**HIMALAYAN MAIL NEWS  
JAMMU, JULY 03**

Jammu and Kashmir Grameen Bank, as part of its financial inclusion initiatives, organized a Financial Literacy Camp at Village Sarore on July 2, 2026, under the ongoing Saturation Campaign at Gram Panchayat and Urban Local Body level by the Department of Financial Services (DFS).

The camp was organized by Jammu and Kashmir Grameen Bank's Sarore Branch in collaboration with the Financial Literacy Centre, Jammu. It was presided over by Chandrashekhar Azad, Regional Director, RBI Jammu.

Among those present were Vibha Gupta, DGM RBI; Ram Sarup, DGM RBI; Sachin Gupta, General Manager, Jammu and Kashmir Grameen Bank; along with officials from RBI, other banks operating in the area, and J&K Grameen Bank.

During the camp, participants were educated about the ongoing DFS campaign with focus on enrolments under key social security schemes including PMSBY, PMJJBY and APY. Awareness was also created regarding activation of inoperative PMJDY accounts, nominee updates, re-KYC, opening of accounts for uncovered adults, C-KYC generation, financial inclusion schemes, and protection

against digital and cyber frauds.

A nukkad natak was also performed to effectively spread awareness and communicate the campaign's message to the participants.

Addressing the gathering, Chandrashekhar Azad elaborated on the objectives of the DFS campaign and highlighted the role of banks in achieving financial inclusion. He urged participants to spread awareness among friends and relatives about social security schemes, operationalising dormant accounts, reclaiming unclaimed deposits, and taking precautions against cyber fraud.

He informed the attendees that details related to balances held in RBI's DEA

Fund and claim settlement procedures for all banks can be accessed through respective bank websites or RBI's UDGAM portal. He advised beneficiaries and legal heirs to submit necessary documents to reclaim unclaimed deposits.

In his keynote address, Sachin Gupta highlighted the importance of financial inclusion schemes and underscored the role of Jammu and Kashmir Grameen Bank in extending these benefits to the rural population of Jammu & Kashmir and Ladakh. He reiterated the bank's commitment to delivering quality banking services and ensuring maximum coverage under financial inclusion schemes.

# BJP celebrates Sant Kabir Jayanti, reiterates commitment to equality and social justice

**HIMALAYAN MAIL NEWS  
JAMMU, JULY 03**

SC Morcha J&K BJP, led by its President Dharminder Kumar, celebrated the 628th birth anniversary of revered Sant Kabir Das with devotion and enthusiasm at the party headquarters, Trikuta Nagar, Jammu.

J&K BJP President and Member of Parliament (Rajya Sabha) Sat Sharma was the chief guest on the occasion. He was joined by BJP Vice-President Rakesh Mahajan, Yuva Morcha President Arun Prabhat, Spokesperson Dr. Haridutt Shishu, Morcha Seh Prabhari Jagdish Bhagat, former MLA Kuldeep Raj, Former DDC vice chairperson Sangeeta Bhagat, former DDCs Balbir Lal, & Vidya Motan, Karan Attri, Rajkumar Bhagat, Seema Devi, Manohar Lal Bhagat, RL Kaith, Lokesh Bhagat, Rakesh Dev, Guldev Raj Bhagat, BR Rao, Hans Raj Loria, RL Kaith, ML Menia, Nagesh Kumar, Sumit Nargotra, and a large number of BJP and SC Morcha leaders and activists.

Sat Sharma, paying floral tributes to Sant Kabir, said



that the great saint's timeless philosophy continues to illuminate the path towards an inclusive, progressive and harmonious society.

He said that Sant Kabir fearlessly challenged social discrimination, hypocrisy and divisions, inspiring generations to uphold equality, truth and compassion.

"At a time when society was deeply divided, Sant Kabir boldly proclaimed the oneness of humanity. His teachings remind us that a person's worth is determined by character, service

and righteousness, not by caste, creed or social status. His message is as relevant today as it was centuries ago and serves as a guiding force for building a united, strong and socially just India," Sat Sharma said.

Dharminder Kumar, welcoming the dignitaries, described Sant Kabir as a spiritual reformer who awakened society through simplicity, humility and unwavering devotion to truth. He said Kabir's teachings encourage people to rise above prejudice, reject social evils and embrace self-

less service, honesty and moral values.

Dharminder Kumar said that Sant Kabir taught everybody that the Divine resides in every heart and that humanity is the highest religion. He said that Kabir ji's ideals inspire us to strengthen social harmony, empower the weaker sections of society and work collectively for an India rooted in justice, equality and cultural values.

SC Morcha General Secretary Rahul Hans conducted the proceedings of the programme.

# NC Alleges BJP Using Misinformation to Shift Focus from Unfulfilled Commitments on statehood

**HIMALAYAN MAIL NEWS  
JAMMU, JULY 03**

The Jammu and Kashmir National Conference Provincial President, Jammu, Ratan Lal Gupta on Thursday said that the Bharatiya Janata Party's sustained smear campaign against the Omar Abdullah-led elected government is an attempt to divert public attention from its own failures and broken promises in Jammu and Kashmir.

Interacting with the newly nominated women office bearers of District Jammu Urban at Sher-e-Kashmir Bhawan Jammu, Organized by Mrs Bimla Luthra former MLA and State Vice President Women Wing. Gupta said the BJP has lost the trust of the people of Jammu by failing to fulfil the aspirations on the basis of which it sought their mandate. He said that despite making tall promises of development, employment and



prosperity, the BJP's tenure left the region grappling with developmental stagnation, growing public disillusionment and unfulfilled commitments.

"The people of Jammu were promised a new era of progress, but what they received instead was neglect, uncertainty and a widening trust deficit. The BJP betrayed the mandate it sought from the people by failing to deliver on its assurances," he said.

Gupta said that instead of indulging in baseless criticism of the elected government, the BJP should answer the people on issues

that continue to concern them, particularly the delay in the restoration of Jammu and Kashmir's statehood. He said that the continued uncertainty over statehood has only deepened public anxiety and undermined the democratic aspirations of the people.

The Provincial President asserted that the National Conference government remains committed to addressing public issues, strengthening democratic institutions and ensuring balanced development across all regions of Jammu and Kashmir. He

said the politics of misinformation and confrontation will not serve the interests of the people, who expect governance, accountability and fulfilment of promises.

He urged the newly appointed women office bearers at the grassroots level, remain connected with the people and actively raise public issues with dedication and commitment. The National Conference remains committed to protecting the interests, dignity, and democratic rights of the people and will continue to work tirelessly for the inclusive development and prosperity of Jammu and Kashmir, he added, Mr Gupta.

## UNION TERRITORY OF JAMMU & KASHMIR OFFICE THE EXECUTIVE ENGINEER PWD (R&B) DIVISION CHENANI

### NOTICE INVITING TENDER

Fresh e-NIT No. 27 of 2026-27 Dated 02-07-2026 (2nd Call)  
For and on behalf of the Lieutenant Governor, Union Territory of Jammu and Kashmir e-tenders are invited on percentage basis from approved and eligible Contractors registered with Union Territory of J&K, CPWD, Railways, MES and other State/Central Governments for each of the following works :-

S. No.	Name of Work	Advertised Cost (Rs. in lacs)	Cost of document (in Rs.)	Earnest Money (in Rs.)	Time Allowed for complete-on	Time and date of opening of tender	Class of Contractor
1	Macadamization of Road from Mall road kud to Mankal Mohalla via Baba Cheeto cave by way of WBM, BM and OGPC. (Under City and Towns for the year 2026-27) 2nd Call	58.96	1500/-	(2% of the Advertised Cost)	30 Days	14-07-2026 (1200 hours)	"Hot Mix Plant Holder/ "A"- Class
2	Macadamization of Chenani Pattangarh Road km 1st to 5th by way of WMM, BM and OGPC in stretches. (Under City and Towns for the year 2026-27) 2nd Call	80.00	1500/-	(2% of the Advertised Cost)	30 Days	14-07-2026 (1200 hours)	"Hot Mix Plant Holder/ "A"- Class
3	Macadamization of leftout portion of Chenani Champari Road by way of WMM, BM and OGPC in stretches. (Under City and Towns for the year 2026-27) 2nd Call	50.00	1500/-	(2% of the Advertised Cost)	30 Days	14-07-2026 (1200 hours)	"Hot Mix Plant Holder/ "A/B"- Class
4	Macadamization of Mantalai Dudu Road km 1st to 5th by way of WMM, BM and OGPC in stretches. (Under City and Towns for the year 2026-27) 2nd Call	50.00	1500/-	(2% of the Advertised Cost)	30 Days	14-07-2026 (1200 hours)	"Hot Mix Plant Holder/ "A/B"- Class
5	Improvement/Upgradation of Road from GHS Balli towards Kathine, Upper Balli by way of 80 mm thick Interlocking Paver Block. (Under City and Towns for the year 2026-27) 2nd Call	60.00	1500/-	(2% of the Advertised Cost)	30 Days	14-07-2026 (1200 hours)	"A" - Class
6	Macadamization of Road from Panama Chowk to Mall road kud and Suketar Badhan Road in kud by way of WMM, BM and OGPC in stretches. (Under City and Towns for the year 2026-27) 2nd Call	40.00	600/-	(2% of the Advertised Cost)	30 Days	14-07-2026 (1200 hours)	"Hot Mix Plant Holder/ "A/B"- Class

Position of AAA :- Accorded  
Position of TS :- Accorded  
Position of funds :- Demanded  
Major Head of Account :- City & Town

Special Condition :-  
The Bidding documents Consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen/downloaded from the departmental website http://jktenders.gov.in as per below schedule :-

- Special Condition :-
- Performance Security and Additional Performance Security deposit shall be deposited by the contractor within 10 days of issuance of LOI, failing which the concerned tender issuing authority shall forfeit the EMD and recommended contractor for blacklisting and issue a fresh tender forthwith.
  - The contractor shall initiate the work within 10 days of entering into the agreement, failing which the concerned Executive Engineer shall terminate the contract and issue a fresh tender after imposing penalties viz. forfeit security/LD as per T&C of the BID document and recommended contractor for blacklisting.
  - The work shall be completed by the concerned contractor as per the timeline stipulated in BID document/agreement, failing which action shall be initiated against contractor by forfeiting EMD and shall be recommended for blacklisting.
  - As per Worthy Development Commissioner (Works) Civil Secretariat, Jammu/ Srinagar's Circular PW/DCW/DB/505-510/22 dated 10.05.2022 for macadamization work under City & Towns/ Potholes Free Roads, all contractor having Class/A/B/C registration cards other than Hot Mix Plant (HMP) Owners have to upload an undertaking stating therein the e-NIT No., Name of the work and source of procurement of macadamization material (within 40 Kms from the work site) failing which the bid of such contractors shall be considered as non-responsive. (Only for Macadamization works)
  - Upload agreement with (e-stamp paper of Rs. 100/- as per article 5 of Indian stamp Act) as per annexure-(B). (Only for Macadamization works)
- The Bidding documents Consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen/downloaded from the departmental website http://jktenders.gov.in as per below schedule:-

1	Date of Issue of Tender Notice	02-07-2026
2	Period of downloading of bidding documents	From 02-07-2026 to 13-07-2026 upto 1800 Hrs
3	Date, Time and place of pre-bid meeting	--
4	Bid submission Start Date	02-07-2026 from 1800 Hrs
5	Bid Submission End Date	13-07-2026 upto 1800 Hrs
6	Date & time of opening of Technical Bids (Online)	14-07-2026 on or after 1200 Hrs in the Office of Executive Engineer PWD (R&B) Division, Chenani.
7	Date & time of opening of Financial Bids (Online)	To be notified after technical bid evaluation is completed.

- Bids must be accompanied with cost of Tender document in shape of e-challan through Treasury indicating Treasury Voucher No. & date, e-NIT No. and name of work duly crediting to 0059 (Revenue) favoring Executive Engineer PWD (R&B) Division, Chenani and upload the same i.e treasury challan/receipt, Earnest money/Bid security in shape of CD/R/FDR/BG pledged to Executive Engineer PWD (R&B) Division, Chenani. The CD/R/FDR/BG shall be valid for 45 Days beyond the bid validity period. The original instruments in respect of cost of documents, EMD and relevant documents of L1 to be submitted to the Executive Engineer PWD (R&B) Division, Chenani at the time of allotment.
  - The electronic bidding system would not allow any late submission of bids after due date and time as per server time. Bidders may modify their bids by uploading their request for modification before the deadline for submission of bids. For this, the bidder need not to make any additional payment towards the cost of tender document. For bid modification and consequential re-submission, the bidder is not required to withdraw his bid submitted earlier. The last modified bid submitted by the bidder within the bid submission time shall be considered as the bid. For this purpose, modification/withdrawal by other means will not be accepted. In online system of bid submission, the modification and consequential-submission of bids is allowed any number of times. The bidders may withdraw his bid by uploading their request before the deadline for submission of bids; however, if the bid is withdrawn, the re-submission of the bid is not allowed. No bid shall be modified or withdrawn after the deadline of submission of bids.
  - The date and time of opening of Financial-Bids shall be notified on Web Site www.jktenders.gov.in and conveyed to the bidders automatically through an e-mail message on their e-mail address. The Financial-bids of responsive bidders shall be opened online in the Office of Executive Engineer PWD (R&B) Division, Chenani. The date for same shall be intimated separately.
  - The bids for the work shall remain valid for a period of 120 days from the date of opening of Technical bids.
  - The earnest money shall be forfeited, if :-  
a) Any bidder/tenderer withdraws his bid/tender during the period of bid validity or makes any modifications in the terms and conditions of the bid.  
b) Failure of successful bidder to furnish the required performance security within specified time period after issue of letter of acceptance.  
c) Failure of successful bidder to execute the agreement on same day of allotment of work contract as per Chief Engineer PW (R&B) Department Jammu's Circular No. CE/J/12660-87 dated 07-10-2021.
  - Instruction to bidders regarding e-tendering process.
  - Bidders are advised to download bid submission manual from the "Downloads" option as well as from "Bidders Manual Kit" on website www.jktenders.gov.in to acquaint bid submission process.
  - To participate in bidding process, bidders have to get "Digital Signature Certificate (DSC)" as per Information Technology Act-2000. Bidders can get digital certificate from any approved vendors.
  - The bidders have to submit their bids online in electronic format with digital Signature. No financial bid will be accepted in physical form.
  - Bids will be opened online as per time schedule mentioned above.
  - Bidders must ensure to upload scanned copy of all necessary documents mentioned in NIT and SBD with technical bid online.
- No:- EE/2026-27/3962-69  
Dd:- 02-07-2026

(Er. Raman Kumar)  
Executive Engineer  
PWD (R&B) Division  
Chenani

## Government of Jammu & Kashmir OFFICE OF THE EXECUTIVE ENGINEER PMGSY DIVISION RAJOURI Near DC Office, Rajouri

The Managing Partner  
M/s Fazal Rehman Dar  
H.O. Top Floor, F.R. Dar Complex,  
Mal Mandi, Rajouri

No :- EE/PMGSY/R/3265-69  
Dated :- 30-06-2026

**Subject: Final Show Cause Notice regarding non-execution of routine maintenance work on road L050-Block Boundary Rajouri to Kurhad Stage-II, Package No. JK12-200, Phase-XII (Allotment No. CE/PMGSY/J/15136-45 dated 15.09.2018).**

- Reference:
- No. EE/PMGSY/R/459-60 dated 02.06.2025.
  - No. EE/PMGSY/R/1894-96 dated 18.07.2025.
  - No. EE/PMGSY/R/2023-24 dated 05.08.2025.
  - Final Notice No. PMGSY/R/2176-79 dated 19.08.2025.
  - No. EE/PMGSY/R/3944-46 dated 27.11.2025.
  - No. EE/PMGSY/R/5179-81 dated 12.03.2026.

Whereas, despite repeated notices issued from this office under the references cited above, you have failed to carry out the routine maintenance works of the road L050-Block Boundary Rajouri to Kurhad, Package No. JK12-200 under your maintenance liability. Your failure to comply with the contractual obligations entrusted to you under the Maintenance Contract Agreement is being viewed seriously by this office.

Whereas, the road is presently in a deteriorated condition and requires immediate maintenance by way of pothole filling, BT patch repairs, GSB patching, drain clearance, opening of choked culverts, berm dressing, removal of slips/slides and jungle clearance. Due to your continued inaction, the condition of the road is worsening day by day, causing severe inconvenience and safety concerns to the general public and road users.

And whereas, there is widespread public resentment and repeated public complaints regarding the deplorable condition of the road. The matter has also been specifically and strongly raised by the Hon'ble Member of Parliament, Rajouri-Anantnag Parliamentary Constituency and Hon'ble MLA Rajouri, during the DISHA Meeting held on 29-06-2026, wherein immediate restoration and maintenance of the road was strongly emphasized;

And whereas, your continued failure to maintain the road despite repeated notices constitutes a serious breach of the terms and conditions of the contract, PMGSY maintenance obligations, and the provisions of the Standard Bidding Document (SBD);

Now, therefore, you are hereby called upon to SHOW CAUSE within 03 (three) days from the date of issuance of this notice as to why action should not be initiated against you under the relevant provisions of the Standard Bidding Document (SBD), including but not limited to:

- Termination of the contract;
  - Execution of the maintenance works departmentally or through other agencies at your risk and cost;
  - Recovery of all expenditure incurred by adjusting the amount against your pending dues, security deposits, and any other recoverable amounts lying with this Division or any other Division; and
  - Initiation of any other action permissible under the contract agreement and applicable rules.
- You are also directed to immediately mobilize adequate men, machinery, and materials and commence the maintenance and restoration works on the said road without waiting for disposal of this notice.
- In case no reply is received within the stipulated period, or if the reply submitted by you is found unsatisfactory, it shall be presumed that you have nothing to state in your defense, and further action as deemed appropriate under the contract and applicable rules shall be initiated against you without any further notice.

This should be treated as MOST URGENT.

Sd/  
Executive Engineer  
PMGSY Division Rajouri

Now Booking of  
Advertising  
is so easy.

Just Call  
9419119286  
0191-7968906

### IMPORTANT

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. Himalayan Mail cannot be held responsible to such contents, nor for any loss or damage incurred as a result of any transactions with companies, associations or individuals. We recommended that readers makes necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting in an advertisement in any manner whatsoever.