

CM lays foundation stone for Fruit & Vegetable Mandi at Wussan Bangil, Tangmarg

TANGMARG, AUGUST 25: Chief Minister Omar Abdullah today laid the foundation stone of a modern Fruit & Vegetable Mandi at Wussan Bangil, Karhama, Tangmarg, marking the beginning of a long-pending demand of the area and a significant step towards strengthening the horticulture marketing infrastructure in the Tangmarg-Gulmarg belt.

The proposed mandi will be developed on 50 kanals of land, with direct access to the Tangmarg-Gulmarg Road. Envisaged as a modern and organised marketing facility, the mandi will cater to the major horticulture belt of Tangmarg and adjoining areas and is expected to benefit around nine lakh people across 19 blocks in Baramulla and Budgam districts.

The facility will provide growers with an organised platform for the handling, grading, sorting, packaging and marketing of fruit and vegetable produce, besides strengthening market linkages and logistics in the region. It is expected to bring buyers closer to producers, improve price realisation for farmers and reduce post-harvest losses through better handling, storage and supply-chain facilities.

Addressing a large public gathering after laying the foundation stone, the Chief Minister said the project represented the fulfilment of a major and long-standing demand of the people of the area and underlined the need to look beyond tourism while assessing the economic potential of Kashmir.

“Often, when we speak to people outside J&K, they feel that there is nothing but tourism in Kashmir and that our entire economy revolves around tourism. But when I explain to them that agriculture, horticulture, fruits, dairy and other sectors contribute much more, they are surprised,” he said.

The Chief Minister said the establishment of the mandi was particularly important for Tangmarg because the area is a major horticulture-producing belt. “Your fruits and vegetables were being grown here, but to take them to the market you had to travel to far-off markets. You did not always get buyers. Now, through this market, the buyers will come here and, through the buyers, you will get a better rate,” he said.

He said the modern infrastructure would also help ensure better quality of produce and facilitate its access to wider markets. The project, he added, would create a new source of income for the area and give a major boost to the rural economy.

Emphasising that the success of the mandi would also depend on connectivity, Omar Abdullah directed



that the road leading to the facility be improved and widened. “Along with this fruit market and vegetable market, we will have to fix this road as well. Even if it is a 1.5 to 2 km stretch, we will have to widen it and improve its condition so that people do not face any difficulty,” he said.

The Chief Minister said the government had initiated development works across sectors in the constituency, including drinking water, healthcare, education, roads and horticulture infrastructure. He said the focus was on taking development works to the ground and addressing the demands of people through concrete projects.

Responding to criticism from the opposition, the Chief Minister said political parties were free to oppose government initiatives, but people would ultimately judge governments by the work delivered on the ground. He questioned why earlier governments, despite having land and opportunities, had not established a fruit and vegetable mandi in the area when they were in power.

“You had the government, you had the opportunity and this land was already here. No land had to be acquired for this fruit and vegetable mandi. It was lying unused. Today, if the MLA sits with the concerned Minister and prepares a project for a fruit market in his area, is that his fault, or is the question why those who represented the area earlier did not do it?” he asked.

The Chief Minister also addressed concerns regarding the recent revision in electricity tariffs.

“The opposition is targeting us over the increase in electricity tariffs. We have increased the electricity tariff, and I accept that. But we had to take this decision out of compulsion and the circumstances we were facing.” He said the increase should also be viewed in the context of the prevailing economic situation and compared with the tariff re-

visions effected during the tenure of previous governments. “In the four years since the previous increase, inflation in the country has gone up by around 19 to 20 percent. When they were in power, the electricity tariff was increased by around 15 percent four years ago. In comparison, we have placed only a small part of that burden on the people,” he said.

Taking a dig at the opposition, Omar Abdullah said those criticising the present government had themselves presided over substantial tariff increases when they were in power. “When they were Chief Ministers, the electricity tariff had gone up by around 13.5 to 14 percent. Why were you silent then if you felt that injustice had been done to people? Today, those whose decisions have contributed to the problems we are facing are making noise,” he said.

The Chief Minister, however, assured the people that the government would make every effort to avoid any further increase during its present term. “I assure you that I will try my best not to increase the electricity tariff during this government,” he said.

Chief Minister Omar Abdullah reiterated the government’s commitment to fulfilling the promises made to the people and said the next three and a half years would witness accelerated development across Jammu and Kashmir.

“God willing, in the next three and a half years, we will fulfil all the promises we have made to the people and present ourselves before you. I say with confidence that after three and a half years, if you look at all the Assembly constituencies, among the most developed, if not the most developed, will be the Gulmarg-Tangmarg constituency, because here not only has work started, it is progressing rapidly,” he said.

The Chief Minister also announced that the Mini Secretariat at Tangmarg, whose work had been initiated during his earlier gov-

ernment but could not be completed, would be completed and handed over to the people during the current year.

He congratulated the people of Tangmarg, particularly the residents of Wussan, on the foundation stone laying of the Fruit and Vegetable Mandi and said the project would create a stronger and more organised horticulture marketing ecosystem in the area.

Earlier, the Chief Minister visited the Kisan Mela showcasing key government initiatives and innovations in agriculture and horticulture.

Minister for Agriculture Javid Ahmed Dar and Advisor to the Chief Minister Nasir Aslam Wani spoke on the occasion and highlighted the achievements and initiatives undertaken by the government in agriculture and allied sectors.

MLA Gulmarg-Tangmarg Pirzada Farooq Ahmed Shah said that since assuming office, Chief Minister Omar Abdullah had left no stone unturned in accelerating development across Jammu and Kashmir, with particular focus on the Gulmarg-Tangmarg constituency. He said the pace of development under the present government was evident on the ground and alleged that the opposition was unable to accept the reality of ongoing development process.

Member of Parliament (Rajya Sabha) Gurwinder Singh Oberoi, MLA Beerwah Dr Shafi Ahmed Wani, MLA Baramulla Javed Hassan Beigh, MLA Pattan Javed Reyaz Bedar, MLA Uri Dr Sajjad Shafi and MLA Kreeri-Wagoora Irfan Hafiz Lone were present on the occasion.

Director, Horticulture, Planning and Marketing, J&K, Ghulam Jeelani Zargar, Director Agriculture Kashmir Sartaj Ahmed Shah, Director Horticulture Kashmir Vikas Anand, besides senior officers of the Agriculture and allied departments, were also present.

Javed Rana attends Tribal Convention on Forest Rights Act at Pulwama

HIMALAYAN MAIL NEWS JAMMU, AUG 25

Maintaining that the Forest Rights Act (FRA), 2006 serves as a catalyst for tribal welfare and livelihood enhancement, Minister for Jal Shakti, Forest, Ecology & Environment and Tribal Affairs, Javed Ahmed Rana, today said that effective implementation of the Act is essential for empowering the forest-dwelling tribal communities, safeguarding their legitimate rights and creating sustainable livelihood opportunities.

He said this while participating in a Tribal Convention on the Forest Rights Act, 2006, at Sangerwani, Rajpora, Pulwama where he also interacted with the locals to assess their grievances.

MLA Rajpora, Ghulam Mohi ud din Mir, MLA Pampore, Hasnain Masoodi, former legislator Mohd Khalil Bandh and officers from the district administration were present on the occasion.

The convention focused on creating greater awareness about the provisions of the Forest Rights Act and strengthening community participation in its effective implementation. Detailed discussions were held on the rights and entitlements being provided under the legislation, the process for filing and verification of claims and the role of Gram Sabhas and other stakeholders in ensuring that eligible forest-dwelling tribal communities receive the rights guaranteed to them under the Act.

The convention was attended by a large number of people from various areas who raised various sector specific and development demands. They sought intervention of the Minister in early redress of the same.

The people highlighted issues concerning augmentation and upgradation of water filtration plants to ensure the availability of safe and reliable drinking water. They sought



strengthening of healthcare and educational infrastructure, including improvement of existing facilities and provision of better services for the local population. The people also highlighted the need for improvement and upgradation of road infrastructure, particularly the repair of damaged stretches and better connectivity to facilitate smooth movement of people and goods.

Addressing the gathering, the Minister assured that the government remains committed to strengthen the basic infrastructure and improve the public services, with particular focus on reliable drinking water supply, better healthcare and educational facilities and improved road connectivity. He stressed that the issues raised during such public interactions provide valuable inputs for prioritising development works and ensuring that the benefits of government initiatives reach the people effectively.

Responding to the concerns regarding drinking water, the Minister directed the concerned authorities to undertake the improvement and revamping of 14 filtration plants in Rajpora Constituency. He announced ₹2.75 crore for the revamping and improvement of water filtration plants, aimed at strengthening water supply infrastructure and ensuring better access to safe and quality drinking water for the local population.

He also directed the Soil Conservation Department to prepare a Detailed Project Report (DPR) worth around ₹1 crore for taking up soil conservation and related development works in the Sangerwani area.

The Minister stated that Sangerwani would be developed as a Forest Village under the Forest Rights Act (FRA), 2006, in accordance with the provisions of the Act. He announced that efforts would be made to bring Sangerwani on the tourism map and develop it as a model tribal tourism village, showcasing its natural beauty, tribal heritage, culture and traditional way of life.

Regarding the Forest Rights Act, Javed Rana emphasised that it is an important legislation aimed at recognising and securing the legitimate rights of Forest Dwelling Scheduled Tribes (FDSTs) and Other Traditional Forest Dwellers (OTFDs). He stressed the need for sustained awareness and community outreach so that no eligible beneficiary is deprived of the rights provided under the law.

Rana highlighted that the Act provides a framework for recognising individual and community forest rights while also enabling the tribal communities to protect their cultural heritage, traditional livelihoods and customary relationship with forest resources. He called for a balanced ap-

proach that promotes both community empowerment and sustainable forest conservation.

“Awareness is the first step towards empowerment. We must ensure that every eligible tribal family is aware of its rights and has the necessary support to exercise those rights. Effective implementation of the Forest Rights Act must translate into greater dignity, livelihood security and meaningful participation of tribal communities in their own development,” Rana said.

The Minister called for regular awareness programmes and community-level consultations to address concerns, clarify provisions of the Act and strengthen people’s participation in the implementation process. He maintained that recognition of forest rights should be complemented by convergence with various government schemes aimed at improving livelihoods, infrastructure, skill development and access to basic services for tribal communities.

The participants shared their experiences and raised various issues concerning recognition of forest rights, livelihood opportunities, access to government schemes and other development concerns. The Minister assured that the genuine concerns raised during the convention would be examined and addressed through appropriate mechanisms.

96th DLRC, DCC meeting reviews Banking Performance, Financial Inclusion in Budgam

BUDGAM, AUGUST 25: Deputy Commissioner Budgam, Athar Aamir Khan, today chaired the 96th meeting of the District Level Review Committee (DLRC) and District Consultative Committee (DCC) to review the banking performance and implementation of financial inclusion and credit-linked schemes in the district for the first quarter of the financial year 2026-27.

The meeting, held at the Conference Hall, DC Office Budgam, was convened by Lead District Manager, J&K Bank, Mohd Muzaffar.

The meeting was attended by Chief Planning Officer, Javed Ahmad Najar; Lead District Officer, RBI, Amit; Director RSETI, Imtiyaz Ahmad Khan; Chief Agriculture Officer, Farzana; Chief Horticulture Officer, Shafiq, besides senior officers of various line departments and representatives of banks operating in the district.

Reviewing the district’s banking scenario as on June 30, 2026, the meeting was informed that total deposits in the district’s 104 bank branches stood at ₹6,025.36 crore, registering a year-on-year growth of 21.98 per cent from ₹4,939.36 crore during the corresponding period last year.

Similarly, total advances rose by 9.16 per cent to ₹5,838.30 crore from ₹5,347.98 crore, taking the district’s Credit-Deposit Ratio to 96.90 per cent, significantly above the bench-

mark of 60 per cent and reflecting healthy credit absorption in the district. The number of banks operating in Budgam has increased to 12 with the addition of one more bank during the year.

The meeting also reviewed the district’s asset quality and noted that the overall Gross Non-Performing Assets stood at 2.10 per cent, amounting to ₹122.81 crore. However, elevated NPA levels in certain banks were flagged, and the concerned banks were directed to intensify recovery efforts through all available mechanisms, including SARFAESI action, Lok Adalats and One-Time Settlement drives, before further expanding credit exposure.

Under Priority Sector Lending of the District Credit Plan (DCP) 2026-27, banks collectively achieved ₹446.29 crore against the first-quarter target of ₹2,662.65 crore, registering an achievement of 16.76 per cent. The total credit flow across priority and non-priority sectors stood at ₹872.52 crore against the annual target of ₹3,975.78 crore, recording an overall achievement of 21.95 per cent.

The meeting reviewed the performance of individual banks and directed those recording comparatively low achievements to take immediate measures to improve credit flow. Banks were reminded that the figures pertained to the first quarter against annual targets and were asked to ac-

celerate lending and improve performance during the remaining quarters.

Progress under various government-sponsored schemes, including PMEGP, DAY-NRLM SHG Credit Linkage, Kisan Credit Card for Animal Husbandry and Dairy activities, and schemes pertaining to the Handicrafts and Handloom sectors, was also reviewed.

The line departments highlighted that the temporary suspension of the PMEGP portal had affected the timely sponsorship and processing of cases. The Chair directed all banks to dispose of pending cases under government-sponsored schemes on priority and strengthen coordination with the sponsoring departments to ensure timely sanction and disbursement of eligible cases.

The meeting further reviewed the Financial Inclusion Saturation Campaign under NSFI 2025-30. A total of 339 identified unbanked revenue centres in the district have been allocated among banks for coverage through bank branches, Business Correspondents and Digital Banking Units.

J&K Bank has been allocated 204 centres, followed by J&K Grameen Bank with 42 centres and State Bank of India with 38 centres. All banks were directed to confirm receipt of their allocated centres, submit branch, BC and DBU-wise action plans with clear timelines, and furnish fort-

nightly progress reports to ensure time-bound saturation.

Progress under Financial Literacy and Credit Counselling programmes was also reviewed. During the quarter, 197 camps organised through CRISIL Foundation reached 4,650 beneficiaries, while 118 camps conducted under Response Net reached 3,895 beneficiaries. Enrolments under various social security and financial inclusion schemes, including PMSBY, PMJJBY and APY, were also reviewed.

Speaking at the meeting, the Deputy Commissioner stressed the need for coordinated and sustained efforts by banks and line departments to enhance credit flow to priority sectors and ensure the effective implementation of government-sponsored schemes.

He directed the banks to improve their performance, expedite the disposal of pending cases, strengthen recovery mechanisms and ensure that the benefits of financial inclusion and credit-linked schemes reach all eligible beneficiaries across the district in a time-bound manner.

The Deputy Commissioner further emphasised the need for close coordination between banks and sponsoring departments to achieve the annual targets under the District Credit Plan 2026-27 and promote inclusive and sustainable economic development in the district.

JKEDI Pulwama Conducts Startup Idea Challenge 2.0

HIMALAYAN MAIL NEWS JAMMU, AUG 25

The Jammu & Kashmir Entrepreneurship Development Institute (JKEDI), in collaboration with Government Degree College for Women, Pulwama, today successfully organised the Startup Idea Challenge 2.0. The programme forms part of JKEDI’s broader efforts under the J&K Startup Policy 2024–27 to foster innovation, entrepreneurship, and youth-led startups across the Union Territory.

Professor (Dr.) Sami Jan, Principal, Government Degree College for Women, Pulwama, attended event as the Chief Guest. The event was attended by distinguished experts and faculty members from various domains, including Nazia



Nazir, Range Officer (South Kashmir), JKEDI; Raiyees Manzoor, District Nodal Officer, JKEDI Pul-

wama; Dr. Tariq H. Ganai, Associate Professor and Former Head, Department of Food Technology, Islamic

University of Science and Technology (IUST); Dr. Nisar Ahmad Wani, Head, Department of Economics, GDC Women, Pulwama; Dr. Tanveer Bilal, Head, Department of Bio-resources, Government Degree College for Women, Pulwama; Professor Surya Shafi, Department of Commerce, GDC Women, Pulwama; Professor Ifitikhar, Department of Sociology, GDC Women, Pulwama and M. Ayoub, Senior Bank Official, Cluster office, J&K Bank Pulwama.

The programme witnessed enthusiastic participation from students, who presented a diverse range of innovative ideas before the selection committee. Out of the ideas pitched, seven were shortlisted to represent District Pulwama at the state-level competition.