

DC Ramban reviews status of priority sector lending, implementation of social security schemes

HIMALAYAN MAIL NEWS
JAMMU, OCT 08

Deputy Commissioner Ramban Mohammad Alyas Khan today chaired a meeting of Bankers to review the progress achieved under priority sector lending, social security and financial inclusion schemes in the district.

Chief Planning Officer Dr. Shakeeb Ahmed Rather; Lead District Manager Davinder Singh; Cluster Heads J&K Bank Nirdesh Sharma and heads of various banks attended the meeting.

The meeting held a detailed review of the bank-wise progress under various government-sponsored schemes and initiatives aimed at extending financial assistance and banking services to eligible beneficiaries, particularly youth, farmers, entrepreneurs and people in rural and far-flung areas.

The Deputy Commissioner reviewed the implementation status of PM Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY),



Atal Pension Yojana (APY), Agriculture Credit, Pradhan Mantri Mudra Yojana (PMMY), PM Surya Ghar, PM SVANidhi, PM Vishwakarma, PMEGP, PMFME, NRLM and Mission Yuva.

Progress regarding education loans, housing loans and awareness about unclaimed deposits was also reviewed during the meeting.

The Deputy Commissioner sought feedback from the Lead District Man-

ager, Cluster Heads and heads of various banks regarding achievements, pending cases and issues being faced by applicants, particularly local youth seeking financial assistance for self-employment and livelihood activities.

He directed the banks to make concerted efforts to improve their performance under priority sector schemes and ensure that all eligible beneficiaries are facilitated in availing the benefits of government-spon-

sored schemes.

The Deputy Commissioner stressed for intensified awareness campaigns, particularly in rural and far-flung areas, to educate people about available financial assistance, social security schemes and banking facilities.

He further directed the concerned banks to undertake focused outreach to ensure wider coverage of eligible beneficiaries and effective delivery of banking and social security services to achieve the targets.

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Chief Secretary, Atal Dulloo, today reviewed the status of readiness for development and operationalisation of National Waterways across Jammu & Kashmir, taking comprehensive appraisal of the onshore infrastructure being developed by the Indian Port Rail & Ropeway Corporation Limited (IPRCL) and the river ecosystem and navigation facilities being prepared by the Inland Waterways Authority of India (IWAI).

The meeting besides the ACS, PWD and Chairperson, IWAI was attended by the respective Divisional Commissioners; Secretary, Transport; GGM, IPRCL and several other officers from the concerned departments and these agencies.

The Chief Secretary directed the Divisional Commissioners to undertake periodic review of the progress of National Waterway projects in their respective divisions and make occasional on-site visits to facilitate quick resolution of issues and smooth execution of works.

He observed that most of the issues confronting the projects are minor and resolvable and should be addressed promptly by the concerned Divisional Administrations in coordination with the executing agencies.



Dulloo also underscored the tourism and urban mobility potential of the National Waterways, observing that river cruises could emerge as a major attraction for visitors while providing an alternative mode of transport in congested urban areas.

He stressed that development of waterways, should be planned to promote river-based tourism, facilitate passenger movement and help reduce pressure on the road network, while ensuring a safe, attractive and sustainable experience for both tourists and commuters.

He called upon IPRCL and IWAI to work strictly against the prescribed timelines and ensure that the necessary infrastructure, navigation facilities and supporting river ecosystem are put in place so that the waterways are ready for public use by next year.

The Chairperson, IWAI, Sushil Kumar Lohani while speaking in the meeting revealed that three major National Waterways including Jhelum (NW-49), Chenab (NW-26) and Ravi (NW-84)

are being targeted for operationalisation during FY 2026-27. He added that the Jhelum National Waterway extends 110 km from Sangam Bridge in Anantnag to Wular Lake; the Chenab waterway covers 53 km between Reasi and Akhnour; while the Ravi waterway extends 44 km from Chamera Dam to Ranjit Sagar Dam at Basohli.

The Chief Secretary was apprised of the substantial progress achieved on NW-49 (Jhelum), where a 106-km river cruise route from Sangam to Wular Lake has been proposed, covering important locations including Pantha Chowk, Zero Bridge, Amira Kadal, Maharajan, Chattabal, Sumbal and Gund Prang.

Moreover it was given out that a work order has been issued for 10 hybrid electric catamarans with a capacity of 20 passengers each, at a cost of ₹66.11 crore. The vessel designs have been approved and construction is underway, with delivery targeted by March 2027.

It was further informed that all 52 navigational HDPE buoys required for

the Jhelum waterway have been delivered, while six of the eight concrete pontoons/jetties have already been cast and are targeted for completion by December 2026.

Additionally the construction of eight passenger/tourist terminal facilities at Sangam, Pantha Chowk, Zero Bridge, Amira Kadal, Byopar Mandal Ghat, Chattabal Weir, Sumbal and Gund Prang has also commenced, with the works targeted for completion by June 2027. The terminals are being designed with a local Kashmiri architectural character while incorporating modern structural and utility features.

On NW-26 (Chenab), it was informed that the cruise route has been identified for initial development between the identified terminal locations, while terminal land at Reasi and Akhnour has been handed over to IWAI. On NW-84 (Ravi), a cruise route has been identified at Sohar in Jammu, with terminal land at Sattain near Ranjit Sagar Dam being processed for development.

DDC Doda reviews performance of Banks

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District Development Commissioner (DDC) Krishan Lal today chaired the District Level Review Committee (DLRC)/District Consultative Committee (DCC) meeting to take stock of the performance of banks for the quarter ending June 2026.

The meeting was attended by Chief Planning Officer Manesh Kumar Manhas; Assistant Commissioner Revenue Ashraf Pervaz; Assistant Commissioner Development Din Mohd Afaqi; Chief Animal Husbandry Officer, Lead District Manager, besides representatives from various government departments, NABARD, RBI, banks and other stakeholder institutions.

At the outset, the Committee undertook a detailed review of the performance under the Annual Credit Plan (ACP) 2026-27. The Committee examined the targets set for the financial year and the achievements



recorded by banks up to June 2026.

The overall credit plan, bank-wise deposits, advances and Credit-Deposit (CD) ratio of the district were also reviewed in detail. The Committee assessed the performance of banks in extending credit to various sectors and deliberated on measures to further improve credit delivery.

The meeting further reviewed the bank-wise performance under Agriculture Term Loans (ATL), including targets and achievements up to June 2026. Detailed discussions were held on credit flow to allied agri-

cultural activities, including dairy, poultry, fisheries and horticulture.

The Committee also reviewed progress under various categories of Kisan Credit Cards (KCC), including agriculture, dairy/animal husbandry, sheep husbandry and fisheries. The progress under Atma Nirbhar Bharat Abhiyan and other priority-sector lending initiatives, including credit support to Self Help Groups (SHGs) and distressed persons, was also assessed.

A detailed review was undertaken to assess the credit disbursement under the PM

Employment Generation Programme (PMEGP) and other employment and livelihood generation schemes.

The Committee further reviewed bank-wise progress under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme and other major Government-sponsored schemes. Progress under social security and financial inclusion initiatives, including implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), was also discussed.

The status of unbanked rural centres in the district was reviewed, besides assessing the progress and performance of SBI Rural Self Employment Training Institute (RSETI).

The Committee also deliberated on promoting renewable energy initiatives, particularly under the PM Surya Ghar: Muft Bijli Yojana.

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Additional Deputy Commissioner (ADC) Sunil Kumar Bhutyal chaired a meeting today to review arrangements for the upcoming Navratras, Mahanavami and Dussehra festivals in Bhaderwah. He directed the concerned departments to ensure adequate facilities and smooth conduct of the celebrations.

Arrangements regarding drinking water supply, medical facilities, uninterrupted power supply, security, traffic management, fire and emergency services, cleanliness and sanitation in both rural and urban areas were discussed in detail.

President of the Sanatan



Dharam Sabha, Satish Kotwal briefed the ADC about the details of the upcoming yatras and ongoing religious festivals.

ADC directed the BDA De-

partment to give wide publicity to the holy festivals to ensure that the public remains informed about the scheduled programmes.

It was decided that market

checking would be conducted before the festivals by the Tehsildar, Municipal Committee and other concerned officers to ensure proper regulation and availability of essential commodities.

The ADC directed all concerned departments to work in close coordination and ensure that all necessary arrangements are completed well in advance for the smooth and peaceful observance of the festivals.

The meeting was attended by BDA, JPDCL, Traffic, TSO and Representatives from the Police, Rural Development Department (RDD), Health, Jal Shakti and Municipal Committee. Tehsildar Bhaderwah, Tehsildar Bhalla and BDO Bhalla attended the meeting virtually.

Police-Congress leaders clash in Jammu during protest to observe black day against the arrest of LOP Rahul Gandhi, Opposition leaders

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Police and Congress leaders had a minor scuffle during a strong protest demonstration by the congress party in Jammu today, as part of the nationwide call for black day in democracy against the dictatorial and illegal detention and manhandling of the LOP Rahul Gandhi, Smt. Priyanka Gandhi and other to leadership of the congress and India Block in Delhi during past two days.

The protestors burnt the effigy of Home Minister Amit Shah.

Led by senior leaders of PCC and DCC Jammu Urban & Jammu Rural, the large number of Congress, Mahila Workers and Frontal Wing leaders took out a strong protest demonstration at Shaheedi Chowk Jammu leading to a minor scuffle with a heavy contingent of Police, who prevented their march. The protestors raised slogans and bore black batches to observe black day blaming Modi Govt. and Home Minister Amit Shah of indulging in a dictatorial attitude through police to crush the peaceful movement to "Save democracy" launched by Congress and other opposition.

Talking to reporters Mr. Raman Bhalla lashed out at the dictatorial attitude of Modi-Shah Govt. who are crushing the dissent in the country against the "Vote Chori" by CEC. The LOP Shri Rahul Gandhi and around 300 MPs were peacefully marching in Delhi, who were roughed up and detained in a brutal manner. This shows the frustration of the BJP Govt. but Congress and INDIA Block leaders and workers will continue their fight to save democracy and right to vote of all citizens.

He said that the Modi-Shah regime has discredited the electoral system in the largest democracy of the World and there is need to check and streamline the system to save the Right to Vote of every citizen and free and fair elections through ballot paper under an impartial election commission by removing Gyanesh Kumar.

Former Minister & DCC President Jammu Urban Yogesh Sawhney termed the actions of the Modi Govt as utter frustration due to the mass movement of congress and joint opposition. The people have come on streets and will force e CEC to step down and to save their precious vote. We are solidly behind our



leadership Shri Rahul Gandhi to safeguard the democracy.

Chief Spokesperson Ravinder Sharma(EX-MLC) lashed out at the Modi Govt. for imposing an undeclared Emergency in the country out of the fear of public upsurge over the Vote Chori and illegal deletion of over 13

crores of voters through SIR against which the struggle launched by LOP Shri Rahul Gandhi has become a Mass Movement of people.

DCC Jammu Rural Neeraj Kundan hit out at Modi Govt. for dictatorial policies after getting exposed over "Vote Chori"

through CEC. The congress workers and younger generation will not tolerate the hijacking of democracy by the BJP and Modi-Shah, he said asserting that protests shall continue to save democracy.

Prominent those who took part in the protest include For-

mer Legislators Th. Balbir Singh, Ved Mahajan, Indu Pawar, Sr. PCC leaders, Rajnish Sharma, Hari Singh Chib, Th. Mamohan Singh, Vinod Sharma, Kanta Bhan, Shashi Sharma, Namrata Sharma, Amrit Bali, Satish Sharma, Suresh Dogra, Vijay Sharma (Seva Dal Chief), Zahida Khan, Sanjeev Panda, Rajvir Singh, Kapil Singh,, Ex-Corporator Dwarka Choudhary, Pritam Singh, Vijay Malhotra, Ajay Lakhotra, Adv. Jatin Raina, Michael Wazir, Pawan Bhagat, Zahoor Tantrey, Sohit Sharma, Rajesh Sharma, Vijayant Pathania, Sandeep Dogra, Atul Sharma, Asha Chandan, Anuradha Sharma, Latish Sharma, Mangal Bral, Raj Kumar, Gurmeet Singh, Prem Sharma, Sunita Sharma, Dr. Ramesh Kumar, Yash Pal, Ram Magotra, Harjeet Singh Bagi, Janak Mehra (Prabhu Ji), Jagdish Raj, Parthiv Chauhan, Rakesh Digra, Prem Ji, Atul Sharma Rehan Malik, Rehan Mir, Sahil Malik, Mohd Aarif, Meena. Sujid, Narayan Dass, Gurvinder Singh, Suk Ram, Charan Jieet Chib, Amit Tandan, Neeraj, Pritam Singh, Dr. Narmil Singh, Sanjeev Kattal, Praveen Singh, Satish Sharma, Rajinder Singh, Baldev Singh, Puran Kundal, Parshotam

Balouria, Kiran Devi, Neelam Devi, Jagdish Chander, Atif Saroori, Sharif Saroori, Ranjeet Singh Manhas,, Gurmeet Singh, Lekh Raj, Sikander Khan, Jai Mal, Vijay Malotra, Rishu Kumar Mehra, Bhushan Kumar, Praveen Singh,, Gurdeep Singh Jasbeer Singh, Praveen Kumar.

Meanwhile several senior congress leaders including former ministers Shri Jugal Kishore Sharma, Jagjeevan Lal, Ex-MLA Mamta Khan, DCC President Ajay Salalia and Bhupinder Singh Jamwal and Raj Kumar & Tariq Bhat of National Conference, OM Parakash of CPM and various others were detained at Police Station Katra and at different places before the scheduled protest of the INDIA Block parties in Reasi District today.

This was disclosed by PCC Chief Spokesperson Mr. Ravinder Sharma here today by talking to reporters who termed the action of police as arbitrary and illegal and said that such dictatorial policies will be opposed tooth and nail to save democracy. He said that before detention the leaders and workers held protests at Balni Gate on Katra-Reasi Road as part of save democracy.