



LG Sinha Launches ATL Sarthi, Hails PM's Vision For An Innovative India

FE NEWS NETWORK

Attends launch ceremony of ATL Sarthi at University of Kashmir

SRINAGAR: Lieutenant Governor Manoj Sinha on Thursday said that

"Jammu, Udhampur, Rajouri, Kulgam, Shopian, Srinagar and many other districts are witnessing significant rise of student-led innovation and equipping students with future-ready skills," he said at the launch ceremony.

gratitude to the Prime Minister Narendra Modi for 500 additional Atal Tinkering Labs for Jammu and Kashmir, at a cost of Rs 100 crore, under the Frontier Region Program. He said these additional labs will

The Lieutenant Governor also emphasised the need to increase the number of Atal Tinkering Labs in the Jammu division. He said these labs will provide the youth of the region with the vast opportunity to invent effective solutions to local problems



Jammu and Kashmir's innovation ecosystem is steadily transforming at school level by Atal Tinkering Labs.

ny of ATL Sarthi at University of Kashmir. The Lieutenant Governor expressed

play a crucial role in inclusive innovation by starting Atal Tinkering Labs in remote and tribal areas.

Rs 1L Cr Urban Challenge Fund to Transform Cities: LG Manoj Sinha

Addresses AIFORERA Governing Council Meeting in Srinagar

FE NEWS NETWORK

SRINAGAR: "Rs. 1 lakh crore Urban Challenge Fund will be a game changer in the transformation of our cities and developing them as growth hubs," the Lieutenant Governor Shri Manoj Sinha said earlier today.

He said the initiative involving states/UTs and private players to redevelop 300 cities across India will promote innovation, robust infrastructure, improve ease of living and integrate sustainability into

■ See On P/6

Prime Minister **Narendra Modi** is Transforming India Into A Society Driven By **Innovation**, Lieutenant Governor Said Earlier. He Said India Is A Global Leader In Artificial Intelligence, **AI-Driven** Solutions For Various Sectors And Expanding Its Reach To Design And **Development**. He Was Speaking At The Launch Of **ATL Sarthi** At University Of Kashmir.

in areas such as agriculture, handicrafts, tourism, and disaster management.

Prime Minister Narendra Modi is transforming India into a society driven by innovation, Lieutenant Governor said earlier. He said India is a global leader in Artificial Intelligence, AI-driven solutions for various sectors and expanding its reach to design

■ See On P/6

Power Key To 21st Century Development: PM Modi

FE NEWS NETWORK

BANSWARA (RAJASTHAN): Prime Minister Narendra Modi on Thursday accused the erstwhile Congress government of ignoring the importance of electricity, saying increasing power production is necessary for any country to develop rapidly in the 21st century. "Before 2014, there were 2.5 crore households in India that did not have electricity connection. Even after 70 years of Independence, electricity poles had not even been installed in 18,000 villages across the country.

"The Congress government did not pay any attention to the importance of electricity," Modi said while addressing a public meeting in this Rajasthan district on Thursday, where he laid foundation for a nuclear power project to be built at a cost of Rs 42,000 crore.

"Power cuts were frequent during Congress rule. It was considered a big deal if

there was electricity for even four-five hours in the villages. People would congratulate each other when electricity came," Modi said.

"New industries could not be established (during Congress rule). In 2014, our gov-



ernment resolved to change this situation as electricity reached every village in the country, and life became easier for the people," he said.

In the twenty-first century, any country that wants to develop rapidly must increase power production, he said.

■ See On P/6

Govt Establishes New Rules Committee

FE NEWS NETWORK

JAMMU: The Jammu and Kashmir government on Thursday ordered the constitution of a high-level committee for developing a Single Window System to process Recruitment Rules in a time-bound manner. An order issued by GAD-JK, Principal



Secretary to the Government, Public Works (R&B) Department has been appointed as the Chairman of the committee.

■ See On P/6

Horticulture faces Rs 1500 Cr loss

Growers seek compensation, KCC loan waiver



SRINAGAR: Jammu and Kashmir's horticulture sector, the backbone of the region's economy, has suffered staggering losses due to the recent closure of the Srinagar-Jammu National Highway, with overall

damages estimated at nearly Rs 1,500 crore. President of Asia's second-largest Fruit Mandi Sopore, Fayaz Ahmed Malik @ Kaka Ji, alleged that the government failed to act with the seriousness the crisis demanded, leaving growers and traders to bear the massive financial blow.

Malik said the horticulture industry, vital to the Union Territory's GDP, grappled with the mounting losses as perishable fruit shipments remained stranded for days. "If the administration could not ensure the

■ See On P/6

CS Dulloo Pushes Capital Expenditure in Budget Review

FE NEWS NETWORK

SRINAGAR: Chief Secretary, Atal Dulloo, chaired a high-level meeting to review the performance of departments with regard to utilization of the annual budget and revenue



realization in J&K.

The meeting was attended by Principal Secretary, Finance Department, Santosh D. Vaidya; Administrative Secretaries of all departments; Director General, Resources; Director General, Accounts & Treasuries;

Director General, Budget, besides other senior officers.

During the review, the Chief Secretary took a detailed appraisal of the proportion of revenue and capital expenditure made by each department till date. He emphasized the need for departments to enhance capital expenditure while rationalizing and curtailing avoidable revenue expenditure in order to strengthen the fiscal health of the UT.

The Chief Secretary underscored that capital expenditure not only supports infrastructure creation but also contributes directly to long-term economic growth and livelihood opportunities.

He urged departments to maintain strict adherence to timelines for Centrally Sponsored Schemes (CSS), noting that these schemes are designed to build durable assets and improve public services. He particularly stressed the smooth implementation of flagship programmes such as

■ See On P/6

J&K Govt To Provide 5-Marla Land To Flood-Affected Families: CM Omar

FE NEWS NETWORK

BILLAWAR (KATHUA): Chief Minister Omar Abdullah announced that the government has decided to provide five marlas of land each to all flood-affected families who have been rendered homeless and

their everything so that they are able to construct their dwelling units on the allotted land.

The Chief Minister made this announcement while interacting with residents of Duggain, Billawar, whose houses and livelihoods were severely impacted by the recent



have suffered both on account of their houses destroyed and left without land due to landslides and flashfloods which has taken away

flooding. Earlier, he conducted an aerial survey of the flood-affected areas in the district, accompanied by MLA Bani, Dr. Rameshwar Singh.

Assuring people of all possible assistance, Omar Abdullah directed the administration to ensure timely relief and rehabilitation

The **Chief Minister** highlighted the scale of destruction, noting that torrential rains have damaged over **350 bridges**, around **2,000 km** of road network, thousands of hectares of agricultural land, besides washing away standing crops and inflicting **damages** on both **government** and private buildings...

measures. "The year 2025 has brought immense devastation to Jammu and Kashmir—from the dry spell in March-April

■ See On P/6

Bottimline

Govt Enlists Local Support to Revive Namda

FE NEWS NETWORK

GI Tag and Flagship Schemes Aim to Revive Tradition, Facilitate Artisans

SRINAGAR: In response to a news article published in a local Urdu daily on September 24, a spokesperson of the Directorate of Handicrafts & Handloom, Kashmir, has reiterated that the Government is undertaking a series of concerted measures for the revival and promotion of languishing crafts, with special focus on the traditional Namda craft.

The spokesperson stated that Namda has recently been accorded Geographical Indication (GI) registration under the Geographical Indications of Goods (Registration and Protection) Act, 1999, a landmark achievement that safeguards the authenticity of the craft while strengthening its competitive standing against cheaper, machine-made alternatives. The GI tag is expected to



couraging master artisans to avail the benefits of the Department's flagship Karkhandar Scheme, aimed at capacity

building, skill development and knowledge transfer to younger generations. District offices have also been directed to actively engage pass-out trainees to strengthen the grassroots implementation of the scheme. At present, the Department is running nine Elementary and two Advanced Training Centres for Namda,

The GI tag is expected to serve as a catalyst in revitalizing this centuries-old tradition and enhancing its market visibility at both national and international levels.

creating a strong framework for skill development and knowledge transfer. Redoubling its efforts for revival of the craft, under the CAPEX Budget 2025-26, an amount of 26.50 lakh has been

■ See On P/6

J&K Torchbearer Of India's Journey To 'Destination 2047': Dr Jitendra

FE NEWS NETWORK

SRINAGAR: Union Minister of State (Independent Charge) for Science and Technology; Earth Sciences and Minister of State for PMO, Department of Atomic Energy, Department of Space, Personnel, Public Grievances and Pensions, Dr. Jitendra Singh, said that Jammu & Kashmir holds the promise to be the torchbearer of India's journey to Destination 2047.

Speaking at the launch of the ATL Sarthi and Frontier Region Programme of the Atal Innovation Mission (AIM), NITI Aayog, at the University of Kashmir, Dr. Jitendra Singh said, as India's economy moves up from rank 4 to rank 3 and further upward, this value addition will come from regions hitherto under explored and resources hitherto under explored, and J&K qualifies on both the accounts. It is a region which started getting its due attention only after PM Narendra Modi took over in 2014 and it's vast resources of Himalayas and rivers also found

outlet with the advent of initiatives like Aroma Mission etc which also were launched by this government.

The Union Minister said that Jammu



& Kashmir has the potential to emerge as a frontline contributor to India's innovation-led growth story in the next two decades.

Congratulating for the launch of ATL Sarthi initiative in Srinagar, Dr. Jitendra Singh said, the occasion marks "dual celebration" – for Kashmir University becoming an instrument

■ See On P/6

Indian banks must change scale, aim for global top 10: Amit Shah

MUMBAI: Union Home Minister Amit Shah on Thursday said Indian banks should not merely plan for growth, but change their scale and aspire to be among the world's top ten.

"I want to tell our Indian banks that they should not only plan for growth, but try to change the scale. Our banks should be in the top ten," Shah said, speaking at the Financial Express India's Best Bank Awards function here.

Prime Minister Narendra Modi has set a target of making India a 'vishwaguru' by 2047, he said. "The Constitution speaks of three types of inclusiveness, which are political, social and financial inclusion, and these are guiding India's growth story," Shah added. Supporting the micro, small and medium enterprises (MSMEs) is critical to the country's economic growth, the senior BJP minister said, reminding that behemoths like Reliance Industries, Adani Group and Torrent Group were also MSMEs at some point.

"If a country's banking system, especially the one in a country like India, does not give importance to MSMEs,

■ See On P/6

Chief Secretary Atal Dulloo directs enforcement of GST rate reductions to benefit consumers

SRINAGAR: Chief Secretary, Atal Dulloo, chaired a high-level meeting with concerned Administrative Secretaries to review the implementation of recent Goods and Services Tax (GST) reforms and ensure that the benefits of reduced tax rates directly reach consumers on the ground.

Those who attended this meeting includes Principal Secretary, Finance; Commissioner Secretary, FCS&CA; Director, FCS&CA, Kashmir/Jammu; Controller, Legal Metrology besides other concerned officers.

During the meeting, the Chief Secretary stressed the need for strict enforcement to prevent

unjustified pricing and directed the Legal Metrology Department



(LMD) to constitute special market-checking teams. These teams will monitor retail and wholesale markets to ensure that commodity prices are reduced in proportion to the GST rate cuts recently announced by the Central Government. The

Commissioner Secretary, FCS&CA, Saurabh Bhagat informed the

meeting that several companies have already initiated revisions in their product pricing in line with the new tax regime. Notably, 169 companies have revised their rates and submitted intimation to the Legal Metrology Department. The Chief Secretary further

emphasized that the reforms, effective from September 22, 2025, must yield visible relief for the common consumers in the coming days. The Legal Metrology Department will intensify inspections to verify compliance and take strict action against any violations. He maintained that the objective of these reforms is consumer welfare. It is imperative that the reduction in GST rates translates into lower market prices so that people feel the real benefit, he underlined. The meeting reaffirmed the government's commitment to safeguarding consumer interests and ensuring transparency in the market system.

Sewa Parv 2025: Deputy Commissioner Ganderbal inaugurates Honey Festival

GANDERBAL: Deputy Commissioner Ganderbal, Jatin Kishore, inaugurated the Honey Festival organized by the Department of Agriculture Production & Farmers Welfare, Ganderbal, under Mission for Integrated Development of Horticulture (MIDH) as part of the ongoing Sewa Parv celebrations.

Speaking on the occasion, the DC congratulated the Agriculture Department and the Chief Agriculture Officer, Ganderbal, for successfully organizing the festival to tap the immense potential of honey production in the district. He expressed satisfaction over the quality, branding, and packaging of the products displayed by local entrepreneurs engaged in honey

production.

The DC assured bee-keepers and entrepreneurs of continued



institutional support, particularly in marketing, branding, and creating dedicated marketing hubs.

He said the district administration would work towards showcasing locally produced honey in vending stores and other platforms to enhance

visibility and market reach.

Encouraging the public to support local bee-keepers, the

DC highlighted that the honey produced in Ganderbal is of the highest quality and free from adulteration. He reiterated the Prime Minister's call for "Vocal for Local" and urged people to purchase and promote locally produced honey, which would directly contribute to

the prosperity of farmers and entrepreneurs.

The festival featured stalls set up by local bee-keepers and entrepreneurs at the venue to showcase their honey products and related innovations, drawing enthusiastic participation from visitors.

The event also served as an opportunity for awareness, market exposure, and interaction between farmers, entrepreneurs, and the Agriculture Department.

The DC reaffirmed that both the District Administration and Agriculture Department will extend all possible support to strengthen apiculture as a promising sector for livelihood generation and rural prosperity in Ganderbal.

CS Atal Dulloo reviews performance of YS&S Deptt

Calls for expanding opportunities for youth engagement in multiple arenas



SRINAGAR: Chief Secretary, Atal Dulloo today chaired a review meeting of the Youth Services & Sports Department, emphasizing the pivotal role of the department in channelizing the energy of the youth into productive avenues.

He stressed that apart from sports, young people should be encouraged to explore diverse domains such as music, arts, and other creative pursuits in line with their interests and aspirations.

The meeting was attended by Principal Secretary, Finance, Santosh D Vaidya, Commissioner Secretary, Youth Services & Sports (YS&S), Yasha Mudgal; Director General, YS&S; Director General, Resources; Executive Director, J&K Bank; Secretary, J&K Sports Council; and other senior officers.

Reiterating the government's commitment to youth development, the Chief Secretary assured the department of unhindered and adequate budgetary support. He also directed the department to proactively engage with corporate entities, including CPSUs and J&K Bank, to secure sponsorships for athletes, particularly for advanced training and exposure in outside states and coaching camps.

The Chief Secretary underscored the importance of publicizing an annual calendar of activities to broaden outreach and attract greater participation from youth across the UT.

He further advised the department to work towards hosting high-profile sporting events in Jammu and Kashmir, especially in football, cricket, and other popular disciplines.

Highlighting the need to nurture talent across multiple fields, Dulloo called for organizing talent hunt festivals in music, dance, arts, and other youth-centric activities.

He also stressed the importance of bringing national-level events like that of the Khelo India Winter Games and Khelo India Water Sports Festival held regularly in J&K in other sports disciplines too. He assured that he would make personal efforts to facilitate collaborations with premier sports bodies like the AIFF and BCCI to realize this vision.

The Chief Secretary further emphasized the creation of role models for youth and instructed the department to strengthen initiatives for establishing Centres of Excellence in different sporting disciplines in the UT.

Presenting the achievements of the department, Commissioner Secretary, YS&S, Yasha Mudgal informed that the Union Territory recorded a remarkable improvement in its medal tally this year, with youth athletes winning 44 Gold, 54 Silver, and 82 Bronze medals, compared to 31 Gold, 20 Silver, and 52 Bronze last year. This also includes 3 Gold, 1 Silver, and 1 Bronze medal at international competitions.

She further highlighted that around 35.5 lakh youth were engaged in departmental activities last year, and efforts are underway to raise this figure to 45 lakh youth during the current year.

Providing details of upcoming engagements, it was informed that the J&K Sports Council is set to organize 79 activities across the UT, including 4 international, 7 national, 27 UT-level, 14 league/community activities, and 27 coaching camps, targeting participation of nearly 25 lakh youth.

In addition, the Directorate of Youth Services & Sports will conduct 213 activities across districts, engaging another 12 lakh youth.

These will include marquee events such as the 69th National School Games, Viksit Bharat Young Leaders Dialogue, Snow Skiing competitions, and other mega events.

On infrastructure development, it was revealed that 343 capex works are currently underway, of which 55 have been completed and 220 are scheduled for completion this year, further strengthening the sports ecosystem in the UT.

Sewa Parv Day-9: Deputy Commissioner Pulwama attends outreach camp

Distributes Motorized Tricycles & Sanction Letters, urges citizens to participate in welfare schemes

PULWAMA: As part of the ongoing Sewa Parv celebrations, Deputy Commissioner (DC) Pulwama, Dr. Basharat Qayoom, today attended a mega outreach camp at Town Hall Pulwama organised by the Social Welfare department for elderly and vulnerable sections of society.

During the camp, Dr. Qayoom inspected stalls set up by various departments including Housing & Urban Development, Health, Mission Shakti, and Mission Vatsalya. He interacted with officials, reviewed their progress, and directed them to ensure maximum outreach and service delivery during the Sewa Parv campaign.

On the occasion, DC distributed sanction letters to 50 beneficiaries under the Integrated Social Security scheme and to 25 eligible beneficiaries under the State Marriage Assistance scheme. He also distributed motorized tricycles to specially-abled persons under the Motorized Tricycle to Specially Abled Persons scheme & financial aid to vulnerable children under the Mission Vatsalya Sponsorship scheme. Addressing the gathering,

Dr. Qayoom said that the

central theme of Sewa Parv is service to the people and



uplifting weaker and vulnerable sections of society.

He urged participants to utilise Sewa Parv camps to enroll in essential welfare schemes like PMAY and disseminate information within their communities so that every eligible beneficiary is covered.

Highlighting the importance of hygiene and sanitation, DC underlined that while the government is making constant efforts through initiatives like the Swachh Bharat Mission, lasting results can only be achieved through active public participation. He called for behavioural change with regard to cleanliness and sanitation, stressing the importance of source segregation of waste.

Dr. Qayoom also spoke on

the Nasha Mukta J&K Abhiyan, urging youth, parents, religious leaders, local Auqaf and Gurdwara Committees to join hands with district administration in eradicating the menace of drug abuse.

the tehsil level to ensure wider coverage and deeper grassroots impact.

Meanwhile, as part of Sewa Parv activities across the district, Education department in convergence with Health and Social Welfare departments conducted First Aid Training Workshops for students and teachers to equip them with essential life-saving skills.

Rural Development Department organised the 'Ek Din, Ek Ghanta, Ek Saath' campaign, undertaking Shramdaan and extensive cleanliness drives focused on transforming Cleanliness Target Units (CTUs). Plantation drives, awareness programmes, and anti-plastic campaigns were also held across Pulwama to reinforce the message of environmental conservation and sustainable living. In addition, under the Swasth Nari Sashakt Parivar Abhiyan, free medical camps were organised at PHCs, CHCs, and Ayushman Arogya Mandirs across Pulwama, providing screening and awareness on maternal, child, and adolescent health, nutrition, menstrual hygiene, and lifestyle-related diseases.

A special medical camp was also organised by the ARTO Pulwama in collaboration with the Health department at Taxi Stand Awantipora, where more than 94 drivers availed the facility.

District Kishtwar observes Day 9 with focus on health, cleanliness & community Empowerment

KISHTWAR: The Day 09 of Sewa Parv 2025 witnessed a vibrant display of civic responsibility, environmental consciousness and community engagement activities across Kishtwar district.

A major highlight of the day was a Mega Painting Competition organised at the historic Chowgan Ground, jointly by the Chief Education Office, Municipal Council and the Indira Gandhi National Centre for Arts.

The event saw enthusiastic participation from students, who creatively expressed themes related to cleanliness, environmental conservation and social harmony.

Adding to the momentum, the Municipal Council Kishtwar led a Plog Run followed by a spirited Swachhta Rally in collaboration with the Government Boys Higher Secondary School.

The initiative aimed to amplify the message of sanitation, waste management, and the collective duty of citizens towards a cleaner society.

In alignment with the broader objectives of Sewa Parv 2025, several impactful initiatives were undertaken across District Kishtwar.

The Municipal Council conducted intensive door-to-door awareness drives focusing on waste segregation, promotion of the Swachhata App and encouraging the reduction of single-use plastics. These efforts were coupled with the promotion of the PM SVANidhi Scheme, aiming to empower local street vendors through access to micro-credit and digital inclusion.

A First Aid Training Workshop was organized at Government Higher Secondary School, Nagseni, where students

received practical, hands-on training in CPR and other life-saving techniques. The session was facilitated by teachers and health professionals, highlighting the importance of first-response skills in emergency situations.

The Health Department organised a series of health camps and awareness programs on menstrual hygiene under the 'Swasth Nari, Sashakt Parivar Abhiyaan', with a special focus on women's health and overall family well-being.

These initiatives aimed to promote preventive healthcare and break the stigma surrounding menstrual health.

The ICDS Department also organized counseling sessions on optimal Infant and Young Child Feeding (IYCF) practices, with a strong focus on complementary feeding in all Anganwadi Centres (AWCs) across the district.

welcome address by the Principal Er. Arun Bangotra, who motivated the students by sharing inspiring examples of successful start-ups such as Zomato, Paytm, OYO etc. He encouraged them to think creatively and pursue entrepreneurship with confidence.

Sorab Mengi (Assistant Manager), JKEDI and Abilash Kumar Brarao, District Nodal Officer, JKEDI also shared insights into the various programs and policies undertaken by JKEDI to strengthen the startup ecosystem in Jammu and Kashmir.

Committee on Environment calls for stringent action against illegal mining in Baramulla District

BARAMULLA: The Committee on Environment called for strict action against illegal mining activities in Baramulla district.

The Committee convened a detailed review meeting at Dak



Bungalow Baramulla to deliberate upon measures required to curb illegal extraction of soil, sand, gypsum, and other materials across the district.

The meeting was chaired by MLA Uri, Dr. Sajjad Shafi, and attended by members Peerzada Feroze Ahmad, Zafar Ali Khatana, and Irshad Rasool Kar. Local legislators Javid Hassan Baig, Javid Reyaz Bedar, Irfan Hafiz Lone, and Peerzada Farooq Ahmad Shah also participated as special invitees and flagged issues of illegal mining and deforestation in their respective constituencies.

The Committee expressed serious concern over rampant illegal mining and its adverse impact on the environment, stressing the need to enforce a complete ban on such activities, particularly along Ferozpur Nallah, Ningli Nallah, Wular Lake, and River Jhelum.

Dr. Sajjad Shafi highlighted

that unregulated gypsum mining in Uri is severely affecting the local population.

"Our roads are getting damaged, and locals, especially students, are suffering due to dust

treat greywater and prevent pollution of water bodies, proper management of garbage sheds and scientific disposal of daily waste to promote environmental sustainability.

Members also voiced concern over the excessive use of heavy machinery for deep mining, which is weakening embankments and threatening vital infrastructure.

The Committee observed that the recent floods, frequent cloudbursts, and flash floods across the Himalayan region should serve as a wake-up call and stressed the urgent need for disaster preparedness and mitigation measures.

The meeting also reviewed ongoing flood prevention works and initiatives taken by the Irrigation & Flood Control Department, Pollution Control Board, and Department of Environment & Ecology to minimize the impact of natural disasters and climate change in J&K. Senior officers, including Deputy Commissioner Baramulla Minga Sherpa, Director Geology & Mining, Conservator of Forests, Director ULB, and officers from the concerned departments, were present in the meeting.

The Committee directed all departments to submit detailed reports on mining, deforestation, and flood mitigation measures within a stipulated timeframe.

Govt Polytechnic Reasi, JKEDI host Bootcamp to promote startup ecosystem

REASI: Government Polytechnic Reasi in collaboration with the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) on Thursday organised a Boot camp under the Start-up India Challenge.

The Bootcamp proved to be an enriching experience, giving young minds a platform to showcase their innovative ideas and understand the entrepreneurial ecosystem. The event witnessed enthusiastic participation from students, who came

forward with innovative start-up ideas. Several innovative ideas were pitched by participants, which were evaluated by a panel of experts for shortlisting to the next round of the Startup Idea Challenge.

The ideas presented by Reetika, 5th Semester Computer Engineering student; Abhishek Thakur, 5th Semester Mechanical Engineering student, Mohd. Younis, Computer Engineering student, Arti Sharma, Computer Engineering student, Vikram Singh, Computer Engineering

student, Kapil Sharma and Israr Ahmed, Computer Engineering student, were shortlisted by the panel of experts. The event concluded with a formal vote of thanks by Ajay Dogra, Incharge Training and Placement cell of college to the JKEDI for their support in making the program a success. Others present on the occasion were staff of the college including Himanshu Bakshi, Sunil Kumar, Parshotam Lal and a large gathering of students of the college. Earlier, the event began with a

student, Kapil Sharma and Israr Ahmed, Computer Engineering student, were shortlisted by the panel of experts. The event concluded with a formal vote of thanks by Ajay Dogra, Incharge Training and Placement cell of college to the JKEDI for their support in making the program a success. Others present on the occasion were staff of the college including Himanshu Bakshi, Sunil Kumar, Parshotam Lal and a large gathering of students of the college. Earlier, the event began with a

CM Omar Abdullah visits Mahore, reassures flood-hit families of his Government's unwavering support



FE News Network

MAHORE (REASI): Chief Minister Omar Abdullah undertook an aerial survey of the flood-affected areas of district Reasi before reaching Mahore to meet the people reeling under the devastation. Accompanied by MLA Gulabgarh, Er. Khurshied Ahmed, and other senior officials, the Chief Minister expressed deep solidarity with the affected families and reaffirmed his Government's commitment to prioritizing their relief and rehabilitation. Addressing a gathering of flood victims, Omar Abdullah

spoke with empathy and candor, "The purpose of my visit here is to share your pain and express my condolences for the loss of lives and property you have suffered. I want you to believe that you are not alone in this difficult time," he said, assuring people of sustained Government intervention to help them rebuild their lives. The Chief Minister recalled that his wish was for Er. Khurshied Ahmed's first programme as MLA to be one of joy and development —laying the foundation of new projects or inaugurating new facilities. "But destiny had something else in store,"

he remarked. "It is not a favour that Khurshied Sahab and I are here; it is our duty and our way of repaying the faith you placed in us last year."

Reflecting on the unusual challenges faced by Jammu and Kashmir this year, Omar Abdullah said that J&K had gone from the threat of severe drought earlier in February–April, to unprecedented floods that wreaked havoc from Kathua to Kupwara.

"In the beginning of the year, there was no sign of rain, and I had asked our irrigation, flood control, and PHE departments to prepare for drought. Yet, when the rains came, they came with such fury that plains and mountains alike were ravaged," he noted.

He candidly acknowledged that lapses in planning and road construction practices may have compounded the damage, particularly where mountain cutting led to landslides and road collapses. "Thousands of kilometres of roads under PWD and PMGSY networks simply vanished," he observed, stressing the need for better foresight in future infrastructure planning.

Interacting personally with affected families, the Chief Minister assured them that comprehensive relief measures and long-term rehabilitation plans were being put into motion.

"We will not only help you tide over the immediate crisis but also ensure that your lives are rebuilt afresh with dignity and resilience," he pledged.

KVIC kick starts Mission SEVA PARV across Kashmir

FE News Network

SRINAGAR: The State Office of Khadi and Village Industries Commission (KVIC) has initiated a special drive under Seva Parv with focused approach to support SC/ST beneficiaries under the Prime Minister's Employment Generation Programme (PMEGP).

As part of this initiative, a Bankers meeting was convened at Conference Hall, Sanat Ghar, Bemina here today chaired by Khalid Majeed, Director, Industries & Commerce, Kashmir.

Rajesh Kumar, State Director, KVIC; Anil Kumar Sharma, Nodal Officer, PMEGP; representative from UTLCB, officers from leading banks, DIC, KVIB, Lead District Managers (LDMs), representative from department of Posts, and other stakeholders were also present.

The meeting started with swadeshi pledge of Khadi Mahotsav.

During the meeting, Nodal Officer (PMEGP) gave a detailed presentation (PPT) for all stakeholders, highlighting the overall performance of

PMEGP in Jammu & Kashmir, progress made in sanctioning and disbursing cases of SC/ST beneficiaries and objectives and modalities of the ongoing special

drive under Seva Parve. He also emphasized on clearing all pending cases of SC/ST beneficiaries at the earliest, reviewing rectification cases concerning SC/ST applicants, ensuring that beneficiaries belonging to minority communities, women, Persons with Disabilities (PWD), and ex-servicemen who also fall under the SC/ST category, furnish their valid SC/ST certificates under PMEGP, adding that this step will enable



drive under Seva Parve.

He also emphasized on clearing all pending cases of SC/ST beneficiaries at the earliest, reviewing rectification cases concerning SC/ST applicants, ensuring that beneficiaries belonging to minority communities, women, Persons with Disabilities (PWD), and ex-servicemen who also fall under the SC/ST category, furnish their valid SC/ST

certificates under PMEGP, adding that this step will enable

cleared before 2nd October 2025.

Speaking on the occasion, Director, Industries and Commerce instructed banks to rectify all the SC/ST cases and co-operate with enumerator of Department of post in physical verification.

The State Director, KVIC Jammu, reiterated that this drive is part of the Commission's commitment to ensure inclusive growth and priority support to SC/ST communities under PMEGP.

Javed Rana calls on Union Jal Shakti Minister C.R. Patil Seeks Union Govt's assistance in Post-flood restoration, continuous support for Jal Jeevan Mission implementation in J&K

FE News Network

NEW DELHI: Jal Shakti Minister, Javed Ahmed Rana, called on Union Minister for Jal Shakti, Chandrakant Raghunath Patil, in New Delhi to apprise him of critical issues currently confronting Jammu and Kashmir.

Javed Rana informed the Union Minister about the extensive damage to water supply and irrigation infrastructure caused by recent flash floods in the J&K and the urgent need for sustained financial support to complete ongoing schemes under the Jal Jeevan Mission (JJM).

During the meeting, Javed Rana conveyed the gravity of the situation following the unprecedented flash floods that hit various parts of Jammu & Kashmir during August and September 2025. He informed the Minister that the floods severely disrupted public life, damaged essential infrastructure, and caused large-scale destruction to the water supply, irrigation and flood protection systems.

The Minister highlighted that the damage has deeply impacted access to safe drinking water and irrigation across both Jammu and Kashmir divisions, creating immediate challenges for public health, agriculture and the overall well-being of rural communities.

The Jal Shakti Minister informed the Union Minister that the J&K Jal Shakti Department has taken swift emergency measures to restore basic services in the affected areas.

Javed Rana requested a special financial package from the Ministry of Jal Shakti to support full-scale restoration and to invest in long-term resilience-building measures. He emphasized that such support is not only critical for restoring normalcy but also



for building infrastructure that can better withstand the growing impacts of climate change and extreme weather events in the region.

In addition to the flood-related concerns, the Minister also raised the issue of the critical funding gap under the Jal Jeevan Mission, which aims to provide safe drinking water to every rural household in Jammu & Kashmir. He informed that while a large number of schemes have made substantial progress, including many nearing completion, the shortfall in Central assistance and delay in fund releases have posed serious constraints on meeting the ambitious timeline of full saturation by March 2025.

The Minister pointed out that despite the J&K's consistent progress and efficient implementation of JJM schemes, including the successful completion of a significant number of projects.

Rana underscored the need for immediate

release of additional funds to meet outstanding payments and to maintain the pace of execution.

He urged the Union Minister to personally intervene and facilitate the timely release of central funds and sanction of additional financial support, so that the JJM implementation in J&K does not suffer avoidable delays.

Expressing his appreciation for the support received, Javed Rana thanked C.R. Patil for his patient hearing, assurances and positive response to the issues raised.

He reiterated the Jammu & Kashmir Government's firm commitment, under the leadership of Chief Minister, Omar Abdullah, to the goal of "Har Ghar Jal" and to building robust, climate-resilient water infrastructure that ensures the right to safe drinking water for every citizen. The Union Minister assured Javed Rana of full cooperation from the Government of India and acknowledged the need for urgent and sustained intervention

Satish Sharma reviews winter preparedness of FCS&CA Deptt.

Also assesses stocking of essentials, smart PDS implementation across J&K

FE News Network

SRINAGAR: Minister for Food, Civil Supplies & Consumer Affairs (FCS&CA), Information Technology, Youth Services and Sports, Satish Sharma held a detailed review meeting here today to assess the overall preparedness of FCS&CA department for ensuring uninterrupted availability of essential commodities during the forthcoming winter months in Jammu and Kashmir.

The meeting was attended by Commissioner Secretary FCS&CA, Saurabh Bhagat; Director FCS&CA Kashmir, Owais Ahmad and Assistant Directors of Kashmir Division besides representatives of Food Corporation of India (FCI). Director FCS&CA Jammu, Rifat Kohli, Director Finance (FCS&CA), and all Assistant Directors of Jammu Division joined the deliberations through virtual mode.

At the outset, the Minister sought a comparative analysis of the dumping position of foodgrains during the month of October last year vis-à-vis the present status, and directed that adequate foodgrain stocks be positioned well in advance in snow-bound and far-flung areas. He emphasized that stocking should be sufficient to



cater to at least six months of public requirement, considering the frequent road blockades and disruptions during peak winter.

Satish Sharma also reviewed the availability of petroleum products, including LPG, and instructed that special measures be taken to ensure dumping of adequate stocks in remote regions before the onset of winter. He stressed that priority must be accorded to LPG and kerosene supplies, given their critical importance for cooking and heating in sub-zero temperatures.

The Minister further reviewed the transportation mechanisms available in snow-bound areas, noting that reliance on conventional modes often leads to delays. He asked the officers to prepare contingency plans involving alternate transport systems, including load carriers, sledges, and coordinated

movement through RTC vehicles, wherever feasible, to guarantee smooth supplies.

While reviewing the functioning of Smart PDS, the Minister acknowledged the benefits of transparency and efficiency it brings but took serious note of public grievances related to its implementation. He instructed that dedicated grievance redressal cells be strengthened at district levels to promptly resolve consumer issues.

On the quality of rice and other foodgrains distributed through PDS, the Minister reiterated the Government's zero-tolerance policy towards sub-standard supplies.

He directed field officers to conduct frequent inspections at depots and Fair Price Shops and ensure that only quality-assured stocks reach the beneficiaries.

The progress of the e-KYC exercise was also reviewed threadbare during the meeting.

Satish Sharma underlined that completion of e-KYC is vital for eliminating bogus beneficiaries, preventing leakages, and ensuring rightful targeting of subsidies. He asked officers to expedite this process with active support from local administration. He asked them to organise awareness campaigns to encourage beneficiaries to complete their authentication at the earliest.

Reiterating the Government's commitment to the welfare of the people, Minister said, "The primary responsibility of the administration is to ensure that no household in

J&K suffers shortage of essentials during the winter. All necessary arrangements must be put in place well in advance, especially for those living in remote and snow-bound areas who face the brunt of harsh weather."

The Minister appreciated the efforts of the Department in streamlining supplies but urged all officers to work in mission mode for timely completion of stocking and efficient implementation of reforms.

He assured that the Government would extend full support, both logistically and

PM Awas Urban Mela inaugurated at Baramulla

FE News Network

BARAMULLA: Deputy Commissioner (DC) Baramulla, Minga Sherpa, in presence of Conservator Forest North, Irfan Ali inaugurated a Mela under PM Awas Urban (Housing for All) at Dak Bungalow, aimed at spreading awareness about government schemes and showcasing the vision of affordable housing for all.

On the occasion, DC inspected various stalls installed by different departments to create awareness among the public regarding welfare schemes and services. He appreciated the efforts of officials in reaching out to people through such interactive platforms.

DC along with the senior officers present also took part in a plantation drive carried out within the Dak Bungalow premises, reinforcing the message of sustainable and eco-friendly development.

During the Mela, DC handed over house keys to a number of eligible beneficiaries under the Pradhan Mantri Awas Yojana-Urban (PMAY-U), enabling them to realize the dream of owning their homes.

Earlier, DC flagged-off a run for Housing organized by the education department Baramulla, where students participated in the run to spread the message of affordable housing for all under PMAY-U.



Committee on Government Assurances holds meeting in Srinagar Discusses assurances pertaining to Public Works Department



FE News Network

SRINAGAR: The Committee on Government Assurances of the Jammu and Kashmir Legislative Assembly convened a meeting at the Assembly Complex, Srinagar, to review assurances pertaining to the Public Works Department (PWD).

The meeting was chaired by Committee Chairman, Sajad Gani Lone, and attended by members Ch. Mohammad Akram, Javaid Ahmad Mirchal, Hilal Akbar Lone, Iftikar Ahmad, Mian Mehar Ali, Mohan Lal, Sunil Bahardwaj, and Shagun Parihar.

Senior officers of the Public Works Department, including Principal Secretary PWD Anil Kumar Singh, Special Secretary R&B Naseer Ahmad Wani,

Director Finance Mazhar Hussain, Joint Director Planning Mohammad Yaseen Lone, and Deputy Director Finance Mohd Iqbal, were also present in the meeting.

The Committee held a detailed discussion on assurances given by the government regarding various PWD-related works and projects.

At the outset, the Chairman directed the concerned officers to address the grievances and issues raised by the members on priority. The officers acknowledged the concerns and assured the Committee that all pending assurances would be addressed at the earliest. Principal Secretary PWD reaffirmed the Department's commitment to take up all highlighted works on top priority.

In his opening remarks, Chairman

Sajad Gani Lone emphasized that the Committee's primary mandate is to scrutinize the assurances, promises, and undertakings made by Ministers on the floor of the House and assess their implementation within the stipulated timeframe.

He underscored the Committee's critical role in holding the government accountable, ensuring transparency, and improving governance. He added that frequent

meetings would be held to monitor progress and ensure that every assurance made in the House is tracked and fulfilled.

During the meeting, members shared valuable suggestions and flagged several public importance issues for the Committee's consideration.

Dy CM pays tribute to former Dy PM Ch Devi Lal, former CM of Haryana OP Chautala Urges everyone to follow their path for welfare of farmers, people

FE News Network

HARYANA: Deputy Chief Minister of Jammu and Kashmir Surinder Kumar Choudhary, attended 112th Birth anniversary celebrations of Late Jannayak Choudhary Devi Lal, former Deputy Prime Minister of India and the founding figure of the state of Haryana. The occasion, observed as "Samman Divas", was held at New Anaj Mandi, Rohtak.

Addressing the large gathering, the Deputy Chief Minister remarked that the day holds historical significance and urged everyone to follow the path and principles laid down by Choudhary



Devi Lal, who dedicated his life to the welfare of farmers and the common people.

He said that Choudhary Devi Lal always stood with farmers, daily wagers, shopkeepers, government employees and general public. During his tenure, he initiated impactful welfare schemes such as old age pensions, farm loan waivers, and tax relief for small traders, the Dy CM reminded.

He also paid tribute to Ch. Om Prakash Chautala, former Chief Minister of Haryana, acknowledging his contributions in carrying forward the vision of Choudhary Devi Lal.

"Om Prakash Chautala was truly the Iron Man of Haryana. His leadership and dedication led to remarkable development in the state, completing many of the initiatives envisioned by Choudhary Devi Lal," he stated.

Editorial

Plummeting Prices

The orchard valleys of Kashmir, often referred to as the fruit bowl of India, are experiencing a crisis that threatens their rural economy as news circulates of a drastic decline in demand for Kashmiri apples. Prices are off by more than half from what orchardists earned a year ago. This is not just a market swing; it is a distress call from thousands of orchard growers whose livelihood has been jeopardized. This catastrophic decline demands the attention of policymakers.

As reported, the president of the Kashmir Valley Fruit Growers Cum Dealers Union, Bashir Ahmad Basheer, has acknowledged that the industry is in one of its most difficult periods yet. The principal problem is a logistical nightmare. The markets are inundated with a backup of fresh produce that have dosed the market and are stuck on highways or in cold storage back from earlier in the season. The excess apple commodity has swamped the market, resulting in the steep price decline before this season's prime harvest is deducted. The stark reality is that an apple box that sold for over ₹1,000 last year now sells for only ₹400. A crisis becomes compounded when the costs of production, including increased fertilizer and pesticide cost, freight costs, and labor costs exceed the selling prices.

Growers from Shopian and Sopore express a genuine concern that reaches beyond the this year's financial tally. This crisis is undermining a community's faith in an enterprise that has supported them at a subsistence level for generations. The anxiety of not being able to pay back loans, which growers took out to manage their orchards, is real and unyielding. When farmers ask, "How can we survive?", it is a question to be asked of the system who is entrusted with looking after growers' interests.

The ramifications of the crisis reach well beyond the gates of the orchards. Horticulture is at the heart of the rural economy in Kashmir and sustains lakhs of families both directly and indirectly. As Mr. Basheer indicated, if apple growers are suffering, they will take the entire rural economy with them. The entire logistics chain which includes packers, businesses transporting goods to market, traders, or casual seasonal farm hands working in orchards to packers and merchandisers will suffer. The economic ripple of this drought will be widespread and fall heavily, if not completely, on the town.

Officials should recognize that this is not a seasonal event but rather a fundamental malfunction in the economy. Immediate actions should be taken to stabilise the market. This may include fast-tracking the clearance of the backlog, prioritising trucks with fruit on national highways, and looking at ways for direct interventions in the market and price support. In the longer term, improved cold storage chains, and recentred discussions on market diversification, would also be necessary to prevent this situation from happening again.

With the peak of harvest to still come, it is important there is not too long a wait to take action. The government must take action quickly to regain the lost confidence of Kashmir's farmers. To wait could undermine a sector that is not only an economic unit, but also a way of life in the valley, and risk a significant loss of faith in the system. The time is now to intervene, rather than allowing farmers' despair at the reduced price to become a famine of hope.

Trump's Visa Fee: A Chance to Stop India's Brain Drain



■ PROF. MAHESH CHAND GUPTA
profmguptadelhi@gmail.com

US President Donald Trump has drastically increased the H-1B visa fee. While the fee was initially around ₹80,000, it has now been

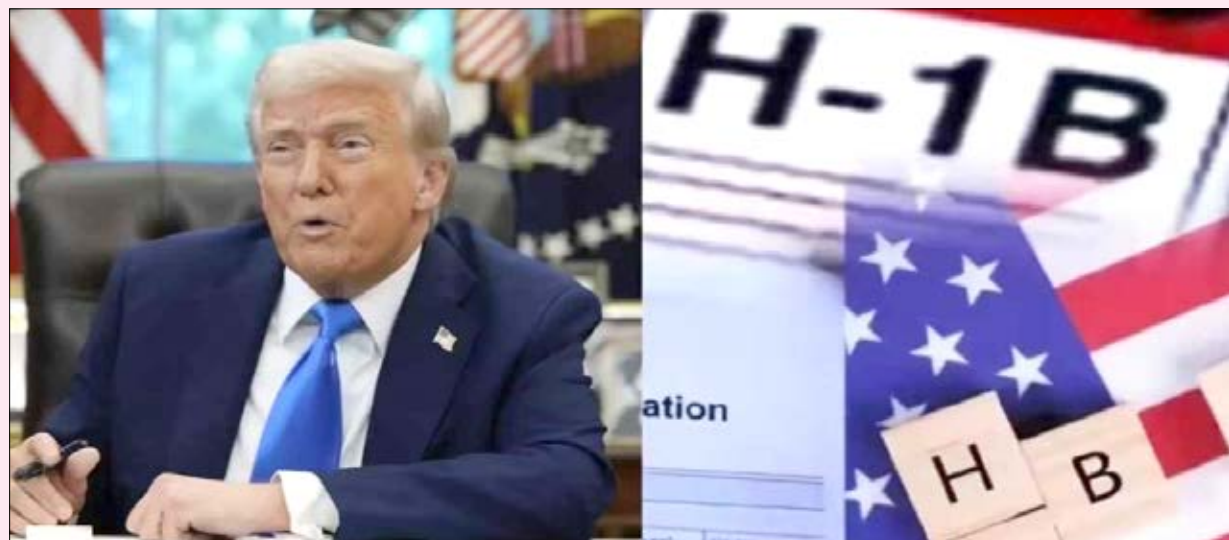
respect and security for qualified talent.

Doctors, engineers, scientists, and IT professionals are going abroad and strengthening the country's economy, while India should benefit from their talent. On one hand, we spend crores of rupees on the education of our youth, and on the other hand, they leave the country due to lack of opportunities. This is a major loss to India's development. Trump's move to increase visa fees may be a cause of concern for many countries around the world, but I believe India should view it positively. When visas

helping to expand their operations worldwide. Prominent Indian-origin leaders like Sundar Pichai (Google), Satya Nadella (Microsoft), Ajay Banga (World Bank), Arvind Krishna (IBM), and Indra Nooyi (PepsiCo) have brought glory to India globally. Their success proves that Indian minds are second to none on the global stage. The question is: if talented youth had received the necessary opportunities and environment within the country, could they have stayed here and made India a global leader? The answer to this question is definitely yes.

stop brain drain. The government should identify talented youth and provide research, startup, and employment opportunities tailored to their needs. Industrial groups should invest in research and innovation, providing youth with a world-class platform. The corporate sector should take responsibility for providing attractive salaries and a work culture within the country.

Times have changed. Nature desires to see India at its peak. Therefore, India is facing numerous challenges. Now is the time to transform these challenges into opportunities. Overall, the US move is positive for India. It should inspire us to take steps to retain



increased to ₹8 million. Naturally, Indian youth will no longer be able to travel to the United States in the same numbers as before. This decision has caused a worldwide uproar, which China is trying to capitalize on. It has announced a new category called the "K Visa," under which it aims to attract young scientists and technical professionals from around the world. This visa will provide opportunities in education, culture, science, technology, and business.

For India, this situation presents both a major challenge and an opportunity. The challenge is that, with the US closing its doors, China could attract our talent by offering new opportunities. The opportunity is that this is a golden opportunity for India to stop brain drain. Now, the need is for the government, industry, and corporate sector to work together to create an environment where our youth can fulfill their dreams while staying in the country. India has always been rich in education and talent, but brain drain is a major problem for us. Every year, millions of students complete their studies in engineering, medicine, management, and research, but unfortunately, a large number of them migrate abroad. The biggest reason for this is that India lacks adequate resources for research, employment opportunities are limited, and the available opportunities lack

to the US have become so expensive that ordinary young people cannot afford to go there, this will naturally curb brain drain. This situation is no less than a boon for India. The question now is whether India will be able to seize this opportunity. If the government and industry create a better environment for young people, they will prefer to stay and work in India. However, if this does not happen, there is a possibility that disillusioned youth will be drawn to China.

Sensing the situation, China has swiftly introduced the "K Visa" option. Through this visa, it plans to provide opportunities for education, research, and business opportunities to talent from around the world. By doing so, it aspires to achieve its goal of leadership in global science and technology. If Indian youth begin to turn to China instead of the United States, it will be an even more serious situation for us. On the one hand, India will be deprived of its own talent, and on the other, China will try to overtake us by leveraging our own strengths. At such a time, we need deep introspection. The key question now is whether our youth will prove their mettle abroad or stay home and take India to new heights? The answer depends on the country's policies and practices.

Currently, our youth hold senior positions in the world's top 100 corporate companies,

Had the infrastructure, research and development facilities, salaries, and other benefits that should have been provided to the country's youth over the past seventy years, this brain drain would not have occurred. Our country is progressing rapidly, but we still lack a digital and technological edge. Furthermore, we lack our own reliable social media platform. We are dependent on foreign companies even for basic services like email services. We have not achieved self-reliance in computers, mobile phones, and chip technology. Even today, we depend on others for defense weapons and defense equipment, passenger aircraft, fighter jets, etc. We are completely dependent on world-leading institutions for computer and digital technology, higher education, data management, accounting and finance management, audit and consultancy, research technology, etc. We must rapidly change this situation. Otherwise, we will not be able to achieve the goal of a developed India.

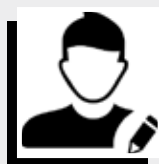
Despite the immense presence of young talent, this situation is worrying. If our youth are provided with the necessary resources, research facilities, and financial support, they can make the country technologically self-reliant. The role of the government and society is crucial in this regard. Relying solely on the government is not enough to

Sensing the situation, China has swiftly introduced the "K Visa" option. Through this visa, it plans to provide opportunities for education, research, and business opportunities to talent from around the world. By doing so, it aspires to achieve its goal of leadership in global science and technology. If Indian youth begin to turn to China instead of the United States, it will be an even more serious situation for us...

our talent here and provide them with opportunities that allow them to work in the country instead of migrating abroad. If we provide opportunities to our youth here, the country's economy will be strengthened. Self-reliance in the technological and digital sectors will be possible. The dream of Made in India will be realized. If the government, industry, and society work together in this direction, India can not only become self-reliant through its talent but also give the world a new direction. In this rapidly changing global landscape, it is imperative for our country of 1.45 billion citizens to become self-reliant in every field.

(The author is a renowned educationist, thinker, and speaker. He was a professor at Delhi University for 44 years.)

Future-Ready Education for Global Well-Being



VIJAY GARG

Beyond economic might, the true strength of a developed India will rest on its intellectual, social, ethical, and innovation-driven ecosystem. To achieve this, a comprehensive roadmap for higher education must be envisioned—one that builds an inclusive, future-ready, and globally competitive learning environment.

By 2047, when India celebrates a century of independence, higher education will emerge as one of the most powerful forces shaping the nation's transformation into a global knowledge superpower. The future of a developed India depends not only on its economic power but also on the intellectual, social, ethical and innovation ecosystem it must nurture. In this context, a comprehensive roadmap for higher education has to be envisioned. The roadmap should seek to build an inclusive, future-ready, and globally competent learning ecosystem that ignites innovation, research, employability, and cultural leadership. The goal should be to position India among the top three higher education systems globally, where higher education institutions (HEIs) act as engines of socio-economic growth, social equity, and global competitiveness.

The rationale behind this ambitious transformation rests on four key foundations. Firstly, India's demographic dividend presents both an opportunity and a challenge. A young and aspirational demography requires world-class, accessible higher education to unlock its true potential. Secondly, as India transitions into a knowledge economy and aims for a \$40 trillion GDP by 2047, cutting-edge research, innovation, and highly skilled talent have become indispensable. Thirdly, to strengthen its global competitiveness, India must take a quantum leap to enhance its standing in research, technology, and education in order to lead in the 21st century.

Finally, higher education must reflect India's civilisational traits, where ancient knowledge systems are harmoniously blended with modern scientific and technological advancements to add unique value to contemporary civilisational discourse.

Achieving this vision requires a grand strategy. Access, equity, affordability, and inclusion must become integral components of this strategy to enable every aspiring learner to pursue outcome-

empowering youth with real-life problem-solving skills.

Equally important is the alignment of higher education with skills, employability, and entrepreneurship. Industry-integrated curricula, mandatory internships, apprenticeships, and entrepreneurship modules must become integral parts of the curricula, enabling learners not only to seek but also to create jobs. Special emphasis should be laid on social entrepreneurship for



based higher education, regardless of gender, geography, or socio-economic strata. By 2047, the Gross Enrolment Ratio should reach 75 per cent, supported by expanded institutions, community colleges, open digital learning platforms, and targeted support for disadvantaged groups. Massive use of digital infrastructure and local/regional language content will be crucial in bridging existing divides.

Alongside inclusivity, India ought to promote academic excellence and multidisciplinary. All HEIs should embrace flexible, multidisciplinary curricula on existing and emerging disciplines that integrate vocational, academic, and research pathways through the National Credit Framework (NCrF). A STEAM-based curriculum, enriched by AI-enabled personalised learning pathways, will help prepare students to negotiate the complexities of the future. Concurrently, inter- and transdisciplinary learning should be cultivated through interfacing disciplines across sciences, engineering, humanities, and social sciences,

promoting employment opportunities for social science graduates. Universities should nurture start-ups and spin-offs, strengthening India's innovation ecosystem. For this, HEIs should become creative centres for skill development, innovation, and entrepreneurship to thrive in a highly competitive and fast-changing learning landscape. HEIs should strive to promote critical thinking, creativity, and exploration.

Technology-enabled higher education is the future. A digital and technological transformation of higher education will accelerate growth at an unprecedented pace. Every campus must become digitally enabled, blending physical and virtual learning seamlessly. AI tutors, AR/VR-enabled labs, and metaverse classrooms will redefine pedagogy, while blockchain-based credentialing will ensure seamless global credit mobility.

Yet another equally vital aspect is the strengthening of research, innovation, and knowledge economy ecosystems. The Anusandhan National Research Foundation will have to serve

as the backbone of India's translational research ecosystem, driving the establishment of over 100 Centres of Excellence in frontier areas such as artificial intelligence, quantum technologies, biotechnology, green energy, defence, space, and social sectors. These must be complemented by world-class research parks, incubators, and innovation clusters. The ultimate target is for India to rank among the top three nations globally in real-world problem-solving research output by 2047.

Massive curricular, pedagogical, and assessment reforms are essential for holistic education and for transforming India's classrooms into centres for shaping her destiny. These critical components of education should not limit the learning of youth. This is not possible without a renewed focus on faculty development and leadership. Curricula should be industry-aligned, pedagogy has to become engaging and immersive, and assessment should measure transformation in students. The establishment of a National Higher Education Leadership Academy will ensure continuous faculty training in curriculum design and development, pedagogical and assessment reforms, research, and industry exposure. India must also attract global faculty and encourage cross-border mobility of faculty and researchers.

Another crucial aspect is internationalisation. India must emerge as a global hub of higher learning, attracting more than two million international students annually by 2047. This requires accelerated collaboration, expanding joint and dual degree programmes, building international campuses, and showcasing India's civilisational knowledge systems on the global platform.

For such an ambitious vision to succeed, governance and funding reforms are essential. The focus must shift from input-based regulation to outcome-driven governance, with institutions enjoying autonomy coupled with accountability. Public investment in higher education should be raised from the current 4.6 per cent to at least 6 per cent of GDP, complemented by resource mobilisation through philanthropy, endowments, and public-private partnerships.

In line with India's commitment to sustainability, HEIs must evolve into green campuses, embracing renewable energy, net-zero practices, and research aligned with the Sustainable Development Goals. Social responsibility must also be central, with students engaging in rural immersion programmes, community service, and social innovation and entrepreneurship projects.

A vibrant cultural ecosystem is central to India's emergence as a globally respected knowledge and innovation hub. By 2047, India's cultural ecosystem must reflect the harmony of tradition and modernity. Her cultural landscape must envision the synthesis of its ancient civilisational discourse and modern global outlook. A culturally vibrant India will not only nurture its own citizens but also inspire and lead the world in creative, intellectual, and civilisational excellence. Therefore, the vision for Viksit Bharat 2047 should place equal emphasis on inclusivity, sustainability, creativity, and international cultural engagement.

To ensure accountability, a robust monitoring and evaluation framework must be created. This will have to include a National Higher Education Dashboard offering real-time data on enrolment, outcomes, employability, and research; an independent evaluation agency to track institutional performance; and an annual "State of Higher Education Report" presented to Parliament.

The outcomes of India's education system have to be transformative by 2047. India's universities will have to be globally benchmarked for producing thought leaders, innovators, entrepreneurs, and cultural ambassadors. Higher education should be able to serve as the engine of India's \$40 trillion knowledge economy.

Most importantly, India will have to reclaim its place as a global knowledge superpower, offering inclusive, sustainable, and future-ready higher education that contributes not just to national progress but also to global well-being.

Author is a Retd Principal. He can be reached at vkmalout@gmail.com

Sakeena Ito Reviews Performance, Functioning Of JKBOSE

FE NEWS NETWORK

SRINAGAR: Minister for Education, Social Welfare Health and Medical Education, Sakeena Ito chaired a meet-



ing at Civil Secretariat to review the performance and functioning of Jammu and Kashmir Board of School Education (JKBOSE).

The meeting was attended by Chairman JKBOSE and Additional Chief Secretary Higher Education, Shantamanu; Secretary School Education, Ram Niwas Sharma; Director School Education Kashmir, Dr. G.N Ito; Director School

Education Jammu, Naseem Javid Chowdhary; Secretary JKBOSE, Ghulam Hassan Sheikh and other senior officers of JKBOSE and School Education department. During the meeting, the Education

tions and strengthening of grievance redressal mechanisms for the facilitation of students. She further asked the officers that any updation related to curriculum updation should be done

patching of textbooks to schools well in time.

The Minister appreciated the JKBOSE for some student centric initiatives which will make the registration process as well as examination mechanism smooth. She asked the officers to establish proper mechanism for evaluation so that the results can be declared timely.

Highlighting the importance of accountability and efficiency, the Minister underscored the need for continuous upgradation of infrastructure, capacity-building of staff, and closer coordination with schools to address challenges on the ground related to examinations.

"Education is the foundation of our future. The role of JKBOSE is pivotal in shaping a transparent, modern, student-friendly examination and evaluation system. Our priority is to strengthen institutions so that every child in Jammu and Kashmir can benefit from quality education", Sakeena Ito stated.

The Education Minister further called the JKBOSE authorities to issue date sheet for 10th and 12th classes well in time so that the students can prepare accordingly for their respective examinations.

During the meeting, Secretary JKBOSE gave a detailed presentation on the action plan for forthcoming examinations as well as other aspects of the Board.

MLA Rajpora reviews developmental works of Shadimarg, Achgoze & Litter blocks

FE NEWS NETWORK

Directs inclusive participation of people in planning, quality execution of works & community benefit while planning at ground level

PULWAMA: Member of Legislative Assembly (MLA) Rajpora, Ghulam Mohi Uddin Mir convened a meeting at Circuit House Pulwama to review the developmental works of the Rural Development Department (RDD) for blocks Shadimarg, Achgoze, and Litter.

During the meeting, Block Development Officer of Shadimarg, Achgoze, and Litter delivered a detailed presentation highlighting the achievements, ongoing works, and future action plans under various flagship schemes of the department.

The presentations covered progress under MGNREGA, PMAY-G, PRI, SBM-G (Swachh Bharat Mission Gramin), Amrit Sarovar, and other developmental initiatives aimed at strengthening rural infrastructure and improving livelihoods.

MLA emphasised the need for timely completion of developmental works and called for coordinated efforts among field functionaries to ensure effective implementation of welfare schemes. He directed officials to ensure enhanced participation of the public in Gram Sabhas so that planning and

implementation of works are carried out in a truly participatory and need-based manner.

may not pose any threat to the local population and scientific management of waste is achieved.



While reviewing MGNREGA works, MLA directed the concerned officers to ensure that all works are executed strictly as per approved estimates and technical guidelines, maintaining high standards of quality and durability. He stressed that works must be long-lasting, community-oriented, and beneficial to the maximum number of people.

With regard to solid waste management, MLA directed officers to ensure that door-to-door collection of waste is carried out strictly as per the schedule in all panchayat halqas. He also instructed the officials to maintain proper cleanliness in and around segregation sheds so that they

MLA further underlined the importance of convergence between departments to achieve holistic rural development and sustainability.

He also directed field functionaries to intensify on-ground monitoring, maintain transparency through updated work registers and social audits. He highlighted that accountability, transparency, and people's participation must remain at the core of all developmental efforts.

The meeting was attended by Assistant Engineers, Junior Engineers, Panchayat Secretaries, Technical Assistants, Gram Rozgar Sahayaks (GRSSs), and other officials from the concerned blocks.

DIPR Shopian, Cultural Unit DIPR, RDD organize 'Sewa Parv-2025' celebrations at CFC Zainapora

FE NEWS NETWORK

SHOPIAN: As part of the nationwide Sewa Parv -2025 celebrations, a special programme on cleanliness, waste segregation and plastic-free environment was today organized by DIPR Shopian, Cultural Unit DIPR Kashmir in collaboration with RDD Shopian at Common Facility Centre (CFC) Zainapora.

The event laid special emphasis on cleanliness drives, segregation of waste and curbing the use of plastic in line with the government's vision of promoting a sustainable and eco-friendly lifestyle.

Addressing the gathering, Assistant Commissioner Development highlighted that community participation is vital for achieving the goals of Swachh Bharat and a plastic-free environment. He urged the students to become ambassadors of change by practicing and promoting waste segregation at source, discouraging single-use plastics and spreading awareness among

their families.

During the programme, sanitation and awareness drives were carried out through Zainapora market, involving enthusiastic participation of teachers, school children, local public and volunteers.



A skit on the theme of cleanliness and environmental conservation, organised by DIPR Shopian & Cultural Unit DIPR Kashmir was also presented by 'Tulkul Art and Media Collective' Chadoora leaving a strong message for society. School Children of Zainapora also presented a cultural programme on the occasion regarding cleanliness.

BDO, Zainapora also sensitized the participants about the hazards of plastic pollution, importance of waste management and the role of citizens in maintaining a clean and green environment.

A large number of people besides students of various educational institutions participated in the event.

Ladakh Lieutenant Governor Reviews Security Situation In Leh, Calls For Heightened Vigilance

FE NEWS NETWORK

Leh: A day after four persons were killed and more than 80 others were injured in widespread clashes amid a shutdown in Ladakh, Lieutenant Governor of the Union territory, Kavinder Gupta, on Thursday chaired a security review meeting here and called for heightened vigilance to safeguard peace.

The shutdown and protest was called by a constituent of the Leh Apex Body (LAB) in support of their demand to advance the proposed talks with the Centre on the extension of the Sixth Schedule of the Constitution and statehood to Ladakh.

"The lieutenant governor chaired a high-level security review meeting to assess the emerging situation across Ladakh, emphasising the need for heightened vigilance, seamless inter-agency coordination, and proactive measures to safeguard peace,



security, and public order across the UT," the L-G's office said in a post on X. Officials said senior officers from the police,

CRPF and civil administration attended the meeting and discussed in detail the prevailing law and order situation in the region.

Hundreds of protesters supporting the movement for statehood to Ladakh and extension of the Sixth Schedule turned violent on Wednesday and set the BJP office in Leh and several vehicles on fire, prompting the authorities to clamp curfew in the town and its adjoining areas.

The Centre alleged the mob violence was guided by the "provocative statements" of climate activist Sonam Wangchuk, while certain "politically motivated" individuals were not happy with the progress made in the ongoing talks between the representatives of the government and Ladakhi groups. The climate activist, who

was leading a hunger strike in Leh over the twin demands, called off his hunger strike after the violence on Wednesday. (PTI)

30% Off
Limited time offer

Book Now

IT'S TIME TO
Travel Kashmir

Book your Kashmir trip with way to destination and enjoy the scenic beauty of paradise and spend quality time with your loved ones.

WAY TO DESTINATION
WHERE DREAMS BECOME REALITY

Contact Us:
+91 7051183582

Mail us:
Info@waytodestination.net

Visit us:
www.waytodestination.net

Over 13,000 consumers avail benefits under Domestic Power Amnesty -2025-26

FE NEWS NETWORK

KPDCL urges eligible consumers to avail the scheme, benefit from this welfare-driven opportunity

SRINAGAR: The amnesty policy of Kashmir Power Distribution Corporation Limited (KPDCL) has witnessed an overwhelming public response with more-than 13,189 consumers availing the benefits and clearing their dues, till date.

This amnesty policy offers a 100% waiver on interest and surcharges for outstanding bills of domestic consumers as of March 31, 2025.

Focused awareness campaigns and facilitation efforts by the DISCOM has bore the fruits, with as many as 13,189 consumers have already availed the benefits under the current phase, enabling a recovery of Rs.753.8 lakhs.

This positive trend reflects both consumer confidence in the initiative and its importance in strengthening the financial health of the Corporation, while at the same time advancing consumer welfare through settlement of arrears and regularization of services.

Meanwhile, KPDCL has urged all eligible consumers who have not yet availed the scheme to approach their nearest KPDCL Sub-Division offices without delay and benefit from this welfare-driven opportunity.

It has further given out that the Amnesty Policy has been designed in the interest of the public good, offering a simplified and consumer-friendly mechanism for clearing outstanding dues.



Himayat creating pathways for rural youth empowerment: Javid Dar

FE NEWS NETWORK

Hails mission for shaping futures, announces its expansion to agri-sectors

SRINAGAR: Minister for Agriculture Production, Rural Development Department and Panchayati Raj, Cooperative and Election Department Javid Ahmad Dar, today lauded Himayat for creating a unique platform that offers rural youth an opportunity to shape their skills and build independent futures.

While speaking at the Himayat Alumni Meet 2025 in Srinagar, where several beneficiaries shared their success stories, the Minister said most participants came from humble backgrounds and had advanced in life through resilience and determination. "Himayat is a unique platform that offers rural youth an opportunity to shape their skills and build independent futures," he noted.

He added that in today's world, academic qualifications alone are not enough, skill is the real currency.

The Minister urged that skill development should extend to modern farming techniques, soil testing, livestock care, and even the use of artificial intelligence in agriculture. "If we train our youth in these areas, it can spark a real revolution," he said.

Citing inspiring success stories of Himayat trainees, Dar said every individual must write their own journey of achievement despite hardships. Encouraging the youth, he quoted: "The essential thing in life is not conquering, but fighting back."

He emphasized that honesty, hard work, and discipline are the foundations of lasting success. "Shortcuts never bring real achievements. Competition should be faced with courage and preparation," he stressed.

Dar also called for regular personality development training alongside skill trades to boost youth confidence. He congratulated the participants and lauded the Seva Parv initiative, running from September 17 to October 2 across the country, as a platform to highlight grassroots progress and youth empowerment.

"Every household faces difficulties, but we must overcome them, polish our skills, and move forward," the Minister said.

Secretary, Rural Development Department (RDD) & Panchayati Raj, Mohammad Aijaz Asad, in his remarks, said the event was not merely an alumni meet but a journey that reflected "stories of struggle and success" of youth from remote areas of Jammu and Kashmir who through the Himayat Mission, have found their path to self-reliance.

"The alumni who shared their journeys are a source of inspiration for the trainees present here. It shows that Himayat is not just training but also a ray of hope and a path to success," he noted. The Secre-



tary emphasized that the government is not only imparting skills but also committed to tracking the post-training journey of candidates, ensuring placements and further interventions wherever needed. He congratulated the Himayat Mission team for sustaining this engagement and called for more such alumni meets in the future.

He announced that Himayat 2.0 will soon be rolled out with additional training sectors, including agriculture, dairy, horticulture, and farming. "By adding these sectors, we aim to give rural youth more opportunities and pathways for success," he said.

Linking the programme to the nationwide Seva Parv initiative launched by the Prime Minister on September 17, Asad said the campaign, running till October 2, seeks to connect people with various schemes and highlight stories of empowerment.

Chief Operating Officer, Himayat, Rajneesh Gupta, also shared key insights into the program's impact during the Alumni Meet, underscoring its role in empowering youth across Jammu and Kashmir. "As of now, Himayat has trained more than 34,000 candidates and approximately 15,000 of them have been successfully employed," he informed.

The event was attended by Director RDD Kashmir, Shabir Hussain Bhat; Chief Executive Officer, IWMP, Rajnish Kumar; and other officers.

LG Sinha

and development. He was speaking at the launch of ATL Sarthi at University of Kashmir.

The University serves as a nodal institution for the ATL Sarthi initiative, collaborating with NITI Aayog to establish robust monitoring mechanisms and strong institutional linkages with Atal Tinkering Labs (ATL) in schools across J&K. The initiative will focus on providing mentorship, capacity building for ATL teachers, and guiding students in transforming ideas into commercial prototypes.

In his address, the Lieutenant Governor lauded the ATL Sarthi initiative aimed at connecting every Atal Tinkering Lab to larger ecosystem of guidance and mentorship.

“The Atal Tinkering Lab is a fitting tribute to former Prime Minister Atal Bihari Vajpayee. These Labs are empowering our young students and providing them with the tools for new discovery and self-development, and imparting skills like problem-solving. By nurturing the curiosity of India’s ‘Amrit Generation,’ ATL labs are laying the foundation for a developed and aspirational nation,” he said.

The Lieutenant Governor highlighted that under the leadership of Prime Minister, innovation is no longer limited to industries; it has become a permanent part of our society.

He urged the youth of Jammu and Kashmir—the future innovators—to take advantage of the support provided by the Government of India and realize their dreams.

The Lieutenant Governor said the landmark Rs 1 lakh crore fund for research, development and innovation, for the next 6 years is accelerating progress in high-priority sectors, ranging from energy security to climate action and deep technologies like Quantum Computing and Artificial Intelligence.

He called upon the University of Kashmir to focus on skill development, and capacity building for Atal Tinkering Lab teachers, unlocking their potential and promoting creativity and innovation.

The Lieutenant Governor made a special mention of Atal Tinkering Lab students from across Jammu Kashmir for providing innovative solutions to address local problems and challenges. He also visited the stalls showcasing the innovative projects by the students of ATLs and interacted with the young innovators.

The occasion also witnessed the release of the coffee table book celebrating the successful innovations by the ATL students from Jammu Kashmir. The representatives of Corporate and Foundation partners also briefed on their CSR initiatives aimed at fostering a stronger innovation ecosystem in the UT of J&K.

Dr. Jitendra Singh, Union Minister of State (Independent Charge) for Science & Technology, Earth Sciences, MoS PMO, Personnel, Public Grievances & Pensions, Atomic Energy & Space also graced the launch ceremony.

Atal Dulloo, Chief Secretary; Dr. Deepak Bagla, Mission Director, Atal Innovation Mission, NITI Aayog; Shri Shantmanu, Additional Chief Secretary, Higher Education Department; Prof. Nilofer Khan, Vice Chancellor, University of Kashmir; Shri Ram Niwas Sharma, Secretary School Education; Deepali Upadhyay, Program Lead, Atal Innovation Mission; Prof. Naseer Iqbal, Registrar, Kashmir University; senior officials, heads of educational institutions, faculty members, teachers, and students of Atal Tinkering Labs were present. (DIPTR)

Rs 1L Cr

urban planning.

The Lieutenant Governor was speaking at the Governing Council Meeting of All India Forum of Real Estate Regulatory Authorities (AIFORERA) in Srinagar.

The Lieutenant Governor urged that the ‘Whole of the Government’ approach is needed for advancing this sector and ensuring accountability in timely project delivery.

“The transparency, accountability, and efficiency brought by RERA Act 2016 must protect homebuyers’ interests and swift grievance redressal mechanism is required to transform this sector into a more regulated and efficient industry,” the Lieutenant Governor said.

The Lieutenant Governor also spoke on the intricacies of the Real Estate Sector, its challenges, possibilities and opportunities.

He called upon private players and real estate developers to play their greater role in promoting affordable housing.

“Under the leadership of Hon’ble Prime Minister Shri Narendra Modi, the real estate sector is emerging as one of the major contributors in realising the vision of Viksit Bharat. This rapid growth is driven by the aspirations of the common man. The real estate sector must move forward with equitable development and urban transformation at its core and ensure fairness and transparency for those who dream of owning a home. I also want to see this sector becoming more competitive to encourage growth. There must be uniformity and harmony in housing regulations across the states and union territories,” the Lieutenant Governor said.

The Lieutenant Governor also exhorted the real estate developers to pay special attention towards the health and education of families of workers engaged in housing development projects.

The Lieutenant Governor said the welfare of those who are building our homes should be the top priority. He further urged the All India Forum of Real Estate Regulatory Authorities to work with developer groups like NAREDCO (National Real Estate Development Council) to ensure that workers and their families are not deprived of

their basic rights in any way.

He further emphasised on real-time monitoring of housing development projects and awareness campaigns for the buyers.

On the occasion, the Lieutenant Governor released the Journal and Annual Report 2024-25 of AIFORERA.

Shri Anand Kumar, Chairman, All India Forum of Real Estate Regulatory Authorities (AIFORERA); Shri Satish Chandra, Chairman, J&K Real Estate Regulatory Authority (JKRERA); Ms Manddeep Kaur, Commissioner Secretary, Housing and Urban Development Department; Chairpersons of various Real Estate Regulatory Authorities and senior officials attended the inaugural session of the Governing Council Meeting of AIFORERA. (DIPR)

Power Key

“Any country that aims to develop rapidly in the 21st century must increase its electricity production. The most successful countries will be those that lead in clean energy,” he said.

The BJP government at the Centre is advancing the clean energy campaign by turning it into a people’s movement, he added.

The prime minister on Thursday laid the foundation for and inaugurated several projects in the fields of renewable energy, water supply, power, road, and infrastructure worth Rs 1,22,100 crore during the event in Banswara.

Among the most significant is the Mahi-Banswara nuclear power project, a 2,800 MW facility to be built at a cost of Rs 42,000 crore in Banswara.

Talking about tax reforms, Modi said 11 years ago, the Congress government was engaged in exploiting and looting the people of the country.

“In Congress era, both taxes and inflation were sky-high. There was loot everywhere whereas under the BJP, it is more about savings. The government put an end to Congress’ loot after people blessed Modi,” the prime minister said.

Modi also said that in 2017, the Goods and Services Tax (GST) was implemented that helped people get rid of taxation hassles, and the tax structure has now been reformed.

“The whole of India is celebrating the GST savings festival. Everyday items have become cheaper. Kitchen expenses have reduced.

“Before 2014, the Congress government used to charge Rs 31 as tax on a purchase of Rs 100. When GST was implemented in 2017, the same item worth Rs 100 increased by only Rs 18 and started costing Rs 118, a savings of Rs 13,” he said.

Things have become cheaper after the reformed GST structure took shape on September 22, Modi said. (PTI)

Govt Establishes

The members include Commissioner/Secretary to the Government, General Administration Department; Commissioner/Secretary, ARI & Trainings Department (Member Secretary); Secretary, School Education Department; Secretary, Information Technology Department; Secretary, Department of Law, Justice & Parliamentary Affairs; and representatives from J&K Public Service Commission and J&K Services Selection Board, not below the rank of Additional Secretaries. The Chairman may also co-opt any other member as required.

The committee has been tasked to finalize digitization of Recruitment Rules while adopting the ‘Delhi Model’ for expediting the process, to incorporate BISAG-N as a digital partner, and to coordinate, monitor and review the overall system. The ARI & Trainings Department will service the committee. (KNC)

Govt Enlists

earmarked for the repair and restoration of the Carding Machine at the UNDP facility, a step that will guarantee uninterrupted availability of quality raw material and thereby reinforce the production base for Namma artisans.

The spokesperson appealed to the public to support the Government’s “Vocal for Local” initiative by buying felted Namdas, emphasizing that collective patronage is essential to provide a level playing field to Namma artisans and to ensure the revival of this unique craft, which forms an integral part of Kashmir’s cultural heritage. (KNO)

J&K Govt

to incessant rains, flash floods, and landslides in August-September,” he said. “From Kathua to Kupwara, the damage has been unprecedented.”

The Chief Minister highlighted the scale of destruction, noting that torrential rains have damaged over 350 bridges, around 2,000 km of road network, thousands of hectares of agricultural land, besides washing away standing crops and inflicting damages on both government and private buildings. “Given the enormity of restoration challenges, Jammu and Kashmir is looking forward to a comprehensive relief and rehabilitation package from the Central Government,” he added.

Emphasizing the importance of first-hand assessment, Omar Abdullah said his visit to the remote and isolated areas of Kathua was aimed at understanding the ground realities. He also undertook an aerial survey of damages in Hiranagar and Lakhanpur, the entry point of Jammu and Kashmir.

Later, the Chief Minister convened a meeting with district administration, including Deputy Commissioner Kathua Rajesh Sharma, ADC, and senior civil and police officers. He directed the DC to conduct extensive tours of all affected areas and submit detailed ground reports at the earliest.

Speaking on the occasion, MLA Bani, Dr. Rameshwar Singh, underlined that the Bani region too has suffered extensive damages due to landslides

triggered by torrential rains. He said that in villages such as Moar, Najote, and Kanthal-Majra, nearly 100 families have lost their land and property completely. He demanded allotment of five marlas of land for such affected families, besides highlighting other pressing concerns, including damages to the Jalana Bridge, delay in tendering of work for High School Lohai, upgradation of High School Sadrota, as well as amnesty from KCC loans and electricity bills for affected families.

The Chief Minister assured that the government would examine all these demands with due seriousness and extend all possible support to the affected families. (DIPR)

Indian banks

it stops the growth story of the nation,” he said. If nobody had extended credit to these conglomerates, India would not have had so many industrial houses, Shah added.

It can be noted that as per the official statistics, the MSME growth in FY25 slowed down to 14.1 per cent from over 20 per cent in the previous fiscal. Analysts have of late expressed concerns about the credit quality in the MSME lending segment.

Talking about the global economy, Shah said India has emerged as a bright spot. “While the world is going through difficulties, with polarisation of societies and people losing faith in leadership, India is offering stability, trustworthy leadership and a robust economy,” he stated.

He also highlighted India’s consistent economic performance. “Many countries are struggling at a one to two per cent growth rate, while India has maintained a steady seven to eight per cent growth. This is a huge achievement,” Shah said.

Highlighting investor confidence, Shah added, “We have consistently maintained a 14 per cent increase in foreign direct investment. This reflects global faith in India’s economy.”

Speaking about structural reforms, the minister said, “Through the PLI scheme, industrial corridors, logistics parks and Start-up India, we have created a new ecosystem. A decade ago we had only 26 start-ups, and today we have 1.92 lakh. In the last ten years, India has moved from 26th to 3rd position globally in this sector.”

Shah pointed to future areas of growth. “Electric vehicles, battery technology, green growth, fintech, space and defence manufacturing will all strengthen India’s growth story in the coming years,” he said. He recalled the state of banks before 2014. “Between 2008 and 2014, loans worth Rs 52 lakh crore were given, many of which turned into bad loans. The banking sector was marred by corruption, carelessness and lack of transparency. Prime Minister Modi decided to bring in reforms to clean up the system,” Shah said.

The minister also mentioned the Jan Dhan initiative. “There were 60 crore people where not a single member of the family had a bank account. We opened 53 crore accounts and linked poor people with the banking network,” he said.

On digital adoption, Shah remarked, “The UPI has brought a revolution in digital payments. Recent figures show that every second digital transaction in the world is happening in India.”

He also stressed India’s digital leap. “Today 52 crore people are using DigiLocker and 95 per cent of the country has 5G network coverage,” Shah said. (PTI)

CS Dulloo

Samagra Shiksha Abhiyan, PMGSY, NABARD and other key initiatives.

With regard to the newly rolled out SASCI initiative, the Chief Secretary directed departments to expedite the process of Administrative Approval and Technical Sanction for all new works. He further advised that at least 75% of each ongoing work under this scheme should be completed by December this year, while also calling for the expeditious clearance of the remaining 100 mother sanctions to enable timely execution of projects envisaged under GoF’s SASCI initiative giving 50-year interest-free loans for completion of capital expenditure projects in a specific timeframe.

He also reviewed the performance of departments in mobilizing tax and non-tax revenues. He directed the Power Development Department (PDD) to improve billing efficiency and asked the State Taxes Department to plug leakages in GST collection. He stressed on leveraging technology to detect tax evasion and take stringent measures against defaulters to ensure full realization of revenues.

In his presentation, Principal Secretary, Finance, Santosh D. Vaidya, provided a detailed account of the expenditure status. He informed that out of the Budget Estimates (BE) of Rs 79,703 Cr in Revenue Expenditure, an amount of Rs 52,085 Cr has been released, with Rs 33,247 Cr spent till date. On the capital side, against a BE of Rs 18,451 Cr, Rs 7,435 Cr has been released to departments, while the expenditure booked so far stands at Rs 757 Cr.

He further revealed that about Rs 1,038 Cr has been spent under CSS (Capex) and Rs 2,534 Cr has been utilized towards repayment obligations. It was also highlighted that while the power purchase bill has increased by 20%, the corresponding revenue realization has grown by only 10%, necessitating urgent corrective measures.

On the revenue front, the collections till August 2025 include GST Rs 3,408.14 Cr Stamp Duty Rs 287 Cr, Motor Spirit Tax (MST) Rs 708.67 Cr, Excise Rs 861 Cr, Transport sector Rs 370 Cr, Mining Rs 49.52 Cr, Water Supply Rs 31.19 Cr, Water Usage Charges at Rs 380 Cr. The cumulative non-tax revenue realized during the ongoing financial year has reached Rs 2,765 crore.

Under the Special Assistance to States for Capital Investment (SASCI) Part I scheme, the meet-

ing was apprised that the government is making substantial investments in both ongoing and new capital projects across diverse departments. Of these, 162 are ongoing projects with a cumulative cost of Rs 12,393.6 Cr, against which Rs 2,235.3 Cr has already been spent and an additional Rs 1,191.4 Cr sought in loans under this scheme. The Power Development Department leads in this category with 19 projects worth Rs 10,052.1 Cr, followed by the Jal Shakti Department with 36 projects amounting to Rs 311.1 Cr, besides significant works being implemented by Housing & Urban Development, and Public Works Departments.

Alongside, 60 new projects worth Rs 309.15 Cr are being launched under this scheme, with loans amounting to Rs 189.52 Cr sought for their execution. The Health & Medical Education Department is spearheading this category with 16 projects costing Rs 82.31 Cr, while Tourism, Youth Services, Sports and Skill Development Departments are also undertaking notable new initiatives under SASCI. The Chief Secretary directed departments to redouble their efforts in maximizing revenue realization while maintaining fiscal discipline. He stressed that enhanced capital expenditure coupled with efficient revenue collection will be pivotal in sustaining the UT’s developmental momentum and fiscal stability. (DIPR)

Horticulture

smooth reopening of the National Highway, they should have sought immediate defence assistance to avoid such chaos,” he said, adding that the government’s delay cost the sector heavily during its peak fruit season.

Highlighting the gravity of the situation, Kaka Ji revealed that Sopore Fruit Mandi alone suffered losses of around Rs 600–700 crore, while the overall losses across Kashmir have touched an estimated Rs 1,500 crore. “The government must take a serious view of this crisis and provide every possible compensation to the growers”, he urged.

He further demanded that authorities should waive off Kisan Credit Card (KCC) loans for fruit growers and simultaneously seek a special relief package from the central government to salvage the horticulture industry.

It is noteworthy that the Srinagar-Jammu National Highway, the Valley’s only all-weather road link to the rest of the country, witnessed repeated closures in recent weeks due to incessant rains and landslides, choking the transportation of apples and other perishable produce at a time when Kashmir is in the middle of its peak harvest season—(KNO)

J&K Torchbearer

of engaging J&K as a mainstream player in India’s growth journey and for AIM extending its innovation network to the this peripheral Union Territory.

The Minister announced that under the Frontier Region Programme, 500 new Atal Tinkering Labs (ATLs) will be set up in J&K, forming the largest share of the 2,500 labs sanctioned for frontier regions, with an investment of 100 crore. These labs, he said, will give school students exposure to cutting-edge tools in robotics, 3D printing, and artificial intelligence, enabling them to innovate at a young age. (PIB)

GOVERNMENT OF JAMMU AND KASHMIR

JAMMU AND KASHMIR SERVICES SELECTION BOARD

Muthi, Akhnoor Road, Jammu/Zam Zam Complex, Rmbagh, Srinagar
www.jkssb.nic.in

Subject: - Provisional Selection List for the post of Film Production Assistant, Division Cadre Kashmir, advertised vide Advertisement Notification No. 01 of 2021 dated 03.02.2021, under Item No. 123.

NOTIFICATION

Whereas, the Information Department, vide Indent No. ID/Estt/09/2020 dated: 20.10.2020 read with ID/Estt/09/2020 dated: 07.01.2021 forwarded the requisition for making direct recruitment to the 01 post of **Film Production Assistant**, Level-4 (2550081100) as per the following break up:

Cadre	Item No.	OM	SC	ST	OSC	ALC	RBA	PSP	EWS	Total
Division Kashmir	123	1	0	0	0	0	0	0	0	1

Whereas, the qualification for selection against the post, as per the Indent/Advt, is/was as under:

"Science Graduate with experience of at least one year in still photography."

Whereas, the Jammu and Kashmir Services Selection Board (JKSSB), advertised the aforesaid 01 post as per the category-wise break up given herein above, vide Notification No. 01 of 2021 dated 03.02.2021, under Item No. 123, for seeking applications from the eligible candidates.

Whereas, the JKSSB vide Notification No. JKSSB-COEEXAM/UT/10/2023-04 (7055504) Dated. 03.01.2025, issued an Advance Notice for holding the OMR based written Examination for the post to be held on **16.02.2025** and after holding the exams, the Result/Score-sheet of the candidates was notified vide notification No. JKSSB-COEEXAM(UT)/9/2025-06 (7650128) dated: 24.04.2025.

Whereas, the schedule of the Documents Verification (DV) of the candidates falling under the consideration zone was notified vide notification No. JKSSB-COEEXAM(UT)/9/2025-06 (7650128) dated: 01.05.2025, followed by Supplementary Document Verification (DV) vide No. JKSSB-COEEXAM(UT)/9/2025-06 (7650128) dated: 13.06.2025.

Whereas, the Board vide office **Order No. 221-SSB of 2025 dated 14.07.2025** constituted a Selection Committee, for preparing the Selection List for the aforementioned posts of **Film Production Assistant**; and

The Selection Committee so constituted prepared the Provisional Selection List in accordance with the Merit/Eligibility of the candidates and on the basis of principle of merit-cum-preference and the same was placed before the Board in its 312th Board Meeting held on 05.08.2025, which after deliberations and having regard to **all** the aspects of the **selection, approved** its notification; and

Now, after taking into consideration all the aforementioned factors, the Provisional Selection List for the post of **Film Production Assistant, under Item No. 123, Division Cadre Kashmir, advertised vide Advertisement Notification No. 01 of 2021 dated 03.02.2021**, is hereby notified as per "**Annexure-A**" to this notification. It is further notified that:

- The Provisional Selection List shall be subject to the outcome of OAs/Writ petition(s), if any, pending in the competent court of law.
- The Provisional List shall also be subject to the outcome of pending inquiry, if any, involving candidate(s), figuring in this Provisional Selection List.
- This is a Provisional List and shall be subject to the change(s) as warranted necessary as per the objections which may be received against it and mere figuring in it shall not confer any right to selection, which shall be finalized after examination of the objections based on merit.
- In case any candidate/s is/are aggrieved with this Provisional Selection List, or intends to furnish any document/clarification regarding his/her withheld candidature, he/she may represent through the e-mail address **Useselection-jkssb@jk.gov.in** within **Ten (10) days** from the date of its Notification, **beyond which no representations shall be entertained**. The representations in this regard shall necessarily include complete details of the candidate including Name, Address, Roll Number and Contact Number.

By Order.
(Atul Kumar) JKAS Secretary, J&K Services Selection Board

Provisional Selection List of Candidates for the post of Film Production Assistant, advertised vide Notification No. 01 of 2021 dated 03.02.2021, under Item No. 123													
S. NO.	D.V. S. NO.	APPL. NO.	ROLL NO.	CANDIDATE'S NAME	FATHER'S NAME	DOB	SELECTION CATEGORY	TOTAL MARKS	PERMANENT ADDRESS	QUALIFICATION	NAME OF THE INSTITUTION /UNIV ERSITY	YEAR OF PASSING	REMARKS
SELECTION LIST UNDER OPEN MERIT (OM)													
1	1-KMR	224203	2600006	RAHEE AHMAD BHAT	GHULAM NABI BHAT	02/02/1992	OM	90.00	121,MALLAPORA,GAHDERBAL,GANDHEE RAL,GANDEEBAL,KASHMIR,191201	Bachelor of Science	UNIVERSITY OF KASHMIR	2013	
WAITING LIST UNDER OPEN MERIT (OM)													
1	2-KMR	303029	2600014	SOFI IRFAN NAZIR	NAZIR AHMAD SOFI	03/01/1991	OM	72.75	62,SHIRAZ COLONY,SOURA,EIDG AH, SRINAGAR,KASHMIR, 190011	Bachelor of Science	UNIVERSITY OF KASHMIR	2018	Recommendati on kept withhold Subject to Production of Valid Experience Certificate

DIPK-6553/25 Dt: 25-09-2025

Centre Launches National Water Security Initiative, Makes Conservation Mandatory Under MGNREGA

NEW DELHI: The Union Government on Thursday launched the National Initiative on Water Security, making water conservation a mandatory component of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

According to the Press Information Bureau (PIB), Union Minister for Rural Development and Agriculture & Farmers' Welfare Shivraj Singh Chouhan and Union Jal Shakti Minister Chandrakant Raghunath Patil unveiled the initiative at Krishi Bhawan, New Delhi.

Union Minister of State for Rural Development Kamlesh Paswan, senior officials, and representatives from rural blocks and districts joined the event in person and virtually.

Announcing the move, Chouhan said the government had amended the Schedule of MGNREGA to ensure a fixed portion of funds is compulsorily used for water conservation and harvesting works.

He underlined that the directive came from Prime Minister Narendra Modi, who has consistently prioritised water security.

Chouhan said 65% of MGNREGA funds

in "over-exploited" and "critical" rural blocks will now be allocated to water-related works. In "semi-critical" blocks, the allocation will be 40%, while even

said. He stressed that the decision would improve groundwater recharge, rejuvenate rivers and ensure sustainable farming.

"This decision will prove vital for water security and rural development. Prime Minister Modi has always given water conservation the highest priority," Patil said.

The Ministers said the initiative will not only help farmers but also benefit livestock, wildlife, the environment, and future generations. They emphasised that better conservation practices would strengthen rural resilience against climate change.

Since 2014, MGNREGA has created over 1.25 crore water assets including farm ponds, check dams and tanks. Under Mission Amrit Sarovar, more than 68,000 reservoirs have been built or rejuvenated.

In the last 11 years, the scheme has generated over 3,000 crore person-days of employment with an expenditure of about 8.4 lakh crore. Women's participation has risen from 48% in 2014 to 58% in 2025, marking a major shift in rural livelihoods.

Officials said the National Initiative on Water Security will take these efforts forward by shifting the approach from short-term crisis response to long-term preventive water management. (PIB)



blocks without water scarcity will dedicate at least 30%.

"Water is life. If there is water, there is a tomorrow and a today. Without water, nothing is possible," Chouhan

Union Jal Shakti Minister Patil called it a historic reform. He said that out of the 88,000 crore MGNREGA budget, a large share will directly fund water harvesting and recharge activities.

Paras Hospital Introduces Priority Care Initiative for Senior Citizens and Specially Abled Patients

Special counters, dedicated OPDs, and personalized support aim to reduce waiting times and improve healthcare access for elderly and specially-abled patients

Paras Hospital Srinagar has rolled out a priority care initiative designed to improve the hospital experience for senior citizens and specially abled individuals. The program ensures quicker consultations, expedited diagnostics, reduced waiting times, and direct assistance from staff, addressing one of the most pressing concerns in healthcare access for these groups.



India's ageing population is expanding rapidly. According to the India Ageing Report 2023, there were nearly 149 million people above the age of 60 in 2022. This number is expected to rise to 194 million by 2031, as per the Ministry of Statistics and Programme Implementation. With age, health challenges become more common. Studies show high rates of hypertension, diabetes, and mobility issues

among seniors, making timely treatment critical. Accessibility adds another layer of difficulty: a Lancet study found that older Indians travel an average of 14.5 km for outpatient care and over 43 km for hospitalization, with rural patients facing the steepest hurdles. For specially abled senior citizens, these barriers are even more severe, often leading to delayed diagnoses and poorer health outcomes. Against this backdrop, Paras Hospital's priority care initiative seeks to close critical gaps and make healthcare more accessible for vulnerable groups.

Commenting on the initiative, Dr. Murtaza Habib, Facility Director Paras Hospital Srinagar said, "Senior citizens and specially abled patients often face barriers that prevent timely medical attention. This program directly addresses those gaps by streamlining access at every step, whether it is registration, consultation, or diagnostics. Our aim is to make their hospital visit efficient, respectful, and stress-free."

The hospital has further strengthened the program by establishing a helpdesk for senior citizens, scheduling special OPD days for elderly patients, initiating counseling and wellness programs, and providing structured guidance for home care support.

Paras Hospital Srinagar is committed to continuously improving healthcare access for senior citizens and specially abled patients. Going forward, this initiative will provide a sustainable framework to ensure timely treatment, shorter waiting times, and dignified care, setting a benchmark for healthcare delivery in the sector. (PR)

"World witness to India's defence manufacturing strength": Piyush Goyal on 11 years of 'Make in India'

NEW DELHI: As the 'Make in India' initiative marks 11 years of success, Union Commerce and Industry Minister Piyush Goyal on Thursday lauded the centre for its achievements in indigenous defence production.



"The world is a witness to India's defence manufacturing strength today! Guided by the vision of PM Narendra Modi, the nation has scripted landmark achievements in indigenous defence production, reflecting the success of the Make In India initiative," Goyal posted on X.

Meanwhile, India today successfully launch the Intermediate Range Agni-Prime Missile from a Rail based Mobile launcher system, which is designed to cover a range of up to 2,000 km. Defence Minister Rajnath Singh congratulated the concerned agencies on the launch.

"India has carried out the successful launch of Intermediate Range Agni-Prime Missile from a Rail based Mobile launcher system. This next generation missile is designed to cover a range up to 2000 km and is equipped with various advanced features," Singh posted on X.

The Defence Minister asserted that the success of the flight test has put India in the group of selected nations that have developed "canisterised launch system from on the move rail network".

"Congratulations to DRDO, Strategic Forces Command (SFC) and the Armed Forces on

successful test of Intermediate Range Agni-Prime missile. This successful flight," Singh said.

"The first-of-its-kind launch carried out today from specially designed Rail based Mobile Launcher, has the capability to move on Rail network without any pre-conditions that allows User to have a cross country mobility and launch within a short reaction time with reduced visibility," he added.

Earlier on Tuesday, Rajnath Singh highlighted that India's vision of Aatmanirbhar Bharat was not merely to manufacture for its own needs, but to develop capabilities that allow India to become a credible source of advanced technology and high-quality products for the world.

Singh and his Moroccan counterpart Abdelatif Loudiyi jointly inaugurated Tata Advanced Systems Limited's (TASL) state-of-the-art defence manufacturing facility in Berrechid, Morocco, on Tuesday. Rajnath Singh described the occasion as a historic moment in the evolving strategic partnership between India and Morocco.

Spread over 20,000 square metres, the facility will undertake production of the indigenously developed Wheeled Armoured Platform (WhAP) 8x8, jointly designed by TASL and India's Defence Research and Development Organisation (DRDO).

"For India, this initiative reflects the spirit of 'Atmanirbhar Bharat.' A self-reliant India, which is also an active and responsible player at the global level. The goal of our self-reliant India is not only to manufacture for its own needs but to create an ecosystem where India becomes a credible source of advanced technology and high-quality products for the world," Singh said.

"For India, self-reliance does not mean isolation rather, we aim to develop strategic autonomy under self-reliance. We want to develop such capabilities that allow us to independently protect our nation while also maintaining engagement with global partners," he added. (ANI)

Union Minister Scindia chairs meeting with TSPs and OEM Advisory Committee

NEW DELHI: The Union Minister of Communications and Development of North Eastern Region, Jyotiraditya Scindia, along with Dr Neeraj Mittal, Secretary (Telecom), chaired a

lines, and ease of doing business measures. Four items remain pending, including cost structure parity with global peers, development of a partial-to-full domestic manufacturing ecosys-



meeting with Telecom Service Providers (TSPs) and Original Equipment Manufacturers (OEMs) Advisory Committee.

The meeting focused on three key agendas — review of preparations for India Mobile Congress (IMC) 2025, discussion on issues flagged by TSPs and OEMs, and an assessment of the status of Telecom Manufacturing Zone (TMZ) at Gwalior and the Telecom Innovation, Research and Training Centre at Jabalpur.

During the deliberations, the Union Minister noted that most pending issues raised earlier by TSPs had been resolved, particularly relating to cyber security, spam control, standards and technology interoperability. Three critical items — digital divide, spectrum authorization, and business viability of fixed-line services remained under consideration, with stakeholders expected to provide responses to draft rules by 6 October 2025. Matters relating to telemarketer regulations, license fee, and electricity power requirements are also under examination under the upcoming Telecom Policy framework.

On the OEM front, the Union Minister recorded closure of issues concerning indigenous manufacturing, testing and certification time-

tem for import substitution, promotion of designed manufacturing, and resolution of single-source component procurement challenges. Responses and policy inputs on these issues are expected by 6 October 2025.

Union Minister Scindia emphasised that the Government remains committed to bridging the digital divide, fostering innovation, and strengthening indigenous telecom manufacturing. He directed both TSPs and OEMs to work in close coordination with the Department of Telecommunications (DoT) to provide actionable feedback within stipulated timelines. He also stressed that upcoming initiatives like IMC 2025, the TMZ in Gwalior and the Innovation Centre at Jabalpur will play a pivotal role in making India a global hub for telecom technology, services, and manufacturing.

Stakeholders Advisory Committees (SACs) have been constituted by the Minister of Communications to provide valuable inputs across the telecom ecosystem. These advisory platforms enable structured two-way dialogue between government, industry, and innovators, ensuring inclusive and collaborative policy-making. (PIB)

MoD Signs Rs 62,370 Crore Deal with HAL for 97 LCA Mk1A Fighters

NEW DELHI: The Ministry of Defence on Thursday signed a contract worth over 62,370 crore with Hindustan Aeronautics Limited (HAL) for the procurement of 97 Light Combat Aircraft (LCA) Mk1A for the Indian Air Force.

According to Press Information Bureau (PIB), an official spokesperson said the deal, one of the

fighter jet. The aircraft will carry more than 64 percent indigenous content. Officials said 67 additional items have been incorporated compared to the earlier Mk1A contract signed in January 2021.

The new fighters will be equipped with cutting-edge indigenous technologies including the UTTAM Active Electronically Scanned Array (AESA) radar, Swayam Raksha Kavach self-protection suite, and indigenous control surface actuators. These features, they said, will make the aircraft a potent platform to meet operational requirements of the IAF.

The project will also expand India's aerospace manufacturing ecosystem. Around 105 Indian companies are directly engaged in producing detailed components for the LCA, while hundreds of MSMEs are linked to the supply chain. The ministry estimates that production will generate nearly 11,750 direct and indirect jobs annually during the six-year delivery phase.

The acquisition falls under the 'Buy (India-IDD)' category of the Defence Acquisition Procedure 2020, which prioritises equipment designed, developed, and manufactured indigenously. Officials said the deal marks a major step towards self-reliance in defence and underscores the government's push for indigenisation in high-technology sectors. (PIB)



largest in the history of Indian aerospace, covers 68 fighter aircraft and 29 twin-seater trainers along with associated equipment.

Deliveries will begin in 2027-28 and continue for six years. Defence officials said the contract will significantly strengthen the combat capability of the IAF while boosting the government's Aatmanirbhar Bharat initiative.

The LCA Mk1A is the most advanced version of the indigenously designed and manufactured

India's Resilience Stands Out Amid Increased Global Uncertainties: Sitharaman

PUNE: Finance Minister Nirmala Sitharaman on Thursday said India's resilience stands out due to its strong macroeconomic fundamentals amid increasing global uncertainties.

Speaking at the 91st Foundation Day celebrations of the Bank of Maharashtra, the Union Finance Minister said the uncertainty in the global environment has increased over the past year, and its impact is being felt across countries.

"But amidst all these uncertain global situations, India's resilience stands out and several favourable factors, such as strong macroeconomic fundamentals, a young demography, and greater reliance on domestic demand, provide the core strength to the Indian economy," she noted.

Sitharaman said the economic resilience has continued, particularly in the April-June quarter this year, as well, where India's GDP has grown by 7.8 per cent.

"India's resilience is not accidental. They reflect proactive fiscal and mon-

etary policies, bold structural reforms, massive infrastructure creation, both physical and digital, improved governance and enhanced competitiveness over the last decade," she said.

The finance minister also highlighted that S&P upgraded India's sovereign credit rating to 'BBB' (from BBB-) in August 2025 after 18 years, and Morningstar DBRS upgraded India to 'BBB' from BBB (low) in May 2025.

Recently, Japanese credit rating agency Rating and Investment Information (R&I) upgraded India's long-term sovereign credit rating to 'BBB+' from 'BBB'.

Sitharaman further said that with uncertainty remaining a defining feature of the global landscape, the role of banks becomes even more critical, not just as custodians of savings, but as engines of growth, providing the finance and support that businesses and entrepreneurs need to navigate volatility, seize opportunities and drive innovation.

"One principle, which we can never



forget to adhere to, is adhering to the core principle of customer trust, which is the foundation of banking," she said.

She emphasised that every complaint must be seen as an opportunity to improve, innovate and reinforce trust.

Grievance redressal must go hand-in-hand with root cause analysis, systemic corrections in products, processes and conduct, and a commitment to ensure the same complaint does not arise again, Sitharaman noted.

She further said the success of UPI shows what interoperability can achieve. A recent IMF note highlights the potential of UPI's interoperable design as a model for the world.

"It is, however, important to remember that digitalisation alone is not enough. Integrity, empathy and human judgment remain irreplaceable," the minister pointed out.

Speaking on the occasion, Department of Financial Services Secretary M Nag-

araju said public sector banks should increase their focus on MSMEs.

They should provide more loans to MSMEs, he said, adding that education loans should also be given priority.

He urged banks to see that no education loan application should be rejected.

Nagaraju also said that banks should enhance their lending towards agriculture and allied activities.

In the same breadth, he asked banks to be vigilant about the quality of loans.

In her speech, the finance minister also lauded Bank of Maharashtra's role in deepening financial inclusion across India.

Bank of Maharashtra's return on assets (RoA) of 1.8 per cent in fiscal 2024-25 was way ahead of the average RoA of PSBs, which stood at 1.1 per cent.

Its CASA ratio of 53.3 per cent is the highest among public sector banks (PSBs), where the average CASA ratio is 38.8 per cent, and it also surpasses the majority of private sector banks. (PTI)

WAZWAN DELIGHTS

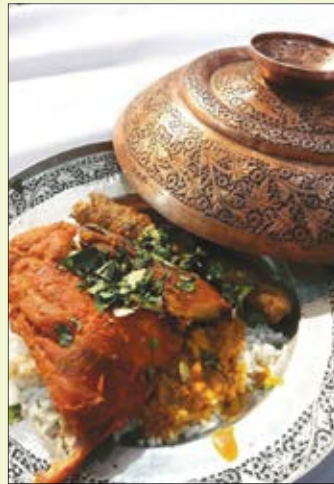
● CAFE & RESTAURANT

DAAL ROTI, BURGER, MOMOS, etc
Biryani, Fried Rice, Pizza, Chicken Roll,
kanti, kabab Rista, Yakni

ONLY FRESH PRODUCTS

CONTACT NO:

● 9149631319
● 6006116690



HOME DELIVERY AVAILABLE

NH 44 VESSU ANATNAG NEAR CRPF CAMP-192101

Satisfy Your Cravings
**GRAB A 90 BITES
BURGER**

ORDER NOW

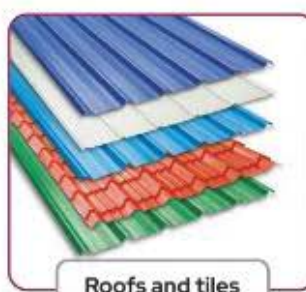
Dine In @90 Bites, Take Away Or Ask For A Delivery

www.90bites.com +91-9055-39-49-59 created by **ACMO**

durashine®

**TATA BLUESCOPE
STEEL**

Avoid getting TRICKED!
Scan **QR code** for **GENUINE DURASHINE®**



1800 270 8333

Toll Free

Identify
GENUINE DURASHINE® roofing,
Guard Film with brand



Auth Dealer: Saleem Trading Co. Bandipora +917006263383