

## Govt ropes in J&K Bank to extend insurance cover of Rs 5 lakhs, banking benefits to Daily Wagers

HIMALAYAN MAIL NEWS  
JAMMU, JUNE 09

The Government of Jammu & Kashmir as per its commitment to inclusive financial empowerment today entered into a significant Memorandum of Understanding (MoU) with J&K Bank to extend a host of banking, insurance and credit-related benefits to daily-rated workers, contractual employees, and other casual workers engaged by the Government.

The occasion was graced by the Chief Secretary, Atal Dulloo and was held in the presence of Financial Commissioner (Additional CS), Finance, Shailendra Kumar, J&K Bank MD & CEO, Amitava Chatterjee, CGM, Ashutosh Sareen and other senior officials of the Government and the Bank.

General Manager (RAM/GSS/DLM) Rakesh Magotra signed the agreement on behalf of the Bank, while Special Secretary, Finance Department, Rakesh Kumar Srangal signed on behalf of the Government of Jammu & Kashmir.

Aimed at bringing contractual employees, casual workers and daily-rated workers under a structured framework of banking convenience and financial protection, the MoU further strengthens the Bank's position as the preferred banking partner of the Government of Jammu &



Kashmir while reinforcing the shared commitment of both institutions to inclusive growth, employee welfare, and financial empowerment.

Speaking on the occasion, Chief Secretary Atal Dulloo appreciated the collaborative efforts of the Finance Department and J&K Bank in bringing the initiative to fruition and expressed confidence that the arrangement would significantly enhance the financial well-being and social security of thousands of contractual employees, casual workers, and daily rated workers across Jammu and Kashmir.

The Chief Secretary further maintained that extending insurance coverage to daily wagers is significant for such welfare measures not only provide financial protection during unforeseen circumstances but also enhance the sense of security and well-being among employees, motivating them to discharge their duties with greater

dedication, efficiency, and transparency.

In his remarks on the occasion, MD & CEO Amitava Chatterjee said, "J&K Bank has always partnered the Government in initiatives that promote financial inclusion and social welfare. We are pleased to extend, for the first time, a comprehensive bouquet of banking and insurance benefits to contractual employees, casual workers, and daily rated workers of the Government."

While reiterating the Bank's commitment to design customer-centric solutions that positively impact lives and contribute to the socio-economic development of Jammu & Kashmir, he further added, "This initiative not only strengthens access of contractual employees, casual workers and daily rated workers to formal financial services but also provides a vital layer of financial security and support to them and their families."

Earlier, General Manager

(RAM/GSS/DLM) Rakesh Magotra briefed the chair about the background and scope of the MoU along with details of exclusive benefits extended to the contractual employees in the agreement.

Under the agreement, eligible beneficiaries will be provided zero-balance accounts along with a range of value-added banking services including free debit cards, digital banking facilities, concessional remittance services, and access to specially designed credit products. Significantly, the package includes Group Personal Accidental Insurance cover of Rs 5 lakh besides disability-related insurance benefits, providing an important social security safeguard for the beneficiaries and their families. Notably, the initiative follows sustained deliberations between the Government and the Bank to enhance the welfare and financial security of this important segment of the workforce.

## DC Ganderbal reviews SANJY preparedness; Directs timely completion of all works

**GANDERBAL, JUNE 09:** Deputy Commissioner (DC) Ganderbal, Jatin Kishore today chaired a comprehensive review meeting here to assess the preparedness and progress of developmental and logistical arrangements being undertaken for the smooth conduct of Shri Amarnath Ji Yatra (SANJY)-2026 along the Baltal axis.

During the review, the DC took a department-wise assessment of works included in the Action Plan-2026 and directed all executing agencies to ensure completion of pending works by June 20th, well ahead of the commencement of the annual pilgrimage.

Superintending Engineer Public Works (Roads and Buildings) Department informed the meeting that works relating to development of parking facilities, improvement of footpaths and pony tracks and installation of barricades for crowd management at Baltal are progressing satisfactorily.

Superintending Engineer KPDCCL apprised the meeting that the augmentation of the electricity distribution network, installation of street lighting and other works are being carried out on priority to ensure uninterrupted power supply at Baltal, Domail, Transit Camp and other Yatra locations.



Similarly Executive Engineer Jal Shakti Department informed the meeting that significant progress on water supply infrastructure, including augmentation of pipe networks and strengthening of facilities to cater to pilgrims, service providers and security personnel along the Yatra route has been achieved, and rest of the works shall be completed within set timelines.

Executive Engineer Irrigation and Flood Control department was directed to complete all assigned works within the stipulated time. The Health Department informed that adequate medical arrangements have been put in place, including deployment of ambulances, emergency response teams, manpower and medical equipment at designated health facilities and base camps. The Labour Department and Animal Hus-

bandry Department informed the meeting that registration of labourers and service providers associated with the Yatra is being carried out on a priority basis. DC directed the Assistant Commissioner Labour to expedite the registration process.

In order to ensure optimal utilisation of parking spaces, and plying of smooth traffic along the yatra route, concerned officers were directed to compile and submit effective parking and transport plan.

The meeting also reviewed arrangements related to telecommunications, sanitation, ration supply, fire safety measures and conveyance for yatries besides SRTC bus service. Departments concerned were directed to maintain close coordination and address all bottlenecks on priority.

The DC emphasized that all departments must work

in mission mode to ensure seamless facilities for pilgrims. He instructed officers to expedite pending verifications, finalize manpower deployment plans and submit regular progress reports for effective monitoring.

Reiterating the administration's commitment to a safe, smooth and hassle-free Yatra, the DC directed all departments to adhere strictly to timelines and ensure that every required facility is fully operational before yatra begins.

The meeting was attended by Additional Deputy Commissioner, Superintending Engineer R&B and KPDCCL, Assistant Commissioner Revenue, Sub-Divisional Magistrate Kangan, Assistant Commissioner Panchayat and officers of various line departments, security agencies and stakeholders associated with Yatra management.

## DIPR's Cultural Unit organises Awareness Programme at GHS Aglar Kandi under NMJKBA

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JAMMU, JUNE 09

As part of the ongoing Nasha Mukta J&K Abhiyan (NMJKA), the Cultural Unit Kashmir of the Department of Information and Public Relations (DIPR) organised a vibrant cultural awareness programme at Government High School (GHS) Aglar Kandi today.

The programme featured a variety of cultural performances aimed at raising awareness about the harmful effects of drug abuse. Artists presented a thematic short play depicting the ill effects of substance abuse on individuals, families, and society. Renowned poets also recited thought-provoking poems highlighting the growing menace of drug addiction and the collective responsibility required to curb it.

Cultural Officer Kashmir, Abdul Raqib Bhat, empha-



sized the importance of organizing such outreach programmes and reiterated the department's commitment to conducting more awareness initiatives aimed at eradicating the menace of drugs from society.

AEO, Cultural Unit DIPR, Syed Shakeel Shan,

spoke about the crucial role of parental care and guidance in preventing substance abuse among youth. He also highlighted the Cultural Unit's ongoing efforts and initiatives in support of the Nasha Mukta J&K mission.

Students of the school actively participated in the

programme and presented impactful skits and songs carrying strong anti-drug messages, which were widely appreciated by the audience.

Addressing the gathering, noted poet, writer and social activist G.M. Nowsoz observed that art and culture serve as powerful tools for spreading awareness and inspiring positive social change, particularly on critical issues such as drug abuse.

The Headmaster of GHS Aglar, Mushtaq Ahmad Lone expressed gratitude to the Cultural Unit, DIPR, for organizing the programme and for creating awareness about this pressing social issue among students and the local community.

A large number of students, teachers, and local residents attended the programme and appreciated the department's efforts in promoting a drug-free society.

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JAMMU, JUNE 09

In a massive district-wide push to promote a drug-free society, multiple departments in Shopian organized a series of awareness, sports and wellness activities today under the ongoing 100 Day Nasha Mukta Jammu and Kashmir Abhiyan.

Driven by the vision of the Lieutenant Governor of J&K and executed under the direct guidance of the District Development Commissioner (DDC), the initiative saw enthusiastic participation from hundreds of students, faculty, and local residents and officials.

The synchronized events highlighted the district's multi-pronged strategy to combat substance abuse by fostering physical fitness, mental well-being and community awareness.

Recognizing sports as a powerful tool to channel youth energy positively, the Department of Youth Services & Sports, Shopian, organized an exciting District-Level Inter-School Kho Kho Tournament for Boys (U-19). The tournament took place at the Gunj Baksh Arham Hanfiya Pub-



lic School, Shopian. Students from various Higher Secondary Schools across the district competed passionately.

The event effectively combined competitive sportsmanship with core messaging on the vital importance of maintaining a drug-free lifestyle.

Furthering the sports-centric outreach, an Inter-

School Zonal Level Athletics Meet was executed at the Open Play Field, Zainapora. The event was graced by the Sub-Divisional Magistrate (SDM) Zainapora and the District Youth Services and Sports Officer (DYSSO) Shopian.

A large gathering of student athletes participated in diverse track and field events.

The NSS Unit of Government Degree College (GDC) Shopian conducted a series of awareness campaigns on campus along with organisation of sports events. Elsewhere, other departments including social welfare, Ayush, animal husbandry, ICDS, RDD, Revenue, etc conducted hundreds of outreach events during the day.

## DC Kulgam visits Vessu Migrant Colony

**KULGAM, JUNE 09:** Deputy Commissioner (DC) Kulgam, Shahzad Alam, today visited Vessu Migrant Colony, where he inaugurated a newly established Computer Lab aimed at enhancing digital literacy and providing learning opportunities to the residents.

During his visit, the Deputy Commissioner inspected various facilities available at the colony and interacted with residents to assess their needs and concerns.

The DC also participated and witnessed the Gram Sabha proceedings held at the colony.

During the Gram Sabha, residents actively registered and prioritized their developmental needs and



requirements for inclusion in future development plans.

Addressing the gathering, the Deputy Commissioner highlighted the significance of community participation in the planning process and urged residents to actively engage in identifying and prioritizing local developmental works.

He assured them that genuine demands and issues raised during the Gram Sabha would be taken into consideration for appropriate action.

The residents appreciated the district administration's efforts in strengthening public services and providing a platform for community-driven development.

## DC Shopian chairs meeting on identification of skill training needs of rural youth

**SHOPIAN, JUNE 09:** In a decisive move to strengthen rural employment and foster grass-roots entrepreneurship, Deputy Commissioner (DC) Shopian, Shishir Gupta today convened a review meeting to identify the skill training needs of rural youth and strategically align local initiatives with Rural Self Employment Training Institutes (RSETIs). The meeting focused on mapping local employment landscapes, identifying high-demand, market-oriented skills, and establishing seamless coordination among various stakeholder departments.

The aim is to deliver quality training and unlock sustainable, credit-linked self-employment avenues for the district's rural youth.

The DC stressed the necessity of transitioning towards a highly structured approach for skill mapping and market-driven training. He emphasized that establishing strong convergence with RSETIs is pivotal to equipping local youth with relevant modern skills and securing sustainable livelihoods across the district.

The chair enquired about the ongoing courses taught through RSETIs and highlighted that proper, long-scale training is vital for creating high-quality local products.

The DC laid emphasis on scaling up the production of handicraft items, identifying them as highly important assets that require increased output

and support. Recognizing the massive potential of women-led enterprises, he underscored that Self-Help Group (SHG) women play a critical role in driving this rural economic transformation.

To actively convert skills into viable businesses, the DC directed the concerned departments to facilitate the establishment of micro-production units, pointing out Garlic and pickle units as immediate thrust areas.

Targeted distribution and enhanced availability of high-yielding seeds, root stock management to meet the heavy local demand in identified priority areas, facilitating youth in easy access to credit-linked self-employment schemes.