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provided credit," the finance minister said.

She said the schemes for the poorer sections that benefited the people across the country from a collective infusion of credit through farmer producer organisations or self-help groups are now seeing the light of the day in J&K.

As a result of this, the people feel they may be small but they can also access some kind of help from the government and credit from the banks, the minister added.

Seeking the cooperation of the people in facilitating outsiders to set up their units in Jammu and Kashmir, she said a lot of people want to come and set up industry here and take benefit from the industrial package of the government.

"I will invite more youth to come forward to set up their businesses in J&K. Of course, with more activities on the ground, we may attract people from everywhere else to partner with you (youth of J&K)," she said.

Sitharaman added, "I would certainly underline this fact that when people partner with you, they are not going to displace you or remove you but are strengthening you."

"You have your strengths but you need more help from resources coming from banks and elsewhere. Today banks alone cannot bring in that kind of equity for activities here," she said, growing activities on the ground would draw people that ultimately boost the economy of J&K.

Referring to the various initiatives of the J&K administration, she said, "I think it is important for two-way participation good schemes and good delivery from the government and good participation from the people and both are all equally required."

She said she will ensure more banking activities take place in J&K and credit help to the people in setting their businesses.

"Regarding budgetary support. I had a lot of discussion with the lieutenant governor and I shall like the chief secretary to meet officials in the finance ministry to work out any proposal for the next budget which we will definitely do," she said.

She also talked about the reforms in the taxation regime and said a new post of principal commissioner for income tax is being created as "we are able to serve the people of J&K better".

FM, LG handover...

(RSETD) building at Shopian and Baramulla,

Under PNB's special scheme 'Shikara', credit up to Rs. 15 lakh will be provided for purchase/repair of Shikaras and houseboats. While, Shikhar scheme focuses on meeting credit requirements up to Rs. 2 crore for the Hotel, Tour & Tourism industry.

JKTPO's Hausla Scheme will empower existing women entrepreneurs to be role-models in their respective sectors by providing skill development, as well as credit support, marketing support & mentorship. Under Tejaswini Scheme, financial assistance up to Rs 5 lakh to be given to young women for setting up gainful self-employment ventures.

In her address, the Union Finance Minister reiterated Government of India's commitment to develop the banking sector and extend banking facilities in the UT.

"I will ensure that more bank activities take place in J&K and more Public Sector Banks come here in all the districts so that every person has access to banking facilities", said the Finance Minister.

"Projects that have been waiting a long time are getting rapidly implemented, sections of society that have never had any assistance from the government are getting it and genuine businesses are also being provided credit", she added.

Speaking on the occasion, the Lt Governor highlighted the vital role of Credit outreach programmes and Smart Lending in enabling the government policies to reach all sections of the society.

My sincere gratitude to the Finance Minister for the mega Credit Outreach campaign in all the districts which will give impetus to the economic activities and ensure that credit is easily accessible to the needy, said the Lt Governor.

I always believe that capital gaps must be bridged for transition in small scale and cottage industries. The credit constraints cannot be a new normal when our capacity to invent new ideas is competing for recognition, observed the Lt Governor.

The Lt Governor underlined the need to forge a strong partnership between banks and business entities for greater investment, growth, innovation, and employment. I want the banks in J&K Union Territory to build floors of opportunities, not the walls, the Lt Governor added.

While speaking on the key features of new initiatives and schemes being launched today, the Lt Governor said that the banking sector along with business institutions associated with its programs and beneficiaries of government's schemes, all together are committed to promoting resourcefulness in the UT.

Financial assistance of Rs 290 crore to business institutions, NABARD's Farmer-Producer Organization, PNB's 'Shikhar' and 'Shikara' schemes and SIDBI's Rs 200 crore Cluster Development Fund will bring new economic reform in J&K, said the Lt Governor.

He further said that the Rural Self Employment Training Institutes will prove to be a milestone for providing skill training and skill up-gradation to rural youth.

Today, the Government's policies and credit outreach facilities are meeting the needs of common citizens, youth, women, business institutions, voluntary organizations, rural self-help groups, and farmer-producer organizations and building a strong, prosperous, and future-oriented Union Territory.

Under the guidance of Finance Minister, Department of Financial Services is making strenuous efforts to accomplish the goal of AatmaNirbhar Bharat. I am certain small and medium enterprises, Farmers, young entrepreneurs will fully reap the benefits of more diversified financial offers, said the Lt Governor.

Dr. Arun Kumar Mehta, Chief Secretary, J&K delivered the welcome address and apprised the gathering about the efforts being made by the UT administration for economic development of the region. RK Chhibber, Chairman & MD, J&K Bank presented the vote of thanks.

It was also announced that NABARD, in FY 2020-21, for the UT of Jammu & Kashmir is increasing its commitment under Rural Infrastructure Development Fund (RIDF) from Rs. 787 crore to Rs. 1,500 crore which will help in creation of rural infrastructure for faster economic growth. To further accelerate economic growth, banks will also increase their ground level credit in Jammu & Kashmir from the previous year level of Rs. 14,735 crore to Rs. 16,000 crore in the current Financial Year.

The occasion witnessed the inauguration of various projects by the Union Finance Minister including three J&K Bank branches in Reasi district. Under the aegis of NABARD, registration certificates to 5 FPOs and sanction letter of rural mart to Ash SHG were also handed over.

Earlier, the Finance Minister and the Lt Governor visited stalls put up by beneficiaries from J&K Bank, SBI, PNB, J&K Grameen Bank and NABARD, among others. They interacted with the beneficiaries and enquired about the transforma-

tive effect the bank credit has made in their entrepreneurial journey. The Finance Minister also evinced keen interest in the products made by the entrepreneurs.

Jugal Kishore Sharma, Member Parliament; Rajeev Rai Bhatnagar, Advisor to the Lt Governor; Dr Arun Kumar Mehta, Chief Secretary; Atal Dulloo, Additional Chief Secretary, Finance Department; Sanjeev Kaushik, Additional Secretary, Ministry of Finance and other senior officers were present on the occasion.

Railways to launch...

trains that will be run on timetables. We have identified 3,033 coaches or 190 trains for these theme-based trains. After passenger and goods segments, we will start the tourism segment to run Bharat Gaurav trains. These trains will showcase India's culture and heritage. We have invited applications for them from today," he said.

The minister further said that the idea originated from Prime Minister Narendra Modi who suggested theme-based trains so that people in the country can understand, appreciate and take forward India's heritage.

He also said the fare of these trains would be practically decided by tour operators but the railways will ensure that there is no abnormality in the prices.

The minister said that state governments like Odisha, Rajasthan, Karnataka and Tamil Nadu have shown interest in these trains.

Only one MRI...

done every day. Not only delay but some diagnosis are not getting done in GMC Jammu properly as certain conditions of breast, liver, prostate and many other diseases require the latest 3 Tesla MRI scan.

Sources say there seems to be nexus between working doctors and private MRI operators as despite the infrastructure ready, the Letter of Credit for new MRI machine 3 Tesla for GMC's medical record room waiting for installation for Jammu has not been opened yet.

Galwan hero Col...

soldiers, Naib Subedar Nuduram Soren, Havildar (Gunner) K Palani, Naik Deepak Singh and Sepoy Gurtej Singh, who also laid down their lives valiantly fighting the Chinese troops in the Galwan Valley clash on June 15 last year, have been honoured with the Vir Chakra award posthumously.

Havildar Tejinder Singh of the 3 Medium Regiment, who was part of the Indian Army team at Galwan Valley clash and survived the combat, has also been conferred with the Vir Chakra award.

Vir Chakra is the country's third highest wartime gallantry award.

Naib Soren's wife Laxmi Mani Soren, Havildar Palani's wife Vanathi Devi and Naik Singh's wife, Rekha Singh, received the award from the President.

Sepoy Gurtej Singh's mother Prakash Kaur and father Virsa Singh received the Vir Chakra from the President.

Twenty Indian Army personnel had laid down their lives in the fierce hand-to-hand combat in eastern Ladakh's Galwan Valley clash, an incident that marked the most serious military conflict between the two sides in decades.

In February, China officially acknowledged that five Chinese military officers and soldiers were killed in the clashes with the Indian Army though it is widely believed that the death toll was higher.

The Rashtrapati Bhavan, in a tweet, said Col Babu displayed exemplary leadership, astute professionalism and conspicuous bravery in the face of the enemy and made the supreme sacrifice for the nation.

Colonel Babu, despite being grievously injured, led the Indian troops from the front with absolute command and control despite hostile conditions.

He valiantly resisted the enemy attack till his last breath, while inspiring and motivating his troops to hold ground, during the 'Operation Snow Leopard'.

The citation said Col Babu has been awarded the Mahavir Chakra for displaying "exemplary leadership, astute professionalism and supreme sacrifice" in the line of duty.

The Indian Army has built a memorial for the 'Gallants of Galwan' at Post 120 in eastern Ladakh.

The memorial mentioned their heroics under 'Operation Snow Leopard' and the way they evicted the Chinese People's Liberation Army (PLA) troops from the area while inflicting "heavy casualties" on them.

Naib Subedar Soren, who was part of the 16 Bihar Regiment, led his column and resisted the enemy's attempt to push back the Indian soldiers while establishing an observation post, according to official details.

He organised his column, countered the adversary forcefully and stopped them in their attempt to push back Indian troops.

Soren displayed raw courage, fighting with a resolute spirit before succumbing to his injuries.

Havildar Palani stood bravely and tried to defend his comrades even when the enemy attacked him with a sharp weapon.

His act of valour inspired other fellow soldiers to fight fiercely and resist enemy aggression. In spite of his grievous injuries, he continued to hold his ground resolutely and laid down his life for the motherland, according to the details.

Naik Deepak Singh, who too belonged to the 16 Bihar regiment and was performing duties as a nursing assistant, played a pivotal role in rendering treatment and saving the lives of more than 30 Indian soldiers.

Sepoy Gurtej Singh, who was from the third battalion of the Punjab regiment, successfully spotted the enemy troops while establishing the observation post.

Singh displayed raw courage and exceptional combat skills in resisting the enemy troops and kept fighting even after he was seriously injured, according to the official accounts of the clash.

Several other armed forces personnel were also honoured at the ceremony held at the Rashtrapati Bhavan.

Notable among them was the Shaurya Chakra awarded posthumously to Major Amuj Sood of the 21st Battalion, Rashtriya Rifles.

179 coronavirus cases...

pandemic was 4,464 after two fresh deaths were reported in the past 24 hours. Meanwhile, the officials said there were 49 confirmed cases of mucormycosis

(black fungus) in the UT as no fresh case was reported since Monday evening.

COVID-19 cases...

rate was recorded at 98.32 per cent, the highest since March 2020, the ministry said.

A decrease of 4,859 cases has been recorded in the active COVID-19 caseload in a span of 24 hours.

The daily positivity rate was recorded at 0.79 per cent. It has been less than two per cent for last 50 days. The weekly positivity rate was also recorded at 0.93 per cent. It has been below two per cent for the last 60 days, according to the ministry.

The number of people who have recuperated from the disease surged to 3,39,46,749, while the case fatality rate was recorded at 1.35 per cent.

The cumulative doses administered in the country so far under the nationwide COVID-19 vaccination drive has exceeded 117.63 crore.

India's COVID-19 tally had crossed the 20-lakh mark on August 7, 2020, 30 lakh on August 23, 40 lakh on September 5 and 50 lakh on September 16. It went past 60 lakh on September 28, 70 lakh on October 11, crossed 80 lakh on October 29, 90 lakh on November 20 and surpassed the one-crore mark on December 19.

India crossed the grim milestone of two crore on May 4 and three crore on June 23.

The 236 new fatalities include 180 from Kerala and 14 from West Bengal.

A total of 4,66,147 deaths have been reported so far in the country including 1,40,747 from Maharashtra, 38,177 from Karnataka, 37,675 from Kerala, 36,388 from Tamil Nadu, 25,095 from Delhi, 22,909 from Uttar Pradesh and 19,397 from West Bengal.

The ministry stressed that more than 70 per cent of the deaths occurred due to comorbidities.

"Our figures are being reconciled with the Indian Council of Medical Research," the ministry said on its website, adding that state-wise distribution of figures is subject to further verification and reconciliation.

Three people with...

arrested trio have been in touch with Pakistan-based terrorist handlers for the last four months. On their disclosure, the weapon of offence a pistol and seven rounds of ammunition and other incriminating materials, including a grenade, have been recovered," the official said.

The car which was used by the trio in the commission of the crime has also been seized, he added.

PM to lay...

It will be executed by international bidder Zurich Airport International AG as concessionaire.

The groundwork for the first phase regarding land acquisition and rehabilitation of the affected families has been completed, the statement said.

This airport will be the second international airport to come up in Delhi-NCR, it noted and added that it will help decongest the Indira Gandhi International Airport.

It is strategically located and will serve the people of cities including Delhi, Noida, Ghaziabad, Aligarh, Agra, Faridabad and neighbouring areas, it said.

The airport will be the logistics gateway of northern India and due to its scale and capacity, it will be a game changer for Uttar Pradesh, the PMO said.

It will unleash the potential of Uttar Pradesh to the world, and help establish the state on the global logistics map, it said.

For the first time, an airport in India has been conceptualised with an integrated multi-modal cargo hub, with a focus on reducing the total cost and time for logistics, the statement said.

The dedicated cargo terminal will have a capacity of 20 lakh metric tonnes, which will be expanded to 80 lakh metric tonnes, it added.

By facilitating seamless movement of industrial products, the airport will play a crucial role in helping the region attract huge investments, boost rapid industrial growth and enable reach of local products to national and international markets, the PMO stated.

This will bring new opportunities for numerous enterprises and also create tremendous employment opportunities, it said.

The airport will develop a Ground Transportation Centre that will feature a multi-modal transit hub, housing metro and high-speed rail stations, taxi, bus services and private parking, according to the PMO.

This will enable seamless connectivity of the airport with road, rail and metro, the statement said.

Noida and Delhi will be connected to the airport through hassle-free metro service, as well as major nearby roads and highways like the Yamuna Expressway, Western Peripheral Expressway, Eastern Peripheral Expressway, Delhi-Mumbai Expressway and others will be connected to the airport.

The airport will also be linked to the planned Delhi-Varanasi High-Speed Rail, enabling people to complete the journey between Delhi and the airport in only 21 minutes.

The airport will also house a state-of-the-art MRO (Maintenance, Repair and Overhauling) service, the statement said.

The design of the airport is focused on low operating costs and seamless and fast transfer processes for passengers, it said.

The airport is introducing a swing aircraft stand concept, providing flexibility for airlines to operate an aircraft for both domestic and international flights from the same contact stand, without having to re-position the aircraft, the statement said, adding that this will ensure quick and efficient aircraft turnarounds at the airport while ensuring a smooth and seamless passenger transfer process.

It will be India's first net-zero emissions airport, the PMO said.

It has earmarked dedicated land to be developed as a forest park using trees from the project site and the NIA will preserve all native species and be nature positive throughout the development of the airport.

Mercury drops further...

0.6 degrees Celsius. The mercury settled at a low of minus 3 degrees Celsius in north Kashmir's Kupwara.

Qazigund, the gateway to the Valley, recorded a minimum temperature of minus 2.2 degrees Celsius, while Kokernag registered a low of minus 1.1 degrees Celsius. The meteorological department has said that the weather is most likely to remain dry but cold till the end of this month.

However, there is a possibility -- 40 to 50 per cent chance -- of light snowfall over extreme north Kashmir parts on November 25, it said.

The wintry conditions in Kashmir have set in much ahead of the beginning of the extremely harsh weather conditions that usually start around the third week of December. 'Chillai Kalan', the 40-day period of harsh winter in Kashmir, begins on December 21 every year.

Poonch Admn set to intensify registration of unorganised Workers on e-Shram portal