

# CS reviews progress of financial inclusion, welfare schemes across J&K

## STATE TIMES NEWS

JAMMU: Chief Secretary, Atal Dulloo, on Tuesday chaired a comprehensive review meeting of the Finance Department to assess the progress made in promoting financial inclusion and extending coverage of key welfare and social security schemes across J&K. The meeting was attended by Principal Secretary, Finance, Santosh D. Vaidya; MD, J&K Bank; Secretary, IT Secretary, School Education; DG, Budget; DG, Economics & Statistics; MD, Building and Other Construction Workers Welfare Board (BOCWWB); representatives of other banks besides other senior officers.

During the meeting, the Chief Secretary emphasized the importance of mobilizing all eligible beneficiaries, particularly those in the unorganized sector for enrolment under the Pradhan Mantri Shram Yogi Maandhan (PMSYM) scheme, which provides a guaranteed



Chief Secretary, Atal Dulloo chairing a meeting.

monthly pension of Rs3,000 to unorganized workers after attaining the age of 60 years. He directed the concerned district administrations to take proactive measures for achieving universal enrollment by designating local Labour Offices, EPFO and ESIC offices as facilitation centres to create mass awareness and assist in registration under the scheme. Dulloo further instructed the Finance Department to share comprehensive datasets of eligible beneficiaries, including building and construction workers, MDM workers, street

vendors and others, with the banks to expedite their enrollment without delay. Taking note of the district-wise performance, the Chief Secretary urged officers to adopt a targeted and coordinated approach to bridge the gap between current coverage and the national averages under each of the financial inclusion and welfare schemes. He underscored the need for clear identification of target groups, defining outreach strategies, and assigning specific institutional responsibilities to ensure focused saturation across the

UT. Providing an overview of the progress, Principal Secretary, Finance, informed that the department has identified nearly 5.46 lakh unorganized workers to be targeted for enrollment under PMSYM. He also highlighted significant achievements under various financial inclusion initiatives. These include 77,208 new enrolments under Pradhan Mantri Jan Dhan Yojana (PMJDY), taking the total to 23.13 lakh accounts, 4.30 lakh new enrolments under Pradhan Mantri Suraksha Bima Yojana (PMSBY), taking

the total to 27.64 lakh accounts and 1.57 lakh new enrolments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), raising the total to 11.06 lakh accounts across the UT. Over 33,500 new subscribers were added under Atal Pension Yojana (APY), bringing the cumulative total to 2.81 lakh, he added.

It was explained during the meeting that these flagship schemes APY, PMJJBY, and PMSBY form the backbone of the Government's social security and insurance architecture, aimed at providing affordable and accessible coverage to all sections of society: It was divulged that the Atal Pension Yojana (APY) ensures a guaranteed monthly pension between Rs 1,000 and Rs5,000 at age 60, with more than 43% of its 2.15 crore national subscribers being women. Similarly Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) offers life insurance coverage of ₹2

lakh for individuals aged 18-50 years at a nominal premium of Rs330 per annum. Additionally Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides accidental insurance coverage of Rs2 lakh (for death or full disability) and Rs 1 lakh (for partial disability) for citizens aged 18-70 years, at a premium of only Rs12 per annum.

The meeting also reviewed the progress under the Building and Other Construction Workers (BOCWW) Welfare Board, under which 5.90 lakh workers have been registered till October 2025. Moreover, the Social Welfare Department has extended old-age, widow, and disability pensions to nearly 8.6 lakh beneficiaries across the UT thereby bringing the benefi-

ciary ratio to around 600 per 10,000 population in Jammu and Kashmir. The Chief Secretary commended the efforts made so far and called for intensified and coordinated action at all administrative levels to achieve full saturation under all welfare and social security schemes in a time-bound and mission-mode manner.

NORTHERN RAILWAY				
E-TENDER NOTICE				
Senior Divisional Mechanical Engineer/J&K acting for and on behalf of The President of India invites E-Tenders for the works/services listed below. Bidders will be able to submit their original/revised bids up to closing date and time only. Manual offers are not allowed against these tenders, and any such manual offer received shall be ignored. Contractors are allowed to make online payments against these tenders. Document cost and earnest money only through online payment modes available on <a href="http://www.ireps.gov.in">www.ireps.gov.in</a> portal like net banking, debit card, credit card etc. Manual payments through Demand draft, Banker's cheque, Deposit receipts, FDR etc. are not allowed.				
Tender Type	Bidding System	Date of Uploading Tenders	Bid Closing Date/Time	Date and Time of opening E-Tender
Open	Single Packet System	11.11.2025	04.12.2025 at 15:00 Hrs.	04.12.2025 at 15:30 Hrs.
SN	Tender Number	Details of Tender		
1	03-2025-Vacuum-JAT	"Overhauling of Vacuum Motor Model No. VL-30 OF ZDM-3D Locomotive of Narrow-Gauge DSL SHED Pathankot for period of three years (Thirty-Six Months)"		
Advertised Value	Earnest Money	Validity of Offer	Period of Completion	
Rs. 85,22,338/-	Rs. 1,70,500/-	45 Days	36 Months	
For more details, please log on to <a href="http://www.ireps.gov.in">www.ireps.gov.in</a>				
SERVING CUSTOMERS WITH A SMILE <span style="float: right;">3496/25</span>				

**Government of Jammu & Kashmir**  
**Office of the Principal**  
**Soil Conservation Training School, Miran Sahib, Jammu**

**E-TENDERING**

Reference: - Re-tendering of e-NIT-1 published vide this office letter no.716-21/SCTS/CAPEX/ENIT dated:30-10-2025

**Short Term Tender Notice:e-NIT No.02of2025-26 dated: 10-11-2025 under CAPEX**  
For and on behalf of the Lt. Governor, Jammu & Kashmir, e-tenders are invited from approved and eligible contractors registered with J&K Govt./Central Govt. Organizations for the following works:-

S.No.	Name of work	Adv. Cost (Rs. in lakhs)	Earnest Money@ 3% of Adv. cost	Cost of Tender Document	Class of Contractor	Time of completion	Receiving /Opening Authority
1	Upgradation of Hostel complex-A,B & C. Mess/Dining Hall by way of distemping, painting, exterior paint, overhauling/replacement of Electrical network, wooden work in Hostels and Administrative block. Water proofing of roof top of Administrative Block by Bituminous membrane sheet under CAPEX 2025-26 with work description FORSS2526100505 Training of frontline staff at SCTS Miran Sahib by Principal Soil Conservation Training School Miran Sahib	12.42	Rs.37260/-	Rs.600/-	B, C & D	45days	Tender Opening Committee

The e-NIT consisting of qualifying information, eligibility criteria, specifications, bill of quantities, (BOQ), Set of Terms & Conditions of contract and other details can be seen/downloaded from the departmental Website: [www.jktenders.gov.in](http://www.jktenders.gov.in)  
**Position of funds: Approved/Partially Available.**  
**Position of AA/TS: accorded**

Publishing Date	10-11-2025
Download Start Date	10-11-2025 at 4:00 PM
Bid Submission Start Date	10-11-2025
Bid submission End Date	17-11-2025 at 4:00 PM
Date of opening of Technical Bid	18-11-2025 at 1:00 PM (in the office of Conservator of Forests, Working Plan, Research & Trainings, J&K), Jammu.
Date of opening of Financial Bid(online)	18-11-2025 at 2:00PM (in the office of Conservator of Forests, Working Plan, Research & Trainings, J&K), Jammu.

- The Bids shall be deposited in electronic format on the Departmental Website: <https://jktenders.gov.in>.
- The Price Bids uploaded on the website in time will be opened on 18-11-2025 at 1.00 PM in the Office of the Conservator of Forests, Working Plan, Research & Trainings, J&K, Jammu. In case of public holiday on the date of opening of the bid, the same will be opened on the next workingday at the same time and venue. The bids for the work shall remain valid for a period of 300 days from the date of opening of bids.
- Bids must be uploaded alongwith Scanned copy of cost of Tender Document in shape of e-challan /copy of receipt from treasury favoring of Principal Soil Conservation Training School Miran Sahib, Jammuby crediting the requisite charges to the MH 0406/Forest, Earnest money deposit in the shape of CDR/FDR @ 03% of tender cost, PAN, Latest GST return, renewed Registration Card. No registered post/courier will be accepted. The original instruments in respect of cost of documents, 03% earnest money deposit, 07% performance security in form of CDR/FDR and relevant documents of L1 bidder will be required to be submitted to the Principal Soil Conservation Training School Miran Sahib, Jammu, within 03 days of opening of financial bids on-line.
- As per Principal Secretary to Government Finance Department, Civil Secretariat, Jammu/Srinagar's Circular no. 01 (Adm) FD of 2025, dated 08-07-2025 and Director Finance PW (R&B) Civil Secretariat, J&K Jammu/Srinagar letter no. ACCT/68/2025-05, dated 23-07-2025, further endorsed by the Chief Engineer PW (R&B) Department Zone, Jammu's no. CEJ/ACcts/1380-1401, dated 30-07-2025 "Every participating supplier / contractor to mandatorily disclose the Bank Account no. which is linked with the GSTIN at the time of bid submission. No payments shall be released by the Government department/Agency to any other bank account except the one linked with the GST registered no. of the successful bidder".
- The bidders have to submit their Technical & Financial bids online in electronic format with digital signature. No Technical or financial bid will be accepted in physical/hard form. Bids will be opened online as per time schedule mentioned above.

Sd/-  
Principal  
Soil Conservation Training School  
Miran Sahib, Jammu.

No. 775-80/SCTS/CAPEX/ENIT **DIP/J-7802/25**  
Dated:- 10-11-2025 **Dated:- 11/11/2025**

**UNION TERRITORY OF JAMMU & KASHMIR**  
**OFFICE THE EXECUTIVE ENGINEER PWD R and B**  
**DIVISION BAKSHI NAGAR JAMMU**  
**Short e-NIT No. 97 of 2025-2026 Dated:-10-11-2025**

For and on behalf of the **Lieutenant Governor, Union Territory of Jammu and Kashmir** e-tenders are invited on **percentage basis** from approved and eligible Contractors registered with Union Territory of J&K, CPWD, Railways, MES and other State/Central Governments for each of the following works :-

S. No	Name of Work	Name of Division	Advertised Cost (Rs. Lakh)	Cost of document (in Rs.)	Earnest Money (in Rs.)	Time Allowed for completion	Time and date of opening of tender	Class of Contractor
1	Upgradation of Blood Bank by way of creation of Transfusion Transmitted Infection TTI Lab Seminar Room Extension of Store etc at GMC Jammu Civil part	PWD (R&B) DIVISION BAKSHI NAGAR Jammu	46.73	600	2% of Advertised Cost	60 Days	18-11-2025 (12.00 Pm)	"A&B"

**Position of AAA/TS : Accorded**  
The Bidding documents consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen / downloaded from the departmental website <http://jktenders.gov.in> as per below schedule :-

1	Date of Issue of Tender Notice	10-11-2025
2	Period of downloading of bidding documents	From 10-11-2025 to 17-11-2025 upto 1800 Hrs
3	Date, Time and place of pre-bid meeting	-
4	Bid submission Start Date	10-11-2025
5	Bid Submission End Date	17-11-2025 upto 1800 Hrs
6	Date & time of opening of Technical Bids (Online)	18-11-2025 on or after 1300 Hrs in the Office of Executive Engineer PWD (R&B) Bakshi Nagar Jammu
7	Date & time of opening of Financial Bids	To be notified after technical bid evaluation is completed

- Bids must be accompanied with cost of Tender document in shape of e-challan through Treasury indicating Treasury Voucher No. & date, e-NIT No. and name of work duly crediting to MH 0059 (Revenue) favoring Executive Engineer PWD (R&B) Bakshi Nagar Jammu and upload the same i.e treasury challan / receipt, Earnest money/Bid security in shape of CDR/FDR/BG pledged to Executive Engineer PWD (R&B) Bakshi Nagar Jammu. The CDR/FDR/BG shall be valid for 45 Days beyond the bid validity period. The original instruments in respect of cost of documents, EMD and relevant documents of L1 be submitted to the Executive Engineer PWD (R&B) Bakshi Nagar Jammu at the time of allotment.
- The electronic bidding system would not allow any late submission of bids after due date and time as per server time. Bidders may modify their bids by uploading their request for modification before the deadline for submission of bids. For this, the bidder needs not to make any additional payment towards the cost of tender document. For bid modification and consequential re-submission, the bidder is not required to withdraw his bid submitted earlier. The last modified bid submitted by the bidder within the bid submission time shall be considered as the bid. For this purpose, modification/withdrawal by other means will not be accepted. In online system of bid submission, the modification and consequential- submission of bids is allowed any number of times. The bidders may withdraw his bid by uploading their request before the deadline for submission of bids; however, if the bid is withdrawn, the re-submission of the bid is not allowed. No bid shall be modified or withdrawn after the deadline of submission of bids.
- The date and time of opening of Financial-Bids shall be notified on Web Site [www.jktenders.gov.in](http://www.jktenders.gov.in) and conveyed to the bidders automatically through an e-mail message on their e-mail address. The Financial-bids of responsive bidders shall be opened online in the Office of Executive Engineer PWD (R&B) Bakshi Nagar Jammu. The date for same shall be intimated separately. The bids for the work shall remain valid for a period of 120 days from the date of opening of Technical bids.
- The earnest money shall be forfeited, if :-  
a) Any bidder/tenderer withdraws his bid/tender during the period of bid validity or makes any modifications in the terms and conditions of the bid.  
b) Failure of Successful bidder to furnish the required performance security within specified time period after issue of letter of acceptance.  
c) Failure of successful bidder to execute the agreement on same day of allotment of work contract as per Chief Engineer PW (R&B) Department Jammu's Circular No. CEJ/G/12660-87 dated 07-10-2021.  
No :- EE/R&B/BN/ 8237-47 **DIP/J-7817/25**  
Dated :-10-11-2025 **Dated:- 11/11/2025**

Sd/-  
(SANDEEP GUPTA)  
Executive Engineer  
PWD (R&B) Division  
Bakshi Nagar

**ARMY PUBLIC SCHOOL DAMANA**  
P.O Muthi, Jammu - 181205  
**CALL FOR QUOTATIONS**

- Army Public School Damana invites quotations from Registered Vendors for Supply and Installation of Additional Safety Measures in the school premises.
- Vendors must send their representative for on-site assessment of above work. Submit bids by 19 Nov 2025 (1200 hrs). Quotations should be in separate envelopes for Technical and Financial, duly sealed and marked as Technical/ Financial Quotation for APS Damana.
- Works to be started immediately after issue of work order. The School/Board of Officers reserves the right to change or vary any part thereof at any stage and also reserves the right to withdraw the project, should it become necessary at any stage/reject the quotations.

Mob No 6006413231  
Website : [apsdamana@awesindia.edu.in](mailto:apsdamana@awesindia.edu.in)

Sd/-  
Principal

**OFFICE OF THE BLOCK DEVELOPMENT OFFICER SAMWAN**

**NOTICE**

Subject: Public Notice Regarding Completion of e-KYC of All MGNREGA Job Card Holders within 15 Days - Final Intimation.

Through the medium of this notice, all job card holders registered under the Mahatma Gandhi National Rural Employment Guarantee act (MGNREGA) of Block Samwan are here by informed that it is mandatory for all workers to complete their E-KYC.

Those who fails to complete their E-KYC within 15 days from the date of issue of this notice shall have their job card deactivated and will become in eligible to demand work or received wages under the MGNREGA scheme.

All Job card holders are therefore advised to visit their respective pythgar and contact their Panchayat Secretaries/GRS/PAA for completing the E-KYC process at the earliest.

This serves as the final intimation in this regard.

All concerned are requested to complete their E-KYC within 15 days from the date of issue of this notice to avoid deletion of their Job cards from the active register.

BDO/SAM/2025-26/419 Sd/-  
Dated:-10.11.2025 MUKESH SHARMA  
DIP/J-7828/25 BLOCK DEVELOPMENT OFFICER,  
Dated:- 11/11/2025 SAMWAN

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