

CS reviews framework for promoting homestays, SVAMITVA-based lending J&K Bank to provide homestay loans up to Rs 30 Lakh at 8.20 pc interest

■ STATE TIMES NEWS

JAMMU: In a major push towards strengthening tourism-led livelihoods and expanding access to institutional credit in rural areas, Chief Secretary, Atal Dulloo on Wednesday favoured the creation of a comprehensive framework aimed at promoting homestays and facilitating loans against SVAMITVA cards across the Union Territory.

The meeting, besides the Principal Secretary, Finance and Managing Director, J&K Bank, was attended by Secretary, Labour & Employment, Director, Employment, Managing Director, JKTDC and other concerned officers.

While reviewing the initiatives in detail, the Chief Secretary impressed upon J&K Bank to actively support community-based tourism, enhance ease of credit for homestay operators and unlock the economic potential of rural property owners through SVAMITVA-enabled lending. He underscored the need for dedicated systems to give the required impetus to these initiatives across the UT.

The Chief Secretary also urged the Labour &



Chief Secretary, Atal Dulloo chairing a meeting at Jammu on Wednesday.

Employment Department to seek technical assistance from BISAG-N for developing an end-to-end digital solution that would make SVAMITVA cards a ready and seamless platform for availing bank finance through a simplified and time-bound process.

Briefing the meeting, Managing Director, J&K Bank, Amitava Chatterjee, informed that the Bank, as recommended earlier, has rolled out a dedicated loan product for homestays registered with the Tourism Department, offering affordable finance with simplified procedures and minimal collateral requirements. He elaborated that financial assistance is available for up to six rooms per homestay, with

a maximum loan of Rs 5 lakh per room and an overall ceiling of Rs 30 lakh per unit.

He further stated that the interest rate is linked to the RLLR, currently at 8.20 percent, with a repayment period of 60 months and a moratorium of up to six months. Loans up to Rs 10 lakh are collateral-free and supported by simplified documentation to facilitate easy access to credit.

The MD apprised the Chief Secretary that 81 homestays have already been financed, with a total outstanding credit of Rs 5.50 crore, indicating steady traction under the scheme. He added that nearly 80 percent of registered homestays have been digitally onboarded on

banking platforms, while the remaining units are being covered in mission mode to achieve complete digital inclusion.

It was further informed that the homestay loan product has recently been revised to make it more attractive and customer-friendly, thereby facilitating higher credit off-take. Bank branches, particularly those located in and around prominent tourist destinations, have been directed to proactively reach out to homestay operators for credit linkage. To enhance uptake, lists of registered homestays have also been shared with zonal and cluster offices to strengthen customer engagement, while digital platforms are being leveraged to ensure hassle-

free lending with minimal turnaround time.

The Chief Secretary was also briefed on J&K Bank's initiatives to promote credit access through SVAMITVA cards, aimed at monetising rural properties by enabling their use as formal financial assets and strengthening the rural credit ecosystem.

Chief Secretary Atal Dulloo appreciated J&K Bank's proactive alignment with the government's priorities of tourism promotion, rural empowerment and economic formalisation. He emphasised the need for intensified outreach, faster onboarding of eligible beneficiaries and close coordination among the Bank, Tourism Department and district administrations to ensure that the benefits of homestay financing and SVAMITVA-based lending reach the grassroots level.

He directed that these initiatives be scaled up in mission mode, particularly in rural and off-beat destinations, to generate sustainable employment and strengthen the tourism ecosystem more effectively across all districts of Jammu and Kashmir.

SWWA (SSB Jammu) team visits Home for Aged & Infirm



SWWA (SSB Jammu) team during visit to Home for Aged & Infirm.

■ STATE TIMES NEWS

JAMMU: A team from Sandiksha, Sashastra Seena Bal Welfare Association (SWWA),

Sector Headquarters, SSB Jammu, paid a meaningful visit to the Home for the Aged & Infirm, reaffirming its commitment towards the welfare, dignity and well-being of senior citizens. The SWWA delegation was led by its President, Mrs. Monika Slaria, along with Deputy Commandant Jagblushan Singh. During the visit, the team interacted warmly with the elderly inmates and extended generous support by donating essential items including a juicer, an idli maker and cash. These contributions were aimed at strengthening daily services and improving nutritional support for the residents.

The visiting members also joined the inmates during

lunchtime, fostering a sense of belonging and emotional connection. The team undertook a comprehensive tour of the entire complex to gain firsthand knowledge of the facilities and living conditions. Special visits were made to the dispensary and physiotherapy centre, where interactions with doctors and staff helped the delegation understand the medical, therapeutic and rehabilitative care being provided to the residents.

On the occasion, the Secretary of the Home, Dr. Dinesh Gupta, briefed the delegation about the overall functioning, management practices and welfare-oriented initiatives of the institution. He highlighted the continuous efforts being made to ensure dignified living, quality healthcare and emotional support for the elderly inmates.

The SWWA team expressed happiness and satisfaction

after witnessing the well-maintained infrastructure, discipline and compassionate care extended to the residents. They lauded the management and staff for upholding high standards of service and humane values.

Adding a cultural and emotional dimension to their association, the delegation proposed organizing a special programme titled "Elk Shaam Buzurgon Ke Naam" on the eve of Republic Day 2026 to honour the elderly through cultural activities and shared moments.

The team also assured continued engagement with the Home and pledged regular visits by the SWWA ladies' team to provide counselling and emotional support. The visit concluded on a warm and positive note, strengthening bonds and reaffirming a shared commitment to service, compassion and social responsibility.

PIL seeking eviction of Ex-Ministers/Ex-Legislators from Govt Accommodation Ex-CM Azad, Ex BJP Chief Raina to retain Govt. accommodation till March 2026

■ STATE TIMES NEWS

JAMMU: In the much publicised Public Interest Litigation (PIL No. 17/2020) seeking eviction of Ex-Ministers/ Ex-Legislators from Government Accommodations, an affidavit has been filed before the Division Bench of the High Court of Jammu and Kashmir and Ladakh at Jammu by the Director Estates, Jammu & Srinagar pursuant to orders of the Division Bench dated March 26, 2025 and December 23, 2025, whereby the Division Bench had directed Estates Department to file the latest status with regard to the two politicians namely Ghulam Nabi Azad, Former Chief Minister of the erstwhile J&K State and Ravinder Raina, Former President BJP, J&K Unit with reference to the recommendations of the Designated Committee which had reviewed the matter regarding allotment of accom-

modation to the two high profile politicians.

In the affidavit filed by the Director Estates, Jammu & Srinagar, it has been submitted that pursuant to the directions of the Division Bench, the Estates Department placed the cases concerning the retention of residential accommodation by Ghulam Nabi Azad, Former Chief Minister of the erstwhile State of J&K and Ravinder Raina, Former President BJP, J&K Unit before the Competent Authority for its consideration.

In the affidavit, it has further been divulged that the Competent Authority after due and careful consideration of the matter has allowed the retention of the residential accommodation in favour of Ghulam Nabi Azad, Former Chief Minister of the erstwhile J&K State and Ravinder Raina, Former President BJP, J&K Unit till March, 2026.

In the affidavit, it has also been submitted that upon the expiry of the aforesaid period in March 2026, the matter of allotment, retention shall be placed before the Designated Committee for a fresh review and necessary orders.

Authoritative sources in the Estates Department have revealed that Former Deputy Chief Minister of the erstwhile J&K State/ Ex-M.P. namely Muzaffar Hussain Beigh is also retaining the Government Accommodation at Jammu i.e. Set No.7, Rehari Staff, Jammu and Former Mayor, Srinagar, Municipal Corporation (SMC) namely Junaid Mattoo is also retaining the Government Accommodation at Srinagar.

The Estates Department on the intervention of the High Court of Jammu & Kashmir and Ladakh has so far evicted more than 180 politicians from Government Accommodation.

■ STATE TIMES NEWS

JAMMU/SRINAGAR: Under the visionary stewardship of Chief Justice, High Court of Jammu & Kashmir and Ladakh, Arun Palli, the Mediation and Conciliation Committee of High Court of J&K and Ladakh, in collaboration with the Jammu & Kashmir Judicial Academy and the J&K Legal Services Authority on Wednesday concluded three day "Conduct of Mediation- Advanced Course" (Capsule Course)"for mediators/ advocates in two batches simultaneously at Jammu and Srinagar campuses of J&K Judicial Academy.

The objective of 20-hour advanced mediation training course was to equip the mediators with the maxims of mediation.

The concluding day was presided over by Rita Das Mouzumdar, Advocate, Gauhati High Court,



Advocate Rita Das Mouzumdar, Gauhati High Court Assam with others at a programme.

Assam, as the Resource Person at the Srinagar Campus and Suman Sharma, Advocate, Gauhati High Court, Assam, along with Balbir Kour, Advocate, Punjab & Haryana High Court, as the Resource Persons at the Jammu Campus.

All the Resource Persons are accredited Mediation Trainers with the Mediation and Conciliation Project Committee (MCPC) of the Supreme Court of India.

The three day advanced

mediation training was segmented into multiple technical, role play and brain storming sessions, where the emphasis was laid on communication techniques for a skilled mediator, communication skills and bargaining.

Furthermore, the topic of deliberation was negotiation to develop understanding of negotiation style of parties, impasse: understanding and management, stages of impasse and mediator's reflections, management and strate-

gies, ethics and standard of conduct to be followed by mediators. The programme was designed to build a robust cadre of expert mediators and trainers, furthering the mission of providing speedy and effective justice.

All the sessions remained very interactive both in Jammu and Srinagar wings during which all the participants actively participated and shared their experiences, difficulties and also discussed various aspects of the subject top-

ics. They also raised a number of queries which were answered satisfactorily by the worthy resource persons.

Faizanul Haq Iqbal, Coordinator, Main Mediation Centre High Court of J&K and Ladakh, Sunil Kumar Secretary J&K and Ladakh High Court Legal Services committee conducted the programme from Jammu, Judicial Academy and Tabasum Qadir Parray, Secretary, DLSA, Srinagar, and Sayeem Qayoom, Secretary, DLSA, Anantnag conducted the programme from Srinagar, Judicial Academy.

The programme concluded with vote of thanks by Naseer Ahmad Dar, Director J&K Judicial Academy to one and all more particularly to the Resource Persons for spearing their valuable time for all round success of the programme.

Atal Smriti Sammelan held at Jammu North to honour Bharat Ratna Atal Bihari Vajpayee

■ STATE TIMES NEWS

JAMMU: An Atal Smriti Sammelan was organised today at Karan Palace, Nagbani, in Jammu North Assembly Constituency to pay rich and heartfelt tributes to Bharat Ratna and former Prime Minister Atal Bihari Vajpayee.

The programme witnessed the presence of senior BJP leaders, party functionaries, and a large gathering of citizens who came together to remember the life, vision, and enduring legacy of the great statesman.

The speakers on the occasion recalled Atal Ji's inspirational thoughts, his far-sighted leadership, and his unwavering commitment to democratic values. Emphasis was laid on his contribution to nation-



MLA Jammu North, Sham Lal Sharma addressing gathering on Wednesday.

building, good governance, and strengthening India's global standing, while always keeping national interest above partisan considerations.

Sham Lal Sharma, MLA Jammu North, was present on the occasion and paid glowing tributes to the late leader. In his address, Sham Lal Sharma said that Atal Bihari Vajpayee Ji's tenure as Prime Minister remains one of the most

defining chapters in India's political history.

He particularly highlighted Atal Ji's handling of relations with Pakistan, describing it as a true reflection of courageous leadership, maturity, and statesmanship. While firmly safeguarding India's sovereignty and national security, Atal Ji simultaneously pursued peace and dialogue, earning respect for India across the world.

Sham Lal further stated that Atal Bihari Vajpayee Ji's dedication to his party was unparalleled. From the 1950s, when the party was in its formative and struggling phase, to its present stature as a strong national force, Atal Ji played a decisive role in shaping its ideological foundation, organisational strength, and moral values. His life was a testament to perseverance, discipline, and unwavering

commitment to principles. Highlighting Atal Ji's global stature, Sham Lal Sharma said that Vajpayee Ji was admired internationally as a visionary and balanced leader. Rising above narrow party politics, he always adopted a positive and inclusive political approach, believing in consensus and constructive dialogue. His decisions were guided by national interest and the welfare of the people, making him a true statesman whose legacy continues to inspire leaders across generations.

The keynote address was delivered by Advocate Karan Sharma, who elaborated on Atal Bihari Vajpayee Ji's ideology, parliamentary excellence, and his rare blend of intellect, humility, and poetic sensitivity. He urged the youth and party workers to imbibe Atal Ji's values of honesty, inclusiveness, and dedication to public service.

Another speaker, Karan Singh, highlighted Atal Ji's commitment to national unity and social harmony, stating that his life and work continue to guide the nation on the path of unity, discipline, and selfless service. The programme was attended by District Jammu North Incharge Ayodhya Gupta, District General Secretary Ravish Mengi, Bhuvnesh Mehta, District Morechas President's, Mandal president's along with senior party workers.

The committee discussed key security-related issues including security during movement of cash and treasure, strengthening of guarding arrangements at currency chests, mitigation of fire risks, and the functioning of security gadgets. Other important topics included incidents of thefts and attacks on ATMs, implementation of e-surveillance systems, dispensing of Rs 100 and Rs 200 denomination notes through ATMs, and capacity building and training of bankers for detection of Fake Indian Currency Notes (FICNs).

34th UT Level Security Committee meeting held



■ STATE TIMES NEWS

JAMMU: The 34th Union Territory Level Security Committee (UTLSC) meeting for the UT of Jammu and Kashmir was held on Wednesday at Hotel Radisson Blu, here.

The meeting was chaired by Chandraker Bharti, Principal Secretary, Home Department,

UT of J&K, and was held under the aegis of Chandrashekhar Azad, Regional Director, Reserve Bank of India, UTs of Jammu & Kashmir and Ladakh.

The meeting was attended by senior officers including Alok Kumar, Director, Fire & Emergency Services; Bhim Sen Tuti, IGP Jammu Zone;

Shri R. Gopala Krishna Rao, IG Jammu Sector, CRPF; Rajesh Kumar Yadav, IG, HQ J&K Zone, CRPF; Ashok Gupta, General Manager, J&K Bank; and Vinod Kumar, DGM, RBI, along with senior officials from various government departments, controlling heads of commercial banks, Airport and Railway authori-

SKUAST-J unveils heritage section to celebrate Jammu's Rich Legacy



Vice-Chancellor Dr. B. N. Tripathi inaugurating Heritage Section.

■ STATE TIMES NEWS

CHATHA: The Central Library of Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST) Jammu inaugurated a dedicated Heritage Section on Wednesday, marking a significant step towards preserving the rich cultural and historical legacy of Jammu and Kashmir, with special emphasis on the Jammu region.

The section was formally inaugurated by Vice-Chancellor Dr. B. N. Tripathi, who highlighted the importance of safeguarding regional history amid rapid social change. He said the Heritage Section would serve as a bridge between past and future, preserving the Dogra heritage, cultural traditions, political history, demographic evolution, and the impact of Partition for generations to come. Curated under the leadership of

University Librarian Prof. R. K. Samnotra, the Heritage Section houses an extensive collection of books, archival documents, rare clippings, articles, and visual material reflecting the region's socio-cultural and political journey. The repository is expected to benefit researchers, students, academicians, and visitors seeking authentic regional insights. Scholars from the University of Jammu, along with the Central Library team led by Assistant Librarian Leela Dhar Mangi and senior library staff, played a key role in developing the section.

The initiative underscores SKUAST Jammu's commitment to academic excellence while preserving cultural roots, offering a valuable platform to explore and celebrate Jammu's traditional legacy as the university ushers in 2026 with renewed purpose and vision.

State Malariologist accorded warm farewell on superannuation

■ STATE TIMES NEWS

JAMMU: Dr. D.J. Raina, State Malariologist, Directorate of Health Services Jammu superannuated today after rendering 28 years of service in the department.

He was accorded a warm send off by the staff of Directorate of Health Services Jammu at a function organized in the premis-



es of the Directorate. Director Health Services Jammu Dr. Abdul Hamid

Zargar wished him success in new journey of life. DD Dentistry Dr. Sanjay Sharma, CMO Jammu Dr. Harbaksh Singh and other Officers and Officials complimented Dr. DJ Raina for his contribution in the State Malariologist Section of the Directorate. The staff of the Directorate wished him good health and prosperous post retirement life.