

FICCI FLO JKL signs MoU with J&K Bank to empower women through Financial Inclusion & Entrepreneurship

■ STATE TIMES NEWS

JAMMU: FICCI Ladies Organization (FLO) Jammu-Kashmir-Ladakh (JKL) Chapter, under the leadership of its Chairperson Aarti Chowdhary, on Thursday signed a Memorandum of Understanding (MoU) with J&K Bank Ltd to collaborate on initiatives aimed at advancing women empowerment, financial literacy, and entrepreneurship in the Union Territories of Jammu & Kashmir and Ladakh.

The MoU was formally signed in presence of Sunil Kumar, Divisional General Manager, J&K Bank, Jammu Division, by Chandrika Parihar, Cluster Head, Jammu Cluster-I and Aarti Chowdhary, Chairperson, FICCI-FLO, JKL Chapter. Among others present on the occasion included Varinder Kour, Asstt General Manager and other senior officials of J&K bank and FLO JKL core team members including Ruchika Gupta Immediate Past Chair, Varuna Anand, National Initiative Head,



FICCI Ladies Organization JKL Chapter and J&K Bank Ltd representatives signing MoU.

Partnership & Collaboration, FICCI-FLO, Rupika Shahi Vice Chairperson, Nandita Bajaj Secretary and Pooja Dewan Joint Secretary.

As leading financial player in the Union Territories, J&K Bank will spearheaded efforts to provide seamless banking solutions, credit facilitation, and digital financial inclusion to women across urban, suburban, and rural areas. This MoU reflects J&K Bank's commitment to reducing gender disparity in financial accessibility, empowering women entrepreneurs, and ensuring sustainable economic progress in the region.

The MoU underscores a

joint commitment to promote inclusive growth by empowering women through access to banking services, credit facilities, and skill development opportunities. The strategic partnership between FICCI FLO JKL and J&K Bank will focus on the following key areas including Financial Inclusion Leadership - Enabling financial literacy camps and structured awareness programs to deepen banking penetration among women. Pioneering Credit Linkage - Facilitating exclusive access to financial products for women-led enterprises, including tailored credit solutions under 'Tejaswini,

UMEED, Mudra, and NRLM schemes.

Digital Banking Excellence - Expanding adoption of J&K Bank mPay, RuPay Cards, and AePS, positioning the bank as a frontrunner in financial technology-driven inclusion. Comprehensive Social Security Support - Encouraging enrollment in PMJDY, PM-JBY, PMSBY, and APY, securing women's financial future with insurance and pension benefits.

Strategic Market Expansion - Strengthening outreach through mobile banking vans, business correspondents, and CSC tie-ups, ensuring women in unbanked areas are not left behind.

Speaking on the occasion, Aarti Chowdhary, Chairperson, FICCI-FLO JKL, stated, "J&K Bank's initiatives have consistently created pathways for women's financial growth. This MoU marks a pivotal moment in extending banking accessibility to every aspiring woman entrepreneur in the region."

Aarti Chowdhary further said, "This MoU marks a pivotal step toward strengthening the role of women in the economic fabric of our region. By joining hands with J&K Bank, we aim to unlock new opportunities for women entrepreneurs and ensure they have the financial tools, knowledge, and support to thrive."

On this momentous occasion, Sunil Kumar, Divisional General Manager, J&K Bank, emphasized, "Jammu & Kashmir Bank has always been at the forefront of financial inclusion. This partnership with FLO will further amplify our efforts in empowering women with the right financial tools, ensuring that entrepreneurship and financial independence become accessible to all."

The MoU, valid for a period of three years, reaffirms the shared vision of FICCI FLO JKL and J&K Bank in nurturing an inclusive and empowered society through sustainable financial partnerships.

Yudhvir Sethi reaffirms BJP's commitment to public welfare



MLA East Constituency, Yudhvir Sethi listening to public issues.

■ STATE TIMES NEWS

JAMMU: BJP leader and MLA East Constituency, Yudhvir Sethi on Thursday reaffirmed the party's unwavering commitment to public welfare, asserting that the BJP remains steadfast in addressing people's concerns at the grassroots level.

He was speaking while holding a grievances redressal camp at the Pt Prem Nath Dogra Bhawan Kacchi Chawni Jammu.

The camp witnessed a huge rush of people from across Jammu city who came to the

party office to discuss their issues with senior BJP leaders. Various deputations, including individual persons-most of whom were women-visited the camp to present their grievances on issues such as ration, education, pension, PHE, PDD, revenue, power, water scarcity, roads, and other development-related topics, as well as personal issues.

Yudhvir Sethi patiently heard the grievances and assured the people of prompt action by coordinating with the concerned departments

and officials. He resolved most of their issues instantaneously by talking to the authorities concerned on the phone. The senior BJP leader reiterated that the BJP, under the visionary leadership of Prime Minister Narendra Modi, is dedicated to ensuring inclusive development and resolving public issues in a time-bound manner. "Our doors are always open for the people. These grievance camps are an important medium to connect directly with the citizens and understand their real problems," he said.

The MLA further emphasized that the BJP is not merely a political organization but a people's movement focused on nation-building. He also assured the public that he will take up the rest of their issues with the concerned authorities and get them resolved soon.

Sethi urged party workers to continue serving the people with dedication and be proactive in resolving public issues.

Div Com Jammu reviews arrangements for Mela Kheer Bhawani



Div Com Jammu Ramesh Kumar chairing a meeting.

■ STATE TIMES NEWS

JAMMU: Divisional Commissioner Jammu Ramesh Kumar, on Thursday chaired a meeting to review the arrangements for smooth conduct of annual Mela Kheer Bhawani Mela flagged off from Jammu.

The meeting was attended by Deputy Commissioners of Jammu, Ramban, Udhampur, Commissioner JMC, Relief and Rehab Commissioner(M) J&K, SSP Jammu, SSP Security, SSP

Traffic, HODs and senior officials of JKSRTC, Tourism, Health, NHAI, Joint Director Information, community leaders and other concerned.

During the meeting, the Divisional Commissioner held threadbare discussion on different arrangements to be ensured by concerned departments. The JKRTC was directed for arranging buses and coordinating the Journey.

The Deputy Commissioner

Jammu was directed to deploy a Magistrate to oversee the arrangements here, while Tourism department was asked to install tents for the devotees.

The Divisional Commissioner further directed for deploying Fire tender at the Venue and Ambulance and health staff for the journey. Jammu Municipal Corporation was asked to provide water tankers and Mobile toilets, while ensuring sanitation at the venue.

Deputy Commissioner Ramban was asked to make proper arrangements at Chanderkote, where the convey of pilgrims will halt.

The Divisional Commissioner impressed on community leaders and directed the officers deployed for the flagging off of Annual Meal Kheer Bhawani for timely commencing of the Annual pilgrimage.

RC (M) reviews civic amenities, renovation works at Mini Jagti Township, Nagrota

■ STATE TIMES NEWS

JAMMU: Relief and Rehabilitation Commissioner (M), J&K, Dr. Arvind Karwani on Thursday reviewed the status of essential services and inspected the ongoing development works in the migrant camps at Mini Jagti Township and Nagrota.

The Deputy Commissioner (Relief), Assistant Commissioner (Relief), Camp Commandants of Relief Organization and senior officers from Jal Shakti, PWD(R&B), JKPDCL, Jammu Municipal Corporation and other line departments were also present.

Dr. Karwani emphasised upon the importance of adhering to the directions issued by the General Administration Department in January this year, wherein responsibilities of Transit Migrant Camps at Jammu and Kashmir have



Relief and Rehabilitation Commissioner (M), J&K, Dr. Arvind Karwani inspecting ongoing development works.

been assigned to various Government Departments viz. Public Works (R&B) Department, Jal Shakti Department, Power Development Department, Housing & Urban Development Department, Department of Youth Services & Sports, Department of Floriculture, Urban Environmental Engineering Department(UEED), Jammu & Kashmir Energy Development Agency (JAKE-

DA) and Department of Rural Development and Panchayati Raj.

It has further been ordered that the concerned departments shall nominate an officer, not below the rank of Executive Engineer for liaising /coordinating the execution/maintenance of works/projects pertaining to their department with the Relief Organization(M), J&K.

The Jammu Municipal Corporation was asked to

examine the demand for additional requirement of manpower to further improve day to day sanitation facility viz. collection, transportation and disposal of garbage and refuse in the migrant camps.

The Jal Shakti Department was asked to explore the installation of Bore Wells at Jagti to augment the water supply at Jagti Mini Township. The PW(R&B) Department, was asked to expedite the completion of ongoing repair and renovation works and expedite submission of detailed project report of the comprehensive repair/renovation works of all migrant camps at Jammu, regarding which estimation stands already completed, so that required projection of funds is made timely to take up these works during the current financial year. The Executive Engineer Power Development Corporation was asked to explore deployment of

additional linemen at migrant camp Jagti.

Dr. Karwani inspected the construction work of the Community Hall being constructed at Jagti at an estimated cost of 6.5 Cr and impressed upon the engineers to ensure that the work is completed within the stipulated timeline. He later inspected several flats to check the repair/renovation works and directed engineers to ensure quality work.

Later Dr. Karwani, accompanied by Principal Excise Training Institute Nagrota, Tehsildar Nagrota, SDPO Nagrota and other officers also reviewed arrangements at the venue of departure of Mata Kheer Bhawani Yatra-2025 and issued instructions to the concerned departments to ensure water, sanitation, power, seating and other arrangements at the venue for the yatri.

Dr. Narinder inspects development works, inaugurates 'Shiva Eye Care Centre' in Jammu

■ STATE TIMES NEWS

JAMMU: Reaffirming the commitment of the Bharatiya Janata Party (BJP) towards public welfare and infrastructural development, Dr. Narinder Singh, BJP National Secretary and Member of Legislative Assembly (MLA) from R.S. Pura-Jammu South Assembly constituency, conducted a comprehensive inspection of ongoing development works worth Rs 1.2 crore in the Green Avenue locality of Ward No. 58.

The visit was aimed at ensuring quality control, timely execution, and transparency in public works, as part of the government's broader objective to strengthen grassroots development.

During the inspection, Dr. Singh interacted with local residents and stakeholders to gather first-hand feedback about the progress of various civic projects and addressed



MLA, Dr. Narinder Singh inspecting development works.

their concerns related to amenities and services.

He was accompanied by a team of senior BJP leaders including District President Naresh Singh Jasrotia, senior leader Vinay Gupta, Mandal President Sohan Kattal, and former Councillors Paramjit Singh and Tirath Kaur, along with other prominent local functionaries.

The delegation reviewed various ongoing construction

and maintenance works such as road upgradation, drainage systems, a bridge linking Ward 56 with 58, and community infrastructure aimed at improving the living standards in the area.

Dr. Singh emphasized the importance of regular monitoring of developmental projects to ensure they meet the required standards and are completed within the stipulated timeframes. He reiterated the

BJP government's dedication to improving civic amenities and delivering on promises made to the people.

Later in the day, Dr. Narinder Singh inaugurated the 'Shiva Eye Care Centre' located in Sector D of Sainik Colony.

The modern facility is equipped to offer advanced eye treatment and diagnostic services at affordable rates, catering to the needs of a wide

cross-section of society.

The inauguration ceremony witnessed the presence of BJP District President Naresh Singh Jasrotia, Mandal President Ajay Partap Singh, former Councillor Narinder Bunt, party leader Ravi Bakshi, and several other respected figures from the community.

Dr. Singh extended his heartfelt congratulations to Dr. Jha, the owner of the Centre, on the launch of this much-needed health facility.

Addressing the gathering, Dr. Singh praised the initiative and urged the management to maintain high standards of professionalism and patient care. He expressed confidence that the eye care Centre would serve not only the residents of Sainik Colony but also patients from surrounding areas, thereby strengthening the local healthcare infrastructure.

Inter-Zonal Dist Level U14 & U17 Girls Competitions organized



Participating teams posing with dignitaries.

■ STATE TIMES NEWS

REASI: The Department of Youth Services and Sports (DYSS), Reasi on Thursday organised the Inter-Zonal District Level U14 and U17 Girls Competitions at the General Zorawar Singh Stadium, Reasi.

As many as 300 talented student-athletes from different zones of District Reasi-including Chassana, Mahore, Arnas, Reasi, and Pouni-participated in events such as Kabaddi, Kho-Kho, Yoga, Chess and Table Tennis.

Chief Education Officer Reasi, Deepak Gupta

graced the occasion as the Chief Guest. He was welcomed by District Youth Services and Sports Officer (DYSSO) Reasi Tarsem Singh.

Tarsem Singh highlighted that the participating girls, selected from different zones, represent the district's growing talent and will be competing with Great Spirit and sportsmanship.

CEO commended the efforts of DYSS Reasi in promoting sports among young girls.

He emphasized the role of sports in holistic development and encouraged students to pursue excellence both in academics and athletics. He also appreciated the discipline, enthusiasm, and dedication shown by the participants.

The tournament served as a platform to foster healthy competition, build confidence, and strengthen camaraderie among the youth of Reasi district.

The matches were officiated by the expert deputed by the DYSSO Office Reasi.

Khajuria Biradari to hold bi-annual mail on June 8

■ STATE TIMES NEWS

JAMMU: The Bi-Annual Mail of the Khajuria Biradari is set to take place on June 8 (Sunday) at DeySathan Baba Ambo near Bagh-e-Bahu in Jammu.

The announcement was made by Shri Baba Ambo Samarak Committee President AjitKhajuria, Vice-President Yash Pal Khajuria and other committee members at a meeting held today. The event will commence with a Hawan ceremony at 8:00 AM.

Following the Puran Ahoti, a Preeti Bhoj will be organized for all attendees. The committee has urged all members of the Khajuria families to participate in the function

and seek the blessings of Kul Devta.

An estimated thirty thousand devotees are expected to attend the event.

In addition to the religious ceremonies, a free medical camp will be set up during the mail, with several prominent doctors participating. Free medicines will be distributed to those in need.

Prominent attendees at the meeting included Sudershan Khajuria, Anil Khajuria, Subash Shastri, Ajay Khajuria, Sudhakar Khajuria, Ravi Khajuria, Radhey Shyam Khajuria, Vinod Khajuria, Mahinder Khajuria, Bimal Khajuria, Ajay Khanjuria, Kulbhushan Khajuria and Sourab Khajuria.

Chief Minister chairs meeting of trader's delegation, KTMF highlights issues for redressal

■ STATE TIMES NEWS

SRINAGAR: Chief Minister Omar Abdullah on Thursday reaffirmed his government's commitment to addressing the concerns of the trading community and facilitating economic revival in the region.

The Chief Minister made these remarks while chairing a meeting with a delegation of traders from across the Kashmir Valley, under the banner of the Kashmir Traders and Manufacturers Federation (KTMF), led by its Chairman, Mohammad Yaseen Khan.

"We will strive to make the best possible use of the resources currently available to us," the Chief Minister said. "It is true that our economy is not as strong as it should be. However, this situation has



Chief Minister Omar Abdullah chairing a meeting with a delegation of traders.

not developed overnight-it has been unfolding over the years."

Responding to the issues raised by the traders, the Chief Minister assured that all concerns-including those related to encroachments on main roads, market access, infrastructure deficiencies and

allied facilities-had been duly noted and would be addressed on priority.

"I have directed the concerned departments to engage with traders respectfully and ensure they are not subjected to unnecessary inconvenience. Issues related to development,

street vendors blocking way in front of shopkeepers, and market accessibility must be resolved through mutual cooperation," he emphasized.

Highlighting the government's ongoing efforts in response to a query raised regarding healthcare in the

districts, Chief Minister Omar Abdullah informed the delegation that several key infrastructure projects were underway. "We have already placed orders for critical medical equipment such as cath labs and MRIs for our hospitals. Additionally, I have instructed the Finance Department to release funds for the macadamization of roads to improve our road infrastructure," he said.

Stressing the importance of strengthening the local economy, Omar Abdullah said, "We are working to prioritize local contractors in public works so they, too, can benefit from development initiatives."

He also assured the delegation that the issues related to interest subvention and the deferment of monthly instal-

ments of bank loans would be taken up with the Union Finance Ministry.

"We will continue to pay close attention to your issues and make every possible effort to resolve these" the Chief Minister said.

Additional Chief Secretary Dheeraj Gupta and other senior officers were present during the meeting.

Earlier, the traders' representatives highlighted a range of issues, including interest subvention, the deferment of three monthly bank loan instalments, poor road connectivity, lack of adequate marketplaces, and subsidized transport charges for air-conditioned vans used in transporting horticultural produce to terminal markets in South Indian States.