

## 66th Meeting of Empowered Committee on MSMEs held

### STATE TIMES NEWS

JAMMU: The 66th Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSMEs) for the UTs of J&K and Ladakh for the quarter ended March 31, 2025, was held, at Reserve Bank of India, Jammu.

The meeting was chaired by Chandrashekhar Azad, Regional Director, Reserve Bank of India, Jammu and was attended, among others, by Joint Director, Industries and Commerce Department, Jammu; Assistant Director, MSME-DFO; Executive Officer; KVIB, UT of J&K; Controlling heads of various banks viz, J&K Bank, SBI, PNB, Canara Bank, ICICI Bank, HDFC Bank, Axis Bank, Jammu and Kashmir



Regional Director, RBI Jammu, Chandrashekhar Azad chairing a meeting.

Grameen Bank; officials from convener banks of UT Level Bankers Committee, J&K and Ladakh; Industry Associations viz, ICC, FTII; SIDBI and officials from RBI, Jammu.

Chandrashekhar emphasised on the critical role of MSMEs in the economy and their contribution to GDP,

exports and employment generation. He touched upon the key announcements relating to MSME in the Union Budget 2025-26 such as increase in investment and turnover thresholds for MSME classification, enhancement of credit guarantee coverage for micro and small enterprises from Rs 5 crore to Rs 10

crore, increase in credit guarantee cover for loans to startups and exporters etc.

He shared that Reserve Bank of India (RBI) has consistently prioritised the inclusion of MSMEs in the formal financial system through a range of targeted measures which includes, among others, Priority Sector Lending (PSL) guidelines, collateral free loans up to Rs 10 lakh for micro and small enterprises (MSEs), Trade Receivables Discounting System (TReDS) for hassle free discounting of bills, Account Aggregator (AA) framework and introduction of Unified Lending Interface (ULI). He urged Industry Associations to encourage MSMEs to obtain Udyam registration, embrace formalisation, ensure credit discipline and prioritise onboarding on TReDS. He shared with the house that

banks had collectively achieved 181% of the target under the Annual Credit Plan (ACP) for 2024-25 for extending credit to MSME sector in UT of J&K and complimented banks for achieving the feat.

The Committee thereafter reviewed the performance of banks in achievement of targets under ACP 2024-25, position of Udyam registration by MSMEs, status of onboarding of buyers and sellers on TReDS platform, position of NPAs in the MSME sector; CGTME coverage, achievement of targets recommended by the Prime Minister Task Force on MSMEs, review of sponsored cases under PMEGP; review of rehabilitation of stressed units as per Framework for Revival and Rehabilitation (FRR) of MSMEs, review of banking facilities in MSME clusters etc.

## Directorate of I&C reconstitutes ICC to prevent sexual harassment at workplace

Ritika Trehan appointed Member of Internal Complaints Committee

### STATE TIMES NEWS

JAMMU: The Directorate of Industries and Commerce, Government of Jammu and Kashmir, has reconstituted an Internal Complaints Committee (ICC) under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. This move aims to ensure a safe and respectful work environment for female officials. The committee has been reconstituted vide Order No. 31-DI&CJ of 2025, dated May 26, 2025, in supersession of all previous orders.

The ICC comprises of Anudeep Kaur, Financial Advisor, as Chairperson, Rachna Devi,



Administrative Officer, as Member, Lutfar Rehman, ALR, as Member, Veenu Gupta, SO (Planning), as Member Secretary and Ritika Trehan, President, Subhadra Society, as Member. The ICC will inquire into complaints of sexual harassment of female

officials at the Directorate level.

Ritika Trehan, Member of the ICC and President of Subhadra Society, expressed gratitude for being part of the committee and pledged to ensure justice to complainants. She reiterated that women's empowerment is the primary goal of Prime Minister Narendra Modi. The reconstitution of the ICC demonstrates the government's commitment to preventing sexual harassment at the workplace and ensuring a safe and respectful environment for female officials. The committee will play a crucial role in addressing complaints and promoting a culture of dignity and respect, added Ritika.

## Devyani Rana meets shelling affected families at Poonch, Mendhar



Vice President J&K BJYM, Devyani Rana meeting with families affected by recent cross-border shelling in Poonch.

### STATE TIMES NEWS

JAMMU: Devyani Rana, Vice President of the J&K Bharatiya Janata Yuva Morcha (BJYM), on Tuesday visited the border areas of Poonch and Mendhar and met with families affected by recent cross-border shelling.

During her visit, Rana personally visited the homes of the affected families, offering her heartfelt sympathies and support during this difficult time. She interacted with residents who have suffered injuries, loss of property, and displacement due to the unprovoked shelling from across the Line of Control (LoC). Interacting with the fam-

ilies, Rana lauded the bravery and resilience of the local communities, acknowledging their unwavering spirit. She also expressed solidarity with the families that lost their dear ones during the shelling and wished early recovery to injured. She reiterated BJP's commitment to standing with the people of the region and working in coordination with government authorities to ensure timely relief and rehabilitation.

Devyani salutes the valour of border dwellers who braved the brunt of shelling with fortitude, reaffirming the party's commitment to their welfare.

## Yudhvir starts development works at Ram Mandir ahead of Amarnath Yatra

### STATE TIMES NEWS

JAMMU: In preparation for the upcoming Amarnath Yatra, senior BJP leader and MLA East Constituency, Yudhvir Sethi, today kick-started key development works at Ram Mandir, Purani Mandi, Jammu, including the construction of modern toilets and a roof shed, with an estimated cost of Rs 44 lakh.

On the occasion, Mahant Rameshwar Dass of Ram Mandir, Savita Anand, Amit Mahajan, and Sudhir Anand were also present.

Speaking on the occasion, Yudhvir Sethi said that this initiative aims to provide better facilities to



MLA East Constituency, Yudhvir Sethi with Mahant Rameshwar Dass at a meeting.

the Sadhu Samaj and pilgrims who traditionally halt at Ram Mandir before proceeding towards the Holy Cave in Srinagar. The project is expected to be completed well before the Yatra begins. He said, "It is my moral

responsibility to ensure that the Sadhu Samaj are provided with all necessary amenities during their spiritual journey. These development works are being undertaken with a sense of service and devotion."

The MLA Sethi further emphasized that the Bharatiya Janata Party (BJP) is committed to supporting religious and cultural traditions while ensuring comfort and dignity for all Yatis. "We are focused on enhancing the

infrastructure around religious sites to promote spiritual tourism and better pilgrimage experiences," he added.

Expressing his gratitude, Mahant Rameshwar Dass applauded the efforts of Yudhvir Sethi and appreciated his commitment to the temple and the Sadhu Samaj. He said, "This timely intervention ahead of the Yatra reflects not just his efficiency but also respect for our age-old spiritual traditions."

The event concluded with a collective resolve to continue improving religious infrastructure in Jammu to accommodate the growing number of pilgrims and devotees each year.

## Soft launch of Kia Carens Clavis hosted at AM KIA Jammu

### STATE TIMES NEWS

JAMMU: AM KIA successfully hosted the soft launch of the all-new Kia Carens Clavis, under the tagline "For Epic Journeys", at their modern showroom located on Akhnoor Road, Opposite Pillar No. 52, Toph Sherkhania, Jammu. The event was a grand showcase of innovation, comfort, and driving excellence, tailored for today's Indian families.

The event was further graced by the Chief Guest, Vikram Randhawa, MLA Gandhi Nagar, whose presence brought great honour to the occasion.

Among the other distinguished guests were Vinod Sachdeva, Chairman of Monalisa Group, and Subash Gupta, Managing Director of Hotel Radisson Blu. Their participation highlighted the event's prestige and underscored the growing prominence of AM KIA as a key player in



Chief Guest, Vikram Randhawa, MLA with others at launch of Kia Carens Clavis at AM KIA Jammu.

Jammu's automotive landscape.

The launch ceremony was led by the visionary leadership of the AM Group, including Chairman Jatinder Gupta, Managing Director Sanjay Mahajan, and Directors Ankur Mahajan, Akshay Mahajan, Aryan Mahajan, and Sahira Mahajan. They were joined by AM Family member Sharmila Mahajan. Their unified commitment and forward-thinking vision continue to steer AM Group toward innovation, excel-

lence, and customer satisfaction in the automotive sector.

The newly launched Kia Carens Clavis stands out with its bold design, premium interiors, and versatile features. Designed to meet the evolving needs of Indian families, the Clavis promises an elevated driving experience—whether for city commutes or epic road trips. Packed with Kia's cutting-edge technology and safety features, the Clavis is expected to set new benchmarks in the compact SUV

category.

Speaking on the occasion, Chairman Jatinder Gupta shared, "The Kia Carens Clavis reflects a new era of practical luxury—designed for those who seek comfort, style, and dependability. We are proud to introduce this exceptional model to the people of Jammu and are confident it will redefine the family driving experience."

The event saw an enthusiastic turnout, including car enthusiasts, local dignitaries, and media representatives. Attendees had the opportunity to experience the Carens Clavis up close through guided demonstrations and detailed briefings by the AM KIA team. Pre-bookings for the Kia Carens Clavis are now open at AM KIA, Jammu. Interested customers are encouraged to visit the showroom or contact 9484211111 / 9484388888 for more information.

## Dogri Bhasha summer camp held at MVIS

### STATE TIMES NEWS

SAMBA: MV International School organised a Dogri language- Bharatiya Bhasha Summer Camp, under the banner and directions from CBSE, New Delhi.

The program was a combination of role-plays; translation of motivational and patriotic slogans; poems; songs and dances that display of the rich culture of the land of Dogras.

Special lectures were delivered by the stalwarts who promote this culture to aware the masses about the sweetness of our mother tongue, Maa Dogri.

Today's program was presided over by the Chief Guest Rajesh Sharma, Deputy Commissioner Samba along with special guests Vijay Kumar Sanyal, former Director Radio Kashmir Jammu and ETO Samba Dr. Anil Chandan.

The Chief Guest lauded the students and staff for putting



MVIS Chairman Hira Lal Abrol honoring dignitaries at a programme.

up wonderful performances to justify the theme. As part of today's event, students from the music studio presented a mash up of Dogri songs, the dance studio presented Dogri dance, guests presented their thoughts on Dogri music and group of ladies from Sangval turned the atmosphere into sea of emotions by their Dogri wedding (Suhaag) songs.

Guests enjoyed the Dogri food festival, they relished the dishes like Babru, Meri, Kheer, Rajmash, Rice,

Umbal, Chatni & sweets.

School Chairman Hira Lal Abrol, Vice Chairperson Savita Abrol, Director Gourav Abrol, Principal Kundan Lal Dogra, Academic Head Madhu Gupta, staff and students were also present during the program.

Enthusiasm among the students and staff was truly high as they recognised the 'Khand Mithi Dogri' and the vibrant dogra culture.

On earlier days, lectures promote the language were

also delivered by Padma Shri Mohan Singh and Dogri poet Baisakhi Ram. They highlighted that Dogri culture is a celebration and shared information with the children about Dogri songs, folk tunes (Geetdu), traditional presentations like Chajja, Haran, Karak and Pakh. Videos of rap titled "Zindabad Dogri" by Rinku from Mansar, and videos of the famous "Wareni" (ballads) by Ghulam Mohammad Dansali were shown to the students.

## SKUAST-Jammu holds training programme on Agripreneurship

### STATE TIMES NEWS

KATHUA: Training Programme on Agripreneurship: Nurturing Local Growth was organized by the Division of Agricultural Extension Education, SKUAST-Jammu (sponsored by JKST&IC project) for the Rural Women & Youths of village Barnoti, block Barnoti of District Kathua under the guidance of Vice Chancellor, Prof. B.N. Tripathi. Professor P.S. Slatia (Co-PI of the JKST&IC project), Division of Agricultural Extension Education, KVK Kathua, Dr. Neerja Sharma (Co-PI of the JKST&IC project) & Chief Scientist, Horticulture, KVK Samba & Dr. Anamika Jamwal, Chief Scientist, KVK, Kathua attended & participated in the Programme.

While giving the welcoming address, Prof. P.S. Slatia highlighted that Agripreneurship has poten-



SKUAST-J officials and others at a training programme.

tial to generate growth, diversifying income, providing widespread employment and entrepreneurial opportunities in rural areas and the minor fruits with their diverse characteristics and untapped potential, offer significant opportunities for value addition and entrepreneurship which enhances farmers' incomes by leveraging their unique qualities, nutritional benefits, and cultural significance. There is a vast production of underutilized and underexploited minor horticultural crops which could be used as the "future crops" to supplement our nutritional needs.

Professor Poonam Parihar,

Principal Investigator of the Project deliberated upon the value addition of minor fruits which can substantially uplift rural livelihoods by creating a range of economic and social benefits. Since the rural Kandi Area in Jammu is dominated by traditional and minor fruits like Desi mango, Gal gal, Chakotra, Jhamiri, Khatta, Kimb, Ber, Aonla, Jamun, Karonda, Phalsa & Bael etc.

Prof Jagmohan Singh, Head, Division of Post-Harvest Management & Dr. Neerja Sharma, Chief Scientist, Horticulture, KVK, Samba briefed the participants about the importance of value addi-

tion, industrial growth, urbanization & globalization.

Dr Vishal Mahajan, Chief-Scientist & Head, KVK Kathua said that value addition is an important aspect of Agripreneurship, significantly enhancing the economic value of agricultural products through various processes and innovations.

Dr. Brijesh Ajarawat, Chief Scientist, Extension Education, KVK Kathua discussed about the value addition of minor fruits which contributes to poverty reduction and livelihood enhancement as well as ensure household food and nutritional security adding

women participation through employment and income generation.

Dr Anamika Jamwal, Chief Scientist, KVK, Kathua apprised the participants about the Formulation of farmers Interest Groups for market-led-extension can uplift the socioeconomic conditions of the target group.

The Programme was attended by Mukesh, Kumar, Artist cum photographer, Sudhanshu, Project Assistant, UG, PG & Ph.D students of SKUAST-Jammu. The programme was concluded with a vote of thanks by Smt. Sheetal Mankotia, BPM, village Barnoti.

## Anjuman Sharie Shian delegation meets LG

### STATE TIMES NEWS

SRINAGAR: A delegation of Anjuman Sharie Shian J&K led by Aga Syed Mujtaba Abbas Mosavi called on Lieutenant Governor Manoj Sinha, on Tuesday.

The members of the delegation put forth important matters pertaining to the smooth conduct of Muharram, including the procession of Youn-e-Ashoor.

The Lieutenant Governor assured that appropriate action will be taken to address the issues projected by them.

## DC Poonch reviews PMAY-U Progress, Survey Status under 2.0

### STATE TIMES NEWS

POONCH: Deputy Commissioner Vikas Kundal chaired a review meeting today to assess the progress of housing construction under the Pradhan Mantri Awas Yojana - Urban (PMAY-U) and to take stock of the ongoing PMAY-U 2.0 survey in the district.

The meeting was attended by Additional District Development Commissioner, Deputy Commissioner (ADC), who also serves as the Nodal Officer for PMAY 2.0, Executive Officers of Urban Bodies of Poonch and Surankote, officials from the City Level Technical Cell.

During the review, the EOs briefed the Deputy Commissioner that the survey



of 2,764 households in Municipal areas of Poonch and Surankote has been completed. The remaining surveys are scheduled to be end by May 31, 2025. The DC directed the concerned teams to adhere to the timeline and ensure thorough data collection to support effective implementation of the scheme.

Emphasizing the urgency of expediting construction, the

Deputy Commissioner called for accelerated progress on all pending PMAY-U houses, ensuring that eligible beneficiaries are provided housing without delay. He reiterated the importance of timely completion, adherence to quality standards, transparency in execution, and beneficiary satisfaction as central to the success of the scheme.

The administration remains committed to achieving the vision of "Housing for All" in urban areas through coordinated efforts, robust monitoring, and proactive outreach. Awareness camps are also being conducted across the district to educate and assist beneficiaries in availing the scheme's benefits.



Delegation of Anjuman Sharie Shian J&K led by Aga Syed Mujtaba Abbas Mosavi calling on Lieutenant Governor Manoj Sinha on Tuesday.