

# Jan Dhan Yojana not only for financial inclusion, also for socio-economic transformation: Dr Jitendra

## STATE TIMES NEWS

NEW DELHI: The Pradhan Mantri Jan Dhan Yojana (PMJDY), one of the most transformative initiatives in India's financial history, today celebrates its 10th anniversary. Launched in 2014 under the visionary leadership of Prime Minister Narendra Modi, the scheme has become a global benchmark for financial inclusion, bringing banking services to the doorstep of every Indian, including those in the most remote corners of the country.

In a media interaction, Union Minister, Dr. Jitendra Singh, lauded the scheme as a "role model of the Prime Minister's visionary leadership." The decision to launch this

revolutionary scheme was taken within months of PM Modi assuming office, reflecting the government's commitment to inclusive growth.

Dr. Jitendra highlighted that the PMJDY's success was vindicated during the COVID-19 pandemic, where the scheme played a crucial role in preventing starvation in nearly 80 crore households by facilitating seamless direct benefit transfers.

"PMJDY has truly been a game-changer in ensuring financial inclusion," said Dr. Jitendra. Recalling

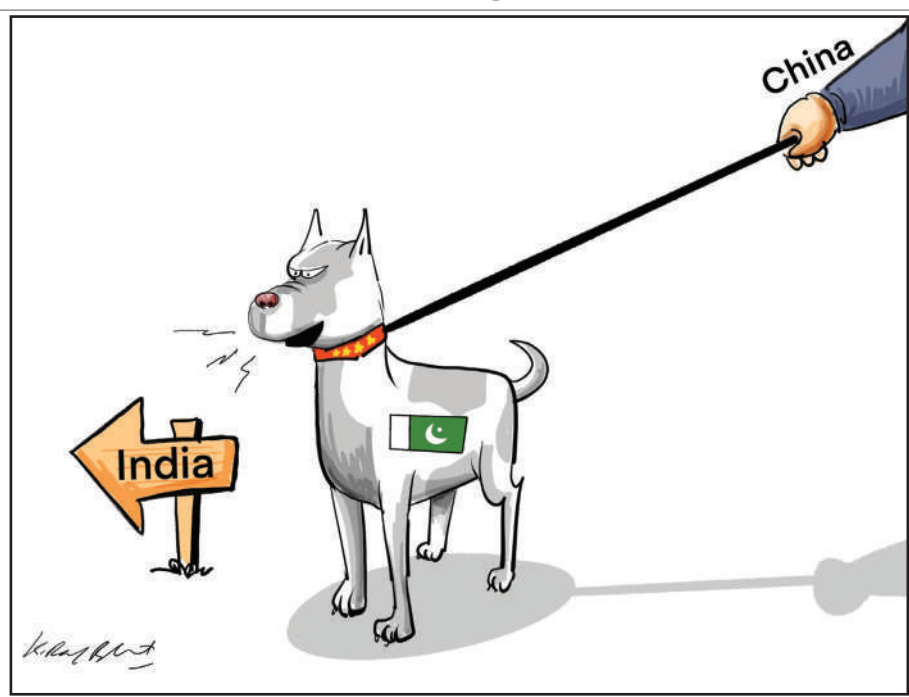


the features of the scheme he said it offered zero balance account, RuPay Card free of cost, Accidental insurance of Rs. 2 lakhs on RuPay Debit Card along with overdraft facility of 10 thousand rupees to eligible account holders.

Dr. Jitendra emphasised the scheme's socio-economic impact, stating "PMJDY has empowered women in every household, he shared that Over 55.6% of Jan Dhan Account holders are women. He gave the credit to Prime Minister Narendra Modi and

thanked him for such a decisive step. He said it ensured the timely disbursement of PM-Kisan instalments, and eliminated leakages and pilferages, marking it as one of the biggest financial reforms in India's history." He further noted that the initiative has linked each person in the family to formal banking, thereby bringing India on par with global standards of financial inclusion.

Dr. Singh said "As the Jan Dhan Yojana completes a decade, it stands as a milestone in India's journey toward economic empowerment." He also reaffirmed the government's commitment in continuing this trajectory of inclusive growth, with many more such reforms on the horizon.



# Nagrota accords rousing reception to Rana

## STATE TIMES NEWS

JAMMU: Thousands of enthusiastic people thronged the residence of Senior BJP leader Devender Singh Rana here on Wednesday to hail his nomination for contesting the upcoming election for the Nagrota Assembly Constituency.

Carrying BJP placards and the party flags, the supporters came from all the four Mandals of the Constituency to felicitate Rana over his nomination and to pledge their support to ensure his landslide record victory. The unprecedented and overwhelming show of support reflected the strong connection of Rana with the people, irrespective of caste, creed & religion.

The atmosphere was filled with emotions and excitement, as the people, young and old, men and women, attired in their traditional dresses, cheered, raising slo-



People welcoming senior BJP leader Devender Singh Rana at Nagrota.

gans like 'BJP Zindabad' and "Prime Minister Narendra Modi Zindabad on seeing Devender Rana amid them. Moved by the unflinching support and immense love of the people of Nagrota, Rana said that he was humbled and thankful for the trust bestowed upon him by the BJP leadership and the electors of the Constituency. He pledged to continue to strive for the holistic development of the Constituency and ful-

filling the aspirations of the people, especially the youth, who have nurtured dreams for their better future. He vowed to leave no stone unturned to satiate the urges of the people.

"Your love and support has been a source of strength for me to serve all of you to the fullest of my capabilities", Rana told the euphoric crowd, reiterating that transformation of Nagrota as a proud and shining economic

and educational hub will always remain his mission. He said the overwhelming support of the people has all along guided his political journey and motivated him to work for their welfare in true spirit of 'Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas'. He told his supporters to give him his precious one month and he will devote the next five years in fulfilling their dreams, ensuring development and meeting the challenges faced by youth. Devender Rana expressed his deep gratitude to the people, saying their continued patronage has been his biggest asset in the political career. "Together, we will work towards a brighter future for the nation, for Jammu and Kashmir and for Nagrota Assembly Constituency; he said and pledged to represent the aspirations of the people in the Legislative Assembly.

# 'NC misleading masses' Article 370 has become history, can never be restored: Sunil Sethi

## STATE TIMES NEWS

JAMMU: Reacting to the statement of former chief minister and President National Conference (NC) Farooq Abdullah that it may take 100 years for Article 370 to be restored, Chief Spokesperson, BJP, Sunil Sethi asked the NC to remove its this poll promise from its election manifesto and stop misleading common people.

Sunil Sethi said that it would be better that the NC president stops misleading people on the issue of the restoration of this controversial article, which has exploited sentiments of people by denying rights to the women, SCs, STs, Paharis, Valmiki Samaj, Gorkhas and even West Pakistani Refugees. These communities have got relief and are now leading dignified lives as other citi-



BJP Chief Spokesperson, Sunil Sethi briefing media.

zens of the country. The statement of Dr Farooq Abdullah also reflects the double standards of NC on this important issue which is trying to gain votes by giving it an emotional touch, which is very unfortunate and the BJP would never allow the NC to succeed in its game plan of bringing back Article 370, which has been abrogated constitutionally as well as legally.

Sunil Sethi also appealed the victims of Article 370 to not fall a prey to the misleading statements of NC on restoration of Article 370. They should well understand that the statement of Farooq Abdullah has indirectly accepted that this article can never be restored. Now that ECI has declared elections and BJP is going to polls, people are enthusiastic to vote it to power because it has

liberated suppressed people of J&K from the clutches of dynasts and controversial articles that denied them their rights. He added that on one hand NC has kept restoration of Article 370 in its manifesto and on the other hand its chief and former chief minister Farooq Abdullah says that it might take 100 years to get it back. "Let Farooq Abdullah say anything but the fact remains that Article 370 has become a history and will never be restored now", Sunil Sethi asserted stating that people have moved on and got rid of this article that denied them their legitimate rights. Incharge J&K UT Media Centre BJP Arun Gupta, Lt. Gen (Retd.) Rakesh Sharma, Y V Sharma, Dr Tahir Chowdhary and Balbir Ram Rattan were also present in the press conference.

# J&K people have always suffered due to regional parties' alliances with national parties: Bukhari



Apni Party President Syed Mohammad Altaf Bukhari interacting with people at Rawalpura.

upcoming assembly elections. Bukhari gave a patient hearing to the public complaints and assured them that he would bring these issues to the notice of the concerned officials, ensuring the redressal of these problems," the press release said.

On religious organisations, Bukhari said, "I have always supported religious organisations and their leaders because I believe that they play an important role in improving society. Our younger generation and future generations need guidance from religious institutions and Islamic scholars to lead lives with high moral standards. Therefore, I am pleased to see that some candidates from religious parties are in the poll fray. This also reflects a positive shift in the situation in Jammu and Kashmir."

He reaffirmed that the Apni Party will contest the upcoming assembly elections independently, without seeking or offering support to any other political entity.

Bukhari also said that "rather than focusing on India-Pakistan issues, I am more concerned with the grievances and problems faced by the people of Jammu and Kashmir."

Apni Party leader made these comments while campaigning in Chanapora, his home constituency, where he

engaged with voters and urged their vote and support. He visited several areas of Rawalpura including Yayil, Chak Rawalpura, Rajput Colony, Munawar Colony, Wali Sahab Colony, and adjoining areas.

Altaf Bukhari continued and even intensified his poll campaign in the Chanapora constituency, where he is contesting as a candidate for the

# Jammu Zone police implements measures to safeguard electoral integrity

## STATE TIMES NEWS

JAMMU: The Jammu Zone Police has established a 24/7 Election Helpline Number "8899334482" at the PCR Jammu to address and mitigate the potential threat posed by objectionable messages circulated through various social media platforms.

In line with directives from the Election Commission, this helpline will play a crucial role in combating the spread of

messages that violate election laws and the Model Code of Conduct. Citizens who receive such objectionable messages are encouraged to forward the content, along with the sender's details, to the Election Helpline Number "8899334482." Upon receiving these reports, the J&K Police Jammu Zone will promptly initiate inquiries to trace the original senders, and appropriate legal action will be taken under relevant provi-

sions of Laws as per the instructions and directions issued by the Election Commission. These measures are designed to curb the spread of misinformation and sustain the integrity of the electoral process. The J&K Police Jammu Zone urges all citizens to cooperate in this effort by on time reporting any such instances of objectionable messages related to the election.

## STATE TIMES NEWS

JAMMU: The J&K Branch of NIRC of the Institute of Chartered Accountants of India (ICAI), on Wednesday organized a seminar on the latest Developments in income tax and Union budget with guest speakers CA (Dr.) Girish Ahuja and Central Council Member, CA Sanjay Kumar Agarwal. On the occasion, Chairman of the J&K Branch of ICAI, CA Vineet Kohli, welcomed the members and encouraged them to contribute towards CA Benevolent fund to financially assist the families of members after their demise.

He also stated that professionals work whole heartedly with skepticism and therefore contribute

# J&K Branch of ICAI conducts seminar on Union Budget and Income Tax Act



Dignitaries along with participants after the workshop.

towards the economy. CA Priya Seht, Secretary underscored the importance of compliance with the laws in force and focused on how Chartered Accountants are true partners in nation building. She

additionally conducted the proceedings. CA Girish Ahuja highlighted the amendments in Union Budget 2024. CA Sanjay Aggarwal apprised the members on ICDS and Section 43B (h) of the

Income Tax Act. CA (Dr.) Raj Chawla, Central Council Member, addressed the audience on the schemes and regulations applicable on MSMEs and startups. CA Navya Malhotra, Secretary of

NIRC stated that AI is a supplement to the profession. The members also witnessed the MSME & startup Yatra which is covering in 100 cities in 100 days and started from Bengaluru and aims to impart knowledge on MSMEs and startups amongst the citizens of the country. CA Gaurav Aggarwal, Ex-officio of J&K Branch presented the vote of thanks.

CA Sourav Pargal, Vice Chairman, CA Vikas Purdhani, Immediate Past Chairman & Treasurer, CA Nakul Saraf, Executive Member, CA Sangam Aggarwal, Executive Member, NIRC along with more than 200 members and students of the branch also attended the knowledge enhancing seminar.

# CEO JSC emphasizes digital payment for e-Bus fares

## STATE TIMES NEWS

JAMMU: The Commissioner of Jammu Municipal Corporation (JMC) and Chief Executive Officer of Jammu Smart City (JSC), Dr. Devansh Yadav on Wednesday urged citizens to utilize online payment methods including National Common Mobility Cards (NCMC) for electric bus fares to reduce pilferage and ensure a more efficient transport system.

Addressing the media at a press conference held at

JMC's Town Hall, the JMC Commissioner, emphasized the importance of using UPI, NCMC cards, or other digital payment methods for fare transactions of electric buses.

"We encourage all passengers, including students and the elderly, to adopt online payment options. Strict penalties will be imposed on those found traveling without valid tickets in electric buses," said Dr. Devansh Yadav.

The Chief Executive

Officer of Jammu Smart City seeks public cooperation in safeguarding Smart City properties. "We have observed damage to various properties, including pavements and optic fiber cables. We appealed the citizens to cooperate in protecting these valuable assets," he stated.

He also informed that CCTV cameras have been installed across the city to monitor such incidents, with footage being shared with the Jammu and Kashmir Police to take strict action

against offenders.

Commissioner highlighted JMC's preparation for the upcoming Swachh Survekshan 2024 and called for active participation from both citizens and the media.

Regarding the issue of non-functional street lights, Dr. Yadav assured that the matter is being addressed. "We have conducted meetings with the maintenance company responsible and they have been asked to resolve the issue on priority," he added.

# Mehbooba Mufti offers unconditional support to NC & Congress if they support PDP 'Agenda': Will they?

## DAYA SAGAR

Jammu Kashmir Peoples Democratic Party (PDP) has released on 24th August its manifesto for 2024 elections to Legislative Assembly of UT of J&K to be held in 3 phases (18th September, 25 September and 1 October 2024).

While releasing the manifesto in Srinagar Peoples Democratic Party president Mehbooba Mufti and addressing the media the PDP President a very detailed presentation of the view point/ agenda of per party / the objective behind Lt Sh. Mufti Mohd Sayeed ( who had earlier a very long career as a congress leader also ) for floating the J&K PDP. The contents of the manifesto were no more than the routine promises that these day the politicians are seen making but what Mehbooba Ji said in her cover address to media on the manifesto has been worth taking more & immediate serious note are references like Kashmir Issue ( Masla e Kashmir) to by all those who have been working all these years to see how peace and stability could return in 'J&K'. While confirming that PDP is going to field candidates in the elections she simultaneously said that in case Congress & National Conference hold to PDP's agenda

PDP will render unconditional support to their candidates ( may not even install PDP candidates). Indirectly she confirmed that J&K PDP firmly still holds to the doctrine contained "Self Rule Framework" Document as was placed in public domain on 25 Oct 2008 when she said her party is for resolving "Kashmir Issue". It has to be noted that the agenda is not resolving "issues in Kashmir ( J&K)" but is for resolving "Kashmir Issue".

PDP had routed NC asking Government of India to focus more on "Kashmir Issue" and not issues in Kashmir ( Mehbooba Jee very truthfully had made her parties approach known while speaking in Lok Sabha on 16th June 2014 when she demanded government of India to specifically address to "Kashmir issue" than talking of issues in Kashmir ), J&K not being federally a state of India like Punjab. She has even gone to the extent of professing ( as chief Minister ) even on the floor of J&K Assembly some where in 2017 that whatever has been said in the PDP's Self Rule Document is well with in the frame work of Constitution of



India and 'many' people do not understand that. PDP remained in government with national parties and it appears that none of her party ally even while in government has any time expressed any objections to some contents of PDP 'agenda' and hence he has very plainly referred to her party agenda which has some international dimension too ( since she in her introductory references referred to "Kashmir issues" as the core item.

While introducing PDP as a political party she said: "Jeh Ek Maksad Se Bani Hum Ki Jammu Kashmir Kisi Aam Riyasat Ki Tarah Nahin Hai ... Hum Ne PDP Ki 1999 Mein Buniyaad Rakhi .... Is Bajah Se Ki Hum Chahte The Ki Jo Mainstream.... Kyon Ki Hum Chahte The ... Ke Jo... Hum Chahte The Ki.. Jo Main Stream Parties .....Abhi Tak The Esa Hai, Aaj Bhi Hai Ki Masla e Kashmir Ke Hal Ke Habale Se Aam Tor Par Bo Parties Awaaj Uthati Hain Jo Mainstream Mein Nahin Hoti Hain , Isiliye Mufti Sahib Ka Tajurba .. Jo Home Minister Bhi Rahe The Hai.... Ne Jeh Socha Ki Jo Main Stream Paty Jo Hindustan Ke Aaen Mein Jakenrakhti Hai Oosi Party Ko jammu Kashmir Ke

Masle Ke Hal Ke Hawale Se Pesh Kash Karni Hogi". Let us

no enter into political vote bank controversies.

So plainly speaking there are two questions question to answer , Q -1 for Congress and NC , question is can these parties support the Mehbooba's PDP's agenda , which we can doubt they can not because PDP's agenda is based on / rests in " Kashmir Issue " and Q- 2 for GOI, all Indian political parties and opinion makers for which they need to closely look into the Contents of PDP Self Rule Framework 2008 and what PDP President has said in her Press Conference on August 24, 2024 to find that does PDP's Self Rule Framework fall within the provisions of constitution of India (with erstwhile princely state of J&K having acceded to India as integral part of Union of India J&K) as professed by Mehbooba Mufti or is not. As regards NC and Congress going with PDP Agenda focused on Kashmir issue there appears very less possibility of the two parties too going with PDP Agenda although they could profess that there are many issues in Kashmir worth addressing.

To be Continued... (The writer is a Sr Journalist & a known analyst of J&K affairs)