

PM SVANidhi Scheme benefits over 17600 street vendors in J&K: RS MP

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NEW DELHI/JAMMU: Senior BJP leader and MP Rajya Sabha Nominated, Er. Gulam Ali Khatana raised an Unstarred Question (No. 4055) regarding the status of the PM SVANidhi scheme in the Union Territory of Jammu & Kashmir.



Responding to the question, the Minister of State in the Ministry of Housing and Urban Affairs, Tokhan Sahu, informed that the PM SVANidhi scheme has been under implementation in Jammu & Kashmir since 1st June 2020.

The scheme aims to provide collateral-free working capital loans to street vendors to support their livelihoods and promote financial inclusion.

As per the data available up to 1st March 2026, a total of 17,632 street vendors in

Jammu & Kashmir have availed benefits under the scheme. The Government has sanctioned loans amounting to ₹52.90 crore, out of which ₹50.57 crore has been successfully disbursed, reflecting effective outreach and implementation.

The scheme covers a

wide range of small-scale business activities including fruits and vegetables, street food, clothing and handloom products, footwear, handicrafts, beauty and fashion accessories, and other daily-use goods. It is a demand-driven initiative wherein eligible vendors apply through the PM

SVANidhi portal or mobile application, subject to certification by Urban Local Bodies.

Impact assessment studies conducted by the Indian School of Business in 2023 and 2025 highlight the transformative impact of the scheme. The studies reveal that 95% of beneficiaries accessed formal banking credit for the first time, while the average annual income of vendors increased by around 20% between 2023 and 2025. Additionally, nearly 30% of beneficiaries were able to access further loans beyond the scheme, indicating improved creditworthiness.

The scheme has also contributed to broader socio-economic improvements, including better living standards, enhanced food security, improved access to healthcare, and greater

support for children's education.

Among Urban Local Bodies, Srinagar Municipal Corporation and Jammu Municipal Corporation recorded the highest number of beneficiaries, with 5,234 and 5,107 vendors respectively. In terms of loan disbursement, Srinagar accounted for approximately ₹14.30 crore, while Jammu recorded around ₹14.48 crore. Other key areas include Anantnag (639 beneficiaries), Baramulla (333 beneficiaries), and Sopore (258 beneficiaries), reflecting widespread coverage across the Union Territory.

The Government reiterated its commitment to strengthening the livelihoods of street vendors and promoting self-reliance through inclusive financial schemes like PM SVANidhi.

Army engages with local community to promote traffic safety at Samote Rajouri



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RAJOURI: In a continued effort to strengthen the relationship between the Indian Army and the local community, a traffic assistance guidance session was held for citizens and students of GHSS, Samote.

The aim of this initiative was to raise awareness about traffic management and to encourage local residents and students to play an active role in maintaining smooth traffic flow and promoting road safety in daily life.

The session focused on addressing common

traffic-related issues, including overcrowding, improper parking, lack of lane discipline and non-compliance with traffic signals.

Practical and effective solutions were discussed, such as guiding pedestrians, assisting the elderly while crossing roads, avoiding unnecessary honking and maintaining discipline during peak traffic hours.

Additionally, the importance of civic responsibility was emphasized, highlighting the role of citizens in supporting authorities during emergencies and

high-traffic situations. The program received a positive response, with participants showing great interest and active involvement.

Many attendees expressed their eagerness to contribute towards improving traffic management in their locality and appreciated the initiative to educate them on this crucial aspect of civic duty.

This session served as a step forward in fostering cooperation between the public and authorities, reinforcing the shared responsibility in maintaining road safety.

Door-to-door awareness campaign held for youths at Jourian, Akhnoor

AKHNOOR: Indian Army organized a successful Door-to-Door Awareness Campaign in Jourian to inspire and motivate the youth towards nation-building.

The initiative encouraged young boys and girls to consider a life of honour, courage and selfless service by joining the Indian Armed Forces.

The campaign provided valuable information about upcoming recruitment opportunities, application procedures and the benefits of serving in the military.

Through this outreach, the troops aimed to ignite the spirit of patriotism in the local community and guide aspiring candidates toward a fulfilling and noble career in the defense forces.

This initiative was met with enthusiasm, as many young individuals expressed their interest in joining the armed forces to serve their nation with pride. The campaign successfully reinforced the importance of service to the nation in shaping the future.

NILM holds convocation ceremony of Diploma and Certificate Courses

JAMMU: The National Incredible Literacy Mission (NILM), Jammu, organised a convocation ceremony for the students who have completed their Diploma and Certificate Courses in Computer Education under its various training programmes.

The event was held at the Project Centre, 50/A, Ganga Nagar, Bantalab, Jammu. The event marked a significant milestone for the students, who were awarded certificates in recognition of their successful completion of courses aimed at enhancing digital literacy and employability skills.

A large number of students, faculty members, and dignitaries attended the ceremony. The management of NILM congratulated the students for their dedication and hard work and encouraged them to effectively utilize their acquired skills for a brighter future.

Drug peddler arrested by PS Gursai; contraband substance recovered

POONCH: Continuing its sustained drive against drug trafficking and substance abuse, District Police Poonch achieved a significant success when a team from Police Station Gursai apprehended a drug peddler during routine naka checking.

The accused has been identified as Toseef Alam S/o Taj Hussain R/o Naka Manjhari. During the search, police recovered approximately 11.48 grams of heroin (Chitta) and 30.53 grams of Charas-like substance from his possession.

In this connection, a case FIR No. 31/2026 under relevant sections 8/20/21/22 of the NDPS Act has been registered at Police Station Gursai. The accused has been taken into custody and further investigation is underway to unearth forward and backward linkages in the case.

Valedictory Function Marks completion of Certificate Course on Fabric Embellishments

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SAMBA: The Home Science Department in collaboration with the Women's Development Cell of SPPND GDC Samba, successfully concluded a 10-day Certificate Course on Fabric Embellishments with a valedictory function held on campus.

The programme, which commenced on March 7, was organized to commemorate International Women's Day observed on March 8, highlighting the importance of skill development and creative empowerment among students.

The course witnessed enthusiastic participation from students across various departments, along with active involvement from



faculty members (Dr. Mamta Devi, Dr. Kanika Gupta, and Dr. Nazia). Over the span of ten days, participants received hands-on training in a wide range of fabric embellishment techniques. Renowned artists

Dr. Arun Gupta and Dr. Ritu Gupta from Dogre Wellwisher Foundation, were invited as resource persons, who expertly guided the learners in fabric printing, aari work, sequins application, and

other intricate decorative methods.

Dr. Ramandeep Kour, H.o.D Home Science Department presented a detailed report outlining the different skills and techniques of fabric

embellishments, including Aari work, block printing, stencil printing, and so on that were taught throughout this course. The Principal, Prof. Dr. Nirlape Kour, in her address appreciated the training sessions as a brilliant opportunity designed to blend creativity with practical skills, enabling participants to explore both traditional and contemporary approaches to textile design. The interactive workshops not only enhanced technical competencies but also encouraged innovation and self-expression among students.

During the course, participants showcased their creative work, reflecting the skills and knowledge acquired throughout the

course. Faculty members appreciated the dedication and enthusiasm displayed by the students and commended the efforts of the organizing departments in successfully executing the programme.

The function concluded with the distribution of certificates to all participants, acknowledging their commitment and successful completion of the course. The initiative stands as a testament to the institution's continued efforts in promoting women's empowerment, vocational skills, and holistic education.

The programme was widely appreciated and is expected to inspire more such skill-oriented initiatives in the future.

Santmat Satsang by Swami Vyasand Maharaj concludes amid profound spiritual awakening

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RS PURA: The two-day Santmat Satsang led by Param Pujya Brahmnishtha, Taponishtha Swami Vyasand Ji Maharaj, who arrived from Maharshi Mehi Brahm Vidyapeeth, concluded Monday on a deeply spiritual and inspiring note, leaving devotees enriched with wisdom and renewed inner strength.

The event began with a grand and vibrant procession, drawing enthusiastic participation from devotees and local residents. The atmosphere echoed with devotional chants, creating a strong sense of faith, unity, and collective devotion.

The procession not only marked the ceremonial beginning of the satsang but also symbolized harmony and shared spiritual purpose among people from diverse backgrounds.



Over the course of two days, the presence of Swami Vyasand Ji Maharaj attracted a massive gathering of devotees eager to listen to his enlightening discourses. The congregation remained immersed in an environment of devotion, discipline, and spiritual reflection, with participants actively engaging in prayers and teachings aimed at leading a more purposeful and spiritually aligned life. In his sermons, Swami Ji emphasized the importance of utilizing human life for spiritual upliftment.

He explained that as long as a person is physically capable—with the ability to see, hear, and speak clearly—one must dedicate every breath to the remembrance and worship of God. He reminded the gathering that all material possessions are temporary and will eventually fade away, whereas the path of satsang leads an individual towards eternal peace and closeness to the divine. Using simple yet impactful examples, he urged devotees not to postpone their spiritual journey. He stressed that

one must remember the Almighty throughout life, especially while enjoying good health, as the human body is a rare and precious gift that even higher celestial beings cannot easily attain. His words resonated deeply with the audience, encouraging self-reflection and a shift towards a more disciplined spiritual routine.

Addressing the present-day scenario, Swami Ji also advised devotees to remain steadfast in moral values amidst rising materialism, stress, and distractions of modern life. He emphasized the need to balance worldly responsibilities with spiritual practices, urging individuals to adopt a life of simplicity, honesty, and compassion.

He cautioned against excessive attachment to technology, greed, and unhealthy competition, which often lead to mental unrest and social discord.

Conduct of Gujjar and Bakkarwal meet at Agsi

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REASI: The Indian Army hosted a significant gathering of local Gujjar and Bakkarwal youth at Agsi, Reasi, Jammu and Kashmir.

This initiative aimed to create a platform for open dialogue, allowing participants to express their concerns, discuss the challenges faced by their communities and explore opportunities for regional development.

During the interaction, attendees openly shared pressing issues such as unemployment, access to education, and infrastructure deficiencies. A significant focus was placed on overcoming these challenges collaboratively, with discussions centred around regional development, addressing security gaps and fostering harmony among diverse community groups.

Indian Army officials

encouraged participants to voice their perspectives and propose actionable solutions for positive change. This event was part of the Indian Army's ongoing commitment to engage with local communities, working together to address challenges such as security concerns and developmental needs and building a more secure and harmonious future for Agsi.

The enthusiasm and commitment demonstrated by the youth was commendable, reflecting a strong desire for progress and unity within the community.

The Indian Army remains dedicated to fostering such engagements, recognizing that empowering youth is essential for sustainable development and security in the region. A total of 25 locals from various walks of life from nearby villages of Agsi participated in the event.

CUJ organises Distinguished Global Security Dynamics Lecture Series on 'Middle-Eastern Geopolitical Quagmire: A Perspective'

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JAMMU: The Department of National Security Studies (NSS) at the Central University of Jammu (CUJ) organized a distinguished event today as part of its "Global Security Dynamics" lecture series.

The session, titled "Middle-Eastern Geopolitical Quagmire: A Perspective," commenced at the Swami Vivekananda Auditorium, located in the Aryabhata Building on the university campus.

The event was inaugurated with a ceremonial Guard of Honour presented to Prof. Sanjeev Jain, Vice Chancellor, CUJ and the Guest Speaker Brig. DN Pandey, Group Commander, NCC Headquarters, Jammu by the 4th Battalion NCC Cadets of the Central University of Jammu, marking the formal commencement of the day's academic activities.

Dr Neeta Rani, Head,

Department of National Security Studies, delivered the welcome address, establishing a collaborative tone for the afternoon. This was followed by the introduction of the guest by Professor M. Venkataraman, Convenor of the program, who also delivered thematic remarks underscoring the critical importance of understanding Middle-Eastern instability within the broader context of global security.

The event was presided over by the Honourable Vice Chancellor, Prof. Sanjeev Jain, in his presidential address, he emphasised the university's commitment to fostering deep intellectual discourse on international affairs and national security. The Vice Chancellor highlighted the significance of Security Studies as a discipline that enhances students' critical abilities to comprehend the complexities of global dynamics.

Following these remarks, the department formally felicitated

the guest speaker Brig. D. N. Pandey. Furthermore, Brigadier Pandey presented a memento as a token of respect to the Honourable Vice Chancellor on behalf of the NCC, Group Headquarters Jammu.

Subsequently, Brigadier D.N. Pandey delivered his distinguished lecture, drawing from his extensive experience, providing a comprehensive analysis of the "geopolitical quagmire" currently defining the Middle East, and thereby exploring the historical underpinnings and contemporary power struggles that impact regional and global stability.

The speaker also addressed the dimensions of Chinese intervention globally, emphasizing the Belt and Road Initiative (BRI), the China-Pakistan Economic Corridor (CPEC), and Chinese investments, further explaining how China's global strategy is functioning amidst the prevailing chaos.



Ashok Koul emphasizes discipline, service spirit at BJP training camp

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KUPWARA: J&K BJP General Secretary (Organization) Ashok Koul, addressed party workers during the Pandit Deen Dayal Upadhyay Training Camp held in Langate constituency of Handwara in District Kupwara.

BJP National Executive member Gulam Mohammad Mir, J&K BJP Secretary Mudassar Wani, Media Incharge Kashmir Adv Sajid Yousuf Shah, District President Kupwara Mohammad Rafiq Shah, Shabir Zarger, Javid Qureshi, Mohd Shafi, Rasheed Zarger, Constituency President Langate were also present.

Addressing the party leaders, Ashok Koul emphasized that the Prashikshan Abhiyan is

a vital initiative of the Bharatiya Janata Party aimed at ideologically strengthening its cadre and equipping workers with organizational skills, communication abilities, and clarity of vision.

He said that the training programs are rooted in the philosophy of Pandit Deen Dayal Upadhyay, whose concept of Antyodaya (upliftment of the last person in society) continues to guide the party's policies and governance approach.

Koul stressed that BJP is not merely a political party but a mission driven by nation-first ideology, discipline, and service spirit. He asked the party activists to actively engage with the public at the grassroots level, understand their concerns, and ensure

effective implementation of government schemes.

He stressed that a well-trained activist is the backbone of the organization. Through such structured training, we are preparing dedicated workers who can carry forward the vision of Prime Minister Narendra Modi and strengthen the party at every booth, he added.

Ahok Koul further laid stress on the party's commitment towards firming ground level organizational strength and ideological clarity in the party cadre. Other speakers also highlighted the importance of organizational unity, public relations, and consistent outreach, while encouraging workers to remain committed to the party's principles and expansion in the region.