

DDC Kulgam unveils Rs 1800 Crore NABARD Credit Plan for 2026–27

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KULGAM: District Development Commissioner (DDC) Kulgam, Shahzad Alam, along with AGM NABARD and other district-level officers, today unveiled the Potential Linked Credit Plan (PLP) document prepared by NABARD for the financial year 2026–27.

NABARD has envisaged a credit potential of ₹1800 crore for Kulgam district for the year 2026–27 to be achieved by banks, financial institutions and development departments operating in the district.

This was revealed during a District Level Consultative Committee meeting held under the chairmanship of the DDC.

The meeting was attended by the Joint Director Planning, AGM RBI, AGM NABARD, Lead District Manager (LDM), district of-

ficers from various departments and representatives of banks functioning in the district.

During the meeting, the Deputy Commissioner formally launched the Potential Linked Credit Plan (PLP) for the ensuing financial year. AGM NABARD, Rouf Zargar informed that the PLP would form the basis for preparation of the Annual District Credit Plan for the upcoming year. He stated that the PLP has been prepared in alignment with the policies of the Central and UT Governments and reflects the national priorities of the Government of India to scale up lending across various sectors of the economy.

Providing details, the AGM NABARD said that NABARD has projected a total credit potential of ₹1800.45 crore for the district for 2026–27 under priority sectors. Sector-wise

projections include ₹1192.13 crore for agriculture and allied activities including agriculture infrastructure; ₹490.80 crore for MSME; ₹1.93 crore for export credit; ₹15.58 crore for education; ₹45 crore for housing; ₹7.35 crore for renewable energy, and ₹16.84 crore for social infrastructure development. The informal credit delivery system for support to SHGs/JLGs has been estimated at ₹27.81 crore.

He further informed that NABARD undertook the PLP exercise after extensive consultations with stakeholders from agriculture, MSME and rural development sectors.

Keeping in view the available resources and infrastructure in the district, a scientific assessment of credit potential under various priority sectors has been carried out. The PLP highlights sector-specific infrastructure gaps and identifies critical

interventions required by the Government and financial institutions to fully harness the district's potential.

This year, NABARD has leveraged technology to prepare a digital PLP for more efficient credit projections. The new-generation document features a standardized structure, comprehensive coverage and data indices, significantly reducing manual intervention and laying the foundation for a data-driven credit planning environment. NABARD's PLP serves as a catalyst for empowering rural areas and supporting stakeholders across the rural ecosystem.

The DDC complimented NABARD for accurately assessing the district's credit potential and emphasized that banks must focus on priority sectors, particularly agriculture and allied activities, to generate employment opportunities in the district.

224 cases approved under DLIC in Ganderbal



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GANDERBAL: Deputy Commissioner (DC) Ganderbal, Jatin Kishore, today chaired a meeting of the District Level Implementation Committee (DLIC) to review and approve cases under Mission Yuva in the district.

During the meeting, the committee deliberated in detail on the applications received. After thorough scrutiny, a total of 224 cases

including 223 Nano cases and 01 MSME case were approved to enable aspiring entrepreneurs to establish and expand their ventures across diverse sectors.

Addressing the meeting, the DC stressed the importance of timely processing and disposal of cases to ensure that eligible youth receive financial assistance without delay.

He directed the concerned officers and banking insti-

tutions to expedite sanction and disbursement of cases so that the beneficiaries can commence their activities at the earliest.

The DC further instructed the Lead District Manager and other officers to maintain close coordination and ensure that all formalities are completed in a time-bound manner. Reiterating the administration's commitment to youth empowerment, the DC urged officers to provide

handholding support to beneficiaries, including guidance on project formulation, market linkage and follow-up support to ensure the sustainability of the units established under Mission Yuva.

The meeting was attended by Additional District Development Commissioner, Lead District Manager, Functional Manager DIC, officials from Employment Department and other concerned officers and officials.

“One Sport for One Child” vision to transform student participation in Sports: DC Athar

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BUDGAM: A meeting regarding the “Youth Engagement and Empowerment Plan” was today convened at the DC Office Complex Budgam under the chairmanship of Deputy Commissioner (DC) Budgam, Athar Aamir Khan to deliberate upon structured initiatives aimed at channelizing the energy of youth towards constructive and nation-building activities.

The meeting was attended by the Joint director Planning Budgam, ACD Budgam, Chief Education Officer Budgam, District Youth Services & Sports Officer Budgam, Assistant Labour Commissioner Budgam, and District Information Officer Budgam, among other concerned officials.

At the outset, the DC emphasised the need for a coordinated and result-oriented approach among all departments to ensure holistic youth empowerment. Highlighting the importance of sports activities, the DC articulated a visionary concept of “One Sport for One Child.” He underscored that every student in the district should be associated with at least one sport, so as to promote physical fitness, discipline, team spirit, and mental well-being among young learners.

He stated that sports are not merely extra-curricular activities but essential components of overall education and youth development.

The DC directed

Chief Education Officer Budgam to initiate the preparation of a separate and dedicated “Sports Card” for each student enrolled in government and private educational institutions across the district. He said, the Sports Card shall record the specific sport chosen by the student, level of participation, achievements, performance tracking, and progress over time.

The DC further said, this database will enable systematic monitoring and identification of talent at an early stage, facilitating targeted coaching and advanced training opportunities.

He directed that schools should encourage students to voluntarily select a sport based on their interest and aptitude.

The District Youth Services & Sports Officer was instructed to ensure availability of basic sports infrastructure and trained coaches, wherever feasible, and to organize regular inter-school and zone-level competitions to nurture competitive spirit among students.

The DC emphasized that youth empowerment must extend beyond sports and academics to include employability, entrepreneurship, and vocational skills.

The DC called for transforming Budgam into a model district in youth engagement, where every child is actively involved in at least one sport and is provided with the necessary support to excel in life.

DC Kulgam inspects multiple Government Offices, visits Libraries & Reading Rooms

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KUPWARA: Deputy Commissioner (DC) Kulgam, Shahzad Alam, today conducted an extensive inspection of several key government offices across the district, including the Employment & Counselling Centre, Tehsil Office Kulgam, and various district and tehsil libraries and reading rooms.

During his visit to the Employment & Counselling Centre, the Deputy Commissioner directed the concerned officers to establish a Self Business Development Unit (SBDU) Cell within



the campus to strengthen self-employment opportunities and facilitate aspiring

entrepreneurs. He emphasized the need for structured career guidance, professional counselling, and skill development support for unemployed youth to enhance their employability and entrepreneurial capacities.

Highlighting the importance of constructive youth engagement, the DC further instructed that the Youth Engagement Centre be developed into a centre of excellence aimed at channelizing the energy of young people into productive and skill-oriented activities. He noted that such initiatives would help create a supportive ecosystem for career growth, innovation, and sustainable livelihood generation in the district.

DC Athar chairs meeting on selection of beneficiaries under PMMSY for 2025–26

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BUDGAM: Deputy Commissioner (DC) Budgam, Athar Aamir Khan today chaired a meeting at the District Headquarters to review and finalize the selection of beneficiaries under various components of the Pradhan Mantri Matsya Sampada Yojana (PMMSY) for the year 2025–26.

The meeting was convened by the office of the Assistant Director Fisheries, Budgam, to deliberate upon the applications received for establishment of fisheries-related units in the private sector under the Centrally Sponsored Scheme.

The department of Fisheries is providing financial assistance under PMMSY to promote entrepreneurship, enhance fish production, generate employment, and strengthen the fisheries sector in the district.

It was informed in the meeting that wide publicity was ensured through advertisement notices published in leading local dailies and uploaded on the district website to invite applications from eligible and interested unemployed youth and individuals intending to avail incentives under the scheme. 220 Applications were



received in the office of Assistant Director Fisheries Budgam within the stipulated timeline, out of which 106 are feasible. All the feasible 106 applications were approved in the meeting.

The meeting reviewed the tentative targets allocated by the Directorate for various components and examined the applications received under different activities. Detailed discussions were held regarding feasibility, eligibility criteria, and government share admissible under the scheme guidelines.

The DC emphasized transparency, merit-based selection, and timely pro-

J&K witnesses rain deficit for seventh consecutive winter

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SRINAGAR: Jammu and Kashmir witnessed a seventh consecutive rainfall-deficient winter this year, with a 65 per cent departure from the normal. Kishtwar and Shopian districts recorded the alarming deficit this winter at 90 per cent and 82 per cent, respectively.

“Jammu and Kashmir has recorded its seventh straight winter rainfall deficit, with the core winter period December 2025 to February 2026 ending at a 65 per cent departure from the normal,” the data gathered by independent forecaster Faizan Arif suggests.

Arif said the region received just 100.6 mm of precipitation against a normal of 284.9 mm during the three months. The independent forecaster said that December, with a departure of 78 per cent, saw the actual rainfall of 13.0 mm against the normal of 59.4 mm. January witnessed the actual of



73.4 mm against the normal of 95.1 mm — a departure of 23 per cent, he said, adding that some Western Disturbance activity in the month prevented a total seasonal collapse.

With a departure of 89 per cent, in February, the actual rainfall was 14.2 mm compared to the normal 130.4 mm.

“February turned disastrous. With nearly 90 per

cent deficit, it was one of the driest February months in the recent record. This sharp collapse dragged the entire winter seasonal total down to minus 65 per cent,” the forecaster said.

According to district-wise data, Kishtwar district in the region was the highest rainfall deficit this winter at 90 per cent, followed by Shopian at 82 per cent. Srinagar and Jammu districts remained 64 per cent rainfall deficit, Arif added.

According to him, the data confirms that every winter since 2019-20 has ended below normal, making this the seventh consecutive deficient winter season in the state. The winter of 2019-20 saw a 20 per cent deficit, 2020-21 (37 per cent), 2021-22 (8 per cent), 2022-23 (34 per cent), 2023-24 (54 per cent), and 2024-25 (45 per cent), he said.

Before that, the winter of 2018-19 had a 36 per cent surplus precipitation, with 2016-17 of 29 per cent, and 2012-13 (14 per cent), he added.

The data highlights a sharp drying trend in core winter precipitation, Arif said.

The independent forecaster said, “With December almost dry, January subpar, and February collapsing nearly 90 per cent below normal, the snowpack generation window has weakened substantially.” “Such back-to-back winter deficits reduce the natural melt-water buffer that Kashmir traditionally depends on during late spring, summer and autumn,” he said.

Arif asserted that the seven consecutive deficient winters indicate that this is not random variability alone, but a sustained shift in seasonal precipitation patterns.

The repeated winter shortfalls since 2019-20 suggest that there is an increase in the variability of strength and frequency of the Western Disturbances, he said.

Arif also highlighted a greater intra-seasonal concentration of rainfall events and longer dry spells between active phases, he said.

Market Checking Drive conducted in Handwara to ensure fair pricing during Ramadan

KUPWARA: In a concerted efforts to regulate market prices and prevent hoarding during the holy month of Ramadan, the Tehsil Administration Handwara, under the directives of Deputy Commissioner, (DC) Kupwara, Shrikant Suse and in supervision of the Additional Deputy Commissioner (ADC), Handwara, Javed Naseem Masoodi, conducted an extensive market checking drive in Handwara Town today. The drive was led by Tehsildar Handwara, Zeeshan Khan in collaboration with the SDPO Handwara and officials from Revenue department.

The inspection covered various markets in Handwara town to ensure that essential commodities were being sold at fair prices and in adequate supply.

During the inspection, officials assessed the pricing of staple food items, vegetables, dairy products to government regulations. The team also checked for any instances of hoarding, overpricing, and the sale of substandard goods.

Speaking on the occasion, Tehsildar Handwara emphasized the importance of the drive stating the primary objective of this initiative is to regulate the availability of fresh and hygienic products for the people during Ramadan. The Administration has urged local shopkeepers and vendors to strictly adhere to the prescribed price lists and maintain transparency in their trade practices.

The officials have assured that similar inspections will continue in the coming days to safeguard consumer interests and prevent any unfair trade practices.