REPORT NO. 260

सत्यमेव जयते

PARLIAMENT OF INDIA
RAJYA SABHA

DEPARTMENT-RELATED PARLIAMENTARY STANDING COMMITTEE ON HOME AFFAIRS

TWO HUNDRED SIXTIETH REPORT

REVIEW OF ADMINISTRATIVE GOVERNANCE, SOCIO-ECONOMIC DEVELOPMENT AND INTERNAL SECURITY IN THE UT OF JAMMU & KASHMIR; AND BORDER SECURITY MANAGEMENT AND PREPAREDNESS IN THE UT OF LADAKH

(PRESENTED TO RAJYA SABHA ON 7TH AUGUST, 2026)

(LAID ON THE TABLE OF LOK SABHA ON 7TH AUGUST, 2026)

भारतीय संसद, राज्य सभा

PARLIAMENT OF INDIA, RAJYA SABHA

Rajya Sabha Secretariat, New Delhi
August, 2026/ Sravana, 1948 (Saka)

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August, 2026/ Sravana, 1948 (Saka)

DEPARTMENT-RELATED PARLIAMENTARY STANDING COMMITTEE ON HOME AFFAIRS

(Constituted *w.e.f.* 26th September, 2025)

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*Shri Tarun Chugh, MP, Rajya Sabha nominated *w.e.f.* 23rd July, 2026.

PREFACE

I, the Chairman of the Department-related Parliamentary Standing Committee on Home Affairs, having been authorised by the Committee to submit the Report on its behalf, do hereby present this Two Hundred Sixtieth Report on " Review of Administrative Governance, Socio-Economic Development and Internal Security in the UT of Jammu & Kashmir; and Border Security Management and Preparedness in the UT of Ladakh."

2. The Committee in its meeting held on 16th February, 2026, decided to undertake a Study Visit to the Union Territories of Jammu & Kashmir and Ladakh with a view to obtaining a first-hand assessment of the functioning of the Administration, reviewing the progress of developmental initiatives, assessing disaster preparedness and management in the Union Territory of Jammu & Kashmir and examining the border security establishments in the Union Territory of Ladakh.

3. Pursuant to the above, the Committee undertook the Study Visit to Jammu, Srinagar, Gulmarg, Sonmarg and Kargil from 11th to 15th May, 2026. During the Study Visit, the Committee undertook an on-the-spot assessment of disaster preparedness and management arrangements at Shri Mata Vaishno Devi Shrine, Katra; held discussions with the representatives of the Administration of the Union Territory of Jammu & Kashmir and the Ministry of Home Affairs on the subject "Administration, Development and People's Welfare in the Union Territory of Jammu & Kashmir"; undertook an on-the-spot assessment of the security arrangements at the tourist destination of Gulmarg; interacted with the representatives of the Jammu & Kashmir Police regarding the law and order situation in Sonmarg; and assessed the border security establishments and operational preparedness in Kargil through interactions with the representatives of the Indian Army.

4. The Committee, while preparing the report, has mainly relied upon the presentations and replies furnished by the Administration of the Union Territory of Jammu & Kashmir during the Study Visit.

5. The Committee in its meeting held on 5th August, 2026 considered and adopted the draft Report.

5th August, 2026
14 Sravana, 1948 (Saka)
New Delhi

Dr. Radha Mohan Das Agrawal
Chairman
Department-related Parliamentary
Standing Committee on Home Affairs

ACRONYMS

AAY	Antyodaya Anna Yojana
AB-PMJAY	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana
ABDM	Ayushman Bharat Digital Mission
ABHA	Ayushman Bharat Health Account
AIC	Agriculture Insurance Company of India Ltd.
AIIMS	All India Institute of Medical Sciences
ASHA	Accredited Social Health Activist
BC	Business Correspondent
BEACON	Border Roads Organisation Project BEACON
BIS	Bureau of Indian Standards
BIS 10500	BIS Standard IS 10500 (Drinking Water Standard)
BPL	Below Poverty Line
BRO	Border Roads Organisation
CAPEX	Capital Expenditure
CAPFs	Central Armed Police Forces
CCEA	Cabinet Committee on Economic Affairs
CCTV	Closed-Circuit Television
CFR	Case Fatality Rate
CII	Confederation of Indian Industry
COVID-19	Coronavirus Disease 2019
CRPF	Central Reserve Police Force
CSP	Customer Service Point
DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihoods Mission
DBT	Direct Benefit Transfer
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
DPIIT	Department for Promotion of Industry and Internal Trade
DRP	District Residency Programme
FHTC	Functional Household Tap Connection
FPO	Farmer Producer Organisation
GDP	Gross Domestic Product
GER	Gross Enrolment Ratio
GI	Geographical Indication
GMC	Government Medical College
GSDP	Gross State Domestic Product
GSI	Geological Survey of India
GST	Goods and Services Tax
GW	Gigawatt
HMIS	Health Management Information System
ICU	Intensive Care Unit
IRC	Indian Roads Congress
IWMP	Integrated Watershed Management Programme
JJM	Jal Jeevan Mission

JJM-IMIS	Jal Jeevan Mission – Integrated Management Information System
JK-SEHAT	Jammu & Kashmir SEHAT Scheme
JKPSC	Jammu & Kashmir Public Service Commission
JKRLM	Jammu & Kashmir Rural Livelihoods Mission
KCC	Kisan Credit Card
KYC	Know Your Customer
LAC	Line of Actual Control
LG	Lieutenant Governor
LPCD	Litres Per Capita Per Day
LPG	Liquefied Petroleum Gas
MECL	Mineral Exploration and Consultancy Limited
MHA	Ministry of Home Affairs
MPI	Multidimensional Poverty Index
MW	Megawatt
NABARD	National Bank for Agriculture and Rural Development
NABL	National Accreditation Board for Testing and Calibration Laboratories
NDMA	National Disaster Management Authority
NDPS	Narcotic Drugs and Psychotropic Substances
NEP	National Education Policy
NFHS	National Family Health Survey
NFHS-5	National Family Health Survey – 5
NFSA	National Food Security Act
NH	National Highway
NHAI	National Highways Authority of India
NHIDCL	National Highways and Infrastructure Development Corporation Limited
NHM	National Health Mission
NHPC	National Hydroelectric Power Corporation
NITI	National Institution for Transforming India
NPHH	Non-Priority Household
NSAP	National Social Assistance Programme
NSDP	Net State Domestic Product
ONGC	Oil and Natural Gas Corporation
ONORC	One Nation One Ration Card
PDS	Public Distribution System
PHH	Priority Household
PIT-NDPS	Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act
PM-ABHIM	PM Ayushman Bharat Health Infrastructure Mission
PM-JAY	Pradhan Mantri Jan Arogya Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PM-KUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan

PM-YASASVI	PM Young Achievers Scholarship Award Scheme for Vibrant India
PMAGY	Pradhan Mantri Adarsh Gram Yojana
PMAY	Pradhan Mantri Awas Yojana
PMAY-G	Pradhan Mantri Awas Yojana – Gramin
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMGSY	Pradhan Mantri Gram Sadak Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMMY	Pradhan Mantri Mudra Yojana
PMUY	Pradhan Mantri Ujjwala Yojana
PSL	Priority Sector Lending
RBI	Reserve Bank of India
RFID	Radio Frequency Identification
RIDF	Rural Infrastructure Development Fund
RSETI	Rural Self Employment Training Institute
SBM-G	Swachh Bharat Mission – Gramin
SDG	Sustainable Development Goals
SDRF	State Disaster Response Force
SEHAT	Social Endeavour for Health and Telemedicine
SHG	Self-Help Group
SKIMS	Sher-i-Kashmir Institute of Medical Sciences
SKUAST	Sher-e-Kashmir University of Agricultural Sciences and Technology
SMVDSB	Shri Mata Vaishno Devi Shrine Board
TFR	Total Fertility Rate
UNDP	United Nations Development Programme
UT	Union Territory
UTLBC	Union Territory Level Bankers' Committee

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1. INTRODUCTION

1.1 Background

1.1.1 The Department-related Parliamentary Standing Committee on Home Affairs, constituted under the Rules of Procedure and Conduct of Business in the Council of States (Rajya Sabha), examines matters relating to the Ministry of Home Affairs and the Ministry of Development of North Eastern Region, as well as subjects connected therewith. As part of its deliberative process, the Committee undertakes study visits to States and Union Territories and local visits to obtain first-hand knowledge of the issues under examination and to interact with the concerned Governments and other stakeholders.

1.1.2 As part of this process, the Committee undertook a study visit to Jammu, Srinagar, Gulmarg, Sonmarg and Kargil from 11^{th} to 15^{th} May, 2026. The visit was organised with the assistance of the Administrations of the Union Territories of Jammu & Kashmir, the Ministry of Home Affairs and Ladakh, the Shri Mata Vaishno Devi Shrine Board and the Indian Army.

1.1.3 The study visit enabled the Committee to interact with senior officers of the Union Territory Administration, district administrations, police authorities, disaster management agencies and the Indian Army. It also provided an opportunity to undertake on-the-spot assessments of disaster preparedness at Shri Mata Vaishno Devi Shrine, administration, development and people's welfare in the Union Territory, security arrangements at major tourist destinations and border security management and operational preparedness in strategically significant areas.

1.2 Objectives of the Study Visit

1.2.1 The primary objective of the Department-related Parliamentary Standing Committee on Home Affairs' during its Study Visit to the Union Territory of Jammu & Kashmir was to obtain a first-hand assessment of the prevailing administrative, developmental and security scenario in the region. The visit was designed to enable the Committee to closely interact with the officers of the UT Administration, the Ministry of Home Affairs, the J&K Police and the Indian Army and to review the measures taken by the Government for ensuring effective governance, strengthening security and improving the quality of life of the people of the UT. The Committee also sought to assess the progress made in the implementation of various developmental initiatives and welfare programmes aimed at fostering peace, stability and inclusive growth in the Union Territory. During the study visit, the Committee held detailed interactions with representatives of the Jammu & Kashmir Administration and the Ministry of Home Affairs on issues relating to administration, development and people's welfare**.** The Committee also undertook on-the-spot assessments of disaster preparedness at the Shri Mata Vaishno Devi Shrine, the security arrangements at the tourist destination of Gulmarg, the law-and-order situation in Sonmarg, and the border security infrastructure in Kargil through interactions with the Indian Army. These visits provided valuable insights into the coordinated efforts of various agencies in maintaining public safety, promoting tourism, strengthening border management and ensuring uninterrupted delivery of essential services to the citizens.

1.2.2 The Study Visit also reaffirmed the Committee's commitment to constructive parliamentary oversight by facilitating direct engagement with stakeholders on the ground. The interactions enabled the Committee to gain a comprehensive understanding of the challenges faced by the administration as well as the significant strides made in infrastructure development, public service delivery, disaster management, security preparedness and citizen welfare. The Committee noted the dedication and coordinated efforts of the civil administration, police and armed forces in maintaining peace and normalcy, safeguarding national interests and working tirelessly for the welfare and well-being of the people of Jammu & Kashmir.

1.3 Programme of the Study Visit

1.3.1 The Committee visited Jammu, Srinagar, Gulmarg, Sonmarg and Kargil from 11th to 15th May, 2026 and held discussions with representatives of the Administrations of the Union Territories of Jammu & Kashmir, the Ministry of Home Affairs, the Shri Mata Vaishno Devi Shrine Board, the Jammu & Kashmir Police, the Indian Army, the Central Reserve Police Force (CRPF) and other concerned organisations.

1.3.2 The Committee assembled at Katra on 10th May, 2026 and commenced its study visit on the following day. On 11th May, 2026, the Committee undertook an on-the-spot assessment of disaster preparedness and management arrangements at Shri Mata Vaishno Devi Shrine, Katra, and held discussions with representatives of the Shrine Board, the district administration and other concerned agencies. The list of witnesses who were present in the meeting is contained in Annexure I.

1.3.3 On 12th May, 2026, the Committee held discussions at Srinagar with representatives of the Administration of the UT of Jammu & Kashmir on the subject "Administration, Development and People's Welfare in the UT of Jammu & Kashmir". The Committee was briefed on various developmental initiatives, governance reforms, infrastructure projects and public welfare measures being undertaken in the UT. The list of witnesses who were present in the meeting is contained in Annexure II.

1.3.4 On 13th May, 2026, the Committee visited Gulmarg and held discussions with representatives of the Jammu & Kashmir Police, Administration of the UT of Jammu & Kashmir and the Ministry of Home Affairs regarding security arrangements at major tourist destinations and religious places in Jammu & Kashmir. The Committee was briefed on the security architecture, deployment patterns, crowd management measures, surveillance systems and inter-agency coordination mechanisms in place for ensuring the safety and security of tourists. The list of witnesses who were present in the meeting is contained in Annexure III. Later in the evening, the Chairman and Members of the Committee called on Shri Manoj Sinha, Hon'ble Lieutenant Governor of Jammu & Kashmir, at Lok Bhawan, Srinagar, and held discussions on governance, development, public welfare and security-related issues in the Union Territory.

1.3.5 On 14th May, 2026, the Committee proceeded to Sonmarg and reviewed the prevailing law and order situation, security arrangements at tourist destinations and the preparedness measures for the forthcoming Shri Amarnath Ji Yatra. The Committee also undertook an on-the-spot assessment of the security arrangements at Sonmarg. The list of witnesses who were present in the meeting is contained in Annexure IV.

1.3.6 On 15th May, 2026, the Committee travelled to Drass and Kargil to undertake an on-the-spot assessment of border security management and operational preparedness. The Committee was briefed by senior officers of the Indian Army, visited the Kargil Battle School and the Kargil War Memorial, and interacted with Army personnel at Post 43 regarding operational preparedness, surveillance capabilities, border management and the challenges of maintaining round-the-year readiness in high-altitude areas. The study visit concluded at Kargil.

1.3.7 Based on these interactions, meetings and the inputs received, the Committee has prepared this Report on the subject “Review of Administrative Governance, Socio-Economic Development, Internal Security in the UT of Jammu & Kashmir; and Border Security Management and Preparedness in the UT of Ladakh”, with its observations and recommendations on various aspects.

2. Disaster Preparedness and Management at Shri Mata Vaishno Devi Shrine

The Shri Mata Vaishno Devi Shrine, situated in the Trikuta Hills of Reasi District in the UT of Jammu & Kashmir, is one of the most revered pilgrimage destinations in the country. Every year, millions of devotees from different parts of India and abroad visit the Shrine, making it one of the busiest religious destinations in the country. Given the large volume of pilgrims and the difficult mountainous terrain, the safety and security of devotees assume critical importance. Effective crowd management, emergency response mechanisms, disaster preparedness, medical infrastructure and inter-agency coordination are essential for ensuring the smooth conduct of pilgrimage activities throughout the year.

2.1 Meeting at Shri Mata Vaishno Devi Shrine

2.1.1 The first meeting (on-the-spot assessment) of the Committee was held on 11th May, 2026 at Shri Mata Vaishno Devi Shrine, Katra, to review the disaster preparedness and management arrangements at one of the country's important pilgrimage destinations. The Committee held discussions with representatives of the Shri Mata Vaishno Devi Shrine Board (SMVDSB), the Administration of the Union Territory of Jammu & Kashmir, the district administration, J&K State Disaster Management Authority and other concerned agencies.

2.1.2 During the meeting, the Committee sought detailed information regarding the institutional framework for disaster management, crowd management mechanisms, surveillance systems, emergency response arrangements, medical preparedness, communication systems and inter-agency coordination. The Committee also undertook an on-the-spot assessment of the disaster management infrastructure and emergency response facilities established along the pilgrimage route.

2.2 Disaster Management Framework

2.2.1 The Committee was informed that disaster management at the Shrine is based on a multi-agency framework involving the Shri Mata Vaishno Devi Shrine Board, district administration, Jammu & Kashmir Police, Central Armed Police Forces (CAPFs), J&K State Disaster Response Force (SDRF), health authorities, Fire & Emergency Services and other line departments. This framework provides for coordinated planning, real-time monitoring, emergency response and periodic mock exercises to ensure preparedness during normal and peak pilgrimage periods.

2.2.2 The Administration informed that the Disaster Management Plan is reviewed and updated regularly in accordance with the Disaster Management Act, 2005, the guidelines issued by the National Disaster Management Authority (NDMA) and the evolving operational requirements of the Shrine.

2.3 Crowd Management and Surveillance

2.3.1 The Committee desired to know the arrangements made for regulating pilgrim movement during peak periods. The Administration informed that pilgrim movement is managed through mandatory Radio Frequency Identification (RFID)-enabledYatra Cards, digital registration, AI-enabled surveillance, regulated batch movement and capacity-based access control. More than 700 high-definition CCTV cameras integrated with the Integrated Command and Control Centre (ICCC) facilitate continuous monitoring of the pilgrimage route and important congregation points. Real-time monitoring, automated congestion alerts, facial and gesture recognition systems and regulated queue management enable timely intervention whenever required. The Committee was further informed that online registration, predetermined daily capacities and staggered release of pilgrims have significantly strengthened crowd management while reducing congestion along the route.

2.4 Emergency Response and Medical Preparedness

2.4.1 The Committee reviewed the emergency response arrangements available for pilgrims. The Administration informed that emergency preparedness is supported through strategically located medical units, emergency healthcare facilities, ambulance services, disaster response teams, rescue equipment and communication systems deployed throughout the pilgrimage route. Emergency evacuation procedures, weather advisories, public announcement systems and dedicated control rooms remain operational throughout the Yatra period. Also, regular mock drills involving the Shrine Board, district administration, Police, SDRF, health authorities and other agencies are conducted to test institutional preparedness and strengthen inter-agency coordination.

2.5 Disaster Risk Reduction Measures

2.5.1 The Committee was informed that continuous efforts are being undertaken to reduce disaster risks through slope stabilization, retaining structures, protection works, route maintenance, weather monitoring and structural safety assessments. Scientific studies relating to landslides and geological stability are also undertaken to strengthen long-term resilience of the pilgrimage route. The Administration further informed that disaster preparedness is continuously reviewed in light of increasing pilgrim footfall, changing weather conditions and emerging risks.

Observations/ Recommendations

2.5.2 The Committee notes with appreciation that the disaster management and emergency response framework at Shri Mata Vaishno Devi Shrine has evolved into a robust, integrated and technology-driven system, encompassing coordinated institutional arrangements, advanced surveillance mechanisms, effective crowd management protocols, comprehensive medical preparedness and prompt emergency response capabilities. The Committee commends the close coordination among the Shri Mata Vaishno Devi Shrine Board, the Union Territory Administration, Police, disaster management authorities, health services and other stakeholder agencies in ensuring the safety, security and well-being of the millions of pilgrims visiting the Shrine annually.

2.5.3 The Committee further notes the effective deployment of advanced technological interventions, including Radio Frequency Identification (RFID)-enabled pilgrim tracking, Artificial Intelligence(AI)-based surveillance systems and the Integrated Command and Control Centre, which have considerably enhanced real-time situational awareness, crowd regulation and incident response. While acknowledging the high standards of preparedness achieved, the Committee is of the considered view that disaster management is a dynamic process requiring continuous adaptation to emerging risks, evolving technologies and increasing pilgrim volumes. Accordingly, the Committee recommends that the existing disaster management framework be subjected to periodic review and upgradation, with particular emphasis on strengthening predictive risk assessment and early warning systems, integrating emerging technologies, augmenting emergency medical and evacuation infrastructure, enhancing the capacity of frontline personnel through regular training, and conducting frequent multi-agency mock drills to ensure sustained preparedness, resilience and operational effectiveness under diverse emergency scenarios.

3. Administration, Development and People's Welfare in the UT of Jammu & Kashmir

3.1 Meeting in Srinagar

3.1.1 The second meeting of the Committee was held on 12th May, 2026 in Srinagar, where the Committee held detailed discussions with the Chief Secretary and senior officers of the Administration of the Union Territory of Jammu & Kashmir on issues relating to administration, development and people's welfare. Representatives of various departments, including Public Works, Industries & Commerce, Health & Medical Education, School Education, Jal Shakti, Power Development, Social Welfare and other concerned departments, participated in the meeting.

3.1.2 During the interaction, the Members sought information on various aspects relating to infrastructure development, public service delivery, healthcare, education, industrial growth, renewable energy, water supply, social welfare, rehabilitation of migrants and other developmental initiatives being undertaken in the Union Territory. The Administration furnished detailed written replies and supplementary information subsequent to the meeting, which have also been taken into consideration while preparing this Report.

3.2 Connectivity and Infrastructure Development

3.2.1 The Committee sought information regarding the progress achieved in strengthening road, rail and air connectivity in the Union Territory, particularly in remote, border and strategically important areas. The Committee also sought details regarding restoration of roads affected by floods and landslides, implementation of major connectivity projects, expansion of rural road infrastructure and the status of ongoing railway and airport development projects.

(i) Railway Infrastructure and Passenger Amenities

3.2.2 The Committee sought detailed information regarding the progress achieved in strengthening railway infrastructure in the UT, the passenger amenities available at major railway stations, the status of ongoing and sanctioned development works and the rationale adopted for the alignment of railway lines in the hilly terrain. The Committee also sought information on whether any designated committee has studied the subject regarding the ecological impact and whether tunneling a better option compared to alternative alignments.

3.2.3 The Administration informed the Committee that Srinagar Railway Station, classified as a Non-suburban NSG-4 Category Station, has been equipped with various passenger amenities to improve passenger convenience and accessibility. These include high-level platforms, two foot over bridges, escalators, waiting halls, separate waiting rooms for gents and ladies and Divyangjan-friendly facilities. The Committee was informed that the station is being progressively upgraded through various infrastructure improvement works aimed at enhancing passenger services and operational efficiency. The Administration further informed that, during the last three financial years, a number of development works have been completed at Srinagar Railway Station. The details are as under:

Table 3.1: Works Completed at Srinagar Railway Station during the Last Three Financial Years

Sl. No.	Name of Work	Status
1	Providing Escalators at Srinagar Railway Station	Completed

3.2.4 The Committee was further informed that several important infrastructure works are presently under execution at Srinagar Railway Station and other stations in the Banihal–Baramulla section to improve passenger amenities, environmental infrastructure and operational facilities. The details furnished in this regard are as under:

Table 3.2: Ongoing Works at Srinagar and Other Railway Stations

Sl. No.	Name of Work	Cost	Physical Progress
1	Effluent Treatment Plant (50 KLD) at Srinagar	₹1,12,77,000	92%
2	Quick Watering Arrangement at Jammu (Tawi), Srinagar, Budgam and Baramulla Stations	₹7,84,45,000	92%
3	Face-lifting and repairs of existing infrastructure at Srinagar, Mazhom, Pattan, Hamre, Sopore, Baramulla and Nadigam Stations in Banihal–Baramulla Section	₹2,44,17,000	75%
4	Additional Coaching Facilities at Srinagar Railway Station	₹98,96,11,000	Work in Progress

3.2.5 The Administration also informed that additional passenger convenience and station redevelopment works have recently been sanctioned to further improve the infrastructure at Srinagar Railway Station and adjoining stations, with the following details:

Table 3.3: Recently Sanctioned Works at Srinagar Railway Station

Sl. No.	Name of Work	Cost
1	Improvement of circulating area, façade development and resurfacing of platforms at Srinagar Railway Station	₹9,79,03,000
2	Construction of parcel sheds/parcel offices at Srinagar, Budgam and Banihal Railway Stations	₹14,08,39,000

3.2.6 The Committee also desired to know the basis on which the railway alignment between Katra and Srinagar, particularly the Katra–Banihal section, had been finalised in view of the difficult mountainous terrain and fragile geological conditions. Responding to the query, the Administration informed that the alignment had been finalised based on extensive geographical, geological and geotechnical surveys, undertaken with the assistance of agencies of national and international repute engaged at every stage of the construction, from preliminary surveys to final stage of construction. It was further explained that, in hilly regions characterised by fragile geology and landslide-prone terrain, tunneling through mountain ranges has been considered a better option rather than passing the alignment on ridge side of mountain as it is safer with respect to landsliding, seismic activity and provides uninterrupted and safe train operation.

Observations/ Recommendations

3.2.7 The Committee notes with appreciation the sustained efforts of the Ministry of Railways and the Union Territory Administration in progressively strengthening railway infrastructure and enhancing passenger amenities across the Union Territory of Jammu & Kashmir. The Committee is pleased to note that Srinagar Railway Station and other stations in the Banihal–Baramulla section are being systematically upgraded through the creation of modern passenger facilities, station redevelopment works, environmental infrastructure, operational improvements and enhanced accessibility for Divyangjan. The Committee further appreciates the significant progress achieved in the execution of various ongoing projects and the timely sanction of additional works aimed at improving passenger convenience, operational efficiency and the overall travel experience.

3.2.8 While acknowledging the considerable progress made, the Committee is of the considered view that the strategic importance of railway connectivity in Jammu & Kashmir extends beyond transportation, serving as a critical catalyst for economic development, tourism, regional integration and national security. The Committee, therefore, recommends that all ongoing and sanctioned infrastructure projects be executed within the stipulated timelines with robust quality assurance and periodic monitoring. The Committee further recommends that, in view of the region's unique geological and seismic characteristics, continuous geotechnical monitoring, advanced structural health monitoring systems, predictive maintenance technologies and climate-resilient engineering practices should be integrated into railway operations and infrastructure management. The Committee also recommends that environmental safeguards, slope stabilisation measures and disaster preparedness mechanisms be periodically reviewed and strengthened to ensure the long-term safety, resilience and sustainability of railway infrastructure in the region.

(ii) Civil Aviation Infrastructure

3.2.9 The Committee sought information regarding the proposed Civil Enclave Project at Srinagar and also desired that the feasibility of developing an airport at Katra be explored to cater to the increasing influx of pilgrims visiting Shri Mata Vaishno Devi Shrine and tourists visiting the region. Responding to the observations, the administration informed that the Cabinet Committee on Economic Affairs (CCEA) had, on 24th February, 2026, approved the proposal for the development of the Civil Enclave at Srinagar at an estimated cost of ₹1,667 crore. The project envisages the construction of a new Integrated Terminal Building having a total built-up area of 71,500 square metres, designed to handle 2,900 peak-hour passengers and an annual passenger capacity of 1 crore passengers per annum (MPPA). The administration further informed that the project has an estimated implementation period of 48 months, is presently under the tendering process and is expected to be completed by the year 2031.

Observations/ Recommendations

3.2.10 The Committee notes with appreciation the approval accorded by the Cabinet Committee on Economic Affairs (CCEA) for the development of the Civil Enclave at Srinagar at an estimated cost of ₹1,667 crore. The Committee is of the view that the proposed Integrated Terminal Building, with its enhanced passenger handling capacity and modern infrastructure, will significantly strengthen the aviation infrastructure of the Union Territory, improve passenger convenience, facilitate tourism, enhance regional connectivity and contribute to the socio-economic development of Jammu & Kashmir. The Committee appreciates the efforts of the Ministry of Civil Aviation, the Airports Authority of India and the Union Territory Administration in taking forward this strategically important project and expects that the work will be executed in a time-bound manner while adhering to the highest standards of quality, safety and sustainability.

3.2.11 The Committee further reiterates the need to explore the feasibility of establishing an airport or a suitable aviation facility in the Katra region, keeping in view the steadily increasing number of pilgrims visiting Shri Mata Vaishno Devi Shrine and the growing tourist inflow to the Jammu region. The Committee is of the considered view that such a facility has the potential to substantially reduce travel time, improve accessibility, decongest existing transport networks and provide a significant impetus to pilgrimage, tourism and regional economic development. Accordingly, the Committee recommends that the Ministry of Civil Aviation, in consultation with the Airports Authority of India, the Government of the Union Territory of Jammu & Kashmir and other concerned stakeholders, undertake a comprehensive techno-economic and environmental feasibility study for developing an airport or an alternative aviation facility in the Katra region.

(iii) Road Infrastructure and Strategic Connectivity

3.2.12 The Committee sought detailed information regarding the progress achieved in strengthening the road infrastructure across the Union Territory, particularly the implementation of major National Highway and strategic road projects, expansion of rural connectivity, restoration of roads damaged due to floods and landslides, and measures undertaken to improve connectivity to remote, border and snow-bound areas. The Committee also desired details of rural road development under various schemes, including the Pradhan Mantri Gram Sadak Yojana (PMGSY) and NABARD-funded projects.

3.2.13 The Administration informed the Committee that the Union Territory presently has a road network of 41,140.59 km, comprising 1,735.02 km of National Highways, 695 km of State Highways, 1,359.11 km of Major District Roads, 7,838.75 km of Other District Roads and 29,512.21 km of Village Roads. The Committee was informed that the Public Works (Roads & Buildings) Department, together with Central agencies such as the National Highways Authority of India (NHAI), National Highways & Infrastructure Development Corporation Limited (NHIDCL), Border Roads Organisation (BRO) and other executing agencies, is implementing a comprehensive programme for strengthening road connectivity across the Union Territory. The Committee noted that village roads constitute a substantial proportion of the overall road network, reflecting the emphasis placed on improving rural and last-mile connectivity throughout the Union Territory. The Administration further informed that road infrastructure development is presently being undertaken through projects involving an aggregate investment of approximately ₹49,376 crore. Of this, projects worth ₹40,309 crore are being executed by Central agencies, ₹4,067 crore is being implemented under the Union Territory CAPEX programme and works amounting to nearly ₹5,000 crore are being executed by the Public Works Department on behalf of various departments.

3.2.14 The Committee was further informed that significant restoration works were undertaken following floods, landslides and adverse weather conditions during 2025-26. Nearly 3,999 km of roads were restored on a temporary basis to ensure uninterrupted connectivity. Simultaneously, permanent restoration and resilience measures amounting to ₹532.11 crore have been sanctioned against an assessed requirement of approximately ₹1,066 crore. These interventions include slope stabilisation, structural strengthening and climate-resilient engineering measures aimed at improving the long-term durability of vulnerable road stretches.

3.2.15 The Administration also apprised about the progress achieved in several major National Highway and strategic connectivity projects, which are expected to improve regional accessibility, facilitate tourism, generate employment, strengthen defence logistics and ensure all-weather connectivity in geographically challenging areas.

Major National Highway and Strategic Road Projects

3.2.16 The Administration informed the Committee that significant progress has been achieved in the implementation of several major National Highway and strategic road projects across the Union Territory. The Delhi-Amritsar-Katra Expressway (Packages 14-18), being executed by the National Highways Authority of India (NHAI) at an estimated cost of ₹11,546.41 crore, has achieved approximately 78 per cent physical progress and is targeted for completion by December, 2026. Similarly, the Srinagar Ring Road (Phase-I & II), involving an investment of ₹4,104 crore, has achieved about 72 per cent physical progress and is also scheduled for completion by December, 2026.

3.2.17 The Committee was informed that the NH-44 Jammu-Srinagar Corridor, one of the most important connectivity corridors in the Union Territory, is being implemented at an estimated cost of ₹15,895 crore and has achieved approximately 85 per cent physical progress. The Administration stated that delays in execution have primarily been on account of extreme weather conditions, flash floods, geological disturbances and engineering challenges associated with difficult mountainous terrain. The Jammu Ring Road Tunnel (Raya Morh–Jagti Axis), being constructed at a cost of ₹2,740 crore, has achieved 94 per cent physical progress and therefore is nearing completion.

3.2.18 The Committee was further informed that, under Project BEACON of the Border Roads Organisation (BRO), the Narbal-Baramulla-Uri Road Project, costing ₹3,554 crore, has achieved about 52 per cent physical progress. Likewise, the strategically important Rafiabad-Kupwara-Chowkibal-Tangdhar-Chamkote Road Project, estimated to cost ₹1,405 crore, has achieved approximately 30 per cent physical progress. With regard to NH-144A (Jammu-Akhnoor-Poonch Axis), being executed by NHIDCL and SAMPARK at a cumulative cost of over ₹5,000 crore, the Administration informed that substantial progress has been achieved across its twelve construction packages.

3.2.19 The Administration further informed that 18 major road infrastructure projects, involving an investment of approximately ₹10,638 crore, are presently under implementation by the Ministry of Road Transport and Highways (MoRTH) during the current financial year. In addition, 22 strategically important bridge projects, constructed at a cost of ₹172 crore, have been completed and commissioned, thereby improving civilian connectivity as well as defence mobility in strategically important areas.

3.2.20 To provide reliable all-weather connectivity to snow-bound and remote areas, the Administration informed the Committee that seven strategically important tunnel projects have been sanctioned under various programmes of the Government of India. These include the Zaznar (Pir Ki Gali) Tunnel, Sadhna Tunnel, Singpora-Vailoo Tunnel, Razdhan Tunnel, Z-Morh/Zojila Connectivity Components, PhirkiyanGali Tunnel and other strategic tunnel projects. These projects are intended to substantially reduce travel time, improve year-round accessibility and strengthen both socio-economic development and strategic mobility in the Union Territory.

Rural Connectivity under PMGSY, RIDF and Other Schemes

3.2.21 The Committee desired to know the progress achieved in improving rural road connectivity under the Pradhan Mantri Gram Sadak Yojana (PMGSY) and other infrastructure development programmes. The Committee also sought information regarding the implementation of projects under the Rural Infrastructure Development Fund (RIDF), Central Road and Infrastructure Fund (CRIF) and the Union Territory CAPEX Programme, besides seeking a comparative assessment of rural road development before and after 2019. The Administration furnished detailed written replies subsequent to the meeting.

3.2.22 The Administration informed the Committee that the Pradhan Mantri Gram Sadak Yojana (PMGSY) continues to be the principal programme for strengthening rural road connectivity in the Union Territory. Under PMGSY-I, II and III, a cumulative road length of over 20,243 km has been constructed or upgraded through 3,570 road and bridge projects. Out of 2,140 eligible habitations identified under PMGSY-I, 2,134 habitations have already been provided all-weather road connectivity, while the remaining habitations are proposed to be covered through spillover works and under PMGSY-IV.

3.2.23 Under PMGSY-IV, the Ministry of Rural Development has approved Batch-I, comprising 316 projects covering 1,781 km of road length for connectivity to 429 habitations, at a sanctioned cost of ₹4,224.37 crore. The Administration further informed that proposals covering 4,219 km of roads and 908 habitations, at an estimated cost of ₹9,427.57 crore, have already been agreed in principle with the Ministry. It was further stated that, under the first tranche of PMGSY-IV (Batch-II), sanctioned on 30th April 2026, 330 roads covering 1,599.68 km have been approved to provide connectivity to 363 habitations at an estimated cost of ₹3,566.09 crore. The Administration also informed that a request has been made to the Ministry of Rural Development for sanction of the entire agreed-in-principle proposal instead of limiting approvals to the first tranche.

3.2.24 The Committee was further informed that, under the Rural Infrastructure Development Fund (RIDF-25 to RIDF-31), 1,145 projects have been sanctioned, of which 576 projects have been completed and 569 projects are presently under execution. The total projected cost of these works is ₹5,245 crore, against which an expenditure of ₹2,390 crore has been incurred. The Administration further stated that efficient execution of these projects has resulted in savings amounting to ₹1,097.42 crore.

3.2.25 With regard to the Central Road and Infrastructure Fund (CRIF), the Administration informed that 294 projects have been sanctioned, of which 211 projects have been completed while 83 projects are under various stages of implementation. Against the total sanctioned cost of ₹4,377.21 crore, an expenditure of ₹3,077.57 crore has been incurred. The Committee was also informed that, under the Special Assistance Scheme for Capital Investment (SASCI), 41 road and bridge projects have been sanctioned, of which four projects have already been completed.

3.2.26 The Administration further apprised the Committee of the progress achieved under the Union Territory CAPEX Programme during 2025-26. It was informed that 7,068 works had been sanctioned across the Union Territory, out of which 3,932 works were targeted for completion by March 2026. Significant physical achievements include the macadamisation of 2,382 km of road length and the completion of 45 bridges out of 110 bridges taken up for construction.

3.2.27 The Administration also furnished a comparative assessment of rural connectivity before and after 2019.

STATUS OF PRE AND POST 2019 WORKS

PRE 2019 (2010-11 to 2018-19)

PMGSY (2010-11 to 2018-19)

2533 works at an estimated cost of ₹9867.80 Cr with sanctioned length of 14254 Kms by covering 1127 habitations were approved under PMGSY during the said period.

- 832 works stand completed with 4316 Kms and an expenditure of ₹4148 Cr stand incurred by covering 675 habitations. ***(Achievements 2010-11 to 2018-19 includes spill over works of pre 2010-11 financial year)***

NABARD (2010-11 to 2018-19)

- 748 works at an estimated cost of ₹2624.56 Cr were approved under NABARD during the said period.
- 421 schemes stand completed and an expenditure of ₹1523.14 Cr stand incurred including spill over works of pre 2010-11 financial year. ***(Achievements 2010-11 to 2018-19 includes spill over works of pre 2010-11 financial year)***

POST 2019 (2019-20 to 2025-26)

PMGSY (2019-20 to 2025-26)

- 733 works at an estimated cost of ₹7232.61 Cr with sanctioned length of 4213 Kms by covering 429 habitations were approved under PMGSY during the said period.
- 1758 works stand completed with 10115 Kms and an expenditure of ₹7697 Cr stand incurred by covering 441 habitations including spill over works of pre 2019-20 financial year. ***(Achievements 2019-20 to 2025-26 include spill over works of pre 2019-20 financial year***)

NABARD (2019-20 to 2025-26)

- 1274 works at an estimated cost of ₹5612.25 Cr were approved under NABARD during the said period.
- 724 schemes stand completed and an expenditure of ₹2827.72 Cr stand incurred including spill over works of pre 2019-20 financial year. ***(Achievements 2019-20 to 2025-26 include spill over works of pre 2019-20 financial year)***

3.2.28 It was also stated that the Department has identified key priority areas for sustaining infrastructure momentum and enhancing long-term resilience and these include development of climate-resilient specifications for low-temperature macadamisation in consultation with IRC, IITs and MoRTH; fast-tracking strategic tunnel projects such as Singpora–Vailoo and Chenani–Sudh–Mahadev tunnels; implementation of decongestion projects for Srinagar city including the Parimpora–Narbal Flyover and Ring Road Phase-II; and strengthening disaster preparedness through procurement of ready-to-use Bailey bridges for rapid emergency response. Further, it was submitted that the road infrastructure programme in Jammu & Kashmir reflects substantial progress in scale, outreach and strategic impact. However, continued support from the Governmentof India, timely resolution of land acquisition and court-related issues and strengthened inter-agency coordination will remain essential for timely completion of ongoing projects and realisation of the UT's long-term connectivity vision.

Observations/ Recommendations

3.2.29 The Committee notes with appreciation the substantial progress achieved by the Government of India, the Union Territory Administration and the executing agencies in strengthening road infrastructure across the Union Territory of Jammu & Kashmir through sustained investments under various Central and Union Territory programmes. The Committee commends the concerted efforts of the Ministry of Road Transport and Highways, National Highways Authority of India (NHAI), National Highways & Infrastructure Development Corporation Limited (NHIDCL), Border Roads Organisation (BRO), Public Works Department and other implementing agencies in expanding strategic highways, tunnels, bridges and rural road networks, thereby improving connectivity to remote, border and snow-bound areas. The Committee is particularly encouraged by the emphasis placed on all-weather connectivity, restoration of roads affected by floods and landslides, and the integration of climate-resilient engineering practices in infrastructure development.

3.2.30 The Committee appreciates the forward-looking initiatives of the Administration to develop climate-resilient road specifications in collaboration with the Indian Roads Congress (IRC), IITs and the Ministry of Road Transport and Highways, expedite strategically important tunnel projects, undertake urban decongestion measures in Srinagar and strengthen disaster preparedness through the procurement of ready-to-deploy Bailey bridges. These initiatives, in the Committee's view, reflect a comprehensive approach towards building resilient and future-ready infrastructure capable of withstanding the region's unique climatic and geological challenges.

3.2.31 While acknowledging the remarkable progress achieved, the Committee emphasizes that adequate resources be earmarked for the maintenance of completed assets and the ongoing projects. The Committee is confident that sustained institutional support and coordinated implementation will enable Jammu & Kashmir to achieve a resilient, efficient and inclusive transport network that serves the developmental aspirations of the people while reinforcing the strategic interests of the nation.

3.3 Power Sector and Renewable Energy

3.3.1 The Committee desired to know the measures being undertaken to strengthen the power sector, augment renewable energy generation and promote solar energy in the Union Territory. In particular, the Committee sought a comparative assessment of the progress achieved by Jammu & Kashmir in solar installations *vis-à-vis* the national average and other States and Union Territories. Responding to the queries, the Administration informed that the installed renewable energy capacity in the Union Territory presently stands at 276 MW, comprising the following components with installed capacity:

Table 3.4: Renewable Energy Installed Capacity in Jammu & Kashmir

S.No.	Component	Installed Capacity (MW)
1.	Ground Mounted Solar	3
2.	Rooftop Solar (including PM Surya Ghar Yojana)	225
3.	Hybrid Solar Component	9
4.	Off-Grid Solar / PM-KUSUM	39
	Total	**276 MW**

3.3.2 The Administration informed the Committee that, against a target of solarising 22,494 Government buildings, solar power systems had already been installed in 7,850 buildings with a cumulative capacity of 81 MW, while installation work was in progress in another 1,720 buildings. The Committee was informed that Jammu & Kashmir has achieved approximately 35 per cent of its solarisation target and contributes nearly 8 per cent of the total Government buildings solarised across the country. Nationally, 91,574 Government buildings have been solarised with a cumulative capacity of about 1.8 GW. The Administration further stated that the UT presently ranks as the second-leading UT in the solarisation and has emerged as one of the better-performing Union Territories in the implementation of renewable energy initiatives.

3.3.3 With regard to household rooftop solar installations, the Committee was informed that significant progress has been achieved under the PM Surya Ghar: Muft Bijli Yojana. As per the Ministry of New and Renewable Energy portal, 96,046 applications had been received, 32,829 rooftop solar systems had been installed and 32,985 households had been covered, corresponding to 35 per cent household coverage, compared to the national average of 26 per cent. The Committee was further informed that rooftop solar capacity in the Union Territory has reached approximately 117 MW.

3.3.4 The Administration further apprised the Committee that a Utility-Led Aggregation (ULA) model has been proposed to extend the benefits of rooftop solar to over 2.22 lakh Antyodaya Anna Yojana (AAY) households, which are presently unable to participate under the conventional consumer-investment model. The initiative is expected to add nearly 445 MW of additional rooftop solar capacity while ensuring equitable access to clean energy for economically weaker households.

Observations/Recommendations

3.3.5 The Committee notes with appreciation the significant progress made in promoting renewable energy through a balanced strategy encompassing rooftop, utility-scale and decentralised solar initiatives. The Committee particularly appreciates the substantial progress achieved in the solarisation of Government buildings and the effective implementation of the PM Surya Ghar: Muft Bijli Yojana, which has enabled Jammu & Kashmir to emerge as one of the leading Union Territories in rooftop solar adoption. The Committee also welcomes the proposed Utility-Led Aggregation model aimed at extending the benefits of clean energy to economically weaker households. The Committee recommends that sustained efforts be made to achieve the targeted solarisation of all Government buildings, expedite household rooftop solar installations and expand clean energy access in remote and underserved areas through innovative and inclusive models, thereby strengthening the Union Territory's transition towards sustainable and energy-secure development.

3.4 Jal Jeevan Mission, Water Supply and Irrigation

3.4.1 The Committee desired to know the progress achieved under the Jal Jeevan Mission (JJM) in providing Functional Household Tap Connections (FHTCs) across the Union

Territory. The Committee also sought information regarding the implementation of new and retrofitting water supply schemes, water quality monitoring and surveillance mechanisms, irrigation infrastructure, and the measures being undertaken to ensure the supply of potable drinking water in accordance with the prescribed service standards.

3.4.2 The Administration informed the Committee that the Jal Jeevan Mission has significantly expanded rural drinking water coverage across the Union Territory. The position of household tap water coverage under the Jal Jeevan Mission is indicated in the table below:

Table 3.5: Rural Household Tap Water Coverage

Particulars	Number	Percentage	Remarks
Total Rural Household	19.26 lakh	100%	
Households with existing tap connections as on 15th August 2019	5.75 lakh	30%	Not necessarily meeting the functionality standards of JJM, i.e., 55 LPCD & BIS 10500 standards.
Households provided connections since start of the Mission	9.89 lakh	51%	
Total Households in J&K with tap connections as on date	15.64 lakh	81%	
Households pending to be provided tap connections	3.62 lakh	19%	

3.4.3 The Committee further desired to know whether clean drinking water, as per the prescribed norms, was actually reaching the households. The Administration informed the Committee that a third-party Functionality Assessment conducted by the Ministry of Jal Shakti, Government of India in 2024 found that 99.2 per cent of surveyed households had tap connections within their premises and 98.5 per cent of the connections were functional. The assessment further indicated that 93.6 per cent of households received water regularly as per schedule, 89.6 per cent received the quantity of water ≥ 55 LPCD (litre per capita per day) and 86.3 per cent of samples met the prescribed water quality standards. The Administration replied that clean water conforming to JJM norms was found to be flowing in about 86 per cent of the reported tap connections in Har Ghar Jal villages, while the remaining 14% deficiency was largely attributable to older connections existing prior to the launch of the Mission, which are being upgraded through ongoing works.

3.4.4 The Administration informed the Committee that the physical progress of Jal Jeevan Mission schemes is as indicated in the table below:

Table 3.6 : Physical Progress of Jal Jeevan Mission Schemes

Sl. No.	Province	Total No. of Schemes	Up to 25%	>25% ≤50%	>50% ≤75%	>75% ≤99%	Physically Completed
1	Jammu	1,861	12	90	570	552	637
2	Kashmir	1,392	9	41	138	372	832
Total		**3,253**	**21**	**131**	**708**	**924**	**1,469**

3.4.5 The Administration further furnished the year-wise financial progress achieved under the Mission. The details are given below:

Table 3.7: Year-wise Financial Progress under Jal Jeevan Mission

Financial Year	UT Release (₹ crore)	Central Share (₹ crore)	Total Release (₹ crore)	Expenditure (₹ crore)	Remarks
2019–20	19.87	348.20	368.07	217.72	—
2020–21	4.99	53.73	58.72	101.60	—
2021–22	83.98	604.18	688.16	121.14	—
2022–23	84.42	1,439.50	1,523.92	1,296.51	—
2023–24	394.08	3,267.12	3,661.20	3,875.47	Government of India released ₹3,267.12 crore against the projected requirement of ₹10,866 crore.
2024–25	114.82	693.86	808.68	1,478.00	Government of India released ₹693.86 crore against the projected requirement of ₹7,296 crore.
2025–26	0.00	0.00	0.00	14.67	No funds released by the Government of India or the Union Territory Government.
Total	**702.16**	**6,406.59**	**7,108.75**	**7,105.11**	

3.4.6 The Administration further informed that the constrained release of funds under the Jal Jeevan Mission during the last two to three years had significantly affected the pace of implementation. It was stated that work-done claims exceeding ₹1,360 crore remain pending for payment to contractors, resulting in the slowing down of works across the Union Territory. The Administration expressed the view that timely release of funds would have enabled the completion of almost all Jal Jeevan Mission schemes in Jammu & Kashmir by March 2026.

3.4.7 The Administration further informed that, following the approval of JJM 2.0 by the Union Cabinet on 11th March 2026, the funding framework of the Mission has undergone significant changes. While the balance cost of new schemes would continue to receive Central assistance subject to fulfilment of prescribed conditions, retrofitting schemes would henceforth be financed by the Union Territory Government. It was further stated that release of Central assistance under JJM 2.0 is contingent upon fulfilment of various conditions, including execution of the Memorandum of Understanding (MoU), financial reconciliation of accounts and creation of Sujalam Bharat IDs. The Committee also desired to know the status of implementation of new and retrofitting schemes under the Jal Jeevan Mission. The details furnished by the Administration are indicated in the table below:

Table3.8: Status of Jal Jeevan Mission Schemes in Jammu & Kashmir

Category of Scheme	No. of Schemes	Estimated Cost (₹ crore)	Expenditure incurred (₹ crore)	Balance Cost (₹ crore)
Retrofitting Schemes	1,426	4,960.57	2,607.05	2,354.56
New Schemes	1,827	8,019.91	4,025.17	3,994.74
Total	**3,253**	**12,980.48**	**6,632.22**	**6,349.30**

3.4.8 The Committee was further informed that water quality monitoring and surveillance constitutes an important component of the Jal Jeevan Mission. In this regard, 98 water testing laboratories have been upgraded/strengthened across the Union Territory. Out of these, 2 UT-level laboratories and 20 district-level laboratories have been granted NABL accreditation. In addition, 30 out of 76 Sub-Divisional laboratories have also obtained NABL recognition and efforts are underway to secure accreditation for the remaining laboratories.

3.4.9 The Committee sought to know the criteria adopted for determining completion of household water connections and whether clean drinking water, as per the prescribed norms, was actually flowing through all reported connections. In response, the Administration informed the Committee that any tap connection providing drinking water on a regular basis within household premises is treated as a Household Tap Connection. However, a connection is classified as a Functional Household Tap Connection (FHTC) only when it provides potable water of prescribed quality, conforming to BIS 10500 standards (Bureau of Indian Standards), at a minimum supply level of 55 litres per capita per day on a regular basis.

3.4.10 The Committee further desired that a component-wise break-up of the physical achievements under the Jal Jeevan Mission be furnished, together with the number of household tap connections presently receiving water supply. The Committee also sought clarification regarding the status of Har Ghar Jal certification, observing that while household tap water coverage had been reported at 81 per cent, completion certificates had been issued in respect of only a limited number of villages.

3.4.11 Responding to the observation, the Administration furnished a component-wise status of infrastructure created under the Jal Jeevan Mission. It was informed that substantial progress had been achieved in the construction of water supply infrastructure, particularly with regard to dug wells, bore wells, tube wells, ground service reservoirs, pump houses, electrical substations and pipe distribution networks. The details are as under:

Table 3.9: Component-wise Physical Progress under Jal Jeevan Mission

S. No.	Component	Total Works	Completed	Percentage Completed
1	Dug Wells/Bore Wells/Tube Wells	1,144	1,024	90%
2	Ground Service Reservoirs	8,154	6,350	78%
3	Over Head Tanks	499	338	68%
4	Pump Houses	2,193	1,594	73%
5	Electro-Mechanical Works	1,747	972	56%
6	Electric Substations	1,634	1,134	69%
7	Pipe Networks	3,253	1,802	55%
8	Rapid Sand Filtration Plants	445	134	30%
9	Slow Sand Filtration Plants	1,266	468	37%

3.4.12 The Administration clarified that the reported figure of 81 per cent relates to the coverage of rural households provided with tap water connections and not to the physical completion of Jal Jeevan Mission schemes. It was explained that the household coverage includes 5.75 lakh tap water connections that existed prior to the commencement of the Mission and have subsequently been brought under the ambit of Jal Jeevan Mission. The Administration stated that the overall physical completion of Jal Jeevan Mission schemes presently stands at 46 per cent, as indicated below.

Table3.10: Physical Progress of Jal Jeevan Mission Schemes

S. No.	Province	Total No. of Schemes	Up to 25%	>25% ≤50%	>50% ≤75%	>75% ≤99%	Physically Completed
1	Jammu	1,861	12	90	570	552	637
2	Kashmir	1,392	9	41	138	372	832
Total		**3,253**	**21**	**131**	**708**	**924**	**1,469 (46%)**

3.4.13 With regard to Har Ghar Jal certification, the Administration informed that the reporting and certification process follows a prescribed sequence under the Jal Jeevan Mission. Household tap connections are first uploaded on the JJM-IMIS Portal with Aadhaar linkage of the head of the household. Once the target household coverage is achieved, the concerned village is reported as a Har Ghar Jal Village by the Public Health Engineering Division. Thereafter, certification is accorded by the Gram Sabha in accordance with the prescribed guidelines.

3.4.14 The Administration informed that 1,390 villages have so far been reported for certification, out of which 890 villages have been certified as Har Ghar Jal Villages, while certification of the remaining villages is under process. It was further stated that the progress of certification in the Union Territory is broadly in line with the national average. However, due to the slowing down of Jal Jeevan Mission works arising from funding constraints, certain critical infrastructure required for augmentation of water supply and improvement of water quality standards could not be completed, with the result that several villages, despite having almost universal household tap connectivity, are yet to receive Har Ghar Jal certification. The Administration also stated that the expiry of the tenure of Panchayats and the transition to the system of Administrators (Block Development Officers) had affected the pace of the certification process. Efforts are presently underway to complete certification of the remaining villages in a time-bound manner.

3.4.15 The Committee also desired to understand the relationship between financial expenditure and the progress achieved under the Mission. In this regard, the Administration informed that, during the initial phase of implementation (2019-20 to 2021-22), expenditure amounting to ₹440.46 crore facilitated the provision of approximately 4.81 lakh household tap connections, increasing the coverage from 31 per cent to 56 per cent, largely through integration of existing connections and extension of distribution networks. The Administration further informed that substantial infrastructure creation commenced from 2022-23 onwards, involving augmentation of water sources, improvement of service levels to the prescribed 55 litres per capita per day (LPCD), installation of filtration facilities conforming to BIS 10500 standards and commissioning of new water supply schemes. During the period 2022-23 to 2025-26, expenditure amounting to ₹6,664.65 crore was incurred. Including work-done claims, the total expenditure is estimated at approximately ₹8,025 crore, resulting in the addition of 5.10 lakh Functional Household Tap Connections, thereby increasing household coverage from 56 per cent to 81 per cent. The Administration estimated that an additional investment of approximately ₹4,879 crore would be required to provide household tap connections to the remaining 3.62 lakh rural households.

3.4.16 The Committee further desired to know the actual success rate of the Mission in terms of source-to-household operationalisation (head-to-tail coverage). The operational status of Jal Jeevan Mission schemes is presented in the table below:

Table 3.11: Operational Status of Jal Jeevan Mission Schemes

Total Schemes	Up to 25%	≥25% <50%	≥50% <75%	≥75% <99%	Physically Completed	Operational
3,253	21	131	708	924	1,469	1,377

3.4.17 The Committee also sought information regarding the restoration of roads excavated during the laying of water supply pipelines under the Jal Jeevan Mission. The Administration informed the Committee as detailed below:

Table 3.12: Restoration of Roads Excavated under Jal Jeevan Mission

Province	Length of Roads Cut/Affected (km)	Length Restored (km)	Percentage Restored
Jammu	913.10	780.06	85%
Kashmir	2,048.28	1,924.26	94%
Total	**2,961.38**	**2,704.32**	**91%**

Observations/ Recommendations

3.4.18 The Committee notes with appreciation the significant progress achieved under the Jal Jeevan Mission in expanding rural drinking water coverage across the Union Territory and commends the sustained efforts of the Union Territory Administration in this regard. While acknowledging these achievements, the Committee notes that the pace of implementation has been affected by funding constraints, resulting in some delays in completion of infrastructure and coverage of the remaining rural households. The Committee, therefore, recommends that adequate and timely financial support be ensured for expeditious completion of all pending Jal Jeevan Mission schemes, with particular emphasis on providing functional household tap connections to the remaining uncovered households, upgrading older water supply systems, strengthening water quality monitoring, and completing Har Ghar Jal certification. The Committee further recommends that all water supply schemes be designed and implemented with a focus on long-term sustainability, source augmentation and climate resilience so as to ensure safe, reliable and uninterrupted potable drinking water to every rural household in the Union Territory.

3.5 Agricultural Credit

3.5.1 The Committee sought detailed information regarding the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last two years, including the number and percentage of farmers covered, premium collected, insurance claims settled and other related details. The Committee also desired information regarding the implementation of the scheme across the Union Territory and the measures taken to extend crop insurance coverage to eligible farmers. The Agriculture Production Department and the Finance Department furnished detailed written replies on these aspects.

3.5.2 The Administration informed the Committee that the Pradhan Mantri Fasal Bima Yojana was adopted in the Union Territory pursuant to the decision of the erstwhile State Administrative Council in the year 2016. Initially, the scheme was implemented in four districts- Jammu, Samba, Udhampur and Anantnag for a period of three years. Subsequently, from Kharif 2023, the scheme was extended to all 20 districts of the Union Territory, with the existing contract remaining valid up to Rabi 2025-26. The Administration informed that the scheme presently covers paddy, maize and wheat in the Jammu Division and paddy, maize and oilseeds in the Kashmir Division, thereby providing financial protection to farmers against crop losses arising from natural calamities and adverse climatic conditions. The Committee was informed about the implementation of Pradhan Mantri Fasal Bima Yojana as presented in the table below:

Table3.13: Implementation of Pradhan Mantri FasalBima Yojana

Year	Farmers Applied	Farmers Covered	Target Area (Ha.)	Area Insured (Ha.)	% Area Covered	Farmers Benefitted	Farmers' Share (₹ Crore)	Claim Amount Paid (₹ Crore)
Kharif 2024	1,47,950	1,47,950	1,42,295	60,442.06	42.48	67,175	9.32	23.38
Rabi 2024–25	60,552	60,552	92,611	20,500.38	22.14	21,859	1.76	3.17
Kharif 2025	2,01,379	2,01,379	1,42,295	75,590.00	53.12	1,27,583	12.77	53.25*
Rabi 2025–26	1,39,274	1,39,274	92,611	56,170.00	60.65	1,484	6.56	3.86**
Total	**5,49,155**	**5,49,155**	**4,69,812**	**2,12,702.44**	**45.27**	**2,16,617**	**30.41**	**83.66**

*Out of the total claim amount of ₹53.25 crore for Kharif 2025, claims amounting to ₹17.02 crore have been paid to farmers, while settlement of the balance claim amount of ₹36.23 crore is under process.

**Claims amounting to ₹3.86 crore relating to localized losses during Rabi 2025-26 have been settled. Yield-based claims will be settled after completion of Crop Cut Experiments, which were stated to be under progress and likely to be completed by 15th June 2026.

Details regarding the seven GI-tagged products awarded and the twenty GI tags currently under process.

3.5.3 The Committee desired detailed information regarding the seven agricultural products that have been granted Geographical Indication (GI) status and the products presently under process for GI registration. The Committee also sought to know the initiatives taken by the Administration to promote and protect the unique agricultural and horticultural products of the Union Territory through the GI registration mechanism.

3.5.4 The Administration informed the Committee that, with a view to promoting niche agricultural products and strengthening their market identity, the Government of Jammu & Kashmir has undertaken a focused initiative for obtaining Geographical Indication (GI) registration for region-specific agricultural and horticultural products. In this regard, the UT Government constituted crop-wise/product-wise Committees for facilitating the GI registration of 24 agricultural crops and products of the Union Territory. Separate Committees were also constituted for obtaining GI registration for the Kashmir Ambri Apple and Kashmiri Maharaji Apple, comprising representatives from Sher-e-Kashmir University of Agricultural Sciences & Technology SKUAST-Kashmir (Sher-e-Kashmir University of Agricultural Sciences and Technology, Kashmir) and the Department of Horticulture. The Committee was informed that, seven agricultural products of Jammu & Kashmir have been granted GI registration, thereby recognising their unique geographical origin and distinctive characteristics, which are as under:

Table 3.14: Agricultural Products Granted Geographical Indication (GI) Registration

Sl. No.	Product	Date of Certification
1	Basmati	15.02.2016 (Renewed on 22.04.2022)
2	Kashmir Saffron	01.05.2020
3	Mushqbudji Rice	31.07.2023
4	Bhaderwah Rajmash	28.08.2023
5	Ramban Sulia Honey	28.08.2023
6	Udhampur Kaladi	03.10.2023
7	RambanAnardana	02.01.2024

3.5.5 The Administration further informed that applications for 17 additional agricultural and allied products have been submitted to the Geographical Indications Registry and are presently under various stages of examination. These applications cover a wide range of horticultural produce, traditional vegetables, spices, meat products and fisheries products, reflecting the rich agro-biodiversity and traditional food heritage of the Union Territory.

Table 3.15 : Applications Submitted for GI Registration

Sl. No.	Product	Date of Filing	Applicant
1	Kashmir Ambri Apple	11.06.2024	Shopian Apple Farmers Cooperative Ltd.
2	Kashmir Maharaji Apple	11.06.2024	Meraksahib Fed Fruit Producer Company Ltd.
3	Naakh Tang (Pear)	20.06.2024	Nundreshi Farmer Producer Company Ltd.
4	Repora Lar Grape	30.07.2024	Shaikh-ul-AlamAgro& Grapes Producers Cooperative Ltd.
5	Jammu & Kashmir Walnut	26.06.2024	Kashmir Agri Horti (FPO) Cooperative Ltd.
6	Red Rice of Jammu & Kashmir	10.07.2024	Nowangabra Farmers Producer Company Ltd.

Sl. No.	Product	Date of Filing	Applicant
7	Kashmiri Shallot (Pran)	20.06.2024	Buthoo Shallot &Agro Producers Cooperative Ltd.
8	Kashmiri Long Chilli	26.06.2024	Shejaar Vegetables Producer Company Ltd.
9	Kashmiri Lotus Stem (Nadru)	20.06.2024	Dal Lake Lotus Stem Producer Company Ltd.
10	Kashmir Water Chestnut	10.07.2024	Wular Fed Fruit Farmers Producer Company Ltd.
11	Kashmiri Haakh	10.07.2024	Kashmir Valley Vegetables Producer Cooperative Ltd.
12	Tabak Maaz (Meat Product)	08.08.2024	Kashmir Wazwan Cooperative Ltd.
13	Goshtaba (Meat Product)	08.08.2024	Kashmir Wazwan Cooperative Ltd.
14	Kashmir Phar (Smoked Fish)	30.07.2024	Glacial Trout Farmer Producer Company Ltd.
15	Kashmir Phar (Dried Fish)	30.07.2024	Glacial Trout Farmer Producer Company Ltd.
16	GurezRajmash	30.07.2024	Razdhan Potato Producers Company Ltd.
17	Kishtwar Chilgoza (Pine Nuts)	02.07.2024	Nagsan Bhoomi Samridhi Farmer Producer Company Ltd.

3.5.6 The Administration also informed the Committee that three applications submitted during 2021–2022 are at different stages of examination before the GI Registry.

Table3.16: Applications before the GI Registry

Sl. No.	Product	Date of Filing of Application	Applicant	Remarks
1	Gucchi Mushroom (Morels)	18.01.2021	Borderless World Foundation (Trust), Jammu	Objection Filed on 07-12-2022 reg. allotting GI to BWF (Trust). Applicant replied on 21-08-2023. Change of Applicant to JK Aroma FPO filed on 27-05-2024
2	Himalayan Garlic (Snow Mountain Garlic)	29.08.2022	AashayonKe Deep Trust, Chanani, Udhampur	ObjectionFiledon07-12-2022reg. allotting GI to AKD (Trust). Applicant Replied to deficiencies in FCR on 09-12-2022.
3	Kashmiri Kala Zeera	11.07.2022	Director, Department of Agriculture & Farmers Welfare, Kashmir (J&K)	

3.5.7 Further it was informed that, in accordance with the revised Guidelines issued by the Ministry of Agriculture & Farmers Welfare, the scheme was made voluntary for non-loanee farmers, while coverage of loanee farmers continues to be mandatory with the provision of an opt-out facility. It was stated that for effective implementation, the districts have been allocated among four empanelled insurance companies.

Table 3.17: District-wise Allocation of Insurance Companies under PMFBY

Reliance General Insurance Co. Ltd. (RGICL)	Agriculture Insurance Company of India Ltd. (AIC)	Bajaj General Insurance Co. Ltd. (BAGICL)	Kshema General Insurance Co. Ltd.
Kishtwar	Budgam	Jammu	Anantnag
Ramban	Baramulla	Samba	
Doda	Ganderbal	Udhampur	
Kathua	Pulwama		
Poonch	Bandipora		
Rajouri	Kupwara		
Reasi	Srinagar		
	Shopian		
	Kulgam		

3.5.8 The Committee was informed that continuous efforts are being made to improve the enrolment of eligible farmers under the scheme, particularly those covered under the Kisan Credit Card (KCC) framework. The Administration furnished the crop season-wise status of eligible KCC accounts and the progress achieved in creation of insurance policies.

Table 3.17: crop season-wise status of eligible KCC accounts

Crop Season	KCC Accounts	Not Eligible	Eligible	Policies Created	Pending Accounts	Pending (%)	Saturation (%)
Kharif 2024	7,43,067	35,809	7,07,258	1,03,637	6,03,621	85	15
Rabi 2024–25	7,57,127	15,175	7,41,952	33,479	7,08,473	95	5
Kharif 2025	7,57,127	3,67,344	3,89,783	1,68,422	2,21,361	57	43
Rabi 2025–26	7,90,494	5,33,237	2,57,257	92,508	1,64,749	64	36

3.5.9 The Administration further furnished the district-wise status of implementation of PMFBY for the Rabi Crop 2025-26 (as on 15th May 2026). It was informed that, against 7,90,494 KCC accounts, 2,57,257 accounts were found eligible for coverage under the scheme, out of which 92,508 insurance policies had been created, resulting in an overall saturation level of 36 per cent.

Table 3.18: District-wise Status of PMFBY Implementation (Rabi 2025-26) (As on 15 May 2026)

District	KCC Accounts	Not Eligible	Eligible	Policies Created	Pending	Pending (%)	Saturation (%)
Anantnag	64,176	47,219	16,957	5,371	11,586	68	32
Bandipora	21,401	15,907	5,494	83	5,411	98	2
Baramulla	61,395	41,471	19,924	497	19,427	98	2
Budgam	50,055	43,359	6,696	92	6,604	99	1
Doda	33,864	26,115	7,749	4,787	2,962	38	62
Ganderbal	15,901	14,248	1,653	351	1,302	79	21
Jammu	87,292	35,450	51,842	22,488	29,354	57	43
Kathua	62,121	32,350	29,771	11,677	18,094	61	39
Kishtwar	24,701	19,393	5,308	3,172	2,136	40	60
Kulgam	42,328	33,640	8,688	725	7,963	92	8
Kupwara	42,985	30,959	12,026	189	11,837	98	2
Poonch	29,196	17,685	11,511	4,769	6,742	59	41
Pulwama	47,975	43,242	4,733	172	4,561	96	4
Rajouri	46,850	20,344	26,506	8,671	17,835	67	33
Ramban	17,138	13,479	3,659	2,087	1,572	43	57
Reasi	23,304	16,609	6,695	4,708	1,987	30	70
Samba	32,486	15,744	16,742	11,429	5,313	32	68

District	KCC Accounts	Not Eligible	Eligible	Policies Created	Pending	Pending (%)	Saturation (%)
Shopian	34,246	31,627	2,619	20	2,599	99	1
Srinagar	6,082	4,928	1,154	312	842	73	27
Udhampur	46,998	29,468	17,530	10,908	6,622	38	62
Total	**7,90,494**	**5,33,237**	**2,57,257**	**92,508**	**1,64,749**	**64**	**36**

3.5.10 The Committee noted that the Pradhan Mantri Fasal Bima Yojana has now been extended to all districts of the Union Territory, thereby providing a comprehensive framework for crop insurance to farmers. The Committee also noted that while the scheme has achieved significant expansion in geographical coverage, the overall saturation of eligible Kisan Credit Card accounts under the scheme remains at 36 per cent during Rabi 2025–26, indicating the need for continued efforts to enhance enrolment and awareness among eligible farmers to ensure wider coverage under the crop insurance programme.

Kisan Credit Card Scheme and Agricultural Credit

3.5.11 The Committee desired detailed information regarding the implementation of the Kisan Credit Card (KCC) Scheme, including the number of farmers who had availed benefits under the scheme. The Committee also sought information regarding the representation of women farmers and farmers belonging to the Scheduled Castes (SCs) and Scheduled Tribes (STs) among the beneficiaries. Further, the Committee desired to know the current status of implementation of the Pradhan Mantri Mudra Yojana (PMMY) in the Union Territory. The Agriculture Production Department and the Finance Department furnished detailed written replies on these aspects.

3.5.12 Responding to the observation, the Administration informed that institutional agricultural credit continues to be extended to farmers through the Kisan Credit Card Scheme, with sustained efforts being made to ensure timely availability of crop loans and credit support to eligible farming families. District-wise details of beneficiaries, credit disbursed and the social profile of beneficiaries were furnished to the Committee. The district-wise details of agricultural credit disbursed under the Kisan Credit Card Scheme are presented in the table below:

Table 3.19: District-wise Agricultural Credit under Kisan Credit Card Scheme (As on 30th April 2026)

S. No.	District	No. of Farming Families	Beneficiaries	Credit Disbursed (₹ crore)	SC (%)	ST (%)	Women (%)
Jammu Division							
1	Jammu	1,30,270	74,848	516.93	48.50	6.35	17.25
2	Samba	34,495	28,270	197.74	27.25	3.50	9.70
3	Kathua	80,891	57,992	399.54	31.00	11.00	9.00
4	Udhampur	63,880	38,062	223.81	25.00	10.00	10.00
5	Reasi	40,424	25,091	144.36	8.00	27.00	10.00
6	Ramban	39,036	25,042	122.85	7.00	14.00	13.00

7	Doda	60,481	33,529	202.55	17.00	11.00	14.25
8	Kishtwar	41,822	28,872	152.94	7.00	14.00	12.00
9	Rajouri	78,191	43,692	364.67	6.00	85.00	9.00
10	Poonch	52,453	29,971	131.93	0.00	85.00	15.00
Total – Jammu Division		**6,21,943**	**3,85,369**	**2,457.31**			
Kashmir Division							
1	Anantnag	1,19,480	85,910	966.37	0.17	10.75	1.08
2	Bandipora	46,093	42,694	351.57	0.10	19.22	2.08
3	Baramulla	1,17,217	1,21,328	1,293.89	0.15	3.74	0.73
4	Budgam	1,00,055	68,042	820.13	0.05	3.17	1.31
5	Ganderbal	36,039	29,568	251.04	0.04	20.53	2.96
6	Kulgam	63,225	54,031	805.88	0.005	6.25	1.76
7	Kupwara	1,23,649	1,01,002	628.57	0.12	8.08	0.83
8	Pulwama	60,301	62,637	846.98	0.07	4.03	1.46
9	Shopian	47,555	46,618	886.03	0.02	8.20	2.04
10	Srinagar	11,963	10,809	94.61	0.09	0.72	8.33
Total – Kashmir Division		**7,25,937**	**6,22,639**	**6,945.06**			

3.5.13 The Finance Department further informed the Committee that the coverage under the Kisan Credit Card Scheme has witnessed steady growth during the last three financial years.The progress under the Kisan Credit Card Scheme is presented in the table below:

Table3.20: Progress under the Kisan Credit Card Scheme

Financial Year	Active KCCs (Crop + AHF)	Credit Limit Sanctioned
31 March 2024	10.83 lakh	₹9,245 crore
31 March 2025	11.33 lakh	₹10,101 crore
31 March 2026	11.50 lakh	₹10,846 crore

3.5.14 The Administration informed that sustained efforts are being made to extend the coverage of the Kisan Credit Card Scheme to all eligible farming families in the Union Territory. It was further stated that the number of active KCC accounts, as well as the volume of agricultural credit sanctioned by banks, has shown a consistent increase over the years, reflecting continued expansion of institutional credit to the agriculture and allied sectors.

Banking Outreach, Credit Disbursement and Financial Inclusion

3.5.15 The Committee further directed that detailed information be furnished regarding branch expansion, district-wise credit disbursement, priority sector lending and the overall performance of the banking sector in the Union Territory. The Committee also sought details regarding the implementation of the Kisan Credit Card (KCC) and Pradhan Mantri Mudra Yojana (PMMY). The Finance Department furnished detailed written replies on these aspects.

3.5.16 The Administration informed the Committee that the banking sector in the Union Territory has witnessed significant institutional and operational expansion over the last two decades. The banking network presently comprises Commercial Banks, Regional Rural Banks and Cooperative Banks, supported by an expanding network of Business Correspondents (BCs) and Customer Service Points (CSPs). It was stated that the number of banking delivery points has increased substantially over the last five years, thereby improving financial inclusion and access to banking services, particularly in rural areas. The year-wise progress is presented in the table below:

Table 3.21: Progress in Opening of Bank Branches and Banking Correspondents

FY Ended	Branches	BCs/CSPs	Total Banking Outlets	Population of J&K (as per 2011 Census)	Population per Banking Outlet	Area of J&K UT (sq. km)	Area per Banking Outlet
March 2021	2,008	2,810	4,818	1,22,67,013	2,546	42,241	8.77
March 2022	2,025	2,842	4,867	1,22,67,013	2,520	42,241	8.68
March 2023	2,108	3,290	5,398	1,22,67,013	2,273	42,241	7.83
March 2024	2,158	4,010	6,168	1,22,67,013	1,989	42,241	6.85
March 2025	2,197	8,865	11,062	1,22,67,013	1,109	42,241	3.82
March 2026	2,222	9,197	11,419	1,22,67,013	1,074	42,241	3.70

3.5.17 The Committee was further informed that rural areas continue to receive focused attention under the financial inclusion strategy. As on 31st March 2026, 1,125 branches (51 per cent) and 6,893 Business Correspondents (75 per cent) were functioning in Tier-5 and Tier-6 rural centres having a population of less than 10,000. A tabular presentation is presented below:

Table 3.22:Share of rural branches and rural BCs-Position as on 31st March, 2026

Total Branches	Rural Branches	Share of Rural Branches	Total BCs	Rural BCs	Share of Rural BCs
2,222	1,125	51%	9,197	6,893	75%

3.5.18 The Administration informed that, under the financial inclusion strategy of the J&K Union Territory Level Bankers' Committee (UTLBC), 1,843 unbanked Gram Panchayats had been identified for coverage through banking outlets. Of these, 1,540 Gram Panchayats have already been provided banking access. Out of 4,279 Gram Panchayats in the Union Territory, only 313 Gram Panchayats remain uncovered, and efforts are underway to provide banking facilities in these areas. The Committee was also informed that 10 unbanked rural centres identified by the Reserve Bank of India across Budgam, Kupwara, Anantnag, Kishtwar, Rajouri and Shopian districts have been allocated to banks for opening full-fledged brick-and-mortar branches. During 2025–26, 25 new branches (23 Public Sector Bank branches and 2 Private Sector Bank branches) were opened in the Union Territory.

District-wise Credit Disbursement

3.5.19 The Administration informed that District Credit Plans are prepared annually to earmark credit outlays under both Priority Sector and Non-Priority Sector activities. During 2025-26, a credit target of ₹77,974.29 crore covering 19.90 lakh beneficiaries was fixed for the Union Territory. Against this target, banks disbursed credit amounting to ₹84,384.12 crore to 19.37 lakh beneficiaries, achieving 108 per cent of the financial target and 97 per cent of the physical target.

Table 3.23: District-wise Credit Disbursement under Annual Credit Plan, 2025–26

District	Disbursement Of Credit Against AnnualCredit Plan 2025-26 (Amount in ₹ Crore)				
	Target		Disbursement of Credit		%AGE ACH
	A/C	AMT.	A/C	AMT.	
Anantnag	1 36 866	5702	1 51 785	5397	95
Bandipora	71341	1604	47094	1349	84
Baramulla	1 26 480	5757	1 57 964	5411	94
Budgam	1 34 690	3620	1 23 850	4018	111
Doda	55283	1665	69599	1644	99
Ganderbal	61236	1485	50305	1550	104
Jammu	2 87 667	17451	2 85 766	22744	130
Kathua	1 48 791	3722	1 09 847	4161	112
Kishtwar	30791	1002	46137	1182	118
Kulgam	75955	2331	72647	2052	88
Kupwara	99824	2865	1 07 064	3035	106
Poonch	61184	1402	51250	1466	105
Pulwama	1 32 262	5009	1 11 106	4395	88
Rajouri	1,11,774	2,613	86,768	2,671	102
Ramban	42788	1044	39965	1057	101
Reasi	47361	1399	46577	1403	100
Samba	54403	3760	64520	3537	94
Shopian	54369	2507	65348	2158	86
Srinagar	1,62,446	9,889	1,64,736	12,004	121
Udhampur	94753	3146	84914	3151	100
Total	1990264	77974	1937242	84384	108

3.5.20 The Committee noted that a majority of the districts had either achieved or exceeded their annual credit targets in financial terms, with districts such as Jammu, Srinagar, Kishtwar, Kathua, Budgam and Kupwara recording performance above the targeted levels.

Priority Sector Lending

3.5.21 The Administration further informed that Priority Sector Lending (PSL) continues to be a major focus area of the J&K Union Territory Level Bankers' Committee. As on 31st March 2026, out of the total outstanding bank credit of ₹1,32,296 crore, an amount of ₹58,532 crore (44 per cent) had been extended to the priority sector, exceeding the Reserve Bank of India benchmark of 40 per cent. The Committee was informed that, under the Annual Credit Plan 2025–26, a target of ₹43,812 crore was fixed for priority sector lending, constituting 56 per cent of the overall credit plan. Against this target, banks disbursed ₹44,228 crore to 12.07 lakh beneficiaries, thereby achieving 101 per cent of the financial target.

Table 3.24: Bank-wise Performance under Priority Sector Lending (2025–26)

Sr. No.	Name Of Bank	Target		Disbursement of Credit during FY 2025-26(Amount in ₹Crore)	
		A/C	AMT.	A/C	AMT.
(i)	Public Sector Banks				
1	State Bank of India	108166	3908	45298	1808
2	Punjab National Bank	47818	2174	21009	1776
3	UCO Bank	7096	378	4368	490
4	Central Bank of India	5103	352	2254	120
5	Canara Bank	15873	657	6642	462
6	Punjab & SindBank	14165	178	510	54
7	Bank of Baroda	4854	228	1741	165
8	Union Bank of India	12356	549	2510	690
9	Bank of India	4725	214	2156	204
10	Indian Overseas Bank	754	72	127	13
11	Bank of Maharashtra	2425	89	2907	111
12	Indian Bank	4540	282	1046	707
	Sub-total	2 27877	9081	90568	6598
(ii)	Private Sector Banks				
13	J&K Bank	6 51851	21127	9 29 533	28044
14	ICICI Bank	19223	1349	4586	1481
15	HDFC Bank	41089	4110	10488	4514
16	Federal Bank	339	16	30	2
17	Axis Bank	14267	843	600	573
18	Yes Bank	2498	226	142	114
19	IDBI Bank	2042	86	431	23
20	IndusInd Bank	8688	314	144	29
21	South Indian Bank	147	13	146	7
22	Kotak MahindraBank	457	109	210	127
23	Bandhan Bank	451	38	3	0
	Sub-total	7 41 051	28229	9 46 313	34914
(iii)	Regional Rural Banks				
24	J&K Grameen Bank	2 05034	4505	1 65 168	2556
	Sub-total	2,05,034	4,505	1,65,168	2,556
25	Central/State Coop. Banks	79490	1991	4688	160
26	State Financial Corporation(SFC)	102	6	3	0
	Grand Total	1253555	43812	1206740	44228

3.5.22 The Administration informed that J&K Bank continued to account for the largest share of priority sector lending in the Union Territory, followed by Public Sector Banks and the Regional Rural Bank.

Pradhan Mantri Mudra Yojana

3.5.23 With regard to the implementation of the Pradhan Mantri Mudra Yojana (PMMY), the Administration informed that banks operating in the Union Territory have consistently exceeded the targets fixed by the Department of Financial Services, Government of India, under the various categories of the scheme, namely Shishu, Kishore, Tarun and Tarun Plus.

3.5.24 The Committee noted the sustained expansion of the banking network, improved outreach in rural areas, satisfactory performance in credit disbursement and the continued emphasis on priority sector lending. The Committee also noted that the banking sector in the Union Territory has exceeded the prescribed regulatory benchmark for priority sector lending and has consistently surpassed the targets under the Pradhan Mantri Mudra Yojana, thereby contributing to financial inclusion, entrepreneurship and economic development across Jammu & Kashmir.

Observations/ Recommendations

3.5.25 The Committee notes with appreciation the sustained efforts of the Union Territory Administration, the banking sector and other stakeholders in strengthening institutional credit delivery, expanding financial inclusion and enhancing risk mitigation for the agricultural sector in Jammu & Kashmir. The Committee particularly appreciates the extension of the Pradhan Mantri Fasal Bima Yojana (PMFBY) to all districts of the Union Territory, the steady expansion of the Kisan Credit Card Scheme, the substantial increase in banking outlets and Business Correspondents in rural areas, the robust performance under Priority Sector Lending and the consistent achievement of targets under the Pradhan Mantri Mudra Yojana. The Committee also commends the initiatives taken to secure Geographical Indication (GI) registration for the unique agricultural and horticultural products of the Union Territory, which will strengthen their market identity, enhance value addition and improve farmers' incomes.

3.5.26 While acknowledging these achievements, the Committee observes that the coverage of eligible farmers under the Pradhan Mantri Fasal Bima Yojana, particularly among Kisan Credit Card holders, requires further improvement. The Committee, therefore, recommends that sustained efforts be made to enhance awareness, simplify enrolment procedures and leverage digital platforms and banking networks to achieve greater saturation under the crop insurance scheme. The Committee further recommends that greater emphasis be placed on expanding institutional credit to small and marginal farmers, women farmers, Farmer Producer Organisations (FPOs) and entrepreneurs engaged in agriculture and allied sectors. The Committee also recommends that concerted efforts be made to secure early approval of the pending GI applications and promote branding, processing, value addition and export of GI-tagged products so as to enhance the competitiveness of Jammu & Kashmir's agricultural economy and ensure sustainable livelihood opportunities for its farming community.

3.6 Industrial Development and Investment Promotion

3.6.1 The Committee sought information regarding industrial development in the Union Territory, including the implementation of the New Central Sector Scheme (NCSS-2021), investment proposals received, incentives sanctioned, employment generation and the participation of local and non-local entrepreneurs.

3.6.2 Responding to the queries, the Administration informed that the New Central Sector Scheme (NCSS-2021), notified by the Department for Promotion of Industry and Internal Trade (DPIIT), aims to promote industrial investment and strengthen the industrial ecosystem in Jammu & Kashmir. The Scheme, with a total financial outlay of ₹28,400 crore, provides incentives in the form of Capital Investment Incentive (CII), Capital Interest Subvention (CIS), GST Linked Incentive (GSTLI) and Working Capital Interest Subvention (WCIS).

Table 3.26: Year Wise Incentives Approved/Sanctioned under NCSS-2021 by UT.

Year Wise incentives approved under NCSS-2021 by UT										
Incentive	2022-23		2023-24		2024-25		2025-26		Total till inception	
	No.	Amt in Cr	No.	Amt in Cr	No.	Amt in Cr	No.	Amt in Cr	No.	Amt in Cr
CII	38	36.26	73	85.16	105	122.64	54	129.25	270	373.31
WCIS	86	7.81	394	27.45	479	32.8	553	40.17	1512	108.23
CIS	0	0	25	7.41	284	47.91	306	119.56	615	174.88
GSTLI	0	0	97	44.99	106	24.13	738	225.49	941	294.61
Total	124	44.07	589	165.01	974	227.48	1651	514.47	3338	951.03

Table 3.27: The Year Wise Details of Incentives Disbursed Under NCSS-2021.

Detail of Incentive Sanctioned By DPIIT Under NCSS From 01-04-2021 till 21-05-2026.						
S. No	Financial Year	CII	CIS	GSTLI	WCIS	TOTAL
		Amt(in Cr)	Amt(inCr)	Amt(in Cr)	Amt(inCr)	Amt(in Cr)
1	2022-2023	35.86	0.00	0.00	7.81	43.68
2	2023-2024	85.00	7.42	42.82	25.00	160.24
3	2024-2025	105.13	37.00	23.34	34.85	200.32
4	2025-2026	95.00	67.50	208.15	29.00	399.65
5	2026-2027	9.33	0.00	1.11	0.35	10.80
	Total	330.33	111.92	275.42	97.02	814.68

3.6.3 On a specific query regarding local and non-local investments, the Administration has given the details of units established as per table given below:

Table 3.28: Details of Units registered under NCSS-2021

971 Units registered under NCSS-2021		
Ownership Type (Local/Non-Local)	No of Units	Proposed Employment
Local	754	20629
Non-Local	217	31268
Total	971	51897

3.6.4 The Committee also sought a break-up of industrial units established since 2019 and the employment generated therefrom. In response, the Administration furnished the details given in the table below:

Table 3.29: Industrial Units Established Since 2019

Year	Local Units	Non-Local Units	Total Units	Investment (₹ crore)	Employment Generated
2019-20	292	10	302	296.64	3525
2020-21	305	5	310	412.74	3697
2021-22	167	8	175	376.76	2357
2022-23	581	48	629	2153.45	15719
2023-24	187	47	234	3389.37	29969
2024-25	346	59	405	4145.59	11396
2025-26	178	46	224	5824.42	9185
Total	**2,056**	**223**	**2279**	**16598.97**	**75848**

Observations/Recommendations

3.6.5 The Committee notes the significant progress achieved in promoting industrial development and investment in the Union Territory under the New Central Sector Scheme (NCSS-2021). The Committee commends the efforts of the Government and the Union Territory Administration in creating an enabling industrial ecosystem through timely approval and disbursement of incentives, which has attracted substantial investments, facilitated the establishment of new industrial units and generated significant employment opportunities. The Committee is encouraged to note the active participation of both local and non-local entrepreneurs, reflecting the growing investor confidence in Jammu & Kashmir. However, the Committee is of the considered view that sustained policy support and efficient implementation of the Scheme will be critical to maintaining the momentum of industrial growth. The Committee, therefore, recommends that incentives under NCSS-2021 continue to be sanctioned and disbursed in a timely and transparent manner, with special emphasis on promoting local entrepreneurship, MSMEs, start-ups and employment-oriented industries. The Committee further recommends that focused efforts be made to strengthen industrial infrastructure, facilitate ease of doing business, enhance skill development aligned with industry requirements, and encourage value-added manufacturing so that industrial growth translates into broad-based and sustainable socio-economic development across the Union Territory.

3.7 Mining and Mineral Resources

3.7.1 The Committee desired detailed information regarding the exploration of rare and strategic minerals in the Union Territory of Jammu & Kashmir, including sapphire, limestone, lithium, graphite, lignite, marble and other commercially significant minerals. The Committee also sought to know the progress achieved in mineral exploration, the estimated reserves identified, major constraints affecting exploration and mining activities, and the efforts being undertaken to harness these mineral resources for the economic development of the Union Territory. The Mining Department furnished a detailed written reply on the subject.

3.7.2 Jammu & Kashmir possesses substantial reserves of both conventional and strategic minerals, and systematic exploration is being undertaken in collaboration with the Geological Survey of India (GSI), Mineral Exploration and Consultancy Limited (MECL), Oil and Natural Gas Corporation (ONGC) and the Ministry of Mines. The Committee was informed that exploration activities are at different stages depending upon the mineral and the geological characteristics of the respective deposits.

Table 3.30: Exploration Status of Major Minerals in Jammu & Kashmir (As on 2026)

Mineral	Stage of Exploration	Estimated Quantity / Resources	Major Bottlenecks
Sapphire	G-3 Stage (MECL Report submitted on 30.04.2024)	Preliminary mapping and sampling completed	High altitude (>4,300 m), extreme weather conditions, only three-month working season, absence of road connectivity (42 km), requirement of road construction and advanced geophysical surveys
Limestone	Blocks identified and submitted for e-auction (Road Show held on 12.05.2026)	12 blocks	E-auction process being undertaken by the Ministry of Mines

Lithium	Salal-Haimana Block – G-2 Stage; Kotla Block – G-3 Stage	Salal-Haimana – 3.29 MT; Kotla – 1.17 MT	Consent of the UT Government sought by the Ministry of Mines for e-auction of the blocks; matter under consideration
Graphite	G-4 Stage(ongoing, extended in current season)	Resources yet to be quantified	Exploration in progress
Biogenic Shallow Gas	Geochemical surveys completed; ONGC revival initiated	Methane and hydrocarbon anomalies identified	Expression of Interest for detailed exploration floated and extended up to 29.05.2026
Lignite	Detailed drilling by MECL	Tentative :9 million tonnes (Nichahom Block, Kupwara)	Drilling in progress (360 m completed against the planned 5,000 m)
Marble	Twelve blocks delineated (49.65 hectares)	Tentative : 26.81 million tonnes	Forest clearance under process

Observations/Recommendations

3.7.3 The Committee notes the efforts of the Union Territory Administration, the Ministry of Mines and the concerned exploration agencies, including the Geological Survey of India (GSI), Mineral Exploration and Consultancy Limited (MECL) and ONGC, in undertaking systematic exploration of the rich and diverse mineral resources of Jammu & Kashmir resulting in the significant progress made in the exploration of strategic and commercially important minerals such as lithium, sapphire, limestone, graphite, lignite and marble, which hold immense potential for promoting industrial development, attracting investment and generating employment in the UT. The Committee is of the view that the vast mineral wealth of Jammu & Kashmir should be harnessed in a scientific, environmentally sustainable and economically beneficial manner. The Committee, therefore, recommends that exploration activities be expedited through timely statutory and forest approvals, strengthening of infrastructure and adoption of advanced exploration technologies, while keeping in view adequate safeguards for environmental protection and the interests of local communities. The Committee also emphasizes that value addition, mineral-based industries and skill development should be promoted within the UT so that the benefits of mineral development accrue to the local economy through enhanced employment, industrial growth and sustainable socio-economic development.

3.8 Health Infrastructure and Medical Services

3.8.1 The Committee desired details regarding the overall investments made in the health sector after 2019. The Committee also sought information regarding the action plan for addressing the shortage of doctors in remote and underserved areas and the factors contributing to the improvement in health indicators, particularly the achievement of a Total Fertility Rate (TFR) of 1.5 in Jammu & Kashmir.

3.8.2 In response, the Administration informed the Committee that the Health and Medical Education Department has undertaken extensive expansion and modernization of the healthcare sector since 2019 with emphasis on strengthening tertiary healthcare, medical education, specialised treatment facilities and the public health system. Investments of approximately ₹8,500 crore are being made under various Central Sector Schemes, Centrally Sponsored Schemes and Union Territory budgetary schemes for the development and upgradation of healthcare infrastructure across the Union Territory. The Administration further informed that expansion of Government Medical Colleges, establishment of AIIMS, strengthening of specialised healthcare institutions, creation of nursing and paramedical institutions, augmentation of critical care infrastructure and improvement of primary healthcare facilities have significantly enhanced healthcare delivery in Jammu & Kashmir.

3.8.3 The Committee was also informed that the Government has adopted a multi-pronged strategy to address the shortage of doctors in remote and underserved areas through accelerated recruitment, rational deployment, strengthening of telemedicine services, engagement of doctors under different schemes, strengthening DNB and District Residency Program (DRP) expansion of medical education and provision of incentives for service in difficult areas. The Administration further attributed the improvement in the Total Fertility Rate (TFR) to 1.5 to increased institutional deliveries, improved maternal and reproductive healthcare services, enhanced female literacy, greater awareness regarding family planning, strengthened healthcare infrastructure, better outreach under the National Health Mission and overall socio-economic development. The details of Post 2019 development in major health infrastructure are as under:

Table 3.31: Major Health Infrastructure Projects Undertaken after 2019

S. No.	Project/Initiative	Details	Cost involved (₹ in Crore)
1	**AIIMS Kashmir (1828 Crore) & AIIMS Jammu (1661 Crore)**	**Establishment of AIIMS at Awantipora (Kashmir) and Vijaypur (Jammu) for advanced tertiary healthcare, medical education, trauma care, research and super-speciality services**	**3489.00**
2	**Seven New Government Medical Colleges**	**Operationalisation of seven new Government Medical Colleges at Anantnag, Baramulla, Doda, Kathua, Rajouri @ ₹ 189 Crore each Phase -I and GMC Udhampur & GMC Handwara @ ₹ 325 Crore Phase-III each to enhance MBBS seats, specialist healthcare services and medical manpower in underserved regions.**	**1595.00**

3	State Cancer Institutes – SKIMS Srinagar & Jammu	Establishment of dedicated State Cancer Institutes at SKIMS Srinagar and Jammu to provide advanced oncology treatment, chemotherapy, radiotherapy, diagnostics and cancer research facilities.	228.00
4	CAPEX Projects Initiated	Large-scale capital expenditure projects undertaken for strengthening hospital infrastructure, construction of new healthcare buildings, diagnostic facilities, administrative blocks and healthcare institutions across the UT.	1890.68
5	NABARDFunded Health Projects	Infrastructure development projects funded under NABARD for strengthening district and rural healthcare institutions, including hospital buildings and health facilities.	128.00
6	Bone & Joint Hospitals Jammu/ Srinagar	Development and strengtheningof specialized Bone & Joint Hospitals to provide advanced orthopaedic care, trauma management, rehabilitation, and surgical services.	160.00
7	500 Bedded Paediatric Hospital Srinagar	Operationalisation of a state-of-the-art 500-bedded Paediatric Hospital at Srinagar to strengthen specialized childhealthcare, neonatalcare and paediatric emergency services.	114.50
8	15NursingColleges	Establishment and strengthening of 15 Nursing Colleges for enhancing nursing education, skill development and availability of trained health care professionals.	60.00
9	Additional Block for L.D. Hospital Srinagar	Construction of an additional block at Lalla Ded Hospital Srinagar to augment maternal healthcare services, gynaecology, obstetrics facilities and patientcarecapacity.	132.50
10	ECRP-II	Strengthening of healthcare preparedness through augmentation of oxygen generation plants, ICU facilities, critical care infrastructure, diagnostics, and emergency response systems under ECRP-II. Seven 50-Bedded CCBs, 80(6 Bedded) 12 (20Bedded) Prefab Units are being established.	178.32
11	PM-ABHIM	Implementation of Pradhan Mantri Ayushman Bharat Health Infrastructure Mission for strengthening public health infrastructure, disease surveillance systems, critical care blocks, and integrated health services.10-CCBs (two 100 Bedded, eight 50 Bedded), 20 DIPHLs, 287 BPHUs are being established.	537.60
12	Drug Testing Laboratory at Kathua	Establishment of a modern Drug Testing Laboratory at Kathua for ensuring quality control, testing, and regulation of pharmaceutical products and medicines.	32.00
	Grand Total		8545.60

Major Outcomes of Investments Post-2019

3.8.4 The Administration informed the Committee that the investments made after 2019 have led to substantial expansion of tertiary healthcare infrastructure across the Union Territory. Significant progress has been achieved in strengthening specialised healthcare services, including cancer care, orthopaedics, paediatrics and maternal healthcare. The Administration further stated that the establishment of new medical and nursing institutions has considerably enhanced medical education capacity, while investments in public health preparedness and emergency healthcare systems have improved the resilience of the healthcare sector. These initiatives have also enhanced access to quality healthcare in remote and underserved districts and facilitated the creation of modern healthcare institutions aligned with national standards and advanced medical practices.

Human Resources for Health and Measures to Address the Shortage of Doctors

3.8.5 While appreciating the significant expansion of healthcare infrastructure in recent years, the Committee observed that the availability of qualified medical professionals remains critical for ensuring equitable access to quality healthcare services, particularly in remote and underserved areas.Responding to the observation, the Administration informed that the Health and Medical Education Department has adopted a multi-dimensional strategy to address shortages of doctors and specialists through regular recruitment, expansion of medical education, deployment of postgraduate residents, incentivisation of service in difficult areas, strengthening of digital healthcare platforms and expansion of telemedicine services. The Administration stated that these interventions are intended not only to bridge the existing manpower gap but also to create a sustainable pipeline of trained healthcare professionals for the future.

Existing Human Resource Position

A. Faculty Position in Newly Established Government Medical Colleges (including Senior Residents):

3.8.6 The Administration furnished details regarding the existing strength of faculty members, doctors, postgraduate students and resident doctors deployed under the District Residency Programme.

Table 3.32: Faculty Strength in Newly Established Government Medical Colleges

Government Medical College	Faculty Positions
Anantnag	136
Baramulla	130
Doda	109
Kathua	116
Rajouri	99
Government Medical College	**Faculty Positions**
Handwara	110
Udhampur	97
Total	**797**

3.8.7 The Committee was informed that 797 faculty positions, including Senior Residents, presently exist across the seven newly established Government Medical Colleges.

B. Doctor Position in Remote Districts

Table 3.33: Doctor Positions in Identified Remote Districts

District	Doctor Positions
Kishtwar	55
Poonch	78
Doda	60
Rajouri	87
Kupwara	174
Bandipora	123
Kathua	88
Baramulla	291
Total	**956**

3.8.8 The Committee was informed that 956 doctor positions presently exist in the identified remote districts.

C. Existing PG Students in Newly Established Government Medical Colleges:

Table 3.34: Existing Postgraduate Students in Newly Established Government Medical Colleges

Government Medical College	PG Students
Anantnag	91
Baramulla	49
Doda	27
Kathua	32
Rajouri	23
Handwara	29
Udhampur	35
Total	**286**

3.8.9 The Administration informed that 286 postgraduate students are presently undergoing specialist training in the newly established Government Medical Colleges and are contributing to specialist healthcare services in these institutions.

D. District Residency Programme (DRP) Position

Table 3.35 : District Residency Programme (DRP) Existing Deployment

District	DRP Doctors
Kishtwar	9
Poonch	32
Doda	22
Rajouri	34
Kupwara	22
Bandipora	30
Kathua	50
Baramulla	34
Total	**233**

3.8.10 The Administration informed that the District Residency Programme (DRP) has already been operationalised in remote districts and Sub-District Hospitals, under which 233 DRP doctors have been deployed to augment healthcare services.

Measures to Address the Shortage of Doctors and Specialists

Filling of Vacant Posts through JKPSC

3.8.11 The Committee was informed that all vacant posts of doctors, specialists, faculty members and Senior Residents are being referred to the Jammu and Kashmir Public Service Commission (JKPSC) on a continuous basis for regular recruitment. The Department stated that close coordination is being maintained with the recruiting agency to ensure expeditious selection and timely appointment against referred vacancies.

Academic Arrangement as an Interim Measure

3.8.12 Pending completion of the regular recruitment process, faculty members and Senior Residents are being engaged on an interim basis particularly in newly established Government Medical Colleges and remote healthcare institutions. The Administration informed that this arrangement has enabled continuity of patient care, medical education and specialist healthcare services in peripheral regions, while addressing immediate manpower shortages until regular appointments are made.

Strengthening of District Residency Programme (DRP)

3.8.13 The Administration further informed that the District Residency Programme (DRP) has been operationalised in remote districts and Sub-District Hospitals to augment specialist and emergency healthcare services. Presently, 233 resident doctors are deployed under the programme across remote districts. The programme also provides postgraduate trainees with practical exposure to district-level healthcare system. The Administration stated that the programme is proposed to be strengthened through increased deployment of postgraduate residents in underserved areas, expansion ofDRP coverage to additional healthcare institutions, enhanced specialist mentoring and closer integration of DRP with district-level healthcare strengthening initiatives.

Incentivization of Faculty Serving in Remote Institutions

3.8.14 To improve attraction and retention of specialists in difficult areas, faculty members serving in Government Medical Colleges located in remote and difficult regions are presently being provided incentives. The Administration further informed that the existing incentive framework is proposed to be expanded by including additional institutions, healthcare facilities and difficult service areas. The Department also proposes to examine additional non-monetary incentives, opportunities for academic advancement and institutional support measures.

Expansion of Postgraduate Medical Education and Specialist Manpower

3.8.15 The Committee was informed that expansion of postgraduate medical education constitutes another important component of the long-term manpower strategy. During the current academic year, approximately 120 additional postgraduate seats have been created across Government Medical Colleges, including those located in remote districts. In addition, 286 postgraduate students are presently undergoing training in the seven newly established Government Medical Colleges and are contributing to specialist healthcare services in these locations. The Administration further informed that proposals for creation of more than 300 additional postgraduate seats have been submitted to the National Medical Commission, which are expected to substantially augment the availability of specialist manpower in the coming years.

Strengthening Remote Healthcare Delivery through JK SEHAT Application

3.8.16 The Administration also apprised the Committee of the initiatives undertaken to strengthen digital healthcare delivery through the JK-SEHAT Application, launched on 16th April 2025. The application has been developed as an integrated digital health platform to facilitate online appointments, tele-consultation, referral services, digital health records and citizen-centric healthcare services. The platform has been integrated with various services under the Ayushman Bharat Digital Mission (ABDM), including ABHA ID creation Scan & Share facility, Health Record viewing and sharing, HPR/HFR integration, Health Locker functionalities, Dynamic Blood Bank services, and digital health notifications. The Administration informed that more than 15.40 lakh citizens have been registered on the platform and over 10.34 lakh Scan & Share tokens have been generated, reflecting increasing adoption of digital health services. The platform is expected to improve healthcare accessibility and specialist outreach, particularly in remote districts.

3.8.17 The Committee was further informed that the Department is expanding telemedicine and tele-radiology services across the Union Territory to bridge specialist shortages and improve access to quality healthcare in geographically remote and difficult areas. Telemedicine services are being utilised to facilitate specialist consultations, follow-up care and clinical decision support between Government Medical Colleges, District Hospitals and peripheral health institutions. Similarly, tele-radiology services are enabling remote interpretation of radiological investigations, thereby improving timely diagnosis in districts facing shortages of radiologists. The Administration stated that these services are proposed to be further strengthened through expansion of telemedicine facilities to additional healthcare institutions, integration with Government Medical Colleges, District Hospitals and Health & Wellness Centres, augmentation of digital infrastructure and communication networks, and capacity building of healthcare personnel for effective utilisation of digital health platforms.

3.8.18 The Committee was informed that the platform facilitates a range of citizen-centric services, including online appointment booking through JK e-Sahaj HMIS, tele-consultation, ambulance services, blood bank services, referral support, home healthcare requests and helpline facilities, thereby improving accessibility and convenience for patients. The Administration further informed that a centralized monitoring dashboard has been developed for real-time administrative monitoring and performance tracking. Sustained awareness campaigns including newspaper advertisements, radio jingles, etcare being undertaken to promote wider adoption of the platform. The Department stated that the JK-SEHAT Application would continue to be strengthened through enhanced service integration and increased citizen uptake and is expected to significantly improve healthcare accessibility, digital health governance and specialist outreach, particularly in remote and underserved areas of the Union Territory.

Strengthening of Tele-medicine and Tele-radiology Services

3.8.19 The Administration informed the Committee that the Department is placing considerable emphasis on the expansion and strengthening of telemedicine and tele-radiology services to address the shortage of specialists and improve access to quality healthcare in remote, difficult and underserved areas of the Union Territory. Telemedicine services are being utilised to facilitate remote consultations, specialist advice, follow-up care and clinical decision support by linking tertiary healthcare institutions, Government Medical Colleges, District Hospitals and peripheral health facilities. Tele-radiology services are also being strengthened to enable remote interpretation and reporting of radiological investigations, thereby assisting healthcare institutions facing shortages of radiologists and facilitating timely diagnosis in underserved districts. A monitoring dashboard has been operationalised to facilitate real-time administrative monitoring and performance tracking. The dashboard enables regular district-wise monitoring of Daily Active Users (DAUs), Monthly Active Users (MAUs), and utilization of various healthcare services. Access to the dashboard has been provided to Administrative Authorities as well as all Chief Medical Officers (CMOs) across the districts to enable decentralized supervision and performance review.

3.8.20 The Administration further informed the Committee that the Department proposes to expand telemedicine services to additional remote health institutions and Sub-District Hospitals, strengthen tele-radiology networks for real-time specialist reporting from tertiary care centres, and integrate these services with Government Medical Colleges, District Hospitals and Health & Wellness Centres. The Department also proposes to augment digital infrastructure, internet connectivity and telecommunication systems in peripheral health institutions, while undertaking capacity building and training of healthcare personnel for effective utilisation of digital health platforms. These initiatives are expected to substantially enhance access to specialist healthcare services, improve diagnostic support and strengthen healthcare delivery mechanisms in remote and underserved regions of Jammu & Kashmir.

Total Fertility Rate (TFR):(Higher female education ➜ lower fertility Rate)

3.8.21 The Committee desired to know the factors contributing to the achievement of a Total Fertility Rate (TFR) of 1.5 in Jammu & Kashmir and sought details of the initiatives undertaken by the Administration to improve maternal and reproductive health outcomes.

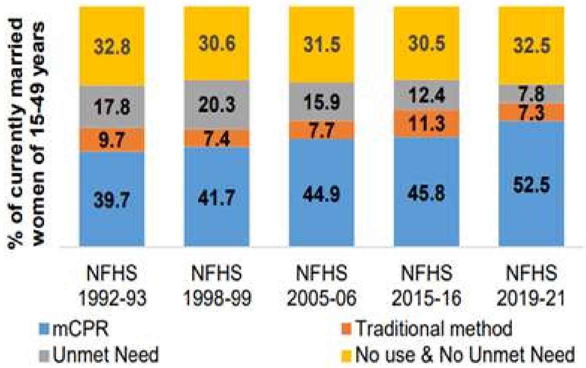
3.8.22 Responding to the observation, the Administration informed that Jammu & Kashmir has emerged as one of the better-performing States/Union Territories in the country in terms of fertility reduction and reproductive health indicators, having already achieved the Replacement Level Fertility (RLF) with a Total Fertility Rate (TFR) of 1.5 as per the Sample Registration System (SRS), 2023, which is significantly lower than the national average of 1.9. The Administration stated that this achievement reflects sustained efforts towards strengthening maternal and child healthcare services, expanding access to family planning, improving female literacy, enhancing institutional healthcare delivery and promoting socio-economic development across the Union Territory. The Committee was informed that the attainment of a TFR of 1.5 indicates that, on average, a woman in J&K gives birth to fewer than two children during her reproductive lifespan, thereby ensuring population stabilization in the long term. This achievement assumes greater significance considering the difficult geographical terrain, scattered habitations, harsh climatic conditions, and challenges in healthcare accessibility in many remote and far-flung areas of the UT.

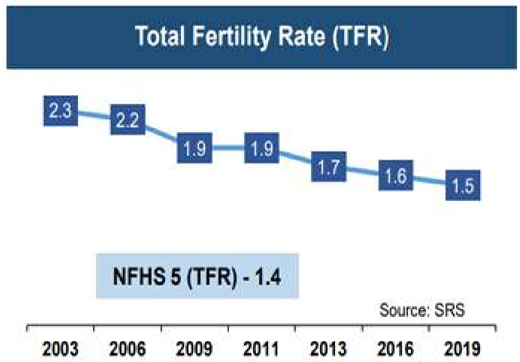
Table 3.36: Comparison with neighbouring States:

Total Fertility Rate (TFR) since 2019-20								
Year	**Source**	**All India**	**J&K**	**Punjab**	**Himachal**	**Haryana**	**Delhi**	**Chandigarh**
2017-19	SRS 2019	2.1	1.5	1.5	1.6	2.1	1.5	-
2018-20	SRS 2020	2.0	1.5	1.5	1.5	2.0	1.4	-
2019-21	SRS 2021	2.0	1.5	1.5	1.6	2.0	1.4	-
2020-22	SRS 2022	2.0	1.6	1.5	1.5	2.0	1.3	-
2021-23	SRS 2023	1.9	1.5	1.5	1.6	1.9	1.2	-

Combined Comparative Table: TFR and Family Planning Progress

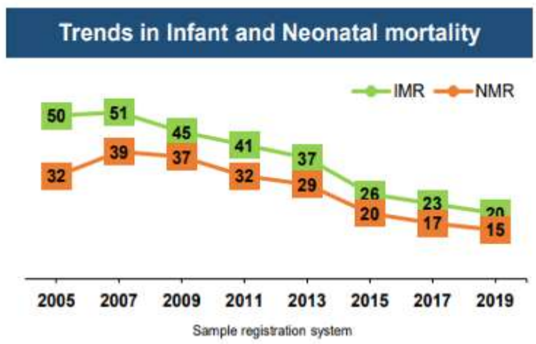
Indicator	Earlier Status	Latest Status	Key Outcome
TFR – J&K	2.7 (1998–99)	1.4 (2019–20)	Sharp decline below replacement level
TFR – India	2.9 (1998–99)	2.1 (2019–20)	Reached replacement level
Modern Contraceptive Prevalence Rate (mCPR) – J&K	17.5% (NFHS-1)	44.5% (NFHS-5)	Significant increase in contraceptive adoption
Reversible contraceptive method use	21.1% (NFHS-4)	31.1% (NFHS-5)	Greater acceptance of spacing methods
Family planning demand satisfied by modern methods	65.9% (NFHS-4)	77.7% (NFHS-5)	Improved service coverage
Unmet need for spacing	5.8% (NFHS-4)	3.9% (NFHS-5)	Reduced unintended pregnancies
Unmet need for limiting	6.6% (NFHS-4)	3.9% (NFHS-5)	Better family planning access
Postpartum contraceptive use	38.9% (NFHS-4)	51.5% (NFHS-5)	Improved postpartum counseling and uptake
Impact of FP programming (2021)	—	459,000 unintended pregnancies averted	Improved reproductive health outcomes
Unsafe abortions prevented	—	15,000 unsafe abortions averted	Reduced maternal health risks
Maternal deaths averted	—	70 maternal deaths averted	Positive maternal health impact





Progress in other select FP indicators

	2015-16	2019-21
Any modern contraceptive method use		
Parity 0-1	20.9	26.7
Parity 2+	54.7	62.7
Reversible contraceptive methods use	21.1	31.1
Unmet need for spacing	5.8	3.9
Unmet need for limiting	6.6	3.9
FP demand satisfied by modern method	65.9	77.7
Postpartum (12m) use of modern contraceptive method	38.9	51.5



3.8.23 The Administration attributed the decline in fertility primarily to improvements in female literacy and awareness, which have encouraged informed reproductive choices, delayed marriage and childbirth, and greater acceptance of family planning practices.

Table 3.37: Literacy Indicators (NFHS-5)

As per NFHS- 5 (2019-21):

Indicator	Source	India	J&K
Women who are literate (%)	NFHS-5	71.5	77.3
Men who are literate (%)	NFHS-5	84.4	91.5

3.8.24 The Administration informed the Committee that the decline in the Total Fertility Rate (TFR) is attributable to sustained improvements in education, healthcare, socio-economic development and effective implementation of reproductive health programmes. The Administration stated that higher female literacy has played a pivotal role in influencing reproductive behaviour by promoting:

1. awareness regarding small family norms;
2. delayed marriage and childbirth;
3. maternal and child healthcare;
4. nutritional care and institutional healthcare services; and
5. adoption of birth-spacing methods and modern contraceptive practices.

Strong Family Planning Programme Implementation

3.8.25 The Committee was informed that improved educational attainment and women empowerment have significantly influenced reproductive choices and encouraged preference for smaller and well-planned families.The Administration further informed that the National Family Planning Programme has been effectively implemented across the Union Territory through:

- increased availability of contraceptives at public healthcare facilities;
- promotion of spacing methods, including IUCDs, Antara injections, oral contraceptive pills and condoms;
- provision of permanent sterilisation services;
- strengthened counselling services for eligible couples; and
- extensive Information, Education and Communication (IEC) and Behaviour Change Communication (BCC) activities to promote healthy birth spacing and small family norms.

3.8.26 The Administration stated that the active involvement of ASHAs, Auxiliary Nurse Midwives (ANMs) and other frontline healthcare workers has significantly improved community awareness and acceptance of modern contraceptive methods.

Increased Institutional Deliveries

3.8.27 The Committee was also informed that institutional deliveries have increased substantially, with the Union Territory achieving 99.8 per cent institutional deliveries during 2025–26. This has been facilitated through:

- strengthening of Labour Rooms and Maternity Operation Theatres;
- improvement of antenatal, intranatal and postnatal healthcare services;
- implementation of Janani Suraksha Yojana (JSY);
- implementation of Janani Shishu Suraksha Karyakram (JSSK); and
- implementation of the LaQshya initiative for quality improvement in labour rooms.

3.8.28 The Administration informed that these interventions have improved maternal and neonatal health outcomes and enhanced awareness regarding postpartum family planning and birth-spacing practices.

Role of ASHAs in improving health care delivery system particularly in reducing TFR:

3.8.29 The Committee was further informed that the Accredited Social Health Activist (ASHA) programme has played a critical role in reducing fertility levels by:

- Promoting awareness among eligible couples regarding small family norms, healthy birth spacing and planned pregnancies.
- Counselling newly married couples and women on the adoption of modern contraceptive methods, including condoms, oral contraceptive pills, IUCDs and sterilization services.
- Conducting door-to-door household visits to identify eligible couples, monitor high-risk pregnancies and ensure continuity of reproductive and maternal healthcare services.
- Facilitating access to contraceptives and ensuring timely referral of beneficiaries to healthcare institutions for family planning services.
- Promoting delayed marriage and adequate spacing between births through community sensitization and counselling.
- Mobilizing beneficiaries for antenatal care, institutional deliveries, immunization programmes and family planning camps under the National Health Mission.
- Undertaking Behaviour Change Communication (BCC) activities to promote informed decision-making, gender equality and awareness regarding reproductive health.
- Maintaining records of eligible couples, contraceptive users and pregnant women, and ensuring regular follow-up to reduce the unmet need for family planning services.

3.8.30 The Administration further informed that delayed marriage and improved age at first childbirth have also contributed significantly towards fertility reduction. According to the Sample Registration System (SRS), 2023, 90.3 per cent of women in Jammu & Kashmir marry at the age of 21 years or above, compared to 72.9 per cent at the national level, while the mean effective age at marriage in the Union Territory stands at 27.1 years, which is higher than the national average.

Table 3.38: Comparative Indicators on Age at Effective Marriage among Females in India and Jammu & Kashmir (SRS 2023)

As per SRS 2023:

Indicator	<18		18-20		21+	
	India	J&K	India	J&K	India	J&K
%age of Females by Age at effective marriage and by residence	2.1	1.3	25.0	8.4	72.9	90.3
Mean age at effective Marriage of Females by Residence	16.5	16.7	19.2	19.2	24.4	27.1

3.8.31 The Committee was also informed that improved healthcare accessibility through Sub-Centres, Ayushman Arogya Mandirs (Health & Wellness Centres), Mobile Medical Units, outreach camps and frontline healthcare workers has strengthened reproductive healthcare services even in geographically remote areas. In addition, socio-economic development, increasing urbanisation, greater participation of women in higher education and employment, and improved economic empowerment have encouraged delayed marriage, delayed childbearing and preference for smaller, well-planned families, thereby contributing to the sustained decline in fertility levels.

Healthcare Accessibility and Outreach

3.8.32 The Administration informed the Committee that, despite the difficult topography, scattered habitations and remote geographical locations, the Union Territory has made significant progress in expanding access to healthcare services through a strengthened healthcare network. The Committee was informed that healthcare accessibility has been enhanced through:

- establishment and strengthening of Sub-Centres and Ayushman Arogya Mandirs (Health & Wellness Centres);
- deployment of Mobile Medical Units;
- extensive community outreach through ASHAs and other frontline healthcare workers; and
- organisation of outreach health camps in far-flung regions.

3.8.33 The Administration stated that these interventions have improved access to reproductive and maternal healthcare services, enhanced uptake of contraceptive methods and strengthened family planning counselling, including in remote and underserved districts.

Socio-Economic Development and Urbanisation

3.8.34 The Administration further informed the Committee that the decline in fertility has also been supported by sustained socio-economic development, increasing urbanisation, women empowerment and greater participation of women in higher education and the workforce. According to the Administration, higher educational attainment has influenced reproductive behaviour by encouraging:

- delayed marriage and delayed childbearing;
- greater participation of women in higher education and employmentprioritising career development and economic independence;
- preference for smaller and well-planned families; and
- informed financial planning and greater emphasis on the health, education and overall well-being of children influencing family size decisions.

3.8.35 The Administration further stated that professional and medical education generally involves prolonged academic engagement, which contributes to delayed family formation and consequently, lower fertility levels.

PM-JAY SEHAT

3.8.36 The Committee was informed that the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme provides cashless health insurance coverage of ₹5 lakh per family per annum to all eligible residents of the Union Territory by converging the AB-PMJAY with the SEHAT scheme, thereby ensuring universal health coverage.The

Administration informed that, as on date, 273 hospitals have been empanelled under the scheme and more than 88 lakh Golden Cards have been issued to beneficiaries. The scheme has facilitated over 20 lakh treatments, resulting in estimated savings of approximately ₹3,732 crore in out-of-pocket medical expenditure for patients.The Committee was further informed that the healthcare delivery system has been strengthened through the deployment of 530 Advanced Life Support (ALS) and Basic Life Support (BLS) ambulances and operationalisation of 3,170 Health & Wellness Centres across the Union Territory. These initiatives have considerably enhanced emergency medical response, primary healthcare delivery and access to affordable healthcare services, particularly in rural and remote areas.

Observations/Recommendations

3.8.37 The Committee notes with appreciation the substantial investments made in the health sector in Jammu & Kashmir since 2019 and commends the concerted efforts of the Government of India and the Union Territory Administration in transforming the healthcare landscape through the establishment of AIIMS, new Government Medical Colleges, specialised healthcare institutions, nursing colleges and critical care facilities. The Committee is encouraged to note that these initiatives, coupled with investments under various Central and Union Territory schemes, have significantly strengthened tertiary healthcare, medical education, emergency preparedness and access to quality healthcare services, particularly in remote and underserved areas. The Committee also notes the effective implementation of digital health initiatives, including the JK-SEHAT platform, telemedicine and tele-radiology services, which are bridging geographical barriers and improving access to specialist healthcare. While noting these initiatives and the progress achieved, the Committee is of the considered view that availability of qualified doctors and specialists in remote, border and difficult areas continues to be critical for ensuring equitable healthcare delivery. The Committee, therefore, recommends that the Administration further expedite regular recruitment, expand postgraduate medical education and specialist training, strengthen the District Residency Programme and continue to provide suitable financial and career incentives for medical professionals serving in difficult areas. The Committee also recommends that digital health infrastructure, telemedicine networks and emergency medical services be further strengthened through robust internet connectivity, periodic capacity building and continuous monitoring to ensure that quality healthcare reaches every citizen irrespective of geographical constraints.

3.8.38 The Committee further notes the improvement in maternal and reproductive health indicators in the Union Territory, particularly the achievement of a Total Fertility Rate (TFR) of 1.5, which is below the national average and reflects sustained progress in public health. The Committee commends the Administration for strengthening maternal and child healthcare services, achieving near-universal institutional deliveries, expanding access to family planning services, promoting female literacy and empowering frontline health workers, especially ASHAs and ANMs, whose contribution to community healthcare has been commendable. The Committee recommends that these gains be sustained through continued emphasis on adolescent health, women's education and empowerment, maternal nutrition, reproductive health awareness and universal access to quality maternal healthcare and family planning services, particularly in tribal, border and other underserved regions.

3.8.39 The Committee notes that the successful implementation of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT Scheme, has substantially reduced the financial burden of healthcare by providing cashless treatment to millions of beneficiaries. The Committee notes with satisfaction the extensive coverage achieved through the issuance of Golden Cards, empanelment of hospitals and strengthening of emergency medical services. The Committee recommends that sustained efforts be made to further enhance awareness about the Scheme, expand the network of empanelled hospitals and specialised treatment facilities in underserved districts, and periodically review service quality and beneficiary satisfaction so as to ensure that the benefits of universal health coverage are equitably accessible across the Union Territory.

3.9 Education and Literacy

3.9.1 The Committee reviewed the progress achieved in school education, with particular reference to student retention, Gross Enrolment Ratio (GER), teacher deployment, quality of education and implementation of the National Education Policy (NEP), 2020.The Committee desired detailed information regarding the factors contributing to student dropout at different stages of school education and stressed the need to improve retention, particularly at the secondary level. Members also desired that a comprehensive roadmap be prepared for achieving 100 per cent Gross Enrolment Ratio (GER) by 2030, while ensuring equitable deployment of teachers and phased implementation of the Teacher Eligibility Test (TET).

3.9.2 **(i) Dropout Rate and School Retention**
Responding to the Committee's queries, the Administration informed that the Department of School Education is implementing various initiatives under the National Education Policy, 2020 and the Right to Education Act to improve access to quality education and enhance student retention. The Committee was informed that the dropout rate at the primary level declined from 8.97 per cent in 2023-24 to 1.5 per cent in 2024-25, while the upper primary dropout rate reduced from 4.30 per cent to 3.2 per cent, both being lower than the corresponding national averages. However, the Committee noted that the dropout rate at the secondary level remained comparatively higher, indicating the need for continued efforts to improve retention at higher levels of school education.

Table 3.39: Dropout Rate in School Education (%)

Year	Primary	Upper Primary	Secondary
2019-20	5.86	5.14	18.48
2020-21	4.36	3.35	3.68
2021-22	4.03	2.99	5.96
2022-23	8.90	4.20	9.00
2023-24	8.97	4.30	9.07
2024-25	1.50	3.20	12.60

(ii) Roadmap for Achieving 100 Per Cent Gross Enrolment Ratio (GER)

3.9.3 Responding to the Committee's observations, the UT Administration informed that a comprehensive roadmap has been prepared for achieving 100 per cent Gross Enrolment Ratio (GER) in Jammu & Kashmir by 2030, as under:

Table:3.40 Present Gross Enrolment Ratio and targets are as under:

Indicator	2025 (as per UDISE 2024-25)	Target 2030
Gross Enrolment Ratio (Primary)	114.2	100
Gross Enrolment Ratio (Upper Primary)	77.0	100
Gross Enrolment Ratio (Secondary)	65.4	100
Gross Enrolment Ratio (Higher Secondary)	53.7	99

3.9.4 The five-year strategy and action plan/roadmap to achieve 100 per cent GER and fair deployment of teachers by 2030 is as under:

1. Proper rationalization of human resources and infrastructure at par with national standards.
2. Implementation of NEP 2020.
3. Pre-Primary/Kindergarten classes in all schools.
4. Providing quality education in all schools through digital teaching-learning aids.
5. Smart classrooms, better infrastructure, proper training of teachers, an improved learning environment, and sports facilities for students.
6. Achieving 100 per cent literacy across academic, digital and vocational streams.

Marking J&K schools 100 per cent digital, with practical teaching-learning.

Higher Education Roadmap for Achieving 100 per cent Gross Enrolment Ratio (GER)

3.9.5 The Committee was informed that the Government of India, through the Ministry of Education, under the National Education Policy (NEP), 2020, has envisaged a substantial expansion in access to higher education, with significantly enhanced national Gross Enrolment Ratio (GER) targets by 2035. In alignment with this vision, the Higher Education Department has formulated a mission-mode strategy to progressively achieve universal access to higher education in the Union Territory by 2030. The strategy focuses on the following key areas:

1. Seamless School-to-College Transition: The Department has proposed to establish a seamless transition system to ensure that students completing Class XII are able to enter higher education without interruption, dropout, financial exclusion, geographic barriers, or procedural difficulties.

2. Expansion of Higher Education Infrastructure: The Department has proposed expansion of higher education infrastructure to ensure that every eligible student has access to a college, university, skill centre or digital learning facility within a reasonable distance. Many students, especially from rural, tribal, mountainous, and border areas, are unable to pursue higher education due to the absence of nearby institutions, poor transportation, lack of hostel facilities, and inadequate digital connectivity. Therefore, infrastructure development must focus not only on constructing buildings but also on creating an inclusive, technology-enabled, student-friendly academic environment.

3. Digital and Distance Learning: The Department has proposed creation of a robust digital education ecosystem across the Union Territory through establishment of smart classrooms, virtual learning centres, digital libraries and high-speed internet connectivity in colleges and universities. The proposal also envisages establishment of a centralised "Digital University of Jammu & Kashmir" to offer online degree, diploma, certificate and skill-based programmes through flexible learning modes, thereby enabling students from remote, tribal and snow-bound areas to pursue their education without the need for relocation.

4. Vocational Integration: The strategy also envisages greater integration of vocational and skill-based education with higher education. Colleges and universities are proposed to introduce industry-oriented programmes in sectors such as tourism, hospitality, agriculture, horticulture, handicrafts, information technology, healthcare, renewable energy and entrepreneurship, aligned with regional needs. The Department has also proposed establishment of community colleges and skill development centres in underserved areas along with promotion of apprenticeships, internships and "Earn While Learn" initiatives through collaboration with industry and local enterprises.

5. Women-focused Interventions: In many rural, tribal, and economically weaker communities, girls face barriers such as financial constraints, safety concerns, lack of nearby colleges, and social restrictions. The Higher Education Department proposes to implement targeted measures to increase female participation and retention in higher education.Key interventions should include establishment of women's colleges and girls' hostels in underserved districts, providing free or subsidized transportation, scholarships, and fee waivers for female students. Safe and secure campuses with proper sanitation facilities, CCTV surveillance and counselling centers must also be ensured. Flexible learning opportunities through online and distance education can help girls continue education from home where mobility is restricted.

6. Outreach in Tribal and Remote Areas: The Department has further proposed establishment of satellite campuses, community learning centres, digital learning hubs and mobile education facilities in remote, border and tribal areas. Special hostel and residential facilities for tribal students, seasonal academic support for migratory populations, transport assistance, scholarships, digital devices and internet connectivity support have also been proposed to improve access to higher education and reduce regional disparities. Community-based awareness and counselling programmes are proposed. These initiatives will improve educational accessibility, reduce regional disparities, and ensure equitable participation of tribal and remote populations in higher education.

Observations/Recommendations

3.9.6 The Committee notes the measures undertaken by the Administration under the National Education Policy, 2020 and the Right of Children to Free and Compulsory Education Act, 2009, to expand access to education, improve school infrastructure, introduce digital teaching-learning facilities and enhance student retention. The Committee particularly welcomes the substantial decline in the dropout rate at the primary level from 8.97 per cent in 2023-24 to 1.50 per cent in 2024-25 and at the upper-primary level from 4.30 per cent to 3.20 per cent during the same period. The Committee is of the view that preparation of a roadmap for universal enrolment by 2030 and the proposed interventions relating to women, tribal communities, remote areas, vocational education and digital learning are also positive steps.

3.9.7 The Committee, however, expresses concern that the dropout rate at the secondary level increased to 12.60 per cent in 2024-25. It further notes that the Gross Enrolment Ratio declines from 114.2 at the primary level to 77.0 at the upper-primary level, 65.4 at the secondary level and 53.7 at the higher-secondary level. These figures indicate continuing weaknesses in student retention and transition, particularly after the elementary stage. The Committee, therefore, recommends that the roadmap for achieving universal enrolment be implemented in mission mode through clearly defined annual, district-wise and stage-wise targets and progress should be reviewed at least twice a year at the level of the Chief Secretary, with corrective action being taken in districts and educational zones that fail to meet the prescribed targets.

3.9.8 The Committee further recommends the formulation of a focused Secondary School Retention Programme to address the rise in dropout at the secondary stage. The programme should provide targeted scholarships, free or subsidised transportation, hostel and residential facilities, digital devices, remedial and bridge courses, career counselling and vocational exposure. Special attention should be given to girls, children from economically weaker families, tribal and migratory communities, children with disabilities and students residing in border, mountainous and snow-bound areas. Every school should identify students at risk of dropping out on the basis of prolonged absence, poor academic performance, financial distress or other vulnerabilities, and undertake timely counselling and household-level follow-up.

3.9.9 While noting the proposed rationalisation of human resources and infrastructure, the Committee recommends that teacher deployment be undertaken through a transparent, data-driven and subject-wise assessment of enrolment, vacancies and geographical requirements. Schools in rural, border and difficult areas should not be left without teachers in core subjects. Appropriate incentives, accommodation and minimum-tenure provisions may be introduced to attract and retain qualified teachers in such areas. The phased implementation of the Teacher Eligibility Test should be accompanied by adequate preparation time, training opportunities and safeguards to ensure that existing teaching arrangements are not disrupted.

3.9.10 The Committee appreciates the Higher Education Department's proposals for seamless school-to-college transition, expansion of institutions, digital and distance education, vocational integration, women-focused interventions and outreach in tribal and remote areas. The Committee recommends that these proposals be converted into a time-bound implementation plan, prioritising districts with low higher-secondary and higher-education participation. The Committee also observes that any proposed Digital University should be developed in conformity with applicable regulatory and quality-assurance requirements like reliable digital connectivity and should supplement, rather than substitute, physical institutions.

3.9.11 The Committee also recommends that vocational and skill-based programmes be aligned with the economic and employment potential of Jammu and Kashmir, including tourism, hospitality, horticulture, agriculture, handicrafts, healthcare, information technology and renewable energy. Structured partnerships with industry and local enterprises should provide students with apprenticeships, internships, entrepreneurship support and "Earn While Learn" opportunities. The Committee is of the view that the Administration should maintain programme-wise data on enrolment, completion,

apprenticeships, placements and average earnings so that the actual employment outcomes of such initiatives can be assessed.

3.10 Social Welfare and Inclusion

3.10.1 The Committee emphasized the need for targeted identification of economically vulnerable households and strengthening of poverty alleviation measures through focused interventions and effective monitoring. The Committee also sought information regarding the implementation of major social security and financial inclusion schemes, including the Pradhan Mantri Jan Dhan Yojana (PMJDY) and the Pradhan Mantri Ujjwala Yojana (PMUY), besides updated details on the Scheduled Castes (SC), Scheduled Tribes (ST) and Other Backward Classes (OBC) population and the implementation of the Forest Rights Act, 2006.

3.10.2 In response, the Administration informed the Committee that various Centrally Sponsored Schemes and Union Territory programmes are being implemented to strengthen social security, financial inclusion, livelihood generation and welfare of vulnerable sections of society. The Administration also furnished detailed information regarding poverty alleviation initiatives, implementation of social security and financial inclusion schemes, welfare programmes for SCs, STs and OBCs, and the progress made under the Forest Rights Act, 2006.

Social Security and Welfare Programmes

3.10.3 The Administration informed the Committee that the Social Welfare Department is implementing a wide range of welfare and social security programmes aimed at improving the socio-economic conditions of vulnerable sections of society through targeted interventions, financial assistance, nutrition support, social security pensions, and women and child welfare initiatives. The Committee was informed that the Department is presently implementing 37 Centrally Sponsored Schemes and 9 Union Territory-funded schemes covering senior citizens, widows, persons with disabilities, Scheduled Castes (SCs), Other Backward Classes (OBCs), minorities, women, children, transgender persons and other economically weaker sections.

3.10.4 The Administration further informed that, with a view to strengthening targeted identification of beneficiaries and improving service delivery, the Department has undertaken extensive digitisation initiatives through the JanSugam Portal. In addition, a new Integrated Social Security Scheme (ISSS) Pension Portal is under development to create a centralised beneficiary database, facilitate district-level access, improve transparency and ensure efficient pension management. The Committee was informed that Aadhaar-based verification and Direct Benefit Transfer (DBT) mechanisms are being progressively integrated across welfare schemes to strengthen monitoring and ensure targeted and timely delivery of benefits.

Integrated Social Security Scheme (ISSS) and National Social Assistance Programme (NSAP)

3.10.5 The Committee was informed that the Department is providing social security assistance to elderly persons, widows, specially abled persons and transgender beneficiaries under the Integrated Social Security Scheme (ISSS) and the National Social Assistance Programme (NSAP). The number of beneficiaries covered under these schemes has increased steadily during the last three years, crossing 10 lakh beneficiaries during 2025–26.

Table 3.40: Beneficiaries under ISSS and NSAP

Year	Pension Schemes in UT of J&K		
	NSAP	ISSS	Total
2023–24	1,41,284	7,34,947	8,76,231
2024–25	1,33,888	8,22,869	9,56,757
2025–26	1,31,428	9,18,428	10,49,856

State Marriage Assistance Scheme (SMAS)

3.10.6 The Committee was informed that the State Marriage Assistance Scheme (SMAS) provides one-time financial assistance to eligible girls belonging to Antyodaya Anna Yojana (AAY) and Priority Household (PHH) ration card holder families to support marriage expenses. Assistance ranging from ₹50,000 to ₹75,000 is provided through Direct Benefit Transfer, subject to fulfilment of prescribed eligibility conditions, including attainment of the legal age of marriage and prescribed educational qualifications.

3.10.7 During the financial year 2025–26, financial assistance amounting to ₹260 crore was disbursed to 49,111 beneficiaries. The Administration further informed that ₹246.31 crore has been approved for the current financial year, while the recent relaxation of educational eligibility criteria is expected to increase the number of beneficiaries by approximately 2,500, for which additional funds would be sought, if required, during the Revised Estimates for 2026–27.

Ladli Beti Scheme

3.10.8 The Administration informed the Committee that the Ladli Beti Scheme is a social welfare initiative of the UTs of Jammu and Kashmir aimed at providing long-term financial security to newborn girls. The Scheme is being implemented to girl children born in eight identified districts of the Union Territory having an adverse child sex ratio. Under the scheme, the Government deposits ₹1,000 per month for fourteen years, resulting in a cumulative Government contribution of ₹1.68 lakh, which matures to approximately ₹6.50 lakh when the beneficiary attains the age of 21 years. The scheme is applicable to eligible girl children born on or after 1st April 2015 belonging to families with an annual income below ₹75,000and residing in J&K.

3.10.9 The details of No. of beneficiaries & the expenditure incurred during the last 3 years is given as under:

Table 3.41: Progress under Ladli Beti Scheme

Year	No. of Beneficiaries	Amount disbursed(In Crores)
2023-24	141085	213.75
2024-25	176126	150.00
2025-26	206905	450.00

3.10.10 The Administration further informed that an amount of ₹540 crore has been approved for implementation of the scheme during the current financial year.

Mission Poshan, Mission Shakti and Mission Vatsalya

3.10.11 The Committee was informed that under Mission Poshan, nutritional support and early childhood care services are being provided to more than 8.3 lakh beneficiaries through

28,199 functional Anganwadi Centres across the Union Territory. Focused interventions for women and children are being implemented under Mission Shakti and Mission Vatsalya through One Stop Centres, Women Helpline-181, Child Helpline Services, sponsorship programmes, institutional care and rehabilitation services, with the objective of strengthening protection, care and rehabilitation mechanisms for women and children in vulnerable circumstances.

SC/ST/OBC welfare

3.10.12 The Administration informed the Committee that the Social Welfare Department is implementing various welfare, educational and socio-economic development programmes for Scheduled Castes (SCs), Other Backward Classes (OBCs) and other socially and educationally backward communities in the Union Territory. The Committee was informed that 41 communities have been notified under the Other Backward Classes (OBC) category in the Union Territory and the reservation for OBCs has been enhanced from 4 per cent to 8 per cent. Reservation for OBCs has also been extended to Local Bodies through suitable amendments to the relevant laws and rules, thereby strengthening their representation in local governance institutions.

3.10.13 To promote educational advancement among students belonging to OBC, Economically Backward Classes (EBC) and Denotified Nomadic Tribes (DNT), the Administration informed that the Department is facilitating the implementation of Pre-Matric Scholarship, Post-Matric Scholarship and PM-YASASVI scholarship schemes. These schemes aim to improve access to education and reduce financial barriers faced by students belonging to socially and educationally backward communities.

3.10.14 The Committee was further informed that hostel infrastructure is being developed across the Union Territory to provide safe accommodation and educational support to OBC students, particularly those belonging to economically weaker families residing in remote areas. These hostels provide free residential facilities and other essential amenities to students pursuing higher education away from their homes.

Table 3.42: OBC Hostels

Kashmir Division					
S. No	**Name of the Hostel**	**Project Cost (Rs. in Lakh)**	**Seating Capacity**	**Physical Status**	**Expenditure (Rs. In Lakhs)**
1	**Boys Hostel at Islamia College of Science and Commerce, Srinagar**	**679.00**	**209**	**Completed**	**670.52**
2	**Boys Hostel at Degree College, Pulwama**	**441.29**	**100**	**90% Completed**	**359.58**
3	**Boys and Girls Hostel at Islamic University of Science and Technology, Awantipora**	**664.85**	**210**	**Completed**	**661.61**
4	**Boys Hostel at Amar Singh College, Srinagar**	**116.75**	**100**	**Completed**	**116.75**
5	**Boys Hostel at SP College, Srinagar**	**109.00**	**100**	**Completed**	**109.00**
6	**Boys Hostel at GDC Baramulla**	**129.85**	**100**	**Completed**	**129.82**
7	**Boys Hostel at GDC Chari-e-Sharief Budgam**	**685.30**	**100**	**70% Completed**	**205.00**

Jammu Division					
S. No.	**Name of the Hostel**	**Project Cost (in Lakh)**	**Seating Capacity**	**Physical Status**	**Expenditure in Lakhs**
1	**OBC Girls Hostel at Govt. Degree College, Reasi**	**326.00**	**100**	**Under progress**	**31.93**
2	**OBC Boys Hostel at Govt. Degree College, Doda**	**325.00**	**100**	**Under progress**	**155.00**
3	**OBC Boys Hostel at Higher Secondary School Basholi in Kathua District**	**162.51**	**50**	**Completed**	**129.90**
4.	**OBC Girls Hostel at Govt. Degree College, Akhnoor**	**325.00**	**100**	**Under progress**	**28.63**
5.	**OBC Girls Hostel at Govt. Degree College, Khour**	**325.00**	**100**	**Under progress**	**28.63**
6.	**OBC Boys Hostel at Village, GiankKotBalwal Jammu**	**508.39**	**100**	**Under progress**	**221.12**

3.10.15 The Administration further informed the Committee that the Pradhan Mantri Adarsh Gram Yojana (PMAGY) is being implemented for the integrated development of Scheduled Caste-dominated villages in the Union Territory. Under the scheme, 357 villages have been identified, of which 259 villages have already been declared as Adarsh Grams.

3.10.16 The Committee was also informed that the J&K Scheduled Castes, Scheduled Tribes and Backward Classes Development Corporation and the J&K Women's Development Corporation are implementing concessional financial assistance and self-employment support to beneficiaries belonging to SCs, STs, OBCs, women and other disadvantaged sections for socio-economic upliftment and livelihood generation.

Financial Inclusion

3.10.17 The Administration informed the Committee that financial inclusion continues to be a key component of the Union Territory's strategy for promoting inclusive growth and socio-economic development. The Committee was informed that the concept of financial inclusion which was conceptualized by RBI in 2004 gained momentum following the implementation of the Lead Bank Scheme, nationalisation of major commercial banks and subsequent initiatives of the Reserve Bank of India aimed at extending banking services to financially excluded sections of society. The launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014 has significantly accelerated universal access to banking services by ensuring availability of basic savings accounts, financial literacy, credit, insurance and pension facilities.

3.10.18 The Administration informed the Committee that financial inclusion remains a key focus area of the Jammu & Kashmir Union Territory Level Bankers' Committee (UTLBC) and sustained efforts are being made to extend banking services to the remaining uncovered population. As on 31st March 2026, there were 25.31 lakh operative PMJDY accounts with banks operating in the Union Territory, while 1.57 lakh new PMJDY accounts were opened by banks in J&K during FY 2025-26.

Implementation of the Forest Rights Act, 2006

3.10.19 The Administration informed the Committee that, as per the Census 2011, the Scheduled Tribe (ST) population in the Union Territory is 12.75 lakh, constituting 10.39 per cent of the total population. The Committee was further informed about the progress made in implementation of the Forest Rights Act, 2006, with details of claims received, approved, titles distributed and pending cases as on 30th June 2025.

Table 3.43: Status of Forest Rights Act, 2006 (as on 30th June 2025)

Details/Claims	IFR	CFR	Total
Received	33233	13009	46242
Approved	429	5743	6172
Titles Distributed	353	5742	6095
Titles to be given	076	0001	0077
Rejected	32717	7181	39898
To be decided	87	85	172

3.10.20 The Administration informed that the process of disposal of the remaining eligible claims is continuing in accordance with the provisions of the Forest Rights Act, 2006.

Food Security and Targeted Public Distribution System

3.10.21 The Administration informed the Committee that the Department of Food, Civil Supplies and Consumer Affairs identifies and targets eligible households in accordance with the provisions of the National Food Security Act (NFSA), 2013 and distributes foodgrains as per the prescribed entitlements. The Committee was informed that the Department has ensured 100 per cent coverage of the eligible population under the Public Distribution System (PDS), 100 per cent Aadhaar authentication of beneficiaries, implementation of Smart Public Distribution System (Smart PDS) and operationalisation of the One Nation One Ration Card (ONORC) system to facilitate transparent and targeted delivery of foodgrains.

3.10.22 The Administration further informed that the One Nation One Ration Card (ONORC) has been operational in the Union Territory since July 2020 and, up to April 2026, recorded 3.34 lakh inter-State and 49.04 lakh intra-State portability transactions. These initiatives have strengthened the food security framework by ensuring that foodgrain entitlements are delivered only to genuine beneficiaries through Aadhaar-enabled authentication and real-time monitoring. The Administration stated that these measures have contributed significantly towards poverty reduction and support the Union Territory's objective of achieving zero hunger and poverty through focused interventions and robust monitoring mechanisms.

3.10.23 The Committee was also informed that, in addition to the schemes implemented under the National Food Security Act (NFSA) and Non-NFSA categories, the Union Territory has introduced several targeted interventions to strengthen food security for vulnerable households, including:

1. Inclusion of Children Aged 6 Years and Above in the Public Distribution System: children attaining the age of six years are being included in the appropriate AAY, PHH, NPHH or Exclusion category ration cards and also provides for inclusion of all left-out eligible beneficiaries under the Public Distribution System.
2. Separate Ration Cards for Widows and Divorcees: Separate ration cards are being issued to eligible widows and divorcees who are not covered under the Public Distribution System, based on their financial status and eligibility under the provisions of the National Food Security Act, thereby extending food security coverage to vulnerable women.

3. Additional Foodgrains for Antyodaya Anna Yojana (AAY) Beneficiaries: The Administration informed that eligible AAY beneficiaries are being provided additional foodgrains free of cost to further strengthen food security among the poorest and most vulnerable households.
4. Prime Minister Food Supplementation Scheme (PMFSS): The Administration informed that the Prime Minister Food Supplementation Scheme has been launched to supplement the nutritional requirements of Priority Household (PHH) beneficiaries. Under the scheme, approximately 14.36 lakh PHH families are being provided an additional 5 to 10 kilograms of foodgrains per month, over and above their entitlement under the National Food Security Act.

3.10.24 The Administration informed the Committee that the combined impact of universal PDS coverage, Aadhaar-enabled authentication, Smart PDS, ONORC and targeted Union Territory-specific interventions has strengthened food security, enhanced transparency and accountability in the delivery of benefits, and ensured that no eligible household is excluded from the social safety net.

Pradhan Mantri Ujjwala Yojana (PMUY) 3.0

3.10.25 The Committee was informed that the Pradhan Mantri Ujjwala Yojana (PMUY) 3.0 is being implemented across all districts of the Union Territory to provide clean cooking fuel to eligible households. As per the information furnished by the Administration, 219 LPG distributors are participating in implementation of the scheme. Out of 12,033 KYC applications received, 11,652 applications had been cleared, 8,286 subscription vouchers (SVs) had been issued and 6,713 LPG connections had been installed.

Table 3.44: District-wise Status of Pradhan Mantri Ujjwala Yojana (PMUY) 3.0

District	Distributors	KYC filled	Cleared Applications	Subscription Vouchers SV Issued	Subscription Vouchers SV with loan	Subscription Vouchers SV With no loan	Connection installed
Anantnag	19	1425	1304	661	0	661	488
Bandipora	06	486	418	155	0	155	79
Baramulla	15	1021	1020	809	0	809	460
Budgam	09	686	678	574	0	574	491
Doda	09	862	815	392	0	392	350
Ganderbal	03	172	166	97	0	97	09
Jammu	37	452	450	306	0	306	304
Kathua	12	358	358	276	0	276	173
Kishtwar	6	88	87	34	0	34	27
Kulgam	6	217	215	84	0	84	82
Kupwara	13	1210	1210	1118	0	1118	1087
Poonch	7	606	605	519	0	519	497
Pulwama	11	987	977	545	0	545	368
Rajouri	9	191	185	109	0	109	108
Ramban	6	1452	1452	1341	0	1341	1202
Reasi	7	479	377	237	0	237	156
Samba	8	76	74	12	0	12	11
Shopian	4	1	1	0	0	0	0
Srinagar	20	1176	1172	937	0	937	763
Udhampur	12	88	88	80	0	80	58
Total	**219**	**12033**	**11652**	**8286**	**0**	**8286**	**6713**

Observation/Recommendation

3.10.26 The Committee notes the wide range of social welfare and inclusion measures being implemented by the Union Territory Administration for vulnerable and disadvantaged sections of society. The Committee particularly welcomes the implementation of 37 Centrally Sponsored Schemes and nine Union Territory-funded schemes covering senior citizens, widows, persons with disabilities, women, children, transgender persons, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minorities and other economically weaker sections. The Committee also appreciates the digitisation of welfare delivery through the JanSugam Portal, the proposed Integrated Social Security Scheme Pension Portal, Aadhaar-based verification and Direct Benefit Transfer mechanisms, which have the potential to improve transparency, reduce delays and ensure more effective delivery of benefits.

3.10.27 The Committee further notes with satisfaction that the number of beneficiaries covered under the Integrated Social Security Scheme and the National Social Assistance Programme(NSAP) has increased from 8.76 lakh in 2023–24 to more than 10.49 lakh in 2025–26. The Committee recommends that the Administration should ensure that the increase in coverage is accompanied by timely sanction, regular disbursement and periodic revision of pension amounts, taking into account inflation and the basic living requirements of beneficiaries. Also, the Integrated Pension Portal should be made operational within a definite timeframe and should provide application tracking, reasons for rejection, deficiency alerts, payment status and an accessible grievance-redressal mechanism at the district and block levels.

3.10.28 The Committee appreciates the substantial financial support extended under the State Marriage Assistance Scheme (SMAS) and the Ladli Beti Scheme and recommends that the Administration should periodically evaluate whether the existing eligibility criteria and income ceilings adequately reflect prevailing socio-economic conditions. Also, the recent relaxation of educational eligibility under the State Marriage Assistance Scheme should be carefully monitored to ensure that it does not inadvertently weaken efforts to promote girls' education or compliance with the legal age of marriage. Further the outcomes of the Ladli Beti Scheme should also be assessed in terms of girls' education, retention, delayed marriage and financial empowerment, rather than only the number of accounts opened or funds deposited.

3.10.29 The Committee appreciates the extensive coverage achieved under Mission Poshan through 28,199 functional Anganwadi Centres, as well as the protective and rehabilitative services being provided under Mission Shakti and Mission Vatsalya. The Committee recommends that the Government undertake regular assessments of nutritional outcomes and the adequacy of infrastructure, staffing, drinking water, sanitation facilities and growth-monitoring equipment at Anganwadi Centres to address any gaps. The Committee further recommends that the functioning of One Stop Centres, Women Helpline–181 and Child Helpline Services be periodically evaluated against measurable parameters, including response time, disposal of cases, effectiveness of rehabilitation measures and beneficiary satisfaction.

3.10.30 The Committee welcomes the enhancement of reservation for Other Backward Classes, its extension to local bodies, implementation of scholarship schemes and construction of hostel facilities for students belonging to socially and educationally

backward communities and recommends that all incomplete hostel projects be completed within prescribed timelines, with responsibility fixed for avoidable delays and cost escalation.

3.10.31 The Committee notes the progress made under the Pradhan Mantri Adarsh Gram Yojana, under which 259 of the 357 identified villages have been declared Adarsh Grams and recommends that the remaining villages be covered expeditiously and that the declaration of a village as an Adarsh Gram be based on verified achievement of essential development indicators relating to drinking water, sanitation, education, healthcare, roads, housing, electricity and livelihood opportunities. Also post-declaration audit should be undertaken to ensure that the infrastructure created is functional and that development gaps do not re-emerge.

3.10.32 The Committee notes the steps taken to implement the Forest Rights Act, 2006. However, it observes that, out of 46,242 individual and community claims received, only 6,172 claims had been approved, while 39,898 claims had been rejected. The Committee is of the view that the exceptionally high number of rejected claims requires careful scrutiny. Therefore, the Committee recommends that the Administration undertake a time-bound review of rejected claims to ascertain whether due process was followed, claimants were given adequate opportunity to furnish evidence, Gram Sabhas were properly involved and reasoned orders were communicated in an accessible language. Further, based on the review suitable action be taken to distribute approved titles without delay, and legal and administrative assistance should also be provided to genuine claimants, particularly members of migratory and tribal communities.

3.10.33 The Committee appreciates the achievement of universal coverage under the Public Distribution System, Aadhaar authentication, implementation of Smart PDS and operationalisation of One Nation One Ration Card. The Committee also welcomes targeted measures such as separate ration cards for eligible widows and divorcees, inclusion of left-out children and additional foodgrains for Antyodaya Anna Yojana and Priority Household beneficiaries.

3.10.34 The Committee notes the progress made under the Pradhan Mantri Ujjwala Yojana 3.0. and observes that against 12,033 KYC applications, 11,652 applications were cleared, 8,286 subscription vouchers were issued , but 6,713 LPG connections were installed. The Committee recommends that the reasons for the gap between cleared applications, vouchers issued and connections installed be identified district-wise and resolved within a fixed timeframe.

3.11 Rehabilitation of Migrants

3.11.1 The Committee sought detailed information regarding the rehabilitation of displaced Hindu migrant populations, including the number of displaced families, restoration and protection of migrant properties, settlement of pending legal and ownership-related issues, rehabilitation policies and the status of migrants residing outside the Union Territory with regard to their willingness to return to the Kashmir Valley.

3.11.2 In response, the Administration informed the Committee that with the onset of militancy in the erstwhile State of Jammu and Kashmir during the late 1980s, particularly in the Kashmir Valley, a large number of people were compelled to leave their ancestral homes owing to the prevailing security situation. The Administration stated that the majority of the displaced persons belonged to the Kashmiri Hindu (Pandit) community, although a smaller number of Sikh and Muslim families also migrated from the Valley.

3.11.3 To address the humanitarian and administrative issues arising from the large-scale displacement, the Government established the Relief Organisation to provide relief, rehabilitation and welfare assistance to the affected families. The Committee was informed that, as on date, a total of 48,451 migrant families comprising 1,62,087 persons are registered with the Relief Organisation (Migrants), Jammu and Kashmir. Of these, 47,466 Kashmiri migrant families comprising 1,59,057 persons and 985 Jammu migrant families comprising 3,030 persons are registered under the Organisation.

Table 3.45: Registered Migrant Families

Migrants	Relief Category		Non-Relief Category		Total	
	Families	Persons	Families	Persons	Families	Persons
Kashmiri	21,078	64,163	26,388	94,894	47,466	1,59,057
Jammu	985	3,030	—	—	985	3,030
Total	22,063	67,193	26,388	94,894	48,451	1,62,087

3.11.4 The Administration further informed the Committee that displaced Hindu migrant families from the Kashmir Division constitute the largest segment of the migrant population. The details furnished are as follows:

Table 3.46: Displaced Hindu Migrant Families from Kashmir Division

Category	Families	Persons
Relief	18,191	53,521
Non-Relief	24,296	85,442
Total	42,487	1,38,963

3.11.5 The Committee was informed that immediately after migration, most displaced families settled in Jammu, the winter capital of the erstwhile State of J&K. Over time, many migrant families also relocated to different States and Union Territories across the country. Since no formal institutional mechanism existed during the initial period of migration for maintaining records of families residing outside Jammu and Kashmir, precise data regarding such families is not available. However, based on information collected through outreach programmes and interactions with various migrant associations, the Administration estimates that approximately 21,500 migrant families are presently residing in Delhi-NCR, Bengaluru, Mumbai, Pune and other metropolitan cities.

Protection and Restoration of Migrant Properties

3.11.6 With regard to preservation and restoration of migrant properties and resolution of pending legal and ownership-related issues, the Administration informed the Committee that several legislative and administrative measures have been undertaken to safeguard the immovable properties of migrant families.

- The Jammu and Kashmir Migrant Immovable Property (Preservation, Protection and Restraint on Distress Sales) Act, 1997 was enacted for preservation, protection and restraint on distress sale of immovable properties belonging to migrants.

- The J&K Migrants (Stay of Proceedings) Act, 1997 provides for the stay of legal proceedings relating to loan recovery and disputes concerning immovable properties in the Kashmir Division.
- Additional Deputy Commissioners of the concerned districts have been designated as Nodal Officers for the expeditious disposal of complaints relating to migrant properties.
- An Oversight Steering Committee, chaired by the Administrative Secretary, Home Department, was constituted to monitor action taken on complaints concerning migrant immovable properties.
- The Oversight Steering Committee comprises senior officers from the Home Department, Revenue Department, Department of Migrants, Relief, Rehabilitation and Reconstruction, Divisional Administration and Police Department, with the Relief and Rehabilitation Commissioner (Migrants) serving as Member Secretary.
- An online grievance redressal portal for Kashmiri Migrants' Immovable Properties and Community Assets has been operational since 2021, enabling migrant families to lodge complaints regarding encroachment, distress sale, mutation, change of title and other property-related grievances.
- District Administrations and Police authorities have been directed to take timely action against illegal occupation, encroachment and distress sales and to safeguard migrant properties.
- A total of 3,725 kanals and 84 marlas of migrant land belonging to 1,225 migrants has been retrieved in the Kashmir Valley.
- Of the 118 mutations made in revenue records without the knowledge or consent of migrant owners, 73 have been set aside, while the remaining 45 cases are under adjudication before the competent Revenue Courts.

Rehabilitation Measures for Kashmiri Migrants

3.11.7 The Administration informed the Committee that the Government has undertaken a series of policy interventions to facilitate the relief, rehabilitation and dignified return of Kashmiri migrants to the Kashmir Valley. The Committee was informed that a comprehensive Prime Minister's Package for Return and Rehabilitation of Kashmiri Migrants, amounting to ₹1,618.40 crore, was announced in 2009.

3.11.8 The Administration stated that the rehabilitation package adopts a multi-dimensional approach and comprises the following major components:

- Housing Assistance;
- Transit Accommodation;
- Continuation of Cash Relief;
- Educational Assistance and Scholarships;
- Employment Opportunities;
- Assistance to Agriculturists and Horticulturists; and
- Waiver of Interest on Eligible Loans.

a. Housing Assistance: The rehabilitation package provides financial assistance of ₹7.50 lakh per family to migrant families willing to return and permanently settle in the Kashmir Valley. Applications were invited from displaced families, against which 6,510 applications were received expressing willingness to return. However, the

Administration informed that, owing to prevailing security concerns and socio-economic considerations, only 3 migrant families ultimately returned and resettled in their native places. Financial assistance amounting to ₹22.50 lakh was released to these families under the housing assistance component.

b. Employment Opportunities: Employment generation forms an important component of the rehabilitation package, with the objective of encouraging the return of displaced migrant families by providing Government employment to eligible unemployed migrant youth. Against the approved target of 6,000 Government jobs, appointments have been provided to 5,875 migrant youth, while recruitment against the remaining 125 posts is presently under various stages of the selection process and is being expedited.

c. Transit Accommodation: Secure residential accommodation is being created for employees appointed under the Prime Minister's Package through construction of 6,000 transit accommodation units at various locations in the Kashmir Valley. As on 30th April 2026, 4,648 transit accommodation units had been completed, while 1,352 units were under construction. Of the completed units, 3,257 units had already been allotted to eligible employees appointed under the rehabilitation package.

d. Continuation of Cash Relief: Monthly cash relief continues to be extended to eligible migrant families to provide financial support until conditions become conducive for their permanent return and rehabilitation in the Kashmir Valley.

e. Educational Assistance: Scholarships and other educational assistance are being provided to students belonging to migrant families to ensure continuity of education and facilitate skill development and higher educational opportunities.

f. Livelihood Support: The rehabilitation package also provides assistance to migrant agriculturists and horticulturists, including financial assistance and waiver of interest on eligible loans, with a view to restoring livelihood opportunities and facilitating economic rehabilitation.

f. Restoration of Properties and Return Facilitation: Alongside the rehabilitation package, the Government has continued to strengthen measures for the protection, restoration and retrieval of migrant properties through legislative safeguards, institutional monitoring mechanisms, online grievance redressal, and district-level enforcement measures. These initiatives are intended to create an enabling environment for the safe, secure and dignified return of displaced migrant families to the Kashmir Valley.

Observations/Recommendations

3.11.9 The Committee appreciates the substantial progress made in providing relief and rehabilitation assistance to 48,451 registered migrant families, particularly the appointment of 5,875 migrant youth against 6,000 sanctioned posts and completion of 4,648 transit accommodation units. The Committee recommends that the remaining recruitments and construction works be completed expeditiously and that all completed units be allotted promptly to eligible beneficiaries.

3.11.10 The Committee observes that, despite 6,510 families initially expressing willingness to return, only three families have permanently resettled in the Kashmir Valley. It, therefore, recommends a comprehensive assessment of the security, housing, livelihood, education and social concerns inhibiting return, including a structured survey of migrant families residing outside the Union Territory, so that the rehabilitation package may be suitably reviewed and a safe, voluntary and dignified return facilitated.The Committee notes that the Government has adopted a comprehensive approach towards the relief, rehabilitation and welfare of Kashmiri migrants through the implementation of the Prime Minister's Rehabilitation Package, encompassing housing assistance, employment opportunities, transit accommodation, continuation of cash relief, educational support, livelihood assistance and measures for the protection and restoration of migrant properties.

3.12 Sports Infrastructure and Youth Development

3.12.1 The Committee sought information regarding the availability of playgrounds in schools and at the district level, as well as the extent of youth participation in sports and allied activities across the Union Territory.

3.12.2 In response, the Administration informed the Committee that the Department of Youth Services and Sports has been undertaking sustained efforts to strengthen sports infrastructure and promote youth participation in sports and extracurricular activities. The Committee was informed that 7,828 school playgrounds are presently available across the Union Territory, providing basic sports infrastructure for students at the school level. The district-wise availability of playgrounds is given below.

Table 3.47: District-wise Availability of School Playgrounds

S.No	District	Playground Available
1.	Srinagar	167
2.	Ganderbal	143
3.	Budgam	311
4.	Anantnag	347
5.	Kulgam	179
6.	Pulwama	256
7.	Shopian	147
8.	Kupwara	398
9.	Baramulla	510
10.	Bandipora	224
11.	Jammu	972
12.	Samba	278
13.	Kathua	828
14.	Udhampur	664
15.	Reasi	397
16.	Doda	515
17.	Ramban	303
18.	Kisthawar	180
19.	Poonch	367
S.No	District	Playground Available
20.	Rajouri	642
21.	Total	7828

3.12.3 The Administration further informed that large-scale youth participation has been recorded under various sports and non-sports activities organized by the Department during 2025–26. During the year, a total of 51,91,938 youth participated in different programmes across the Union Territory, comprising 20,64,837 participants in sports activities, 31,25,197 participants in non-sports activities, and 1,904 participants at the national level.

Table 3.48: District-wise Youth Participation in Sports and Non-Sports Activities (2025–26)

(A) Jammu Division

District	Sports Activities	Non-Sports Activities	National Level	Total Participation
Jammu	133,375	175,268	603	309,246
Doda	125,992	69,520	52	195,564
Kathua	125,735	171,713	122	297,570
Kishtwar	87,805	232,364	8	320,177
Poonch	139,019	68,775	121	207,915
Rajouri	169,022	160,843	36	329,901
Ramban	79,407	60,101	16	139,524
Reasi	42,492	38,630	20	81,142
Samba	79,670	25,198	48	104,916
Udhampur	190,047	745,496	130	935,673
Total (A)	1,172,564	1,747,908	1156	2,921,628

(B) Kashmir Division

District	Sports Activities	Non-Sports Activities	National Level	Total Participation
Srinagar	76,854	174,540	149	2,51,543
Anantnag	195,238	169,080	67	3,64,385
Bandipora	69,957	74,569	76	1,44,602
Baramulla	54,409	105,871	96	1,60,376
Budgam	159,318	534,762	113	6,94,193

Ganderbal	**59,891**	**48,792**	**56**	**1,08,739**
Kulgam	**46,191**	**80,644**	**68**	**1,26,903**
Kupwara	**100,592**	**89,084**	**42**	**1,89,718**
Pulwama	**83,644**	**78,979**	**59**	**1,62,682**
Shopian	**46,179**	**20,968**	**22**	**67,169**
Total (B)	**892,273**	**1,377,289**	**748**	**22,70,310**
Total (A+B)	**20,64,837**	**31,25,197**	**1,904**	**51,91,938**

3.12.4 The Administration further informed the Committee that the momentum of youth engagement has continued during 2026–27. During the period, a total of 11,90,758 youth participated in departmental activities across the Union Territory, comprising 7,24,285 participants in sports activities and 4,66,473 participants in non-sports activities.

Table 3.49: District-wise Youth Participation in Sports and Non-Sports Activities (2026–27 as on May 2026)

(A) Jammu Division

District	Sports Activities	Non-Sports Activities	Total Participation
Jammu	37797	72029	109826
Doda	33570	13009	46579
District	Sports Activities	Non-Sports Activities	Total Participation
Kathua	39362	21670	61032
Kishtwar	25021	17316	42337
Poonch	30941	71982	102923
Rajouri	77480	28377	105857
Ramban	8519	20863	29382
Reasi	20093	6126	26219
Samba	18786	13968	32754
Udhampur	97201	53481	150682
Total	388770	318821	707591

(B) Kashmir Division

District	Sports Activities	Non-Sports Activities	Total Participation
Srinagar	14937	17810	32747
Anantnag	61628	19869	81497
Bandipora	5379	6152	11531
Baramulla	21099	12158	33257
Budgam	62506	22486	84992
Ganderbal	3999	5292	9291
Kulgam	31260	4743	36003
Kupwara	81139	28104	109243
Pulwama	26191	26124	52315
Shopian	27377	4914	32291
Total	335515	147652	483167
Total (A+B)	724285	466473	1190758

Observations/Recommendations

3.12.5 The Committee notes the efforts made by the Administration to strengthen sports infrastructure and promote youth engagement through sports and non-sports activities across the Union Territory. The Committee appreciates that 7,828 school playgrounds are available across Jammu and Kashmir and that more than 51.91 lakh youth participated in sports and youth development programmes during 2025–26, reflecting significant outreach in this regard. The Committee recommends that the Administration undertake a district-wise assessment of infrastructure gaps and

prioritise the development and upgradation of playgrounds, particularly in districts having comparatively fewer facilities.

3.12.6 The Committee notes with satisfaction the continued momentum in youth engagement and recommends that the Administration continue to strengthen sports infrastructure, particularly in rural, border and hilly areas, by developing quality playgrounds, multipurpose sports facilities and training infrastructure. The Committee further recommends that greater emphasis be placed on identifying and nurturing sporting talent at the grassroots level through regular coaching programmes, improved access to qualified coaches and enhanced opportunities for participation in State and national competitions. The Committee also recommends strengthening partnerships with educational institutions and local bodies to encourage greater youth participation in sports and physical activities, thereby promoting fitness, discipline and constructive engagement among the youth of the Union Territory.

3.13 Financial Sector and Banking Reforms

3.13.1 The Committee sought information regarding the penetration of the banking system across the Union Territory, particularly in rural areas, and the availability of agricultural credit, including the quantum of loans sanctioned and disbursed by banks operating in Jammu and Kashmir.

Banking Penetration and Financial Inclusion

3.13.2 The Administration informed the Committee that the banking sector in the Union Territory has witnessed significant operational and institutional expansion over the last two decades. The banking ecosystem comprises Commercial Banks, Regional Rural Banks and Cooperative Banks, which collectively provide banking services through a network of full-fledged branches and alternative banking outlets such as Business Correspondents (BCs) and Customer Service Points (CSPs). Expansion of banking infrastructure has substantially improved financial accessibility across the Union Territory. As on 31st March 2026, the banking network comprised 2,222 bank branches and 9,197 Business Correspondents/Customer Service Points, resulting in a total of 11,419 banking outlets. Consequently, one banking outlet is presently available for every 1,074 persons, while the average geographical coverage has improved to one banking outlet for every 3.70 square kilometres, indicating significant enhancement in banking outreach.

Table 3.50: Progress in Banking Network Expansion (2021–2026)

FY Ended	Branches	BCs/ CSPs	Total Banking Outlets	Population of J&K (As per 2011 Census)	Population per banking outlet	Area of J&K UT(Sq Km)	Area per banking outlet
March 2021	2008	2810	4818	12267013	2546	42241	8.77
March 2022	2025	2842	4867	12267013	2520	42241	8.68
March 2023	2108	3290	5398	12267013	2273	42241	7.83
March 2024	2158	4010	6168	12267013	1989	42241	6.85
March 2025	2197	8865	11062	12267013	1109	42241	3.82
March 2026	2222	9197	11419	12267013	1074	42241	3.70

Table 3.51: Share of rural branches and rural BCs -Position (as on 31st March 2026)

Total Branches	Rural Branches	Share of Rural Branches	Total BCs	Rural BCs	Share of Rural BCs
2222	1125	51%	9197	6893	75%

3.13.3 The Committee was informed that, under the strategy adopted by the J&K Union Territory Level Bankers' Committee (UTLBC), 1,843 unbanked Gram Panchayats were identified and allocated to banks for providing banking facilities. Out of these, 1,540 Gram Panchayats have already been covered through banking outlets. The Administration further informed that, out of a total of 4,279 Gram Panchayats, only 313 Gram Panchayats presently remain uncovered and efforts are underway to extend banking services to these areas.

3.13.4 In addition, the Reserve Bank of India has identified 10 unbanked Tier-5 rural centres located in the districts of Budgam, Kupwara, Anantnag, Kishtwar, Rajouri and Shopian for establishment of permanent brick-and-mortar bank branches. The Committee was informed that these locations have already been allocated to banks by the J&K UTLBC for opening of branches. The Administration further stated that, in accordance with the National Strategy for Financial Inclusion (NSFI) 2025–30, surveys are also being undertaken for extending banking services to unbanked revenue centres through branches and Business Correspondents.

Agricultural Credit

3.13.5 The Administration informed the Committee that agriculture continues to be the backbone of the Union Territory's economy, with more than half of the workforce engaged in agriculture and allied activities. The Government is implementing various measures to strengthen the agricultural sector through enhanced institutional credit and increased investment in agriculture and allied sectors. Out of the total Priority Sector outstanding credit of ₹58,532 crore, an amount of ₹15,798 crore, constituting 27 per cent, has been extended to the agriculture and allied sector.

3.13.6 During the financial year 2025–26, banks operating in the Union Territory disbursed agricultural credit amounting to ₹14,407 crore to 8.54 lakh beneficiaries, registering a 34 per cent year-on-year increase in credit disbursement and 5 per cent growth in beneficiary coverage over the previous financial year. In comparison, agricultural credit amounting to ₹10,733 crore had been disbursed to 8.12 lakh beneficiaries during 2024–25. The Administration informed that the annual growth in agricultural credit disbursement in Jammu and Kashmir significantly exceeded both the overall credit growth within the Union Territory (10 per cent) and the national growth rate (16 per cent) during the corresponding period.

Role of J&K Bank and Expansion of Other Banks

3.13.7 The Committee sought clarification regarding the reasons for Jammu & Kashmir Bank catering to a significant proportion of the population of the Union Territory and the comparatively limited expansion of other nationalised banks, particularly in rural areas. In response, the Administration informed the Committee that the perception that J&K Bank caters to nearly 85 per cent of the population is not borne out by the existing banking network. As on 31st March 2026, J&K Bank accounted for 835 branches, representing 38 per cent of the total 2,222 bank branches operating in the Union Territory. Similarly, the Bank operated 2,209 Business Correspondents, constituting 24 per cent of the total 9,197 Business Correspondents, while its overall share in the banking network stood at 27 per cent, with 3,044 banking outlets out of a total of 11,419 banking outlets.

Table 3.52: Share of J&K Bank in the Banking Network (as on 31st March 2026)

Particulars	J&K Bank	All Banks	Share of J&K Bank
Branches	835	2,222	38%
Business Correspondents (BCs)	2,209	9,197	24%
Total Banking Outlets	3,044	11,419	27%

The Administration further informed the Committee :

Table 3.53: Number of new banking outlets established by banks other than J&K Bank in UT of J&K during FY 2025-26.

	31.3.2025	31.3.2026	Number of new units established during FY 2025-26
Branches	**1358**	**1387**	**29**
BCs	**6917**	**6988**	**71**
Total	**8275**	**8375**	**100**

Implementation of Priority Sector Lending

3.13.8 The Committee also sought clarification regarding the implementation of Government of India directives relating to Priority Sector Lending (PSL) and other banking obligations in the Union Territory.The Administration informed the Committee that all banks operating in Jammu and Kashmir are implementing the regulatory guidelines relating to Priority Sector Lending and other banking obligations prescribed by the Reserve Bank of India. As on 31st March 2026, Priority Sector Advances constituted 44 per cent of the total advances of banks in the Union Territory, exceeding the regulatory requirement of 40 per cent applicable to individual banks.

3.13.9 The Committee was further informed that banks disbursed ₹44,228 crore under the Priority Sector during 2025–26, as against ₹36,575 crore during 2024–25, registering a year-on-year growth of 21 per cent, which was significantly higher than the overall industry growth of 16 per cent in advances during the corresponding period.

Observations/Recommendations

3.13.10 The Committee notes with satisfaction the substantial expansion of the banking network across the Union Territory, particularly in rural areas, through the opening of additional bank branches and Business Correspondent outlets. The Committee appreciates the efforts made to improve financial accessibility by covering unbanked Gram Panchayats and extending banking services to remote and underserved regions. The Committee also notes the encouraging growth in agricultural credit, which reflects

the continued emphasis on strengthening institutional finance for the agriculture and allied sectors.

3.13.11 The Committee recommends that the Administration, in coordination with the Reserve Bank of India, the Union Territory Level Bankers' Committee and banking institutions, expedite banking coverage in the remaining unbanked Gram Panchayats and rural centres, while ensuring that quality banking services are available in remote, border and hilly areas. The Committee further recommends strengthening institutional credit support for agriculture, horticulture, animal husbandry and allied activities, with particular emphasis on small and marginal farmers, tenant cultivators, Farmer Producer Organisations and rural entrepreneurs, so as to promote sustainable agricultural growth, financial inclusion and rural economic development across the Union Territory.

3.13.12 The Committee further notes with satisfaction that Priority Sector Lending in the Union Territory exceeds the regulatory benchmark prescribed by the Reserve Bank of India and recommends sustained focus on priority sector credit, particularly for agriculture, micro and small enterprises, self-help groups, rural entrepreneurs and other vulnerable sections of society.

3.14 Economic Growth and Key Indicators

3.14.1 The Committee sought a detailed break-up of the economic indicators of the Union Territory, including the contribution of the primary, secondary and tertiary sectors to the Gross State Domestic Product (GSDP). In response, the Administration informed the Committee that the economy of the Union Territory has continued to register sustained growth in recent years. During 2025–26, the Nominal Gross State Domestic Product (GSDP) at current prices is estimated at ₹2.86 lakh crore, while the Real Gross State Domestic Product (GSDP) at constant prices is estimated at ₹1.50 lakh crore. The Administration further informed that the Real GSDP is estimated to grow by 5.82 per cent, while the Nominal GSDP is expected to register a growth of 8.89 per cent during 2025–26.

3.14.2 The Committee was informed that although the economy experienced a slowdown during 2019–20 and 2020–21, primarily due to socio-political developments and the COVID-19 pandemic, it has demonstrated a strong recovery in the subsequent years. The Administration stated that the Real GSDP recorded a growth of 6.27 per cent during 2022–23, accelerated to 8.89 per cent during 2023–24, and maintained positive momentum with a growth of 6.14 per cent during 2024–25, reflecting the resilience and recovery of the Union Territory's economy.

3.14.3 The Administration further informed the Committee that the Per Capita Net State Domestic Product (NSDP) in nominal terms is estimated at ₹1,68,243 during 2025-26, representing an increase of nearly 65 per cent over the level of ₹1,01,868 recorded during 2019-20. Similarly, the Per Capita GSDP has increased from ₹1,23,730 during 2019-20 to ₹2,06,189 during 2025-26, indicating improvement in the overall economic conditions and income levels of the population.

3.14.4 With regard to the sectoral composition of the economy, the Committee was informed that the tertiary (services) sector continues to be the principal contributor to the economy, accounting for 61.0 per cent of the Gross State Value Added (GSVA) during 2025-26. The primary sector, comprising agriculture and allied activities, contributes 20.5 per cent, while the secondary sector, comprising manufacturing, construction and industry, contributes 18.5 per cent. The Administration stated that the dominance of the services sector reflects the growing importance of tourism and allied economic activities, while sustained policy emphasis is being placed on strengthening agriculture, horticulture, manufacturing and industrial development to achieve balanced and inclusive economic growth.

Observations/Recommendations

3.14.5 The Committee notes with satisfaction that the economy of the Union Territory has demonstrated resilience and sustained growth following the challenges experienced during the pandemic period. The Committee recommends that the Administration continue to pursue policies that promote diversified and inclusive economic growth, generate sustainable employment opportunities and improve income levels across all regions of the Union Territory, with particular emphasis on rural, border and economically less-developed areas.

3.15 Additional Information Furnished by the UT Administration

Drug Abuse and De-addiction

3.15.1 The Committee sought information regarding whether drug abuse has emerged as a major challenge in the Union Territory of Jammu and Kashmir and the principal factors contributing to its spread. The Administration informed that drug abuse has emerged as a significant social, public health and law-and-order challenge in the Union Territory, particularly among the youth population, affecting both urban and rural areas. Besides adversely impacting physical and mental health, substance abuse has contributed to criminal activities, family disintegration, social instability and economic distress.

3.15.2 The Committee was informed that the principal factors contributing to the growing drug menace include:

- Cross-border vulnerability and trafficking of narcotic substances through international borders and infiltration routes;
- Unemployment and economic distress, particularly among the youth;
- Psychological stress and prolongedProlonged exposure to conflict situations, stress, trauma, social uncertainties and emotional disturbances have contributed significantly towards addiction tendencies among vulnerable individuals;
- Peer influence, changing social behaviour and social media exposure;
- Increased availability of narcotic drugs and synthetic substances through organised trafficking networks and local peddlers;
- Inadequate awareness, weakening family supervision and societal reluctance in early identification/intervention resulting in increased vulnerability; and
- Use of narcotics trafficking as a source of illegal funding by organised criminal and anti-national elements posing serious security concerns.

3.15.3 The Administration emphasized that addressing the challenge requires a multi-dimensional strategy combining strict law enforcement, intelligence-led anti-narcotics operations, public awareness campaigns, rehabilitation measures, educational interventions and active community participation.

Action Taken for Drug De-addiction

- Several stringent and comprehensive measures have been undertaken in Jammu & Kashmir for drug de-addiction.
- SOPs have been issued for the cancellation or suspension of documents belonging to individuals accused under the NDPS Act and those detained under PITNDPS.
- These documents include passports, driving licenses, Aadhaar cards, arms licenses, contractor licenses, government accommodation allotments, and security cover.
- The objective of these measures is to restrict the movement of the accused, prevent the misuse of identity documents, and dismantle narcotics networks.
- Roles, timelines, and Nodal Officers have been designated to ensure coordination, and a system for monthly monitoring, reporting, and accountability is currently in place.
- J&K ranked first in the country in terms of arrests made under PIT-NDPS and third in terms of property seizures, clearly demonstrating that strict action is being taken against drug abuse.
- Since January 1, 2026, a total of 716 arrests has been made across 542 NDPS cases; additionally, there have been 49 convictions, 38 property seizures, and 18 detentions under PIT-NDPS.
- Furthermore, 8 drug stores have been sealed, and 217 drug licenses have been suspended.
- 140 Vehicle Registrations and 140 Driving Licences suspended.
- Under the campaign against illicit cultivation, 32 cases have been registered, and 50 individuals have been arrested. The illicit cultivation of opium has been almost completely eradicated.
- To raise awareness, Campaigns have been conducted across all Panchayats through rallies, seminars, and workshops.
- In April 2026, a special 100-day anti-drug drive was also launched under the 'NashaMukt Jammu Kashmir Abhiyaan' (Drug-Free Jammu Kashmir Campaign).

Observations/Recommendations

3.15.4 The Committee expresses concern over the increasing incidence of drug abuse in the Union Territory, particularly among the youth, and notes that the menace poses significant social, public health, economic and security challenges. The Committee appreciates the vigorous enforcement measures undertaken by the Administration, including intensified action under the NDPS and PIT-NDPS Acts, property seizures, dismantling of narcotics networks, action against illicit cultivation, suspension of licences of offenders and the launch of the 'NashaMukt Jammu Kashmir Abhiyaan'.

3.15.5 The Committee is of the view that enforcement measures alone may not be sufficient to address the problem in a sustainable manner. It, therefore, recommends that equal emphasis be placed on prevention, early intervention, de-addiction, rehabilitation and social reintegration of affected individuals. The Committee further recommends strengthening intelligence-led operations against cross-border narcotics trafficking, enhancing coordination among law enforcement agencies, educational institutions, health departments and community organisations, expanding de-addiction and counselling facilities at the district level, and intensifying awareness campaigns targeting students, parents and vulnerable communities. The Committee also recommends that the progress of the anti-drug campaign be reviewed periodically to

assess its effectiveness and ensure sustained reduction in drug abuse across the Union Territory.

Poverty Alleviation

3.15.6 The Committee sought clarification as to whether the Union Territory of Jammu & Kashmir can be considered free from extreme poverty and desired details of the schemes and initiatives being implemented for poverty alleviation.In response, the Administration informed:

3.15.7 NITI Aayog, as the nodal agency for MPI, has been responsible for constructing an indigenized index, the National MPI, for monitoring the performance of States and Union Territories in addressing multidimensional poverty. The MPI serves as an important tool that enables the country to track its progress towards the Sustainable Development Goals (SDGs), particularly SDG target 1.2 that aims to reduce poverty in all its dimensions. The report uses the National Family Health Survey (NFHS) and reflects India's 2019-21 MPI results and the progress in multidimensional poverty reduction between 2015-16 and 2019-21. The MPI has been used by the United Nations Development Programme (UNDP) in its flagship Human Development Report since 2010 and is the most widely used non- monetary poverty index in the world. It captures overlapping deprivations in health, education and living standards.

MPI: J&K Analysis at District level

3.15.8 The first Goal of SDG Framework discusses the target - By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.

3.15.9 As per the Multidimensional Poverty Index Report, Headcount Ratio of India changed from 24.85% in 2015-16 to14.96% in 2019-21, MPI reduced from 0.117 in 2015-16 to 0.066 in 2019-21 and13.5 crore people lifted out of poverty. Headcount ratio of J&K reduced from 12.56% in 2015-16 to 4.80% in 2019-21, MPI reduced from 0.055 in 2015-16to 0.020 in 2019-21 and 10,44,860 number of people lifted out of poverty.

3.15.10 The ranking of the districts has been provided, as per the lowest Head Count Ratio at the district level on 245/265page in the district analysis report of NITI aayog. According to the analysis the Jammu district have the lowest headcount Ratio of just 0.49% followed by Srinagar and Shopian with 1.34% and 1.54% respectively. Whereas Ramban have observed the highest Headcount Ratio of 14.86% and hence having the last rank in the district rank calculation / analysis.

Table 3.54: District-wise Multidimensional Poverty Index (MPI) Status

Status of Districts of Jammu & Kashmir as per MPI (Highest to lowest)									
Districts	**Headcount Ratio (H)**			**Intensity (A)**			**MPI (H × A)**		
	2016	**2021**	**Change over time**	**2016**	**2021**	**Change over time**	**2016**	**2021**	**Change over time**
Ramban	35.26%	14.86%	-20.40%	46.29%	42.90%	-3.39%	0.163	0.064	-0.099
Doda	28.71%	7.71%	-21.00%	47.07%	41.82%	-5.25%	0.135	0.032	-0.103
Rajouri	27.41%	8.07%	-19.33%	44.72%	41.88%	-2.83%	0.123	0.034	-0.089
Udhampur	26.83%	10.23%	-16.61%	43.59%	43.10%	-0.49%	0.117	0.044	-0.073
Kishtwar	24.29%	10.59%	-13.71%	45.52%	42.16%	-3.35%	0.111	0.045	-0.066
Punch	24.27%	6.65%	-17.62%	43.48%	39.43%	-4.05%	0.106	0.026	-0.079
Reasi	21.92%	11.40%	-10.52%	44.41%	42.87%	-1.54%	0.097	0.049	-0.048

Kupwara	16.08%	4.97%	-11.11%	41.57%	40.59%	-0.97%	0.067	0.020	-0.047
Kathua	13.08%	2.70%	-10.38%	43.46%	41.48%	-1.98%	0.057	0.011	-0.046
Bandipore	11.07%	5.36%	-5.71%	45.41%	44.40%	-1.01%	0.050	0.024	-0.026
Samba	9.67%	2.30%	-7.38%	42.77%	41.43%	-1.34%	0.041	0.010	-0.032
Anantnag	8.36%	3.07%	-5.28%	46.54%	45.72%	-0.82%	0.039	0.014	-0.025
Ganderbal	7.82%	3.46%	-4.37%	43.18%	42.76%	-0.42%	0.034	0.015	-0.019
Kulgam	7.43%	3.97%	-3.46%	43.79%	45.40%	1.61%	0.033	0.018	-0.015
Baramula	7.06%	6.68%	-0.38%	43.09%	41.75%	-1.34%	0.030	0.028	-0.003
Jammu	6.97%	0.49%	-6.48%	43.33%	51.29%	7.96%	0.030	0.003	-0.028
Badgam	6.84%	5.20%	-1.64%	41.74%	38.99%	-2.75%	0.029	0.020	-0.008
Shupiyan	6.51%	1.54%	-4.97%	43.32%	37.06%	-6.26%	0.028	0.006	-0.022
Pulwama	3.79%	2.09%	-1.69%	42.07%	40.36%	-1.72%	0.016	0.008	-0.007
Srinagar	1.51%	1.34%	-0.17%	39.64%	37.23%	-2.40%	0.006	0.005	-0.001

3.15.11 The Administration informed that the Union Territory of Jammu & Kashmir has witnessed a significant reduction in multidimensional poverty with the rate declining from approximately 40 per cent in 2004-05 to 4.80 per cent. While the Union Territory has made substantial progress in improving living standards and basic health indicators performing better but the region still grapples with rural underdevelopment and significant regional disparities. Poverty rates are notably higher in rural areas, where lack of local infrastructure, inadequate resources, and economic inequalities impede growth. Conversely, urban centres have significantly lower poverty rate. The terrain and geopolitical context create an often fragile economy, leaving sectors like tourism, handicrafts, and agriculture highly vulnerable to disruptions.

Government Schemes Initiatives:

3.15.12 The Committee was informed that poverty alleviation in Jammu & Kashmir is being pursued through a combination of Centrally Sponsored Schemes and Union Territory-specific execution, primarily implemented by the Rural Development Department. These interventions focus on self-employment, wage security, social safety nets and infrastructure development. The schemes can broadly be categorized under:

1. **Livelihood and Self-Employment Generation**
   Jammu & Kashmir Rural Livelihoods Mission (JKRLM) – Umeed
   Operating under the national DAY-NRLM framework, Umeed is the flagship program for rural poverty reduction through women's empowerment.
   - **Mechanism:** It mobilizes rural women into Self-Help Groups (SHGs), Village Organizations, and Cluster Level Federations.
   - **Impact:** It provides financial inclusion, training, micro-credit access, and sustainable livelihood paths to help marginalized households shift from subsistence to self-reliance. The central government heavily backs this through a tailored financial allocation model for J&K to scale up demand driven livelihood projects.

   Himayat (DDU-GKY) & RSETI
   - **Himayat:** A placement-linked skill training program specifically tailored for the youth of Jammu and Kashmir. It equips rural youth with market-relevant skills and guarantees employment opportunities across various corporate sectors.
   - **Rural Self Employment Training Institutes (RSETI):** Offers intensive, short-term residential entrepreneurship development programs for rural youth,

followed by a period of credit-linkage support to help them establish independent business units.

2. **Wage Employment and Social Security:**
Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- **Mechanism:** Guarantees at least 100 days of unskilled manual wage employment in a financial year to every rural household whose adult members volunteer for it.
- **Poverty Impact:** Acts as a critical economic safety net during lean agricultural seasons. Simultaneously, it builds durable community assets such as water harvesting structures, rural roads, and land development projects.

3. **Basic Infrastructure and Asset Creation:**
Pradhan Mantri Awas Yojana – Gramin (PMAY-G)
Objective: Targets housing deprivation by providing financial assistance to households without shelter or those living in dilapidated, kutcha houses.
Implementation: Beneficiary identification is data-driven, ensuring support reaches the lowest socio-economic strata (including landless laborers, SC/ST, and minority households) via direct benefit transfers for house construction.

4. **Swachh Bharat Mission – Gramin (SBM-G)**
Promotes health and sanitation, which are directly tied to reducing health-induced poverty. It assists families below the poverty line (BPL) in constructing Individual Household Latrines (IHHL) alongside developing community-wide solid and liquid waste management systems (CSCs).

5. **Resource and Agricultural Regeneration Watershed Development Component under IWMP (integrated Watershed Management Programme).**
Recognizing that rural poverty in J&K is intricately linked to agricultural health, this program focuses on rainfed and degraded areas. It rejuvenates water harvesting structures, improves protective irrigation, and introduces sustainable afforestation/horticulture practices to stabilize and improve the incomes of small and marginal farmers.

6. Besides, various employment generation programmes like MISSION YUVA etc are being implemented across the UT top create avenues of employment which has direct bearing on reduction in poverty.

Observations/Recommendations

3.15.13 The Committee notes with satisfaction the significant reduction in multidimensional poverty in Jammu & Kashmir, with the Headcount Ratio declining from 12.56 per cent to 4.80 per cent between 2015-16 and 2019-21, resulting in more than 10 lakh people being lifted out of multidimensional poverty. The Committee further notes that a comprehensive framework of livelihood generation, wage employment, housing, skill development and rural infrastructure programmes is being implemented to improve the socio-economic conditions of vulnerable households. The Committee recommends that poverty alleviation interventions be more intensively targeted towards high-poverty districts through district-specific development strategies, with greater emphasis on livelihood diversification, rural infrastructure, agricultural productivity, skill development and employment generation. The Committee further

recommends that the Administration strengthen convergence among various poverty alleviation programmes, adopt robust monitoring mechanisms based on the Multidimensional Poverty Index, and continue focused efforts towards achieving the Sustainable Development Goal of eliminating poverty in all its dimensions.

4. Security Arrangements at Major Tourist Destinations and Border Security Management

4.1 Introduction

4.1.1 Tourism has emerged as one of the most important pillars of the economy of the UT of Jammu & Kashmir. The region is endowed with immense natural beauty, rich cultural heritage and a variety of world-famous tourist destinations which attract large numbers of visitors throughout the year. Destinations such as Gulmarg, Sonmarg, Pahalgam, Dal Gate and Patnitop, along with several religious and heritage locations, have acquired great significance not only as centres of tourism but also as symbols of the region's renewed economic and social vibrancy.

4.1.2 The Committee therefore visited Gulmarg on 13th May, 2026 and Sonmarg on 14th May, 2026 to undertake an on-the-spot assessment of the security arrangements at major tourist destinations and to review the preparedness measures in place for ensuring the safety and convenience of tourists.

4.2 Meeting at Gulmarg

4.2.1 The third meeting (on-the-spot assessment) of the Committee was held on 13th May, 2026 at Gulmarg to review the security arrangements at major tourist destinations in the Union Territory of Jammu & Kashmir. The Committee held discussions with representatives of the Administration of the UT of Jammu & Kashmir, Jammu & Kashmir Police, the district administration, the Tourism Department, the Gulmarg Development Authority and the Ministry of Home Affairs.

4.2.2 During the meeting, the Committee was briefed by the Director General of Police, Jammu & Kashmir, on the security arrangements and deployment pattern at Gulmarg and other major tourist and religious destinations in the UT. The Committee was apprised of the deployment pattern of security forces, surveillance mechanisms, crowd management strategies, tourist facilitation measures, emergency response systems, medical preparedness and the coordination framework among various security and civil agencies to ensure the safety and security of tourists.

4.2.3 The Chairman and Members of the Committee sought information on various aspects of security management at tourist destinations, including deployment of security personnel, emergency response protocols, crowd regulation, disaster preparedness and inter-agency coordination. The representatives of the UT Administration and the Jammu & Kashmir Police responded to the queries and informed regarding the measures being undertaken to strengthen the security framework and enhance the safety of visitors across the UT. The Committee thereafter undertook an on-the-spot assessment of the security and tourist management arrangements at Gulmarg and interacted with the concerned officials.

Observation/Recommendations

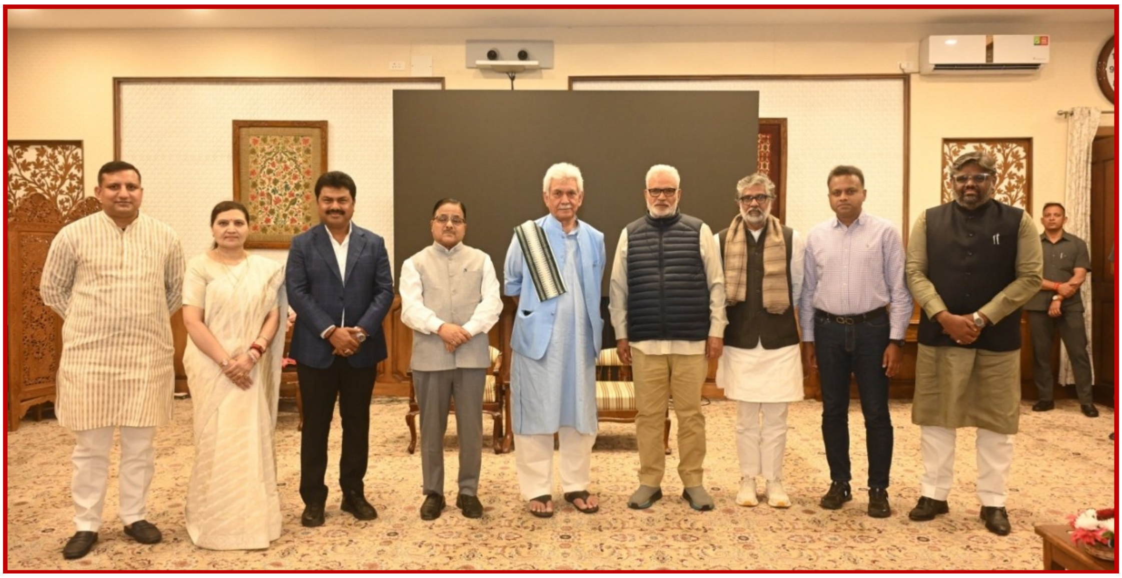
4.2.4 The Committee noted that the sustained growth in tourist arrivals in the UT has been facilitated by improved connectivity, stronger security arrangements, better tourist infrastructure and a renewed sense of confidence among visitors. In this context, security management at tourist destinations assumes special importance, as it directly affects the perception of safety, the quality of visitor experience and the continued growth of the tourism sector.

4.2.5 The Committee appreciates the comprehensive security arrangements put in place by the Union Territory Administration and the Jammu & Kashmir Police at Gulmarg and other major tourist and religious destinations. The Committee notes with satisfaction the deployment of security personnel, surveillance mechanisms, crowd-management measures and the coordination established among the Police, Tourism Department, district administration, development authorities and other concerned agencies. The Committee, however, recommends that an integrated security and surveillance framework be developed for all major tourist destinations, incorporating comprehensive CCTV coverage, centralised monitoring facilities, regular vulnerability assessments and periodic security audits. The Committee further recommends that clear inter-agency standard operating procedures be prescribed and reviewed before every peak tourist season to ensure a coordinated and timely response to any security-related incident.

4.2.6 The Committee appreciates the efforts of the Administration in establishing emergency response systems and making arrangements for medical preparedness at major tourist destinations. Considering the difficult terrain, adverse weather conditions and large seasonal influx of tourists, the Committee recommends that dedicated emergency response units, adequately equipped ambulances, trauma-care facilities and clearly identified evacuation routes be made available at all high-footfall destinations. Also, emergency contact numbers and safety instructions should be prominently displayed at hotels, transport points and tourist facilities in multiple languages.

4.3 Interaction with the Hon'ble Lieutenant Governor of Jammu & Kashmir

4.3.1 On the evening of 13th May, 2026, after the on-the-spot assessment at Gulmarg, the Chairman and Members of the Committee called on Shri Manoj Sinha, Hon'ble Lieutenant Governor of Jammu & Kashmir, at Lok Bhawan, Srinagar. During the interaction, the Hon'ble Lieutenant Governor briefed the Committee on the overall administrative, developmental and governance initiatives being undertaken in the UT. He highlighted the significant progress achieved in infrastructure development, connectivity, tourism, healthcare, education, public service delivery and socio-economic development since the recent administrative reforms. The Committee was also apprised of various initiatives aimed at promoting good governance, transparency, citizen-centric service delivery, investment, employment generation and inclusive development.



4.3.2 The Hon'ble LG also briefed the Committee on the security situation in the UT and the measures being undertaken to strengthen law and order, counter terrorism efforts and public safety. He highlighted the implementation of the 'NashaMukt Jammu Kashmir Abhiyaan', launched to combat drug abuse and dismantle narco-terror networks through a coordinated strategy involving enforcement, awareness, rehabilitation and community participation. The Committee also discussed the welfare and rehabilitation of migrant families, promotion of tourism, youth engagement and various developmental initiatives aimed at improving the quality of life of the people of Jammu & Kashmir. The interaction concluded with an exchange of views on issues relating to sustainable development, security and the continued socio-economic transformation of Jammu & Kashmir.

4.4 Meeting at Sonmarg

4.4.1 On 14th May, 2026, the Committee proceeded from Srinagar to Sonmarg for an on-the-spot assessment of the prevailing law and order and security situation, particularly at Sonmarg and other major tourist destinations in the UT of Jammu & Kashmir. The Committee held discussions with representatives of the Administration of the Union Territory of Jammu & Kashmir, Jammu & Kashmir Police, the District Administration, the Central Reserve Police Force (CRPF) and the Ministry of Home Affairs. During the meeting, the Committee was briefed on the deployment of Police, CRPF and other security agencies, the security architecture in place at major tourist destinations, and the coordination mechanisms established among various agencies for maintaining law and order and ensuring the safety and security of tourists. The Committee was also apprised of the arrangements made to address security and logistical challenges during peak tourist seasons and adverse weather conditions.

4.4.2 The Committee further reviewed the preparedness measures being undertaken for the forthcoming Shri Amarnath Ji Yatra. The representatives briefed the Committee on the multi-layered security arrangements proposed along the Yatra routes, including deployment of Police, Central Armed Police Forces (CAPFs) and other security agencies, area domination measures, access control systems, surveillance mechanisms and convoy security arrangements. The Committee was also informed about the arrangements relating to crowd management, medical and emergency healthcare facilities, ambulance deployment, disaster response, communication systems, weather monitoring and evacuation plans to ensure the safe and smooth conduct of the Yatra.

4.4.3 The Chairman and Members of the Committee sought clarifications on various aspects relating to security management at tourist destinations, preparedness for the Shri Amarnath Ji Yatra, inter-agency coordination, deployment of security personnel, contingency planning, emergency response mechanisms, medical preparedness and disaster management arrangements. The representatives responded to the queries and informed regarding the measures being undertaken to strengthen the overall security framework and ensure the safety of tourists and pilgrims. The Committee thereafter undertook an on-the-spot assessment of the security arrangements and preparedness measures at Sonmarg.

Obsrvations/ Recommendations

4.4.4 The Committee appreciates the coordinated deployment of the Jammu & Kashmir Police, CRPF, Central Armed Police Forces and other security agencies at Sonmarg and other major tourist destinations. It also notes with satisfaction the multi-layered security arrangements, surveillance mechanisms, area domination measures and access-control systems being put in place for the Shri Amarnath Ji Yatra. The Committee recommends that the existing inter-agency coordination mechanism be further institutionalised through a unified command-and-control framework, clearly defined responsibilities and real-time information-sharing protocols. Periodic joint security audits and vulnerability assessments should also be conducted, particularly before the commencement of the tourist season and the Yatra, to identify and address emerging security concerns.

4.5 Visit to Drass and Kargil

4.5.1 The UT of Ladakh occupies a position of immense strategic importance in the national security architecture of India. Owing to its geographical location, difficult terrain, extreme climatic conditions and proximity to sensitive international borders, the region demands a high level of operational preparedness and continuous vigilance. The Committee visited Drass and Kargil on 15th May, 2026 to obtain a first-hand understanding of the operational environment prevailing in the region and to assess the preparedness of the Indian Army in safeguarding the nation's territorial integrity. The visit provided an opportunity to interact with senior military commanders, observe operational capabilities and appreciate the challenges associated with border management in one of the world's most demanding military environments.

4.5.2 The Committee was received and briefed by senior officers of the Indian Army, including representatives of Northern Command, 14 Corps and other operational formations responsible for the security of the region. At the Kargil Battle School, Drass, the Committee witnessed demonstrations of modern operational capabilities, including advanced weapon systems, Unmanned Aerial Systems (UAS) and Counter-UAS technologies, specialist mobility platforms and all-terrain vehicles employed for operations in high-altitude terrain. The Committee thereafter visited the Kargil War Memorial at Drass and paid homage to the brave soldiers who laid down their lives in the service of the nation during the Kargil War of 1999.

4.5.3 The Committee was further briefed on the prevailing security scenario, operational preparedness and border management along the Line of Control (LoC) and the Line of Actual Control (LAC). The briefing covered force protection measures, integrated intelligence, surveillance and reconnaissance (ISR) capabilities, modern surveillance technologies, logistics management and the operational challenges associated with maintaining round-the-year readiness in high-altitude areas.

4.5.4 The Committee also visited Post 43, where it interacted with Army personnel and obtained a first-hand understanding of border management practices, terrain and logistical challenges, underground defence infrastructure, modernisation initiatives, deployment of unmanned systems and tactical drills undertaken to respond promptly to ceasefire violations and other operational contingencies.

4.5.5 The Committee notes the high level of operational preparedness maintained by the Indian Army along the Line of Control and in high-altitude areas. The Committee also notes the continued modernisation of surveillance systems, mobility platforms and force protection measures. The Committee recommends that sustained investment continue in advanced surveillance technologies, counter-drone capabilities, habitat improvement, logistics infrastructure and all-weather operational capabilities to further strengthen border management in strategically significant areas.

Observation/Recommendations

4.5.6 The Committee places on record its deep appreciation for the exceptional courage, professionalism and high degree of operational preparedness displayed by the Indian Army in safeguarding the nation's territorial integrity along the Line of Control and in other sensitive high-altitude areas. The Committee notes with satisfaction the induction of advanced weapon systems, Unmanned Aerial Systems, Counter-UAS technologies, modern surveillance equipment, specialist mobility platforms and all-terrain vehicles. Considering the rapidly evolving nature of security threats, the Committee recommends sustained investment in integrated intelligence, surveillance and reconnaissance capabilities, counter-drone systems, secure communication networks and indigenous high-altitude technologies. The Committee further recommends that the Ministry of Defence should ensure their timely procurement, deployment and periodic technological upgradation in all strategically important sectors.

4.5.7 The Committee appreciates the elaborate logistical arrangements and underground defence infrastructure maintained by the Army under extremely difficult terrain and climatic conditions. It observes that round-the-year operational readiness in Drass, Kargil and other forward areas depends substantially upon reliable transportation, adequate stocking, resilient communication links and suitable accommodation for personnel. The Committee, therefore, recommends accelerated development of all-weather roads, tunnels, bridges, advanced storage facilities, forward logistics hubs and alternative supply routes.

4.5.8 The Committee commends the rigorous tactical training, force-protection measures and contingency-response drills demonstrated at the Kargil Battle School and

Post 43. It also pays solemn tribute to the brave soldiers who made the supreme sacrifice during the Kargil War of 1999.

Concluding Observations

4.5.9 The Committee places on record its sincere appreciation to the Administrations of the Union Territories of Jammu & Kashmir, the Ministry of Home Affairs and Ladakh, the Shri Mata Vaishno Devi Shrine Board, the Indian Army, the Jammu & Kashmir Police, the Central Armed Police Forces and all other authorities and organisations associated with the study visit for the excellent coordination, cooperation and logistical support extended to the Committee.

4.5.10 The Committee observes that the study visit afforded it a valuable opportunity to gain direct and first-hand understanding of the developmental, administrative, security and strategic challenges confronting the region, as well as the sustained efforts being made to address them. The interactions with officials, security personnel and other stakeholders, coupled with the on-the-spot assessments undertaken by the Committee, have considerably enriched its understanding of the issues involved.

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RECOMMENDATIONS/OBSERVATIONS OF THE COMMITTEE - AT A GLANCE

1. The Committee notes with appreciation that the disaster management and emergency response framework at Shri Mata Vaishno Devi Shrine has evolved into a robust, integrated and technology-driven system, encompassing coordinated institutional arrangements, advanced surveillance mechanisms, effective crowd management protocols, comprehensive medical preparedness and prompt emergency response capabilities. The Committee commends the close coordination among the Shri Mata Vaishno Devi Shrine Board, the Union Territory Administration, Police, disaster management authorities, health services and other stakeholder agencies in ensuring the safety, security and well-being of the millions of pilgrims visiting the Shrine annually.

(Para 2.5.2)

2. The Committee further notes the effective deployment of advanced technological interventions, including RFID-enabled pilgrim tracking, Artificial Intelligence-based surveillance systems and the Integrated Command and Control Centre, which have considerably enhanced real-time situational awareness, crowd regulation and incident response. While acknowledging the high standards of preparedness achieved, the Committee is of the considered view that disaster management is a dynamic process requiring continuous adaptation to emerging risks, evolving technologies and increasing pilgrim volumes. Accordingly, the Committee recommends that the existing disaster management framework be subjected to periodic review and upgradation, with particular emphasis on strengthening predictive risk assessment and early warning systems, integrating emerging technologies, augmenting emergency medical and evacuation infrastructure, enhancing the capacity of frontline personnel through regular training, and conducting frequent multi-agency mock drills to ensure sustained preparedness, resilience and operational effectiveness under diverse emergency scenarios.

(Para 2.5.3)

3. The Committee notes with appreciation the sustained efforts of the Ministry of Railways and the Union Territory Administration in progressively strengthening railway infrastructure and enhancing passenger amenities across the Union Territory of Jammu & Kashmir. The Committee is encouraged to note that Srinagar Railway Station and other stations in the Banihal–Baramulla section are being systematically upgraded through the creation of modern passenger facilities, station redevelopment works, environmental infrastructure, operational improvements and enhanced accessibility for Divyangjan. The Committee further appreciates the significant progress achieved in the execution of various ongoing projects and the timely sanction of additional works aimed at improving passenger convenience, operational efficiency and the overall travel experience.

(Para 3.2.7)

4. While acknowledging the considerable progress made, the Committee is of the considered view that the strategic importance of railway connectivity in Jammu & Kashmir extends beyond transportation, serving as a critical catalyst for economic development, tourism, regional integration and national security. The Committee,

therefore, recommends that all ongoing and sanctioned infrastructure projects be executed within the stipulated timelines with robust quality assurance and periodic monitoring. The Committee further recommends that, in view of the region's unique geological and seismic characteristics, continuous geotechnical monitoring, advanced structural health monitoring systems, predictive maintenance technologies and climate-resilient engineering practices should be integrated into railway operations and infrastructure management. The Committee also recommends that environmental safeguards, slope stabilisation measures and disaster preparedness mechanisms be periodically reviewed and strengthened to ensure the long-term safety, resilience and sustainability of railway infrastructure in the region.

(Para 3.2.8)

5. The Committee notes with appreciation the approval accorded by the Cabinet Committee on Economic Affairs (CCEA) for the development of the Civil Enclave at Srinagar at an estimated cost of ₹1,667 crore. The Committee is of the view that the proposed Integrated Terminal Building, with its enhanced passenger handling capacity and modern infrastructure, will significantly strengthen the aviation infrastructure of the Union Territory, improve passenger convenience, facilitate tourism, enhance regional connectivity and contribute to the socio-economic development of Jammu & Kashmir. The Committee appreciates the efforts of the Ministry of Civil Aviation, the Airports Authority of India and the Union Territory Administration in taking forward this strategically important project and expects that the work will be executed in a time-bound manner while adhering to the highest standards of quality, safety and sustainability.

(Para 3.2.10)

6. The Committee further reiterates the need to explore the feasibility of establishing an airport or a suitable aviation facility in the Katra region, keeping in view the steadily increasing number of pilgrims visiting Shri Mata Vaishno Devi Shrine and the growing tourist inflow to the Jammu region. The Committee is of the considered view that such a facility has the potential to substantially reduce travel time, improve accessibility, decongest existing transport networks and provide a significant impetus to pilgrimage, tourism and regional economic development. Accordingly, the Committee recommends that the Ministry of Civil Aviation, in consultation with the Airports Authority of India, the Government of the Union Territory of Jammu & Kashmir and other concerned stakeholders, undertake a comprehensive techno-economic and environmental feasibility study for developing an airport or an alternative aviation facility in the Katra region.

(Para 3.2.11)

7. The Committee notes with appreciation the substantial progress achieved by the Government of India, the Union Territory Administration and the executing agencies in strengthening road infrastructure across the Union Territory of Jammu & Kashmir through sustained investments under various Central and Union Territory programmes. The Committee commends the concerted efforts of the Ministry of Road Transport and Highways, National Highways Authority of India (NHAI), National Highways & Infrastructure Development Corporation Limited (NHIDCL), Border Roads

Organisation (BRO), Public Works Department and other implementing agencies in expanding strategic highways, tunnels, bridges and rural road networks, thereby improving connectivity to remote, border and snow-bound areas. The Committee is particularly encouraged by the emphasis placed on all-weather connectivity, restoration of roads affected by floods and landslides, and the integration of climate-resilient engineering practices in infrastructure development.

(Para 3.2.29)

8. The Committee appreciates the forward-looking initiatives of the Administration to develop climate-resilient road specifications in collaboration with the Indian Roads Congress (IRC), IITs and the Ministry of Road Transport and Highways, expedite strategically important tunnel projects, undertake urban decongestion measures in Srinagar and strengthen disaster preparedness through the procurement of ready-to-deploy Bailey bridges. These initiatives, in the Committee's view, reflect a comprehensive approach towards building resilient and future-ready infrastructure capable of withstanding the region's unique climatic and geological challenges.

(Para 3.2.30)

9. While acknowledging the remarkable progress achieved, the Committee emphasizes that adequate resources be earmarked for the maintenance of completed assets and the ongoing projects. The Committee is confident that sustained institutional support and coordinated implementation will enable Jammu & Kashmir to achieve a resilient, efficient and inclusive transport network that serves the developmental aspirations of the people while reinforcing the strategic interests of the nation.

(Para 3.2.31)

10. The Committee notes with appreciation the significant progress made in promoting renewable energy through a balanced strategy encompassing rooftop, utility-scale and decentralised solar initiatives. The Committee particularly appreciates the substantial progress achieved in the solarisation of Government buildings and the effective implementation of the PM Surya Ghar: Muft Bijli Yojana, which has enabled Jammu & Kashmir to emerge as one of the leading Union Territories in rooftop solar adoption. The Committee also welcomes the proposed Utility-Led Aggregation model aimed at extending the benefits of clean energy to economically weaker households.The Committee recommends that sustained efforts be made to achieve the targeted solarisation of all Government buildings, expedite household rooftop solar installations and expand clean energy access in remote and underserved areas through innovative and inclusive models, thereby strengthening the Union Territory's transition towards sustainable and energy-secure development.

(Para 3.3.5)

11. The Committee notes with appreciation the significant progress achieved under the Jal Jeevan Mission in expanding rural drinking water coverage across the Union Territory and commends the sustained efforts of the Union Territory Administration in this regard. While acknowledging these achievements, the Committee notes that the pace of implementation has been affected by funding constraints, resulting in some delays in

completion of infrastructure and coverage of the remaining rural households. The Committee, therefore, recommends that adequate and timely financial support be ensured for expeditious completion of all pending Jal Jeevan Mission schemes, with particular emphasis on providing functional household tap connections to the remaining uncovered households, upgrading older water supply systems, strengthening water quality monitoring, and completing Har Ghar Jal certification. The Committee further recommends that all water supply schemes be designed and implemented with a focus on long-term sustainability, source augmentation and climate resilience so as to ensure safe, reliable and uninterrupted potable drinking water to every rural household in the Union Territory.

(Para 3.4.18)

12. The Committee notes with appreciation the sustained efforts of the Union Territory Administration, the banking sector and other stakeholders in strengthening institutional credit delivery, expanding financial inclusion and enhancing risk mitigation for the agricultural sector in Jammu & Kashmir. The Committee particularly appreciates the extension of the Pradhan Mantri Fasal Bima Yojana (PMFBY) to all districts of the Union Territory, the steady expansion of the Kisan Credit Card Scheme, the substantial increase in banking outlets and Business Correspondents in rural areas, the robust performance under Priority Sector Lending and the consistent achievement of targets under the Pradhan Mantri Mudra Yojana. The Committee also commends the initiatives taken to secure Geographical Indication (GI) registration for the unique agricultural and horticultural products of the Union Territory, which will strengthen their market identity, enhance value addition and improve farmers' incomes.

(Para 3.5.25)

13. While acknowledging these achievements, the Committee observes that the coverage of eligible farmers under the Pradhan Mantri Fasal Bima Yojana, particularly among Kisan Credit Card holders, requires further improvement. The Committee, therefore, recommends that sustained efforts be made to enhance awareness, simplify enrolment procedures and leverage digital platforms and banking networks to achieve greater saturation under the crop insurance scheme. The Committee further recommends that greater emphasis be placed on expanding institutional credit to small and marginal farmers, women farmers, Farmer Producer Organisations (FPOs) and entrepreneurs engaged in agriculture and allied sectors. The Committee also recommends that concerted efforts be made to secure early approval of the pending GI applications and promote branding, processing, value addition and export of GI-tagged products so as to enhance the competitiveness of Jammu & Kashmir's agricultural economy and ensure sustainable livelihood opportunities for its farming community.

(Para 3.5.26)

14. The Committee notes the significant progress achieved in promoting industrial development and investment in the Union Territory under the New Central Sector Scheme (NCSS-2021). The Committee commends the efforts of the Government and the Union Territory Administration in creating an enabling industrial ecosystem through timely approval and disbursement of incentives, which has attracted substantial investments, facilitated the establishment of new industrial units and generated

significant employment opportunities. The Committee is encouraged to note the active participation of both local and non-local entrepreneurs, reflecting the growing investor confidence in Jammu & Kashmir. However, the Committee is of the considered view that sustained policy support and efficient implementation of the Scheme will be critical to maintaining the momentum of industrial growth. The Committee, therefore, recommends that incentives under NCSS-2021 continue to be sanctioned and disbursed in a timely and transparent manner, with special emphasis on promoting local entrepreneurship, MSMEs, start-ups and employment-oriented industries. The Committee further recommends that focused efforts be made to strengthen industrial infrastructure, facilitate ease of doing business, enhance skill development aligned with industry requirements, and encourage value-added manufacturing so that industrial growth translates into broad-based and sustainable socio-economic development across the Union Territory.

(Para 3.6.5)

15. The Committee notes the efforts of the Union Territory Administration, the Ministry of Mines and the concerned exploration agencies, including the Geological Survey of India (GSI), Mineral Exploration and Consultancy Limited (MECL) and ONGC, in undertaking systematic exploration of the rich and diverse mineral resources of Jammu & Kashmir resulting in the significant progress made in the exploration of strategic and commercially important minerals such as lithium, sapphire, limestone, graphite, lignite and marble, which hold immense potential for promoting industrial development, attracting investment and generating employment in the UT. The Committee is of the view that the vast mineral wealth of Jammu & Kashmir should be harnessed in a scientific, environmentally sustainable and economically beneficial manner. The Committee, therefore, recommends that exploration activities be expedited through timely statutory and forest approvals, strengthening of infrastructure and adoption of advanced exploration technologies, while keeping in view adequate safeguards for environmental protection and the interests of local communities. The Committee also emphasizes that value addition, mineral-based industries and skill development should be promoted within the UT so that the benefits of mineral development accrue to the local economy through enhanced employment, industrial growth and sustainable socio-economic development.

(Para 3.7.3)

16. The Committee notes with appreciation the substantial investments made in the health sector in Jammu & Kashmir since 2019 and commends the concerted efforts of the Government of India and the Union Territory Administration in transforming the healthcare landscape through the establishment of AIIMS, new Government Medical Colleges, specialised healthcare institutions, nursing colleges and critical care facilities. The Committee is encouraged to note that these initiatives, coupled with investments under various Central and Union Territory schemes, have significantly strengthened tertiary healthcare, medical education, emergency preparedness and access to quality healthcare services, particularly in remote and underserved areas. The Committee also notes the effective implementation of digital health initiatives, including the JK-SEHAT platform, telemedicine and tele-radiology services, which are bridging geographical barriers and improving access to specialist healthcare. While noting these initiatives and the progress achieved, the Committee is of the considered view that availability of

qualified doctors and specialists in remote, border and difficult areas continues to be critical for ensuring equitable healthcare delivery. The Committee, therefore, recommends that the Administration further expedite regular recruitment, expand postgraduate medical education and specialist training, strengthen the District Residency Programme and continue to provide suitable financial and career incentives for medical professionals serving in difficult areas. The Committee also recommends that digital health infrastructure, telemedicine networks and emergency medical services be further strengthened through robust internet connectivity, periodic capacity building and continuous monitoring to ensure that quality healthcare reaches every citizen irrespective of geographical constraints.

(Para 3.8.37)

17. The Committee further notes the improvement in maternal and reproductive health indicators in the Union Territory, particularly the achievement of a Total Fertility Rate (TFR) of 1.5, which is below the national average and reflects sustained progress in public health. The Committee commends the Administration for strengthening maternal and child healthcare services, achieving near-universal institutional deliveries, expanding access to family planning services, promoting female literacy and empowering frontline health workers, especially ASHAs and ANMs, whose contribution to community healthcare has been commendable. The Committee recommends that these gains be sustained through continued emphasis on adolescent health, women's education and empowerment, maternal nutrition, reproductive health awareness and universal access to quality maternal healthcare and family planning services, particularly in tribal, border and other underserved regions.

(Para 3.8.38)

18. The Committee notes that the successful implementation of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT Scheme, has substantially reduced the financial burden of healthcare by providing cashless treatment to millions of beneficiaries. The Committee notes with satisfaction the extensive coverage achieved through the issuance of Golden Cards, empanelment of hospitals and strengthening of emergency medical services. The Committee recommends that sustained efforts be made to further enhance awareness about the Scheme, expand the network of empanelled hospitals and specialised treatment facilities in underserved districts, and periodically review service quality and beneficiary satisfaction so as to ensure that the benefits of universal health coverage are equitably accessible across the Union Territory.

(Para 3.8.39)

19. The Committee notes the measures undertaken by the Administration under the National Education Policy, 2020 and the Right of Children to Free and Compulsory Education Act, 2009, to expand access to education, improve school infrastructure, introduce digital teaching-learning facilities and enhance student retention. The Committee particularly welcomes the substantial decline in the dropout rate at the primary level from 8.97 per cent in 2023-24 to 1.50 per cent in 2024-25 and at the upper-primary level from 4.30 per cent to 3.20 per cent during the same period. The Committee is of the view that preparation of a roadmap for universal enrolment by 2030

and the proposed interventions relating to women, tribal communities, remote areas, vocational education and digital learning are also positive steps.

(Para 3.9.6)

20. The Committee, however, expresses concern that the dropout rate at the secondary level increased to 12.60 per cent in 2024-25. It further notes that the Gross Enrolment Ratio declines sharply from 114.2 at the primary level to 77.0 at the upper-primary level, 65.4 at the secondary level and 53.7 at the higher-secondary level. These figures indicate continuing weaknesses in student retention and transition, particularly after the elementary stage. The Committee, therefore, recommends that the roadmap for achieving universal enrolment be implemented in mission mode through clearly defined annual, district-wise and stage-wise targets and progress should be reviewed at least twice a year at the level of the Chief Secretary, with corrective action being taken in districts and educational zones that fail to meet the prescribed targets.

(Para 3.9.7)

21. The Committee further recommends the formulation of a focused Secondary School Retention Programme to address the sharp rise in dropout at the secondary stage. The programme should provide targeted scholarships, free or subsidised transportation, hostel and residential facilities, digital devices, remedial and bridge courses, career counselling and vocational exposure. Special attention should be given to girls, children from economically weaker families, tribal and migratory communities, children with disabilities and students residing in border, mountainous and snow-bound areas. Every school should identify students at risk of dropping out on the basis of prolonged absence, poor academic performance, financial distress or other vulnerabilities, and undertake timely counselling and household-level follow-up.

(Para 3.9.8)

22. While noting the proposed rationalisation of human resources and infrastructure, the Committee recommends that teacher deployment be undertaken through a transparent, data-driven and subject-wise assessment of enrolment, vacancies and geographical requirements. Schools in rural, border and difficult areas should not be left without teachers in core subjects. Appropriate incentives, accommodation and minimum-tenure provisions may be introduced to attract and retain qualified teachers in such areas. The phased implementation of the Teacher Eligibility Test should be accompanied by adequate preparation time, training opportunities and safeguards to ensure that existing teaching arrangements are not disrupted.

(Para 3.9.9)

23. The Committee appreciates the Higher Education Department's proposals for seamless school-to-college transition, expansion of institutions, digital and distance education, vocational integration, women-focused interventions and outreach in tribal and remote areas. The Committee recommends that these proposals be converted into a time-bound implementation plan, prioritising districts with low higher-secondary and higher-education participation. The Committee also observes that any proposed Digital University should be developed in conformity with applicable regulatory and quality-

assurance requirements like reliable digital connectivity and should supplement, rather than substitute, physical institutions.

(Para 3.9.10)

24. The Committee also recommends that vocational and skill-based programmes be aligned with the economic and employment potential of Jammu and Kashmir, including tourism, hospitality, horticulture, agriculture, handicrafts, healthcare, information technology and renewable energy. Structured partnerships with industry and local enterprises should provide students with apprenticeships, internships, entrepreneurship support and "Earn While Learn" opportunities. The Committee is of the view that the Administration should maintain programme-wise data on enrolment, completion, apprenticeships, placements and average earnings so that the actual employment outcomes of such initiatives can be assessed.

(Para 3.9.11)

25. The Committee notes the wide range of social welfare and inclusion measures being implemented by the Union Territory Administration for vulnerable and disadvantaged sections of society. The Committee particularly welcomes the implementation of 37 Centrally Sponsored Schemes and nine Union Territory-funded schemes covering senior citizens, widows, persons with disabilities, women, children, transgender persons, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minorities and other economically weaker sections. The Committee also appreciates the digitisation of welfare delivery through the JanSugam Portal, the proposed Integrated Social Security Scheme Pension Portal, Aadhaar-based verification and Direct Benefit Transfer mechanisms, which have the potential to improve transparency, reduce delays and ensure more effective delivery of benefits.

(Para 3.10.26)

26. The Committee further notes with satisfaction that the number of beneficiaries covered under the Integrated Social Security Scheme and the National Social Assistance Programme(NSAP) has increased from 8.76 lakh in 2023–24 to more than 10.49 lakh in 2025–26. The Committee recommends that the Administration should ensure that the increase in coverage is accompanied by timely sanction, regular disbursement and periodic revision of pension amounts, taking into account inflation and the basic living requirements of beneficiaries. Also, the Integrated Pension Portal should be made operational within a definite timeframe and should provide application tracking, reasons for rejection, deficiency alerts, payment status and an accessible grievance-redressal mechanism at the district and block levels.

(Para 3.10.27)

27. The Committee appreciates the substantial financial support extended under the State Marriage Assistance Scheme (SMAS) and the Ladli Beti Scheme and recommends that the Administration should periodically evaluate whether the existing eligibility criteria and income ceilings adequately reflect prevailing socio-economic conditions. Also, the recent relaxation of educational eligibility under the State Marriage Assistance Scheme should be carefully monitored to ensure that it does not inadvertently weaken

efforts to promote girls' education or compliance with the legal age of marriage. Further the outcomes of the Ladli Beti Scheme should also be assessed in terms of girls' education, retention, delayed marriage and financial empowerment, rather than only the number of accounts opened or funds deposited.

(Para 3.10.28)

28. The Committee appreciates the extensive coverage achieved under Mission Poshan through 28,199 functional Anganwadi Centres, as well as the protective and rehabilitative services being provided under Mission Shakti and Mission Vatsalya. The Committee recommends that the Government undertake regular assessments of nutritional outcomes and the adequacy of infrastructure, staffing, drinking water, sanitation facilities and growth-monitoring equipment at Anganwadi Centres to address any gaps. The Committee further recommends that the functioning of One Stop Centres, Women Helpline–181 and Child Helpline Services be periodically evaluated against measurable parameters, including response time, disposal of cases, effectiveness of rehabilitation measures and beneficiary satisfaction.

(Para 3.10.29)

29. The Committee welcomes the enhancement of reservation for Other Backward Classes, its extension to local bodies, implementation of scholarship schemes and construction of hostel facilities for students belonging to socially and educationally backward communities and recommends that all incomplete hostel projects be completed within prescribed timelines, with responsibility fixed for avoidable delays and cost escalation.

(Para 3.10.30)

30. The Committee notes the progress made under the Pradhan Mantri Adarsh Gram Yojana, under which 259 of the 357 identified villages have been declared Adarsh Grams and recommends that the remaining villages be covered expeditiously and that the declaration of a village as an Adarsh Gram be based on verified achievement of essential development indicators relating to drinking water, sanitation, education, healthcare, roads, housing, electricity and livelihood opportunities. Also post-declaration audit should be undertaken to ensure that the infrastructure created is functional and that development gaps do not re-emerge.

(Para 3.10.31)

31. The Committee notes the steps taken to implement the Forest Rights Act, 2006. However, it observes that, out of 46,242 individual and community claims received, only 6,172 claims had been approved, while 39,898 claims had been rejected. The Committee is of the view that the exceptionally high number of rejected claims requires careful scrutiny. Therefore, the Committee recommends that the Administration undertake a time-bound review of rejected claims to ascertain whether due process was followed, claimants were given adequate opportunity to furnish evidence, Gram Sabhas were properly involved and reasoned orders were communicated in an accessible language. Further, based on the review suitable action be taken to distribute approved titles

without delay, and legal and administrative assistance should also be provided to genuine claimants, particularly members of migratory and tribal communities.

(Para 3.10.32)

32. The Committee appreciates the achievement of universal coverage under the Public Distribution System, Aadhaar authentication, implementation of Smart PDS and operationalisation of One Nation One Ration Card. The Committee also welcomes targeted measures such as separate ration cards for eligible widows and divorcees, inclusion of left-out children and additional foodgrains for Antyodaya Anna Yojana and Priority Household beneficiaries.

(Para 3.10.33)

33. The Committee notes the progress made under the Pradhan Mantri Ujjwala Yojana 3.0. and observes that against 12,033 KYC applications, 11,652 applications were cleared, 8,286 subscription vouchers were issued , but 6,713 LPG connections were installed. The Committee recommends that the reasons for the gap between cleared applications, vouchers issued and connections installed be identified district-wise and resolved within a fixed timeframe.

(Para 3.10.34)

34. The Committee appreciates the substantial progress made in providing relief and rehabilitation assistance to 48,451 registered migrant families, particularly the appointment of 5,875 migrant youth against 6,000 sanctioned posts and completion of 4,648 transit accommodation units. The Committee recommends that the remaining recruitments and construction works be completed expeditiously and that all completed units be allotted promptly to eligible beneficiaries.

(Para 3.11.9)

35. The Committee observes that, despite 6,510 families initially expressing willingness to return, only three families have permanently resettled in the Kashmir Valley. It, therefore, recommends a comprehensive assessment of the security, housing, livelihood, education and social concerns inhibiting return, including a structured survey of migrant families residing outside the Union Territory, so that the rehabilitation package may be suitably reviewed and a safe, voluntary and dignified return facilitated. The Committee notes that the Government has adopted a comprehensive approach towards the relief, rehabilitation and welfare of Kashmiri migrants through the implementation of the Prime Minister's Rehabilitation Package, encompassing housing assistance, employment opportunities, transit accommodation, continuation of cash relief, educational support, livelihood assistance and measures for the protection and restoration of migrant properties.

(Para 3.11.10)

36. The Committee notes the efforts made by the Administration to strengthen sports infrastructure and promote youth engagement through sports and non-sports activities across the Union Territory. The Committee appreciates that 7,828 school playgrounds

are available across Jammu and Kashmir and that more than 51.91 lakh youth participated in sports and youth development programmes during 2025–26, reflecting significant outreach in this regard. The Committee recommends that the Administration undertake a district-wise assessment of infrastructure gaps and prioritise the development and upgradation of playgrounds, particularly in districts having comparatively fewer facilities.

(Para 3.12.5)

37. The Committee notes with satisfaction the continued momentum in youth engagement and recommends that the Administration continue to strengthen sports infrastructure, particularly in rural, border and hilly areas, by developing quality playgrounds, multipurpose sports facilities and training infrastructure. The Committee further recommends that greater emphasis be placed on identifying and nurturing sporting talent at the grassroots level through regular coaching programmes, improved access to qualified coaches and enhanced opportunities for participation in State and national competitions. The Committee also recommends strengthening partnerships with educational institutions and local bodies to encourage greater youth participation in sports and physical activities, thereby promoting fitness, discipline and constructive engagement among the youth of the Union Territory.

(Para 3.12.6)

38. The Committee notes with satisfaction the substantial expansion of the banking network across the Union Territory, particularly in rural areas, through the opening of additional bank branches and Business Correspondent outlets. The Committee appreciates the efforts made to improve financial accessibility by covering unbanked Gram Panchayats and extending banking services to remote and underserved regions. The Committee also notes the encouraging growth in agricultural credit, which reflects the continued emphasis on strengthening institutional finance for the agriculture and allied sectors.

(Para 3.13.10)

39. The Committee recommends that the Administration, in coordination with the Reserve Bank of India, the Union Territory Level Bankers' Committee and banking institutions, expedite banking coverage in the remaining unbanked Gram Panchayats and rural centres, while ensuring that quality banking services are available in remote, border and hilly areas. The Committee further recommends strengthening institutional credit support for agriculture, horticulture, animal husbandry and allied activities, with particular emphasis on small and marginal farmers, tenant cultivators, Farmer Producer Organisations and rural entrepreneurs, so as to promote sustainable agricultural growth, financial inclusion and rural economic development across the Union Territory.

(Para 3.13.11)

40. The Committee further notes with satisfaction that Priority Sector Lending in the Union Territory exceeds the regulatory benchmark prescribed by the Reserve Bank of India and recommends sustained focus on priority sector credit, particularly for

agriculture, micro and small enterprises, self-help groups, rural entrepreneurs and other vulnerable sections of society.

(Para 3.13.12)

41. The Committee notes with satisfaction that the economy of the Union Territory has demonstrated resilience and sustained growth following the challenges experienced during the pandemic period. The Committee recommends that the Administration continue to pursue policies that promote diversified and inclusive economic growth, generate sustainable employment opportunities and improve income levels across all regions of the Union Territory, with particular emphasis on rural, border and economically less-developed areas.

(Para 3.14.5)

42. The Committee expresses serious concern over the increasing incidence of drug abuse in the Union Territory, particularly among the youth, and notes that the menace poses significant social, public health, economic and security challenges. The Committee appreciates the vigorous enforcement measures undertaken by the Administration, including intensified action under the NDPS and PIT-NDPS Acts, property seizures, dismantling of narcotics networks, action against illicit cultivation, suspension of licences of offenders and the launch of the 'NashaMukt Jammu Kashmir Abhiyaan'.

(Para 3.15.4)

43. The Committee is of the view that enforcement measures alone may not be sufficient to address the problem in a sustainable manner. It, therefore, recommends that equal emphasis be placed on prevention, early intervention, de-addiction, rehabilitation and social reintegration of affected individuals. The Committee further recommends strengthening intelligence-led operations against cross-border narcotics trafficking, enhancing coordination among law enforcement agencies, educational institutions, health departments and community organisations, expanding de-addiction and counselling facilities at the district level, and intensifying awareness campaigns targeting students, parents and vulnerable communities. The Committee also recommends that the progress of the anti-drug campaign be reviewed periodically to assess its effectiveness and ensure sustained reduction in drug abuse across the Union Territory.

(Para 3.15.5)

44. The Committee notes with satisfaction the significant reduction in multidimensional poverty in Jammu & Kashmir, with the Headcount Ratio declining from 12.56 per cent to 4.80 per cent between 2015-16 and 2019-21, resulting in more than 10 lakh people being lifted out of multidimensional poverty. The Committee further notes that a comprehensive framework of livelihood generation, wage employment, housing, skill development and rural infrastructure programmes is being implemented to improve the socio-economic conditions of vulnerable households. The Committee recommends that poverty alleviation interventions be more intensively targeted towards high-poverty districts through district-specific development strategies, with greater emphasis on livelihood diversification, rural infrastructure, agricultural

productivity, skill development and employment generation. The Committee further recommends that the Administration strengthen convergence among various poverty alleviation programmes, adopt robust monitoring mechanisms based on the Multidimensional Poverty Index, and continue focused efforts towards achieving the Sustainable Development Goal of eliminating poverty in all its dimensions.

(Para 3.15.13)

45. The Committee noted that the sustained growth in tourist arrivals in the UT has been facilitated by improved connectivity, stronger security arrangements, better tourist infrastructure and a renewed sense of confidence among visitors. In this context, security management at tourist destinations assumes special importance, as it directly affects the perception of safety, the quality of visitor experience and the continued growth of the tourism sector.

(Para 4.2.4)

46. The Committee appreciates the comprehensive security arrangements put in place by the Union Territory Administration and the Jammu & Kashmir Police at Gulmarg and other major tourist and religious destinations. The Committee notes with satisfaction the deployment of security personnel, surveillance mechanisms, crowd-management measures and the coordination established among the Police, Tourism Department, district administration, development authorities and other concerned agencies. The Committee, however, recommends that an integrated security and surveillance framework be developed for all major tourist destinations, incorporating comprehensive CCTV coverage, centralised monitoring facilities, regular vulnerability assessments and periodic security audits. The Committee further recommends that clear inter-agency standard operating procedures be prescribed and reviewed before every peak tourist season to ensure a coordinated and timely response to any security-related incident.

(Para 4.2.5)

47. The Committee appreciates the efforts of the Administration in establishing emergency response systems and making arrangements for medical preparedness at major tourist destinations. Considering the difficult terrain, adverse weather conditions and large seasonal influx of tourists, the Committee recommends that dedicated emergency response units, adequately equipped ambulances, trauma-care facilities and clearly identified evacuation routes be made available at all high-footfall destinations. Also, emergency contact numbers and safety instructions should be prominently displayed at hotels, transport points and tourist facilities in multiple languages.

(Para 4.2.6)

48. The Committee appreciates the coordinated deployment of the Jammu & Kashmir Police, CRPF, Central Armed Police Forces and other security agencies at Sonmarg and other major tourist destinations. It also notes with satisfaction the multi-layered security arrangements, surveillance mechanisms, area domination measures and access-control systems being put in place for the Shri Amarnath Ji Yatra. The

Committee recommends that the existing inter-agency coordination mechanism be further institutionalised through a unified command-and-control framework, clearly defined responsibilities and real-time information-sharing protocols. Periodic joint security audits and vulnerability assessments should also be conducted, particularly before the commencement of the tourist season and the Yatra, to identify and address emerging security concerns.

(Para 4.4.4)

49. The Committee places on record its deep appreciation for the exceptional courage, professionalism and high degree of operational preparedness displayed by the Indian Army in safeguarding the nation's territorial integrity along the Line of Control and in other sensitive high-altitude areas. The Committee notes with satisfaction the induction of advanced weapon systems, Unmanned Aerial Systems, Counter-UAS technologies, modern surveillance equipment, specialist mobility platforms and all-terrain vehicles. Considering the rapidly evolving nature of security threats, the Committee recommends sustained investment in integrated intelligence, surveillance and reconnaissance capabilities, counter-drone systems, secure communication networks and indigenous high-altitude technologies. The Committee further recommends that the Ministry of Defence should ensure their timely procurement, deployment and periodic technological upgradation in all strategically important sectors.

(Para 4.5.6)

50. The Committee appreciates the elaborate logistical arrangements and underground defence infrastructure maintained by the Army under extremely difficult terrain and climatic conditions. It observes that round-the-year operational readiness in Drass, Kargil and other forward areas depends substantially upon reliable transportation, adequate stocking, resilient communication links and suitable accommodation for personnel. The Committee, therefore, recommends accelerated development of all-weather roads, tunnels, bridges, advanced storage facilities, forward logistics hubs and alternative supply routes.

(Para 4.5.7)

51. The Committee commends the rigorous tactical training, force-protection measures and contingency-response drills demonstrated at the Kargil Battle School and Post 43. It also pays solemn tribute to the brave soldiers who made the supreme sacrifice during the Kargil War of 1999.

(Para 4.5.8)

Concluding Observations

52. The Committee places on record its sincere appreciation to the Ministry of Home Affairs, the Administrations of the Union Territories of Jammu & Kashmir and Ladakh, the Shri Mata Vaishno Devi Shrine Board, the Indian Army, the Jammu & Kashmir Police, the Central Armed Police Forces and all other authorities and organisations associated with the study visit for the excellent coordination, cooperation and logistical support extended to the Committee.

(Para 4.5.9)

53. The Committee observes that the study visit afforded it a valuable opportunity to gain direct and first-hand understanding of the developmental, administrative, security and strategic challenges confronting the region, as well as the sustained efforts being made to address them. The interactions with officials, security personnel and other stakeholders, coupled with the on-the-spot assessments undertaken by the Committee, have considerably enriched its understanding of the issues involved.

(Para 4.5.10)

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ANNEXURES

ANNEXURE - I

LIST OF WITNESSES WHO WERE PRESENT IN THE MEETING OF THE COMMITTEE HELD AT VAISHNO DEVI SHRINE ON 11TH MAY, 2026

Representatives of the Administration of the Union Territory of Jammu & Kashmir

1. Shri A.G. Mir, IPS, DG, HG/CD/SDRF
2. Shri S.J.M. Gillani, IPS, Special DGP (Coordination)
3. Shri Alok Kumar, Director, Fire & Emergency Services (J&K)
4. Shri Bhim Sen Tuti, IPS, IGP Jammu Zone
5. Shri Sachin Kumar Vaishya, IAS, CEO Shrine Board
6. Shri Ramesh Kumar, IAS, Divisional Commissioner Jammu
7. Shri Kumar Abhishek, IAS, Deputy Commissioner, Reasi District
8. Shri Shiv Kumar Sharma, IPS, DIG, Udhampur - Reasi Range
9. Shri Amritpal Singh, IPS, SSP, Udhampur
10. Shri Kameshwar Puri, Superintendent of Police, Katra
11. Shri Anshumali Sharma, SDM, Bhawan, Katra
12. Shri Satish Kumar Sharma, Jt. CEO SMVDSB
13. Shri Athar Amin Zargar, (JKAS), Additional Secretary (Home Department) (J&K)

Representative of Ministry of Home Affairs

1. Smt. Ruchika Katyal, Deputy Secretary, MHA (J&K Division)

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ANNEXURE - II

LIST OF WITNESSES WHO WERE PRESENT IN THE MEETING OF THE COMMITTEE HELD AT SRINAGAR ON 12TH MAY, 2026

Representatives of the Administration of the Union Territory of Jammu & Kashmir

1. Shri Atal Dulloo, IAS, Chief Secretary, J&K
2. Shri Shaleen Kabra, IAS, Financial Commissioner (ACS), Jal Shakti Department
3. Shri Ashwani Kumar, IAS, Financial Commissioner (ACS), Power Development Department
4. Shri Shailendra Kumar,IAS, Financial Commissioner (ACS), Finance Department
5. Shri Anil Kumar Singh, IAS, Financial Commissioner (ACS), R&B (PW) Department
6. Shri Chandraker Bharti, IAS, Principal Secretary to the Government, Home Department
7. Shri Brij Mohan Sharma, IFS, Principal Secretary to the Government, Culture Department
8. Shri Saurabh Bhagat, IAS, Commissioner/Secretary to the Government, Department of Food, Civil Supplies and Consumer Affairs
9. Shri Vikramjit Singh, IPS, Commissioner/Secretary to the Government, Industries and Commerce Department
10. Shri M. Raju, IAS, Commissioner/Secretary to the Government, General Administration Department
11. Shri M. Raju, IAS, Commissioner/Secretary to the Government, Health & Medical Education Department
12. Ms. R. Alice Vaz, IAS, Commissioner/Secretary to the Government, Planning & Development Department
13. Ms. Sheetal Nanda, IAS, Commissioner/Secretary to the Government, Forest Department
14. Ms. Yasha Mudgal, IAS, Commissioner/Secretary to the Government, Cooperatives Department
15. Dr.Shahid Iqbal Choudhary, IAS, Commissioner/Secretary to the Government, Youth Service & Sports Department
16. Shri Kumar Rajeev Ranjan, IAS, Administrative Secretary, Labour & Employment Department/Skill Development Department
17. Shri Ram Niwas Sharma, IAS, Commissioner/Secretary to the Government, Higher Education Department
18. Shri Ram Niwas Sharma, IAS, Commissioner/Secretary to the Government, School Education Department
19. Ms. Babila Rakwal, JKAS, Commissioner/Secretary to the Government, Science & Technology Department

20. Dr. Piyush Singla, IAS, Secretary to the Government, Information Technology Department
21. Ms. Avny Lavasa, IAS, Secretary to the Government, Transport Department
22. Shri G.A. Sofi, Secretary in the Department, Agriculture Production Department
23. Shri Bashir Ahmed Khan, JKAS, Secretary in the Department, Social Welfare Department
24. Ms. Rashmi Sharma, JKAS, Secretary in the Department of Rural Development and Panchayati Raj

<u>Representative of Ministry of Home Affairs</u>

1. Ms. Ruchika Katyal, IAS, Deputy Secretary, MHA

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ANNEXURE - III

LIST OF WITNESSES WHO WERE PRESENT IN THE MEETING OF THE COMMITTEE HELD AT GULMARG ON 13TH MAY, 2026

Representatives of the Administration of theUnion Territory of Jammu & Kashmir

1. Shri Nalin Prabhat, IPS, Director General of Police, J&K
2. Shri Chandraker Bharti, IAS, Principal Secretary to the Government, Home Department
3. Shri S. J. M. Gillani, IPS, Special DG, Coordination, PHQ, J&K
4. Shri Syeed Fakhrudin Hamid, IAS, Deputy Commissioner, Baramulla
5. Shri Gurinderpal Singh, IPS, Senior Superintendent of Police, Baramulla
6. Shri Syed QamarSajad, JKAS, Director, Tourism Kashmir/Managing Director, Cable Car Corporation
7. Shri Tariq Hussain Naim, JKAS, Chief Executive Officer, Gulmarg Development Authority

Representative of Ministry of Home Affairs

2. Shri Govind Kumar Garg, IRS, Director, MHA

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ANNEXURE - IV

LIST OF WITNESSES WHO WERE PRESENT IN THE MEETING OF THE COMMITTEE HELD AT SONMARG ON 14TH MAY, 2026

Representatives of the Administration of the Union Territory of Jammu & Kashmir

1. Shri Rajiv Pandey, IPS, DIG, Central Kashmir Range
2. Shri Jatin Kishore, IAS, District Magistrate, Ganderbal
3. Shri Sudhanshu Dhama, IPS, SSP, Ganderbal

Representative of Ministry of Home Affairs

1. Shri Govind Kumar Garg, IRS, Director
2. Shri Vinay Kumar, 2 I/C

Representative of Central Reserve Police Force (CRPF)

1. Shri Sandeep, Commanding Officer, 118 Battalion

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