

Back to Village 2 (B2V2) - Report

(Formal to be filled up by the Reporting Officer during his/her two day visit to the Panchayat)

A) DETAILS OF REPORTING OFFICER:

- Name: DIVAKAR KHAJURIA
- Designation: Functional Manager
- Department/Place of posting: Industries
- Mobile No: 94192-22811 Distt Industries Centre Rajouri
- Email id:
- Home District: Jammu
- Dates of visit: 25/26/27/28/29/30, November 2019

B) LOCATIONAL DETAILS OF PANCHAYAT:

- Name of the Panchayat: CHOWKIAN (B)
- Local Government Directory (LGD) code of the Panchayat:
(To be sourced from Rural Development Department by DC)
- Name of CD Block: Darhal (CHOWKIAN) B
- Name of Tehsil: Darhal
- Name of District: Rajouri

C) PANCHAYAT PROFILE:

- No. of revenue villages in the Panchayat: CHOWKIAN B
- No. of hamlets in the Panchayat: 8 Nos
- No. of households in the Panchayat: 340
- Population (approx.) of the Panchayat: 1420

D) FRONTLINE OFFICERS/OFFICIALS WHO ARE PRESENT DURING THE VISIT

S. No.	Department	Designation of the officer/official
1	Youth Service + Sports	Phy Education Teacher
2	RDD	V L W
3	School Education dept.	Teacher
4	PDD	Inspector
5	Social welfare	welfare
6	Health + Family welfare	FM PHW
7	Sheep Husbandry	ASM
8	PHE	Lineman

E) FUNCTIONALITY OF THE GRAM PANCHAYAT:

1. INFRASTRUCTURE:

- Whether Panchayat Ghar is available in the Panchayat: Yes/No/Under construction ✓
If yes, whether functioning in: Own building/Other government building/Private building
If no, whether land is available for construction of the Panchayat Ghar: Yes/No
- Whether the BDC office has been established (in case the officer visits block Panchayat): Yes/No/Not applicable ✓

iii. If not, whether the building for BDC office has been identified: Yes/No/Not applicable

iv. Facilities available in the Panchayati Raj institutions:

Facilities available	Panchayat Office	BDC Office	Remarks
Furniture	Yes/No ✓	Yes/No	
Computer/printer	Yes/No ✓	Yes/No	
Telephone facility	Yes/No ✓	Yes/No	

v. In case Panchayat has not been constituted, whether Administrator has been appointed: Yes/No

vi. Whether Infrastructure and Assets Register has been prepared: Yes/No ✓

(Visiting Officer to physically check the register)

If no, Visiting Officer to get the register prepared in his/her presence and confirm _____

2. FUNCTIONALITY:

i. Whether Gram Panchayat meeting is being held regularly on monthly basis: Yes/No ✓

Date of last meeting held: 06/11/2019

ii. Whether Gram Sabha meeting is being held regularly on quarterly basis: Yes/No

Date of last meeting held: 04/11/2019

iii. Whether the Karwai register is being maintained by the Panchayat Secretary: Yes/No ✓

(Officer to inspect the register)

iv. Whether the Sarpanch/Administrator/Panchayat Secretary have digital signatures: Yes/No ✓

v. Bank Account opening and receipt of funds:

Name of the Scheme	Separate bank account opened	Official signatory other than Sarpanch	Funds received	Balance in the account as on date (Rs. in lakh)	Whether at least one transaction has been made
14 th Finance Commission	Yes/No ✓	See Panchayat	Yes/No ✓	169595.35	Yes/No ✓
ICDS (Nutrition)	Yes/No ✓	Super-visor	Yes/No ✓	As per Passbook	Yes/No
ICDS (Honorarium)	Yes/No	Super-visor	Yes/No		Yes/No
Mid Day Meals (MDM)	Yes/No ✓	Teacher	Yes/No ✓		Yes/No
Own resources of Panchayat	Yes/No ✓		Yes/No		Yes/No
Any other Scheme. If yes, indicate name					

(Visiting Officer to personally check the Passbook and enter the above details. He/she will also check that the bank account is in the name of the Panchayat and operated by Sarpanch.)

vi. Whether Panchayat Biodiversity Committee has been constituted: Yes/No ✓

If no, the visiting officer to ensure that the Committee is constituted in his/her presence and confirm: _____

vii. 14th Finance Commission Award.

a. Whether 4 year Action Plan 2016-20 has been prepared: Yes/No ✓

b. Whether the detailed estimates for all works have been prepared: Yes/No ✓

c. No. of works for which estimates have been prepared: Nil No. 1 (to total)

d. Whether Action Plan has been approved by the DDC: Yes/No ✓

If no, reason thereof: _____

e. Whether the works have been started: Yes/No ✓

No. of works started: Nil No (____ % to total)

If no, reason thereof: Due to not preparation of Estimates by concerned.

f. Who is issuing work order for works being executed under 14th FC (tick one):

1) Sarpanch (✓)

2) BDO ()

3) Others (specify): VLW

viii. Integrated Child Development Scheme (ICDS):

a. Is the Panchayat/Sarpanch purchasing nutrition items at Panchayat level for use in the Anganwadi Centres of the Panchayat: Yes/No ✓

If no, reason thereof: Just open Account

Also mention if it is being purchased by someone else: _____

b. Is nutrition being provided to Anganwadi Centres in the Panchayat: Yes/No ✓

If no, reason thereof: _____

c. Is the Panchayat/Sarpanch paying honorarium to AWWs/Helpers directly at Panchayat level: Yes/No ✓

If no, reason thereof: Just to receive funds

d. Whether the record on account of purchase of nutrition and payment of honorarium is being maintained by the Panchayat: Yes/No ✓

(Visiting Officer to check the register and verify the signatures of the Sarpanch on the same)

ix. Mid Day Meal (MDM) Scheme:

a. Whether Panchayat/Sarpanch is purchasing items at Panchayat level for serving Mid day meal in the schools: Yes/No ✓

If no, reason thereof: Open new Account

b. Whether the Panchayat/Sarpanch is providing Mid day meal to the school children in the Panchayat: Yes/No ✓

If no, reason thereof: No Funds Released.

Also mention if it is being provided by someone else: Education dept.

c. Whether the record on account of purchase of MDM items and honorarium to cooks is being maintained at the Panchayat: Yes/No ✓

(Visiting Officer to check the register and verify the signatures of the Sarpanch on the same)

x. MGNREGA

a. Whether MGNREGA Plan 2019-20 has been approved: Yes/No ✓

b. If yes,

✓ Funds allocated to the Panchayat: Rs 30 lakh

✓ No. of works approved: 24

✓ No. of works started: Nil

✓ No of works completed: Nil

✓ No of Job Card holders in the Panchayat: 696

✓ No. of man days generated: Nil

xi. Whether the Action Plan for funds on account of Own Resources of the Panchayat is being prepared: Yes/No ✓

If yes, whether approved by the Gram Sabha: Yes/No

If no, reason thereof: No such A/c opened.

xii. Whether subjects have been assigned by the Sarpanch to the Panchs: Yes/No ✓
If no, whether subjects have been assigned in presence of the visiting officer: Yes/No

xiii. Major challenges being faced by the Panchayat in functioning and execution of works:

a) Whether full support and cooperation being provided by:

Officer	Department	Response	Remarks
BDO	RDD	Yes/No ✓	
VLW	RDD	Yes/No ✓	
JE	RDD	Yes/No	
CDPO	Social Welfare	Yes/No ✓	
TSWO	Social Welfare	Yes/No	
Anganwadi Supervisor	Social Welfare	Yes/No	
Headmaster/Principal/ZEO	School Education	Yes/No	
I/c MDM	School Education	Yes/No	
BMO	Health	Yes/No	
Tehsildar/Naib-Tehsildar	Revenue		
Patwar	Revenue	Yes/No	
Agriculture Extension Official	Agriculture	Yes/No	
Horticulture Extension Official	Horticulture	Yes/No	
Village functionaries		Yes/No	
Any other			

b) Is the Panchayat facing any difficulty in execution of works, identification of beneficiaries/any other schemes:

✓ Non co-operation by officials: Yes/No ✓

If yes, who: _____ (specify)

✓ Non disclosure of funds available/schemes by officials: Yes/No ✓

✓ Delay in preparation of estimates/technical sanctions by engineering staff: Yes/No ✓

✓ Delay in administrative approval by officers: Yes/No ✓

If yes, how long: _____ (specify number of days)

✓ Officers not sharing details of guidelines/lists of beneficiaries: Yes/No ✓

✓ Any other difficulty, give details: Due to non preparation of estimates

F) FOLLOW UP OF BACK TO VILLAGE-1 (B2V1):

i. Whether the construction work of playground inaugurated/started during the visit of the officer in B2V1 has been completed: Yes/No ✓

If not, likely date of completion: yet to start (date)

ii. Whether any other works started during Back to Village-1 have been completed: Yes/No ✓

If not, list of such works and date by which they are likely to be completed:

(1) Due to non-release of funds no work started

(2) _____

(3) _____

iii. Whether any funds have been released for works identified in B2V1: Yes/No ✓

If yes, amount released: Rs. _____ lakh

Whether works identified in B2V1 have been started: Yes/No ✓

Likely date of completion: _____ (date)

- iv. Whether any new work(s) has/have been sanctioned/taken up/completed in the Panchayat after B2V-1, details thereof:

Sector/Department	Name of work sanctioned/taken up	Whether completed (yes/no)	Remarks:
RDD	MB NREGA		NO work started

- v. Whether any improvement in attendance of following Government functionaries has been noticed after B2V1:

- | | |
|---|------------|
| a) Doctors/Paramedics/other Health staff | (Yes/No) ✓ |
| b) Teachers/Ret Teachers | (Yes/No) ✓ |
| c) Anganwari Workers/Helpers | (Yes/No) ✓ |
| d) RDD staff | (Yes/No) ✓ |
| e) JEs/other engineering staff | (Yes/No) ✓ |
| f) Agriculture/Horticulture staff | (Yes/No) ✓ |
| g) Animal Husbandry/Sheep Husbandry staff | (Yes/No) |

In case any particular department has shown improvement, please specify:

Any department whose staff is absent most of the time: _____

Any department whose officers/officials has not visited the Panchayat even once since B2V1: _____

Any department which has organized any event or camp or tour of senior officer in the Panchayat since B2V1: NS

- vi. Areas of major complaints brought to notice:

Major area of complaint made during B2V1	Department	Resolution of Complaint	Remarks
Water + Electricity	PHE + PDD	Yes/No ✓	Water + Electric City Problem
		Yes/No	
		Yes/No	

- vii. Major problems confronting the people:

Major problem highlighted during B2V1	Department	Resolution of problem	Remarks
Road Connectivity	PMGSy	Yes/No ✓	
Electricity	PDD	Yes/No ✓	
Water	PHE	Yes/No ✓	
Skill Development		Yes/No ✓	
		Yes/No	

G) PLANNING, EXECUTION AND TRAININGS:

1. GRAM PANCHAYAT DEVELOPMENTAL PLAN (GPDP):

- Whether the GPDP for the schemes transferred to the Gram Panchayats have been prepared for the year 2019-20: Yes/No
If no, reason thereof: _____
- Whether the schemes and activities approved under GPDP for 2019-20 are under implementation: Yes/No
- Whether Panchayat-wise disaggregation of the resources earmarked for the schemes for 2020-21 has been done by the Sectoral Officers: Yes/No
If no, reason thereof: Under-Process
- Whether Public Information Board Indicating the schemes with allocation for the year 2020-21 has been installed in Panchayat Ghar or at some prominent place: Yes/No
If no, the officer should get it installed and confirm: Under-Process
- Whether the meeting schedule of Gram Sabha has been prepared and uploaded on GPDP Portal for preparation of GPDP 2020-21: Yes/No
If no, the visiting officer to ensure that the meeting schedule is framed in his/her presence and confirm: Yes Schedule framed.
- Whether the frontline workers of the subjects transferred to the Gram Panchayats are participating in the scheduled Gram Sabha meetings: Yes/No
If yes, provide details of participation of frontline workers (Govt. functionaries) in the last two meetings:

1 st Meeting Date (06/11/19)			2 nd Meeting Date (27/11/19)		
S. No.	Department	Designation	S. No.	Department	Designation
1	Agriculture	AEA	1	PWD	JE
2	Animal Husbandry	H.A	2	Forest dept.	Guard.

1 st Meeting Date (06/11/19)			2 nd Meeting Date (27/11/19)		
S. No.	Department	Designation	S. No.	Department	Designation
3	Education	Teacher	3	Education	Teacher
4	Sheep Husbandry	ASM	4	Sheep Husbandry	ASM
5	POD	Inspector	5	POD	Inspector
6	Rural development dept.	VLW	6	ROD	VLW
7	Horti-Culture	HTG.	7	Health & Family welfare dept.	FMPHW
8	Social Forestry	Helper	8	Social welfare dept.	worker.

If no, reason thereof: _____

- Whether the Gram Sabha Proceedings are read out in front of Gram Sabha after the conclusion of the meeting: Yes/No
If no, Reason thereof: _____
- Whether the GPDP Plans are being approved by the Gram Sabha: Yes/No
If no, reason thereof: _____
- Whether the approved Plans and Facilitator feedback reports are being uploaded through Plan Portal: Yes/No
If no, reason thereof: Under-Process
(VLW to demonstrate the reports to the Visiting Officer)

- a. Whether the critical gaps identified in the Panchayat during Mission Antyodaya Survey, 2019 are being bridged while preparing GPDP plan for 2020-21: Yes/No ☒
 If no, reason thereof: Survey work in progress

2. SOCIAL AUDIT:

- i. Whether the details with regard to the schemes being implemented by the Gram Panchayats are placed before the Gram Sabha on quarterly basis for carrying out audit: Yes/No ☒
 If no, reason thereof: _____
- ii. Is the Social Audit Committee framed in B2V1 conducting social audit: Yes/No ☒
 If no, reason thereof: _____
- iii. Whether the issues raised during the audit are being redressed by the department concerned: Yes/No ☒
 If no, reason thereof: _____

3. CAPACITY BUILDING & TRAININGS:

- i. Whether, the capacity building and training has been imparted to the elected representatives: Yes/No ☒
 If yes, provide details:

No of Elected Representatives trained	Place of training	Theme of training	No of days
Sarpanchs	Darhal	Schemes of RDD	3 days

- ii. Quality of training: Poor/Satisfactory/Very Good/Excellent. ☒
 iii. Whether any exposure visit within J&K/outside has been conducted: Yes/No ☒
 If yes, Visiting Officer to record the experiences/views of the elected representatives about the visit: Poor/Satisfactory/Very Good/Excellent ☒
 iv. Whether any digital literacy training has been conducted for Sarpanches: Yes/No ☒
 If yes, quality of training: Poor/Average/Good/Excellent.
 v. Level of awareness among the elected representatives and general public about the schemes devolved to Panchayats:
 a. Elected representatives : Poor/Satisfactory/Good/Excellent ☒
 b. General Public : Poor/Satisfactory/Good/Excellent ☒
 (Visiting officer to read out the schemes from the pamphlet available)

H) INDIVIDUAL BENEFICIARY ORIENTED SCHEMES

- i. Visiting Officer to fill approximate number of beneficiaries covered and approximate number left out:

Schemes/Services	Beneficiaries covered (Nos.)	Pendency (applied but not sanctioned) (Nos.)	Reasons for pendency	Fresh applications submitted to visiting officer (Nos.)
Scholarship for SC/ST/OBC students	46	47	U/P	47
Scholarship for Minority students	—	—	—	—
Pension - Old Age	93	41	U/P	—
Pension - Widow	12	04	U/P	—
Pension - Disability	15	04	U/P	—
PM Kisan Nidhi	220	120	U/P	—
Ayushman Bharat	25	—	—	—
PM Jeevan Jyoti Bima Yojana	—	—	—	—
PM Suraksha Bima Yojana	25	—	—	—
PM Awas Yojana - Grameen	07	26	U/P	Nil
State Marriage Assistance Scheme	06	05	U/P	Nil

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B2V2/PD&MD/2019

Schemes/Services	Beneficiaries covered (Nos.)	Pendency (applied but not sanctioned) (Nos.)	Reasons for pendency	Fresh applications submitted to visiting officer (Nos.)
NREGA Job Card	696	—	—	nil
Ladli Beti				
Swachh Bharat Mission- Individual Household Toilets	340	—	—	nil
PM Ujjwala Yojana	—	—	—	—
Ujala	200	20	U/P process	—
Jandhan Account				
PM Matru Vandana Yojana				

* The visiting officer to enclose scheme-wise list of individual beneficiaries who are interested to avail the benefit under the schemes. He/she to also collect any applications and handover at district headquarter

ii. Visiting Officer to fill number of cases pending and fresh demands.

Schemes/Services	No. of cases pending	Reasons for pendency	Fresh demands/applications submitted (Nos.)
Piped water connection	30	U/P process	—
Electricity connection	20	U/P process	—

* Visiting officer to enclose the list of individuals/households who need fresh connections. He/she to also collect any applications and handover at district headquarter

1) DOUBLING FARMERS INCOME:

1. IRRIGATION

- Topography of the Panchayat. Semi-Hilly/Hilly/Plain/Kand ✓
- Major sources of irrigation. Canal/Khuls/Tube well/Ponds/Springs/Water harvesting Tanks/Rainfed/Others (please specify) _____
- Status of adequacy of irrigation facility in the Panchayat. Sufficient/Insufficient ✓
- Are there any un-tapped irrigation sources in the Panchayat. Yes/No ✓
 ✓ If yes, please specify (Canal/Ground Water/Stream/Lake/Spring/Ponds/Any other water body: _____ (tick as many as needed))
- Is there any area which can be developed by way of water conservation measures for irrigation purposes. Yes/no
 If yes, please specify Rain water Harvesting Constructing Ponds.
- Whether the Panchayat has potential for drip/sprinkler irrigation. Yes/No
- No. of farmers who use drip/sprinkler irrigation in the Panchayat. nil
- No. of farmers who intend to use drip/sprinkler irrigation. nil (nos.)
- Any suggestions to improve irrigation facilities in the Panchayat.

Rain water Harvesting water Storage Tank

2. HIGH YIELDING VARIETY (HYV) SEEDS

- Farmers using High Yielding Variety seeds (Approx. 80 %age)
- Are adequate HYV seeds available to the farmers. Yes/No ✓
- If no, reasons thereof: _____

3. LOANING FACILITY AVAILABLE TO THE FARMERS:

- No. of farmers without Kissan Credit Card 140 (Nos.)
- No. of farmers who have availed loan facility through KCC during 2019 200 Nos.
- No. of farmers who applied for KCC Loan but not provided so far nil Nos.
- Problems being faced by farmers in availing KCC loan (tick whatever relevant):
 - Difficult processes and procedures _____
 - Delay by concerned Deptt. _____
 - Delay by bank concerned yes
 - Any other problem, please specify: _____
- Suggestions for improving the process of availing loan under KCC _____

4. MARKETING INTERVENTIONS:

- How is agriculture/horticulture produce sold (tick whichever relevant):
 - Through organized market (mandi) _____
 - Through un-organized market _____
 - Any other, please specify: _____
- If the surplus produce is not being sold in any market, what measures can be taken to ensure its better marketing: Production for self use only
- Any other suggestions for bringing improvements in the marketing of surplus agriculture/horticulture produce: _____

5. DIVERSIFICATION TO HIGH VALUE CROP/FRUIT:

- Is there any scope/potential for diversification towards high value crops/fruits in the Panchayat. Yes/No Yes
 If yes, please specify _____

Sr. No	Non-remunerative crop/fruit	Potential for diversification towards the crop/fruit	Remarks (if any)

6. INCREASING LIVESTOCK PRODUCTION:

- Awareness level of farmers about subsidy schemes of Animal/Sheep Husbandry Department: Poor/Satisfactory/Good/Excellent Good
- Status of households/farmers engaged with Animal/Sheep Husbandry Sector and those interested to set-up new units

S. No.	Sector	No. of households/farmers engaged	No. of households/farmers interested in setting up new units
1	Backyard Poultry	<u>nil</u>	<u>08 nos</u>
2	Dairy units	<u>nil</u>	<u>06 nos</u>
3	Sheep Units	<u>nil</u>	<u>2 nos</u>
4	Fish Ponds	<u>nil</u>	<u>1 nos</u>

- iii. Suggestions for encouraging more households/farmers to set-up new units

By Arranging awareness camps in the Panchayat

7. List 5 suggestions in order of priority which can help in increasing income of farmers/rural households:

1	Dairy farming unit
2	Cutting & Tailoring centre, Knitting unit
3	Skill development Prog. by various depts.
4	Fabrication units, wooden furniture units
5	Horticulture, Animal Husbandry, Industry, Sheep Husbandry, Employment dept. advised to arrange awareness camps in Panchayat

J) PUBLIC GRIEVANCES AND GOOD GOVERNANCE:

- i. Whether Aadhaar card has been provided to all people in the Panchayat. Yes/No

If no, the number of people in the Panchayat yet to get Aadhaar card: 200 No

- ii. Overall satisfaction level of the people about the ration shops: Poor/Satisfactory/Good/Excellent

Major problems/complaints with regard to ration shops:

- | | |
|---|----------|
| a) Irregular opening | Yes/No ✓ |
| b) Inadequate stock | Yes/No ✓ |
| c) Overcharging | Yes/No ✓ |
| d) Rude behaviour of store owner | Yes/No ✓ |
| e) Long distance to be covered to reach the store | Yes/No ✓ |
| f) Non-display of rates | Yes/No ✓ |
| g) POS machine not working | Yes/No ✓ |

- h) any other _____

- iii. Number of FIRs registered in last 3 months: _____

a) Are people generally satisfied by response of Police to complaints: Yes/No

b) Is copy of FIR given to people: Yes/No

c) Are people satisfied about the overall security situation in Panchayat: Yes/No

d) Any suggestions: _____

- iv. Public perception:

a. Are departmental staff available: Poor/Good/Very Good/Excellent ✓

b. Are departmental staff responsive: Poor/Good/Very Good/Excellent ✓

- v. Average time taken for processing of applications/requests or redressal of complaints by the departmental field functionaries:

Department	Average time taken	Remarks/details, if any
Revenue	- Within 1 month - More than 1 month ✓ - Never	
Social welfare	- Within 1 month ✓ - More than 1 month - Never	
Police Station	- Within 1 month - More than 1 month - Never	
PHE	- Within 1 month ✓ - More than 1 month - Never	

PDO	• Within 1 month ✓ • More than 1 month • Never	
Any other	• Within 1 month • More than 1 month • Never	

vi. Any specific observation or complaint regarding any particular department:

water problem light problem

K) OTHERS:

- Whether land has been identified within Panchayat for collection and disposal of plastic waste: Yes/No ✓
- Whether Panchayat Plastic Collection and Disposal plan is ready: Yes/No ✓
(Visiting officer to collect a copy of the Plan)
- Number of children in the age group of 4-14 years in the Panchayat: 10023
- Number of children in the age group of 4-14 years enrolled in the schools: 147 No
- Is there any High/Higer Secondary school with more than 40% girl students: Yes/No ✓
- Whether RDO has provided Sanitary Napkin Vending Machines in any of the above Schools: Yes/No/Not applicable
 - ✓ If yes, details of schools: _____
 - ✓ If yes, whether the machine is functional: Yes/No
- Whether RDO has provided Sanitary Napkin Incinerator in the above Schools: Yes/No/Not applicable
 - ✓ If yes, whether the incinerator is functional: Yes/No

II GENERAL ASSESSMENT OF THE VISITING OFFICER.

I	Urgent public requirements in order of priority (Max. 07)	<u>CLASH - B</u>
1	<u>water + electricity</u>	
2	<u>Bye Lane + Street lights in Panchayat</u>	
3	<u>To promote employment generation scheme by various deptt.</u>	
4	<u>Sanction of one P Health Centre</u>	
5	<u>opening of cutting + Tailoring weaving centre by concerned deptt.</u>	
6	<u>To arrange awareness (caps) camps by various deptt i.e. Health, Labour, Industries, etc.</u>	
7	<u>To arrange Employment for local youths by providing Vocational training</u>	
II	Any major complaint brought to notice of the Visiting Officer	
	<u>Complaint regarding earlier proposed work not achieved. It is once again requested to take issue of water + electricity on priority as B2V1.</u>	

V. Good.

IV Overall assessment of visit and suggestions:

(the visiting officer to ensure that the overall assessment is recorded in detail along with concrete suggestions.)

To arrange awareness programme for the local youths regarding various vocational training & Employment generation pro. for local youths.
Awareness regarding various schemes of different dept. for local youths.

- encls - ① Resolution of
w. No 4
② to Resolution of
Panchayat Hon. B
B. to completion of
③ Ex-employees
Mand. Sadiq Regarding
non payment of dues
of Panchayat office

D Khajuria
28/11/2019

Signature of the visiting officer

Name DIVAKA KHAJURIA
F.M

DIC : B Jammu