

Transaction Analysis Report

Ahsan-Al-Sabel Social & Educational Trust

Below is the detailed analysis and short report for the file "**AAS EXPENSE FROM JUNE.pdf**". Although the file name mentions June, the document details bank transactions for the Ahsan-Al-Sabel Social & Educational Trust for the month of **July 2025**.

Transaction Summary

- **Trust Name:** Ahsan-Al-Sabel Social & Educational Trust
- **Month:** July 2025
- **Total Transactions:** 15 transactions listed
- **Total Expenditure:** 1,52,666 (Calculated sum of all listed amounts)

Expense Breakdown (Category-wise Analysis)

The document categorizes expenses into various welfare and support initiatives:

1. Education & Student Support

The trust allocated funds toward students' education, hostel, and coaching needs:

- **Coaching Fees:** Two major transactions of 40,000 and 16,500 were made for Tahir Khalil's coaching fees.
- **Admission Fees:** Admission fees of 11,823 each were paid for Sahil Hussain (MAM College) and Iftakhar Hussain (MAM College).
- **Hostel Charges:** A payment of 8,430 was made for Israr Zafar's (GMC Anantnag) 3-month hostel charges, and 7,650 was paid for Zoya Bashir's hostel fee.

2. Medical Help & Accommodation

Financial support was provided for medical patients and their attendants:

- **Meals for Attendants:** A payment of 22,220 was made to Apaar Canteen Service for the meals of attendants accompanying Shabeer Ahmed and Danish Mehmood.
- **Chemotherapy Patient Support:** Accommodation charges of 14,000 were provided for Mrs. Adeeb Kouser, a 23-year-old patient undergoing chemotherapy and radiology.

3. Poor Widow & Destitute Support

- An amount of 14,260 was provided to support an identified poor and destitute widow from village Kalai.

4. Soda Salf (Rations & Daily Needs)

Smaller financial aid amounts were distributed for daily needs:

- Amounts of 1,340 each were given to Zaitoon Begum, Abdul Aziz, and Mohd Rafiq.
- Parveen Akhter received a payment of 970.
- **Technical Issue Note:** A total payment of 970 was intended for Nargis Bano, but only 90 was processed initially due to a technical error. The remaining balance of 880 was paid in a separate, subsequent transaction.

Expense Report: Ahsan-Al-Sabel Trust

Document Context: This report summarizes the bank transactions of the AAS Trust for August 2025 (August 2 to August 30), detailing direct fund transfers to beneficiary accounts.

1. Financial Overview

The Trust processed a total of **11 transactions** during this month.

- **Total Expense:** Rs. 79,337
- **Target Group:** Students, widows, destitute individuals, disabled students, and trust administrative staff.

2. Category-Wise Expense Breakdown

A. Office & Administrative Expenses

- **Amount:** Rs. 36,000
- **Details:** Paid to Mohd Bilal Choudhary. This covers the office supervisor's salary for six months (March to August) and other office expenses such as printing.

B. Education Support (Admission Fees)

- **Amount:** Rs. 18,417
- **Details:** Admission fees paid for three students:
 - Ruksana Jabeen: Rs. 6,507
 - Muneeb Kazmi (MA Sociology, distance mode from Jammu University): Rs. 8,000
 - Kawser Jan: Rs. 3,910

C. Welfare & Relief (Bait-ul-Maal & Rent)

- **Amount:** Rs. 18,960
- **Details:**
 - Rs. 14,260 disbursed through "Bait-ul-Maal" for identified widows and destitute individuals of Kalai village.
 - Rs. 4,700 paid for the room rent of two disabled students.

D. Basic Needs (Soda Salf)

- **Amount:** Rs. 5,960

• **Details:** Small amounts disbursed to five individuals for daily basic needs (soda salt):

- Zaitoon Begum: Rs. 1,340
- Nargis Bano: Rs. 970
- Mohd Rafiq: Rs. 1,340
- Abdul Aziz: Rs. 1,340
- Parveen Akhter: Rs. 970

Expense Report

Ahsan-Al-Sabel Social & Educational Trust • September 2025

1. Executive Summary

Total Expenditure	₹1,36,750
Total Transactions	13
Primary Focus Sector	Education & Student Welfare (~70.77%)
Geographical Reach	Poonch, Rajouri, Jammu, Anantnag, Ramban, and Reasi

2. Category-Wise Breakdown

Category	Total Amount (₹)	Share (%)	Major Beneficiaries / Purpose
Education & Student Welfare	96,774	70.77%	IAS Coaching, MBBS Hostel Mess, University Fees, Books
Medical Support & Healthcare	19,756	14.45%	Cancer Patient Medicine (Soura) & Attendant Meals (GMC)
Bait-ul-Maal / Destitute Relief	14,260	10.43%	Widows & Poor families (Village Kalai, Khanater, etc.)
Ration & Household Aid (Soda Salt)	5,960	4.36%	Direct ration via local kiriyana stores (5 families)

Category	Total Amount (₹)	Share (%)	Major Beneficiaries / Purpose
Total	1,36,750	100.00%	

Financial Analysis Report

AHSAN -AL-SABEL SOCIAL & EDUCATIONAL TRUST

Executive Summary

- **Reported Month:** November 2025 (Note: Individual transaction dates in the source document are marked as October 2025).
- **Total Transactions:** 10
- **Total Expenditure:** 61,500

Expense Breakdown by Category

1. Educational Support (Total: 42,530)

This represents the trust's largest expense, dedicated entirely to admission fees for medical and paramedical students.

- A payment of 30,000 was made to STEPHENS INSTITUTE OF PARA MEDICAL SCIENCE for Mahbish Ahad, a paramedical student.
- Two separate payments of 1,530 and 11,000 were made to PRINCIPAL GMC KATHUA. Both payments covered the admission fees for MBBS student Ajaz ahmed.

2. Destitute & Widow Support (Total: 10,660)

- A single payment of 10,660 was allocated for identified poor and destitute widows across multiple villages (kalai, khanater, shindara, & chandak). The funds were processed through Shamim mushtaq under the remark "Bait-ul-Maal kalai".

3. Daily Essentials / Rations (Total: 5,960)

Five individual transactions were made for "Soda self" (daily essentials/groceries), disbursed directly to various local shopkeepers and enterprises.

- 1,340 was paid to Bhat kiriyana store rajouri on behalf of beneficiary Zaitoon begum.
- 970 was paid to MMA enterprises bathindi on behalf of beneficiary Nargis bano.
- 1,340 was paid to Mohd tajab shoopkeeper on behalf of beneficiary Abdul aziz.
- 970 was paid to Mohd hanif shoopkeeper on behalf of beneficiary Parveen akhter.
- 1,340 was paid to Shama ud Din on behalf of beneficiary Mohd Rafiq.

4. Housing / Rent (Total: 2,350)

- An amount of 2,350 was paid to Raza ul haq, the owner of saika enterprises. The remarks indicate this covered "Flat rent room" for joint beneficiaries Yasir iqbal and Mohd rafi.

Financial Summary Table

Expense Category	Total Amount
Educational Support	42,530
Destitute & Widow Support	10,660
Daily Essentials (Soda self)	5,960
Housing / Rent	2,350
Grand Total	61,500

Expense Analysis Report

Ahsan-Al-Sabel Social & Educational Trust

Overview

This report provides an in-depth financial analysis of the transaction details extracted from the document titled "AAS EXPENSE FROM JUNE.pdf".

Key Discrepancy Noted:

While the document's header explicitly states the transactions correspond to the month of **NOVEMBER 2025**, a review of the data reveals that all 10 recorded transactions are actually dated in **October 2025** (specifically Oct 7th, 17th, and 22nd).

Financial Summary

- **Total Number of Transactions:** 10
- **Total Expenditure for the Period:** 61,500

Expense Categorization

The expenditures have been categorized into four primary groups based on the provided transaction remarks:

Category	Total Amount	Description
	42,530	

Category	Total Amount	Description
Educational Support		Admission fees for medical/paramedical students (30,000 for Stephens Institute; 12,530 total for Principal GMC Kathua).
Bait-ul-Maal (Charity)	10,660	Lump sum financial aid allocated for identified poor and destitute widows in village Kalai.
Provisions (Soda Salf)	5,960	Five distinct transactions made to various local stores and shopkeepers for essential supplies, ranging from 970 to 1,340.
Housing / Rent	2,350	A single transaction recorded as payment for "Flat rent room".

Conclusion

The analysis clearly indicates that the primary focus of the trust's expenditure for this period was on **Educational Support**, which accounts for approximately **70%** of the total funds (42,530 out of 61,500). The remaining funds were effectively distributed among direct charitable assistance through Bait-ul-Maal, essential household provisions, and housing rent support.

Financial Expense Report

AHSAN-AL-SABEL SOCIAL & EDUCATIONAL TRUST | December 2025

1. Executive Summary

Document Referenced:	"AAS EXPENSE FROM JUNE.pdf"
Total Transactions:	13
Total Monthly Expenditure:	₹5,37,406
Primary Spending Focus:	Crisis response; the vast majority of the trust's funds were allocated to immediate disaster relief efforts.

2. Expense Categorization Overview

Spending Category	Total Amount (₹)	% of Total	Primary Purpose
Disaster Relief	4,78,000	88.9%	Building materials for Mendhar-Kalaban-Poonch landslide victims
Widow/Destitute Support	27,950	5.2%	Bait-ul-Maal assistance for identified widows in local villages
Educational Assistance	20,144	3.7%	Semester fees and hostel mess charges for students
Groceries / Ration	5,960	1.1%	Small-scale "Soda saf" funds distributed to 5 beneficiaries
Operations & Misc.	5,352	1.0%	Website renewal and meals for attendants

3. Deep Analysis by Category

A. Disaster Relief (Landslide Victims)

- This was the most significant expense of the month, totaling **₹4,78,000**.
- Funds were strictly case-specific to support the victims of the Mendhar-Kalaban-Poonch landslide.
- The money was transferred in two large installments (₹1,30,000 on Dec 11 and ₹3,48,000 on Dec 17) directly to Mohd Qayoom Building Materials for cement and saryia (iron rods).

B. Widow & Destitute Support (Bait-UL-MAAL)

- A total of **₹27,950** was distributed to support identified poor and destitute widows in villages such as Kalai, Khanater, Shindara, and Chandak.
- The trust routed these funds through service providers Shamim Mushtaq (₹12,950) and Nasar Ahmed (₹15,000).

C. Educational Assistance

- **University Fees:** ₹17,250 was paid to the Registrar of BGSBU University, Rajouri, covering the 3rd-semester fee for a Master of Arts student, Mohd Younis Khanata.
- **Hostel Charges:** ₹2,894 was paid to Provost Abdullah House-Hostel at AMU Aligarh for the mess charges of student Zoya Bashir.

D. Routine Ration / Groceries ("Soda Salf")

- The trust provided micro-assistance to 5 different individuals: Zaitoon Begum, Mohd Rafiq, Nargis Bano, Abdul Aziz, and Parveen Akhter.
- These transactions were small (ranging from ₹970 to ₹1,340) and were routed directly to local shopkeepers and enterprises (e.g., Bhat Kiryana Store, MMA Enterprises) to cover rations.

E. Operational & Miscellaneous

- **Digital Presence:** ₹3,352 was spent on website renewal and hosting charges for www.ahsanalsabee1.com, paid to Rouf Mohd Bhat.
- **Administrative/Medical:** ₹2,000 was paid to Mangal Raj for meals related to an attendant's bill for Mohd Sharaz Ahmed at GMC Jammu.

4. Key Takeaways

- **Highly Targeted Impact:** The trust responded aggressively to a local crisis this month, with almost 89% of its total budget going toward immediate infrastructure recovery for landslide victims.
- **Low Overhead:** Administrative costs (website maintenance and meals) accounted for only 1% of the total monthly expenditure, demonstrating that 99% of the trust's money went directly to charitable causes and beneficiaries.

AHSAN-AL-SABEEL SOCIAL & EDUCATIONAL TRUST

Monthly Financial Analysis & Expenditure Report — January 2026

Report Focus: Direct Beneficiary Disbursements & Education Sponsorship

Period: January 1, 2026 – January 31, 2026

Executive Summary: During January 2026, the Trust disbursed a total of ₹25,000 across 3 key transactions. Disbursements were distributed between community social welfare (51.8%) and targeted higher educational assistance (48.2%), directly benefiting underprivileged students, widows, and destitute families in the Poonch region.

TOTAL EXPENDITURE

₹25,000

3 Disbursed Transactions

SOCIAL WELFARE AID

₹12,950

51.8% of Total (Bait-ul-Maal)

EDUCATIONAL AID

₹12,050

48.2% of Total (2 Students)

ITEMIZED BANK TRANSACTIONS

#	Date & Time	Beneficiary Details	Service Provider / Account	Txn ID	Amount (₹)	Purpose
1	15/01/2026 06:35 PM	Murtaza Ali Rehman S/O: Abdul Rehman R/O: Mendhar, Dist. Poonch	Director Coaching & Guidance Centre AMU Aligarh A/C: 055552601509 (SBIN0005555)	2026011529296686	₹10,400	Mess Charges
2	15/01/2026 07:12 PM	Identified Widows & Destitute Villages: Kalai, Khanater, Shiendara & Chandak (via Bait-ul-Maal)	Shamim Mushtaq (Alias: Bholu) S/O: Manu Din R/O: Village Kalai, Poonch A/C: 0019040100030699	2026011529323028	₹12,950	Bait UL Maal Kalai
3	30/01/2026 05:44 PM	Muzahir Hussain S/O: Mohd Aslam R/O: Surankote M.A. Rural Studies (DLL), Univ. of Jammu	Director M.A. Rural Dev. (DLL) University of Jammu, Jammu Tawi A/C: 0345040500000052	2026013036481641	₹1,650	Admission Fee
TOTAL DISBURSED AMOUNT:					₹25,000	

KEY INSIGHTS & SECTORAL BREAKDOWN

1. Community Welfare & Vulnerable Support (₹12,950 — 51.8%)

A significant portion of this month's funds went directly into local community support through Bait-ul-Maal Kalai. Managed via representative Shamim Mushtaq, this initiative provided targeted financial relief to identified widows and destitute households across four interconnected villages (Kalai, Khanater, Shiendara, and Chandak).

2. Higher Education & Student Sustenance (₹12,050 — 48.2%)

Education expenditure remained balanced between competitive examination preparation and university enrollment:

- Coaching & Mess Sustenance (₹10,400):** Funded coaching mess facilities at Aligarh Muslim University (AMU) for candidate Murtaza Ali Rehman from Mendhar.

- **University Post-Graduate Fee (₹1,650):** Direct fee payment to the Department of Lifelong Learning, University of Jammu, enabling student Muzahir Hussain to pursue his Master's degree in Rural Studies.

Note: This report is compiled from verified bank statement records of Ahsan-Al-Sabeel Social & Educational Trust for the financial cycle of January 2026.

Ahsan-Al-Sabeel Social & Educational Trust

Monthly Financial Analysis Report — February 2026

1. Executive Summary

- The trust executed a total of **three transactions** during the month of February 2026.
- The total expenditure for the entire month amounts to **Rs. 15,922**.
- The trust allocated funds across two primary categories: **social welfare** for the destitute and **educational support** in the form of mess charges for a medical student.

2. Expense Breakdown by Category

A. Social Welfare (Bait-ul-Maal)

- **Total Allocation:** Rs. 12,950
- **Target Beneficiaries:** Identified widows, poor, and destitute individuals residing in the villages of Kalai, Khanater, Shindara, and Chandak.
- **Service Provider/Distributor:** Shamim Mushtaq (S/O Mohd Din, R/O Village Kalai, Poonch).
- **First Disbursement:** Rs. 1,950 processed on 12/02/2026 at 11:15 AM (Transaction ID: 2026021244115399).
- **Second Disbursement:** Rs. 11,000 processed on 12/02/2026 at 11:20 AM (Transaction ID: 2026021244115699).

B. Educational Support

- **Total Allocation:** Rs. 2,972
- **Funding Purpose:** Mess Charges
- **Beneficiary:** Rizwan Choudhary, an MBBS Student at GMC Anantnag (Roll No: 65), hailing from Village Sanal, Surankote, District Poonch.
- **Service Provider:** Zahid Muqbool Dar (R/O Janglat Mandi, Near GMC Anantnag).
- **Transaction Detail:** Processed on 18/02/2026 at 08:46 AM (Transaction ID: 2026021847435476).

3. Key Insights & Geographical Focus

- **Target Demographics:** The trust's financial activities directly support highly vulnerable demographic groups through localized welfare relief, while simultaneously encouraging higher education by easing the financial burden for medical students.
- **Regional Impact:** The social welfare relief is heavily concentrated in the Poonch district, specifically targeting local villages like Kalai, Khanater, Shindara, and Chandak. The educational support reaches further, bridging the gap to Anantnag where the student's medical college is located.
- **Operational Efficiency:** The distribution for the Bait-ul-Maal was executed swiftly in back-to-back transactions on the exact same day, utilizing a single, localized service provider to manage the funds.

Expense Analysis Report

Ahsan-Al-Sabeel Social & Educational Trust | March 2026

Aapki provide ki gayi file "**AAS EXPENSE FROM JUNE.pdf**" ke mutabiq, yahan is month ki detailed report aur analysis di gayi hai. (Note: Document ke andar ka data strictly March 2026 ke transactions ko show karta hai).

SHORT REPORT SUMMARY

- Yeh document Ahsan-Al-Sabeel Social & Educational Trust ke bank account ka transaction record hai.
- Yeh record strictly **March 2026** ke month ko cover karta hai.
- Is report mein total **6 transactions** hain, jinka total expenditure **₹ 68,085** banta hai.

DEEP ANALYSIS (CATEGORY-WISE BREAKDOWN)

1. Disaster Relief & Rehabilitation (Total: ₹ 47,415)

- Trust ka sabse bada focus Mendhar-Kalaban-Poonch landslide victims ki madad karna raha hai.
- ₹ 23,415 ki payment M/S Singh Stone Crusher ko ki gayi hai, jo 'Crushed Stone Sand' ke liye thi.
- ₹ 24,000 Asma Arif ko pay kiye gaye hain 'Ferry Charges Sand Bajri' ke liye.
- Yeh is month ke total kharche ka lagbhag 70% hissa hai, jo dikhata hai ki emergency housing/construction material provide karna inki top priority thi.

2. Social Welfare & Destitute Support (Total: ₹ 14,890)

- ₹ 13,550 Shamim Mushtaq ko transfer kiye gaye hain (Bait Ul Maal Kalai ke through).
- Yeh fund Village Kalai ki identified widows aur destitute (zaruratmand) logon ke support ke liye tha.
- Ek aur transaction mein ₹ 1,340 Khalid Ahmed ke account mein Parveen Akhter ke naam par bheje gaye hain.

3. Educational Support (Total: ₹ 3,100)

- ₹ 3,100 Sanju Computer ko pay kiye gaye hain.
- Yeh payment Mohd Hadayat (Degree College Poonch ka student) ki examination fee clear karne ke liye ki gayi hai.

4. Medical & Meals Assistance (Total: ₹ 2,680)

- ₹ 2,680 Mangal Raj ko pay kiye gaye hain.
- Yeh amount GMC Jammu mein admitted patient, Mohd Sharaz Ahmed, ke meals (khane) ke liye allocate ki gayi thi.

Transaction Report Analysis

Ahsan Al Sabeel Social and Education Trust | April 2026

This report provides an in-depth analysis of the transaction records provided in the document referenced as "AAS EXPENSE FROM JUNE.pdf". It is important to note that while the filename indicates "June", the actual document is titled **"Transaction Report – April 2026"** for the Ahsan Al Sabeel Social and Education Trust.

1. Executive Summary

- **Total Number of Transactions:** The report contains 11 distinct transactions.
- **Reported Total vs. Actual Calculated Total:** The document officially states a total expenditure of **Rs. 71,040** at the bottom.

Calculation Discrepancy Found:

Upon summing the 11 individual entries (Rs 9,000 + 1,340 + 970 + 970 + 1,340 + 1,340 + 1,400 + 6,050 + 22,290 + 22,340 + 5,000), the actual mathematical total is **Rs. 72,040**. This indicates a discrepancy of Rs. 1,000 between the reported total and the sum of individual transactions.

2. Expense Breakdown by Category

The transactions have been categorized based on the "Remarks" section to provide clarity on fund allocation:

Expense Category	Total Amount (Rs)	Approx. %	Key Beneficiaries / Details
Education & Books	Rs. 37,740	52%	Anita Mushtaq (Medical Books), Thair Khalil (UPSC Accom. & Library), Tasleem Bano (Exam Fee)
Mess / Food Fee	Rs. 22,290	31%	Shakeel Ahmed (GMC Canteen Jammu)
	Rs. 6,050	8%	Misbah Kouser (Medicine)

Expense Category	Total Amount (Rs)	Approx. %	Key Beneficiaries / Details
Medical / Medicine			
Sada Saf (Micro-grants)	Rs. 5,960	8%	Mohd Fariq, Nargis Bano, Mohd Hanif, Parveen Akhter, Zaitoon Begum

3. Top Beneficiaries

A significant portion of the Trust's funds was allocated to support three primary beneficiaries:

- Anita Mushtaq (Rs. 22,340):** Funds were paid directly to Bismah Book Educational Publisher in Srinagar for medical student books.
- Shakeel Ahmed (Rs. 22,290):** Funds were allocated as mess fees and paid to Vijant Singh (GMC Canteen Jammu).
- Thair Khalil (Rs. 14,000 total):** Funds were provided for UPSC preparation in Delhi, comprising Rs. 9,000 paid to Jetha Ram for accommodation and Rs. 5,000 paid to Parveen Akhter for library charges.

4. Strategic Analysis

Focus on Education and Sustenance: Approximately 83% of the allocated budget is directly supporting educational endeavors (books, exam fees, library, rent) and sustenance (mess fees) for students. This clearly indicates the Trust's primary mission is focused on youth education and academic support.

Micro-grants (Sada Saf): The distribution of smaller amounts (Rs. 970 and Rs. 1,340) across five beneficiaries suggests a commitment to providing localized, day-to-day assistance or essential supplies to members of the community.

Expense Analysis Report

Ahsan Al Sabeel Social and Educational Trust | May 2026

Total Expenditure: ₹58,550

1. Educational Support

Category Total: ₹51,250

₹32,500

Fee paid to Bliss Point (Neelima Jha) for IES Aspirants Shabir Ahmed and Asid Ali.

₹13,750

Admission fee paid to BGSBU University for Mohd Younis Khatana.

₹5,000

IGNOU admission fee paid via Cybertech for Tehseen Wani.

2. Welfare / Soda Saff

Category Total: ₹7,300

₹1,340 each

Allocations provided individually to Zaitoon Begum, Mohd Rafiq, Abdul Aziz, and Molvi Mian Mohd Bakerwal.

₹970 each

Allocations provided individually to Nargis Bano and Parveen Akhter.

Ahsan Al Sabeel Social & Educational Trust

Expense Report Summary & Analysis • June 2026

Total Transactions:	11
Total Stated Expenditure:	RS 70,706

Expense Breakdown by Category

Educational Support (Major Expense)

The largest portion of the budget was allocated to student admission fees across four transactions. The highest single payment was RS 20,000 for a mechanical engineering student. The trust also sponsored admission fees for an orphan student and two other undergraduate students.

Essential Household Supplies (Soda Salt)

Six separate transactions provided "Soda Salt" to various individuals. These were smaller, individual distributions, with amounts ranging between RS 870 and RS 1,340 per beneficiary.

Community Aid (Bait-UL-Maal)

A consolidated sum of RS 6,840 was distributed to support identified widows, poor, and destitute individuals across local villages in the region.

Key Observation / Reimbursement Note:

Transaction No. 9 was initially recorded at RS 12,653, which included an excess charge of RS 1,000. This extra amount was successfully retrieved back into the Trust's account. Therefore, the actual net expense for that specific student's admission fee was RS 11,653.

EXPENSE ANALYSIS REPORT

Ahsan Al Sabeel Social and Educational Trust — July 2026

Total Expenditure: Rs 19,740

Total Transactions: 7

Date of Transactions: July 7, 2026 (executed between 06:39 AM and 06:52 AM)

Category Breakdown

Category / Purpose	Transactions	Total Amount (Rs)	Share of Total
Bait UL Maal Kalai Support for identified widows, poor & destitute	1	12,440	63.0%
Soda Salf Expenses Grocery/ration disbursements via local vendors	6	7,300	37.0%
Total	7	19,740	100.0%

Key Observations & Insights

- **Primary Expenditure Driver:** The single largest distribution was **Rs 12,440** (63% of the total budget), disbursed via Shamim Mushtaq (Bholu) to cover identified widows, poor, and destitute individuals across Kalai, Khanater, Shindra, and Chandak villages.
- **Soda Salf Assistance (Direct Beneficiaries):**
 - 6 individual allocations were processed through designated local kiriyana/grocery shopkeepers.

- 4 beneficiaries received **Rs 1,340** each (Zaitoon Begum, Shama ud Din, Molve Mian Mohd Bakerwal, and Abdul Aziz).
- 2 beneficiaries received **Rs 970** each (Nargis Bano and Parveen Akhter).
- **Geographic Coverage:** Disbursements successfully covered multiple regional clusters across **Rajouri**, **Poonch** (Dara Dullian, Kalai), **Ramban** (Hardoog Dharam Kund), and **Bathindi, Jammu**.