

Chief Secretary reviews Development, Financial Inclusion and Community-Led Initiatives Across Nubra District



Nubra, August 1, 2026: Continuing his three-day tour of Nubra district, the Chief Secretary of the Union Territory of Ladakh, Shri Ashish Kundra, today undertook an extensive visit to review development initiatives, interact with beneficiaries of government schemes, and assess entrepreneurship, education and community-led projects across the district.

During the visit, he emphasised the need to strengthen financial inclusion, promote self-employment, encourage rural

entrepreneurship and ensure that government welfare schemes effectively reach every eligible beneficiary.

The visit commenced at the SDM Office Conference Hall, Diskit, where the Chief Secretary attended a Joint Mega Loan Mela organised by leading financial institutions, including Jammu & Kashmir Bank, State Bank of India and SIDCO. The event brought together students, entrepreneurs, farmers and aspiring business owners under one platform to facilitate access to various credit-linked government schemes.

Shri Kundra visited each information and registration counter, interacting with officials and beneficiaries to review the implementation of the schemes. He enquired about the number of registrations, loan sanctions, beneficiary outreach and the overall response to the initiative. Stressing the importance of timely financial assistance, he directed banks and implementing agencies to simplify procedures and ensure that eligible applicants receive prompt support.

The Mega Loan Mela showcased a range of flagship schemes, including the Pradhan Mantri Jan-Dhan Yojana (PMJDY), Jan Suraksha Social Security Schemes, PM Vishwakarma, PMEGP, Pradhan Mantri Mudra Yojana, PM Formalisation of Micro Food Processing Enterprises (PMFME), PM Surya Ghar: Muft Bijli Yojana, Kisan Credit Card for Agriculture, Animal Husbandry and Fisheries, and other entrepreneurship and livelihood initiatives.

The Chief Secretary distributed sanction letters and certificates to beneficiaries who had successfully availed financial assistance under various schemes. During his interaction, he encouraged them to utilise the financial support for productive ventures capable of generating sustainable livelihoods and employment opportunities.

Addressing the gathering, Shri Kundra described institutional credit as a powerful catalyst for economic growth, entrepreneurship and self-reliance. He observed that while government employment opportunities are limited, the future lies in nurturing

entrepreneurs who can create jobs rather than merely seek them. He urged the youth of Ladakh to take advantage of the financial assistance available under various government programmes and establish enterprises that contribute to the local economy while preserving the region's resources and cultural identity. He also acknowledged challenges related to land and credit accessibility and assured that the Administration would continue working with financial institutions to address genuine issues and improve access to institutional finance.

During the visit, representatives of the local community submitted a memorandum highlighting concerns regarding the condition and lifespan of the bridge connecting Diskit with the Siachen Glacier route. The Chief Secretary assured them that the matter would be examined by the concerned authorities.

Later, Shri Kundra visited a food processing unit at Tirith, where he reviewed processing facilities for sea buckthorn and other locally produced products. He interacted with the entrepreneurs regarding production capacity, processing techniques, seasonal operations, market linkages and turnover. The Chief Secretary also inspected dairy processing equipment established under the PMFME scheme and reviewed the production of milk, curd, ghee and other value-added dairy products.

Appreciating the entrepreneurial initiative, he encouraged greater value addition to local produce to enhance farmers' incomes and strengthen the district's agro-processing sector.

The Chief Secretary also visited the Village Lab Foundation at Sumoor, where he was warmly welcomed by students, educators and members of the local community. During the visit, Ms. Rigzin Wangmo, an alumna of the Harvard Graduate School of Education and founder of the initiative, presented the Foundation's work towards reimagining education in Ladakh through experiential learning, innovation and community participation. She briefed the Chief Secretary on the Foundation's educational programmes, learning modules, library resources, student engagement activities and achievements.

Interacting with students and educators, Shri Kundra enquired about the academic schedule, student participation, teaching methodology and the Foundation's role in complementing formal education. He also observed various learning modules, including responsible tourism, interactive learning tools and creative educational activities designed to promote critical thinking and skill development. Appreciating the Foundation's efforts in providing quality learning opportunities in a remote region, he commended the team for nurturing young talent and assured the Administration's continued support for innovative educational initiatives.

During the interaction, representatives of the Sumoor Eco Park Society and the Village Lab Foundation submitted memoranda highlighting various developmental issues, including a proposal for establishing Ladakh's first museum at Sumoor. The Chief Secretary assured the delegations that their representations would be examined by the concerned departments.

The Chief Secretary was accompanied by Secretary, Planning, Development and Monitoring Department, Shri Himanshu Gupta; Deputy Commissioner, Nubra, Shri

Mukul Beniwal; Officer on Special Duty to the Chief Secretary; Senior Superintendent of Police, Nubra; Chief Engineers of the Public Works Department and Power Development Department; and officers from various line departments.