

Workshop with Bankers Conducted under Intervention No. LA-12 of the RAMP Scheme



Leh, 30 July 2026: The Department of Industries & Commerce, UT Ladakh, in coordination with the State Project Management Unit (SPMU), RAMP, successfully organised a **Workshop with Bankers under Intervention No. LA-12 of the RAMP Scheme** on 30 July 2026 at the DIC Hall, Department of Industries & Commerce, Leh, under the overall supervision of the Director, Industries & Commerce, UT Ladakh.

The workshop was attended by **30 participants**, including MSME entrepreneurs, aspiring entrepreneurs, representatives from financial institutions, officials from various government

departments, block programme managers, MIS experts of NRLM and other stakeholders. The programme aimed to enhance awareness about government financial assistance schemes, banking support, entrepreneurship promotion initiatives, and various interventions available under the RAMP Scheme.

The programme commenced with an introduction to the objectives of the RAMP Scheme, highlighting the importance of strengthening coordination between financial institutions and government departments to improve access to finance and support sustainable growth of MSMEs in the Union Territory of Ladakh.

Ms. Stanzin Dazes, Relationship Manager, J&K Bank, delivered an informative session on the various loan products and financial assistance available for entrepreneurs. He explained the **Prime Minister's Employment Generation Programme (PMEGP)** and **Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME)** loan schemes implemented through the Department of Industries & Commerce. He also highlighted the **Agri-Term Flexi Loan**, explaining its features and benefits for individuals engaged in agriculture and allied sectors.

Ms. Deachen Yangdol, RAMP Team, presented the various interventions being implemented under the RAMP Scheme. She particularly emphasized the **Transport Subsidy** intervention, explaining its importance in reducing logistics costs for MSMEs operating in the challenging terrain of Ladakh and encouraging entrepreneurs to take advantage of the scheme.

Ms. Sonam, representative from SIDCO, delivered a detailed presentation on the various schemes available for **Scheduled Castes (SC), Scheduled Tribes (ST), and Minority communities**. She explained the different categories of financial assistance, subsidy schemes, and support mechanisms available through SIDCO to promote inclusive entrepreneurship.

Ms. Khushbu Joshi, PM Vishwakarma, addressed the participants on the implementation of the **PM Vishwakarma Scheme** in Ladakh. She discussed the challenges faced by Vishwakarma beneficiaries in the region and elaborated on the procedures for obtaining a **Geographical Indication (GI) Tag**, highlighting its significance in preserving traditional crafts, enhancing product value, and creating better market opportunities for local artisans.

Ms. Asiya Tabassum, District Programme Manager (DPM), National Rural Livelihood Mission (NRLM), delivered an informative session on the various livelihood promotion schemes available for **Self Help Groups (SHGs)** under NRLM. She highlighted opportunities for financial assistance, enterprise development, value addition, branding, and effective marketing strategies to improve the sustainability and income of SHGs.

Mr. Mohd Zakiria, Functional Manager, District Industries Centre (DIC), Leh, presented the flagship schemes of the Department of Industries & Commerce, including **PMEGP** and **PMFME**, encouraging aspiring entrepreneurs to avail themselves of the financial assistance and incentives available for establishing and expanding their enterprises.

The workshop concluded with an address by **Mr. M.A. Bhatt, Director, Industries & Commerce, UT Ladakh**, who emphasized the importance of such awareness programmes in empowering entrepreneurs through better access to information, financial institutions, and government support mechanisms. He encouraged participants to actively engage with the concerned departments, make full use of the available schemes, and freely share their grievances and suggestions for improving service delivery. He concluded the programme by distributing **Certificates of Appreciation** to all participants in recognition of their active participation.

The workshop concluded with an interactive question-and-answer session, during which participants actively engaged with the resource persons and sought clarifications on various banking procedures, financial assistance schemes, and entrepreneurship-related issues. The programme reaffirmed the commitment of the Department of Industries & Commerce, UT Ladakh, under the RAMP Scheme, towards strengthening the MSME ecosystem by improving access to finance, promoting entrepreneurship, and facilitating stronger collaboration between entrepreneurs, financial institutions, and government agencies.