

DC Kargil chairs DLRC/DCC Meeting for Quarter Ended June 2025

Kargil, August 29, 2025: The Deputy Commissioner/CEO, LAHDC Kargil, Rakesh Kumar (IAS), today convened the District Level Review Committee (DLRC) and District Consultative Committee (DCC) meeting at the Conference Hall, Baroo, to review the performance of the banking sector and line departments for the quarter ended June 30, 2025.

The meeting was attended by the Member of Parliament Ladakh, Chief Horticulture Officer Kargil, Assistant Director Fisheries, representatives of DIC Kargil, Lead District Officer RBI Jammu, District Development Manager NABARD Kargil, Chief Manager SBI Kargil, Cluster Head J&K Bank Kargil, Director RSETI Kargil, Branch Managers of PNB, ICICI, HDFC, AXIS, Bandhan, IndusInd, J&K Grameen Bank, J&K State Cooperative Bank, and Operation Manager CRISIL Foundation (CFL), among others.

At the outset, the DC reviewed the achievements under the Annual Credit Plan, CD Ratio, financial inclusion, progress under PM Vishwakarma, PMEGP, MUDRA, KCC, NRLM, NULM, PMJDY, and social security schemes. He emphasized the need for banks and departments to achieve the given targets in time and work towards saturating all government-sponsored schemes.

The DC directed banks to ensure fulfilment of all set achievements and targets. He instructed to deliver financial awareness through the Department of Information & Public Relations (DIPR) Kargil.

The DC instructed to Fix locations of bank branches and banking correspondents in designated rural areas. DC Rakesh asked to collaborate with youth centric institutions such as colleges and schools to promote financial literacy.

He asked to extend ATM facilities at feasible areas to improve accessibility and generate revenue. The DC directed to Introduce unique short-term skill-based training programmes through RSETI in horticulture and tourism sectors to promote self-employment in the district.

The DC stressed all stakeholders to strengthen the banking ecosystem in Kargil district and ensure timely benefits of government schemes to the people.

The Member of Parliament, Ladakh, Mohammad Haneefa also raised various concerns such as the need for hassle-free opening of zero-balance bank accounts and easy disbursement of loans and other beneficiary-oriented schemes for the general public. He asked the agencies to address the concerns raised and to improve overall financial inclusion in the district.

The meeting also discussed the low CD Ratio of certain banks and directed them to improve their performance in the upcoming quarter. Progress of CFL Centres and the utilization of Business Correspondents/Customer Service Points for outreach in unbanked areas were also reviewed.



