

DC Kargil Chairs District Level Review Committee Meeting to Assess Banking and Credit Progress



Kargil, September 09, 2026: Deputy Commissioner/CEO, LAHDC Kargil, chaired the District Level Review Committee (DLRC) meeting for the quarter ended June 30, 2026, at the Conference Hall, Baroo, Kargil, to review the overall performance of banking institutions and the progress of various government-sponsored financial schemes in the district.

During the meeting, the DC reviewed the overall credit scenario in Kargil, growth in banking parameters, Credit-Deposit (CD) Ratio, and achievements under the Annual Credit Plan (ACP) 2026-27. Progress under Employment Generation

Schemes and other Government Sponsored Schemes was also discussed in detail.

The committee reviewed the progress under Kisan Credit Card (KCC) schemes, Financial Inclusion and Social Security Schemes, financial literacy initiatives undertaken by rural bank branches, and follow-up action regarding the settlement of unclaimed deposits under the Depositor Education and Awareness Fund (DEAF).

The DC emphasized the need to expedite the identification and settlement of unclaimed deposits, stating that identification of beneficiaries is comparatively easier in Kargil due to the close-knit nature of the communities. He directed the concerned officials to coordinate with Lambardars and prepare village-wise lists of unclaimed deposit holders/beneficiaries so that eligible claims can be identified and settled at the earliest.

The meeting also reviewed the expansion and deepening of the digital payment ecosystem, progress in providing banking facilities at Unbanked Rural Centres (URCs), performance of Rural Self Employment Training Institute (RSETI), Kargil, and progress of the Centre for Financial Literacy (CFL) in the district.

Bank-wise performance under various schemes, including PMFME, PMMY, Weavers Mudra Scheme, National Rural Livelihoods Mission (NRLM), KCC and Pradhan Mantri Jan Dhan Yojana (PMJDY), was also reviewed. The DC issued necessary directions to the concerned banks and departments for improving implementation and ensuring timely disposal of pending cases.

The DC specifically directed the concerned officials and banking institutions to expedite the disposal of cases under PM Vishwakarma and PMEGP schemes and stressed the need for stronger coordination between banks and line departments to ensure that eligible beneficiaries receive timely financial assistance.

He called for regular follow-up and close coordination among all stakeholders to improve credit flow, strengthen financial inclusion, and ensure effective implementation of government-sponsored schemes in the district.

Assistant Commissioner Development, Lead District Manager (LDM), Chief Horticulture Officer, Chief Agriculture Officer, bank managers, and representatives of various concerned departments attended the meeting.