

HDFC Parivartan and PHIA Foundation Launch Two Major Rural Development Projects in Nubra and Khaltsi, Ladakh

Leh, Ladakh: 18 December 2025: HDFC Parivartan, the CSR initiative of HDFC Bank, in partnership with PHIA Foundation, formally launched two flagship rural development projects in Nubra and Khaltsi blocks of Ladakh at a mega inauguration event held at The Grand Dragon Hotel, Leh, on 18 December 2025.

The projects were inaugurated in the august presence of the Hon'ble Lieutenant Governor of Ladakh, Shri Kavinder Gupta who graced the occasion as Chief Guest and the Chief Secretary, of UT Ladakh, Dr. Pawan Kotwal, attended as Guest of Honour.

The event saw participation from senior officials of the UT Administration, official departments, representatives of HDFC Bank including Ms. Diskit Yangdol, Branch Manager, HDFC Bank Leh, members of the PHIA Foundation, and other distinguished dignitaries. Mr. Johnson Topno, Executive Director, PHIA Foundation, highlighted the significance of these initiatives in strengthening community-led, climate-resilient livelihood opportunities in the trans-Himalayan region.

Addressing the gathering, Shri Kavinder Gupta, Hon'ble Lieutenant Governor of UT Ladakh, stated: "Projects such as Holistic Rural Development Project, Nubra and Focus Rural Development Project, Khaltsi represent a powerful and sustainable model of national integration, where grassroots communities are at the centre of development. PHIA Foundation's interventions, supported institutionally by the Government and financially by HDFC Bank, aim to preserve Ladakh's heritage while promoting sustainable livelihoods. These innovative initiatives will generate local employment, connect communities to markets, and strengthen cultural preservation. The UT Administration will extend all necessary support and convergence to ensure effective implementation."

Dr. Pawan Kotwal, Chief Secretary, UT Ladakh, emphasized:

"Ladakh has a strong tradition of community stewardship, where cultural heritage and traditional knowledge have been preserved over generations. By integrating these systems with modern technology, skill development, and market linkages, PHIA Foundation, supported by HDFC Bank is creating sustainable livelihood pathways. These initiatives strongly align with the Hon'ble Prime Minister's vision of nation building and Viksit Bharat. I encourage departments such as Agriculture, Industries, and Tourism to actively support and converge with PHIA's work to further diversify employment opportunities in rural Ladakh."

The two projects aim to preserve Ladakh's unique cultural heritage while strengthening sustainable livelihoods across 21 villages in Nubra and Khaltsi blocks. Key interventions include:

Construction of passive solar greenhouses

Installation of solar streetlights

Development and strengthening of Sea Buckthorn and apricot value chains

Establishment of a stone carving centre

Formation of Village Development Committees

Setting up Smart Pre-schools

Creation of agriculture tool banks

Organization of education and health camps

HDFC Bank has been supporting PHIA Foundation since 2023 through multiple initiatives in Leh district.

Building on the successful implementation of Project HIMALAYA, which covered 25 villages, HDFC Parivartan has extended its support in 2025 to these two large-scale projects.

The partnership reinforces a shared commitment to climate-resilient, inclusive, and community-driven development in one of India's most ecologically fragile regions.



