

## **CEC LAHDC Kargil Meets Managing Director & CEO of J&K Bank Ltd.; Discusses Expansion and Strengthening of Banking Infrastructure in Kargil**

Kargil, July 15, 2025 –Chairman and Chief Executive Councillor (CEC), Ladakh Autonomous Hill Development Council (LAHDC), Kargil, Dr Mohd Jaffer Akhoon today held a detailed meeting with the Managing Director & CEO of Jammu and Kashmir Bank Ltd., Shri Amitava Chatterjee, to discuss key issues concerning banking infrastructure and services in the Kargil district.

During the meeting, the CEC emphasized the need for strengthening banking outreach and accessibility across the region. He raised several crucial points with the top leadership of J&K Bank, seeking immediate attention and action.

One of the major demands put forth was the engagement of local youth through a special recruitment drive exclusively for Kargil district. Dr. Akhoon highlighted the shortage of staff in most of the JK Bank branches across the district and urged that local candidates be given priority, especially in light of linguistic and cultural familiarity with the local populace.

To address customer convenience and staff accommodation, he requested that staff hailing from Kargil be preferably posted within the district itself to bridge communication gaps and enhance service delivery.

The CEC proposed the opening of a new JK Bank branch at the Council Secretariat, LAHDC Kargil, utilizing the existing JK Bank Chest premises at Kurbathang. This location, he said, would serve as a central and accessible facility for various government offices situated in Kurbathang.

Further, Dr. Akhoon stressed the need for Ultra Small Branches (USBs) in rural and far-flung areas of Kargil, noting that unlike Leh district, where over 20 USBs are already functioning, many rural zones in Kargil still lack basic banking services.

In view of the growing need for mobile banking, the CEC urged for the deployment of a new Mobile Bank/Van for Kargil district, as the only existing van is presently stationed in Zanskar Sub Division, leaving the rest of the district underserved.

Additionally, the CEC proposed the establishment of a JK Bank branch near the Petrol Pump in the industrial area, considering its strategic location on the Leh-Kargil National Highway and the growing presence of Small-Scale Industrial (SSI) units in the area.

To improve ATM accessibility and banking convenience for the general public and tourists alike, Dr. Akhoon recommended installation of new ATMs at Council Secretariat, LAHDC, Balti Bazar, Tourist Facilitation Centre (TFC), Bemathang, Doordarshan Kendra (TV Station), Ashuna Resort, and War Memorial, Drass.

He also proposed the opening of a new full-fledged branch at Parkachik and ultra-small branches in Drass and Barsoo, to further extend the banking network in the remote pockets of the district.

The Managing Director & CEO of JK Bank appreciated the concerns raised by the CEC and assured that the bank would actively consider these suggestions for implementation in a phased and prioritized manner.

The meeting concluded with a mutual commitment to improving financial inclusion and banking infrastructure in the Kargil district, ensuring that the needs of the people in remote and rural areas are met with efficient and accessible services.

