

RBI Jammu organises Workshop for LDMs, DDMs and LDOs

Jammu, March 24, 2026: RBI Jammu organised the workshop for Lead District Managers (LDMs), District Development Managers (DDMs) and Lead District Officers (LDOs) of the UTs of Jammu and Kashmir and Ladakh, on March 24, 2026, at Jammu.

The event was graced by Shri Atal Dulloo, Chief Secretary, Government of UT of J&K, as the Chief Guest and Sh. Shailendra Kumar, Financial Commissioner (Additional Chief Secretary), Finance Department, Government of UT of J&K as Guest of Honour in the presence of Shri Chandrashekhar Azad, Regional Director, RBI Jammu.

It was attended by dignitaries including Shri Smt. Nisha Nambiar, CGM--C, RBI, Mumbai; Amitava Chatterjee, MD&CEO, J&K Bank Ltd., Jammu; and Lead District Managers (LDMs), District Development Managers (DDMs) and Lead District Officers (LDOs) of the UTs of J&K and Ladakh.

In his inaugural address, Regional Director, RBI Jammu, while welcoming the participants, stated that the objective behind conduct of such workshops is to update and sensitize LDMs, DDMs and LDOs about their roles and responsibilities under the LBS, the best practices of communication and various guidelines of RBI. He highlighted the various initiatives taken by RBI in furthering Financial Inclusion like raising the limit for collateral-free agriculture loans to ₹2 lakh per borrower, doubling collateral-free loan limit for Micro, Small and Medium Enterprises (MSMEs) from ₹10lakh to ₹20 lakh, effective April 1, 2026; release of National Strategy for Financial Inclusion (NSFI) 2025-2030 etc. He also emphasised the role of LDMs, DDMs and LDOs play a crucial role in co-ordinating the activities of banks and other developmental agencies under Lead Bank Scheme of RBI to further financial inclusion.

The Chief Secretary, Jammu & Kashmir, emphasised the need for enhancing term loan lending to the agriculture sector to support long-term investments and improve productivity. While appreciating the achievement of 75.74 per cent of the target set under Priority Sector Lending for FY 2025-26, he urged field-level functionaries to devise targeted strategies to improve credit flow in underperforming segments particularly education and housing.

During the workshop, various thematic sessions like Lead Bank Scheme-Expectations and Way Forward, Role of UTLBC in implementation of LBS, Preparation of PLP and its culmination into ACP – Challenges and Way Forward, Role of Government Sponsored Schemes in Financial Inclusion and Capacity Building session on Communication, Leadership & Stress Management were conducted to enhance the knowledge and capacity of participants. An experience sharing session was also conducted, featuring insightful presentations by LDMs and DDMs, who shared their success stories and field experiences.

