

## Workshop on Credit Outreach for MSMEs and SHGs Conducted at DIC Kargil under RAMP Scheme

Kargil, March 06, 2026: A one-day workshop aimed at strengthening credit outreach and financial awareness among Micro, Small and Medium Enterprises (MSMEs) and Self-Help Groups (SHGs) was successfully conducted today at Kargil under the Raising and Accelerating MSME Performance (RAMP) Programme of the Ministry of Micro, Small and Medium Enterprises, Government of India.

The workshop was organized by the District Industries Centre (DIC) Kargil as part of the LA-12 intervention to enhance engagement between entrepreneurs and banking institutions. The programme witnessed the participation of 30 local MSME entrepreneurs, SHG members, and artisans from Handloom and Handicraft sector.

The objective of the workshop was to enhance awareness regarding various credit facilities, government schemes, and financial procedures required for enterprise development.

Functional Manager, DIC Kargil, Sh. Mudassir Rahowf Wani, welcomed the participants and distinguished guests. He delivered a detailed presentation on the RAMP scheme and highlighted various initiatives and schemes being implemented by the Industries Department for the promotion and growth of MSMEs in the region. He emphasized the importance of formal registration, financial discipline, and institutional credit in strengthening the local entrepreneurial ecosystem.

Lead District Manager (LDM) Kargil, Sh. Tsering Morup, addressed the gathering and apprised the participants about various bank credit schemes and financial products available for MSMEs and entrepreneurs. He explained the procedures for availing bank loans, documentation requirements, and the role of banks in supporting small businesses.

DDM, NABARD, Sh. Anub Tsetan Paljor, delivered an informative session on various interventions and initiatives of NABARD aimed at strengthening Self-Help Groups (SHGs), cooperative institutions, and rural enterprises. He elaborated on financial support mechanisms and capacity-building initiatives being implemented by NABARD for community-based organizations and entrepreneurs.

During the programme, Mr. Mohd Ali from the Ladakh Rural Livelihoods Mission (LRLM) also addressed the participants and created awareness about various schemes and initiatives of LRLM that support SHGs, rural entrepreneurs, and livelihood promotion activities in the region.

The workshop provided a valuable platform for direct interaction between banker's government officials, and entrepreneurs. Participants actively engaged in discussions and sought clarification regarding loan procedures, documentation GST compliance, and available support schemes.

The programme concluded with an interactive session where participants raised queries related to credit facilities, enterprise development, and MSME Schemes which were addressed by the resource persons.



