

SIDCO Successfully Integrates Online Payment System; 90 Beneficiaries Receive DBT in First Phase

Leh, [09-02-2026] — After strenuous efforts over the past three to four months, the Sindhu Infrastructure Development Corporation (SIDCO) has successfully completed the integration of its Online Payment System, marking another major milestone in its digital transformation initiative.

Earlier, SIDCO had developed and operationalized its comprehensive Online Portal, enabling smooth loan registration, application submission, scrutiny, and approval processes. The completion of the loan registration module laid a strong foundation for transparent and efficient digital processing of applications.

With the successful completion of the payment system integration, SIDCO has now initiated Direct Benefit Transfer (DBT) of sanctioned loan amounts directly into the bank accounts of applicants through the newly developed portal. In the first phase, a total of 97 cases have been disbursed amounting to ₹853.97 lacs, out of which ₹644 lacs have been disbursed in Leh district and ₹209.97 lacs in Kargil district. The disbursement has been made among beneficiaries belonging to the Scheduled Tribes, Notified National Minorities, and Persons with Disabilities of the Union Territory of Ladakh under various financial assistance schemes.

The completion of loan registration and integration of the online payment gateway has paved the way for a fully digital disbursement mechanism, opening new avenues for faster processing, improved transparency, and enhanced accountability in the implementation of financial assistance schemes for upcoming applicants in future.

This achievement has been realized under the leadership and guidance of the Managing Director, SIDCO, Sh. Bhupesh Chaudhary, IAS, whose vision for digital governance has significantly strengthened institutional efficiency.

SIDCO remains committed to leveraging technology to ensure seamless, transparent, and beneficiary-friendly service delivery in the future.

The screenshot shows the SIDCO website interface. At the top, there is a navigation bar with the SIDCO logo on the left and links for Home, About, Scheme Instructions, Schemes, FAQs, and Grievances. On the right side of the navigation bar, there are buttons for 'Official Login' and 'Register for Loan'. The main content area features a large banner with the text 'SIDCO Portal for Credit-Linked Government Schemes' in white and yellow. Below this, it says 'One-stop digital portal linking Government Schemes. Check your eligibility, apply online and get digital approval.' There is a yellow 'Apply Now' button with a white arrow icon. The background of the banner shows a group of people, including an elderly woman in traditional attire. Below the banner, there is a section titled 'You are looking for' with the text 'Select loan category and check your eligibility for multiple schemes at once'.



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[Apply Now](#)



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