

DC Kargil chairs District Level Review Committee meeting

Kargil, March 27, 2026: A meeting of the District Consultative Committee/District Level Review Committee (DCC/DLRC) was successfully held today at the Conference Hall Baroo under the chairmanship of the Deputy Commissioner/CEO, LAHDC Kargil.

The meeting reviewed the performance of banks and line departments for the quarter ending December 2025. Detailed discussions were held on key sectors including agriculture, horticulture, self-employment schemes, and financial inclusion initiatives in the district.

During the meeting, the Deputy Commissioner emphasized the need for timely submission of Action Taken Reports (ATRs) by the concerned banks and stressed strengthening coordination between banks and departments for effective implementation of government schemes. He directed banks to enhance credit flow to priority sectors, particularly benefiting farmers, youth, and local entrepreneurs. He also stressed on proper implementation of the scale of finance so that beneficiaries can avail adequate financial support and take maximum advantage of various schemes.

Highlighting the importance of accessibility, the Deputy Commissioner stressed the promotion and installation of ATMs at key tourist flow areas such as Drass, Bhimbet, Karsha, and Zanskar to improve banking convenience for both locals and visitors.

He further underlined that ease of doing banking is crucial for increasing public participation. He observed that complicated procedures in loan processing, KYC, and other schemes often discourage people from availing benefits. In this regard, he directed all bank officials to simplify procedures and make loan processes more customer-friendly so that more and more people can benefit from financial services.

The Deputy Commissioner also emphasized adopting a “people-first” approach in all banking initiatives and schemes. He urged banks to ensure that their services are easily accessible, especially to farmers and rural populations, enabling them to avail maximum benefits.

Stressing on grassroots outreach, he highlighted the importance of one-stop solutions and directed stakeholders to actively participate in Khidmat-e-Awaam programmes. He stated that such initiatives provide an effective platform for direct interaction between bank representatives and the public, ensuring better awareness, clarity, and service delivery at the ground level. He further directed that during the one-stop solution camps organized by the District Administration, bank representatives must be deputed so that people can be properly guided and assisted on the spot.

During the meeting, various suggestions were also put forth by stakeholders to further strengthen banking outreach and promote different schemes and services. The Deputy Commissioner directed that all such initiatives be carried out strictly in accordance with banking norms and guidelines to ensure transparency, accountability, and effective implementation.

Officers from various departments including Agriculture, Animal Husbandry, Horticulture, Fisheries, Handloom & Handicrafts, NRLM, along with representatives from RBI, NABARD, and different banks operating in the district attended the meeting.

The meeting concluded with directions to all stakeholders to work in a coordinated and result-oriented manner to ensure inclusive and sustainable development of the district.

