

**GOVERNMENT OF INDIA  
MINISTRY OF TOURISM**

**LOK SABHA  
UNSTARRED QUESTION NO.2692  
ANSWERED ON 09.03.2026**

**RELIEF MEASURES FOR TOURISM INDUSTRY IN LADAKH**

**2692. SHRI MOHMAD HANEEFA:**

**Will the Minister of TOURISM be pleased to state:**

- (a) whether the Government is aware that the tourism-stakeholders in Leh and Kargil in the Union Territory of Ladakh are facing acute financial distress due to a catastrophic 60 percent decline in visitor numbers in 2025, following operation sindoor and the tragic incident of 24<sup>th</sup> September, international travel advisories following security incidents and severe monsoon-related disruptions that damaged key access routes, which interrupted the tourist season and threatened livelihoods of thousands dependent on tourism sector;**
- (b) if so, the details of the specific relief measures sanctioned or is proposing the Government such as interest-free moratorium, loan restructuring, direct grants or subsidies to revive the tourism industry in Ladakh; and**
- (c) whether any special package or revival plan is being formulated to support 70 per cent of Ladakh's population dependent on tourism and ensure the region's recovery during the next season?**

**ANSWER**

**THE MINISTER OF TOURISM (SHRI GAJENDRA SINGH SHEKHAWAT)**

**(a) to (c): As per the data available with the Ministry of Tourism, the tourist arrival for Leh and Kargil under the Union Territory of Ladakh is as under:**

<b>Domestic Tourist Visitors</b>	<b>2024</b>	<b>2025</b>	<b>% Change</b>
<b>Leh</b>	<b>2,92,836</b>	<b>2,12,799</b>	<b>-27.3</b>
<b>Kargil</b>	<b>3,20,432</b>	<b>93,389</b>	<b>-70.9</b>

<b>Foreign Tourist Visitors</b>	<b>2024</b>	<b>2025</b>	<b>% Change</b>
<b>Leh</b>	<b>34,915</b>	<b>29,049</b>	<b>-16.80</b>
<b>Kargil</b>	<b>4,215</b>	<b>3,072</b>	<b>-27.12</b>

**As informed by the UT Administration of Ladakh, the Finance Department, UT Administration of Ladakh issued Notification dated 19.09.2025 for the purpose of enabling the Bank in Union Territory of Ladakh to avail benefits under Chapter VII of the Reserve Bank of India (Relief Measures by Banks in Areas Affected by Natural Calamities) Directions, 2018. Consequent to the above notification, a committee comprising three major banks operating in Ladakh, namely State Bank of India, Punjab National Bank and J&K Bank finalized a rehabilitation plan/package to borrowers affected by disturbances after Pahalgam incident, including those from the tourism sector, and directing all banks for necessary action. The Rehab-plan involves restructuring of the borrower accounts which may include inter alia:**

- (i) Extension in the repayment period in the existing term loan with moratorium Period.**
- (ii) Extension in the repayment period in the existing term loan without moratorium Period.**
- (iii) Conversion of interest accrued or to be accrued during the moratorium period in existing working capital into Funded Interest Term Loan (FITL).**
- (iv) Conversion of interest accrued or to be accrued during the moratorium period in term loan into FITL.**
- (v) Sanctioning of additional credit facility in the shape of working capital term loan (WCTL) which shall not exceed 15% of existing fund based working capital limit.**

**The Government also approved the Pradhan Mantri Janjatiya Unnat Gram Abhiyan for improving the socio-economic condition of tribal communities, and development of 1000 homestays is a part of the scheme. The States and Union Territories, including Ladakh, can avail assistance of a maximum of Rs.5 Crore for implementing 5-10 homestays per village in a village cluster of 5-6 villages, subject to eligibility as per the Guidelines issued on 01.07.2025.**

**Additionally, the Government of India also announced collateral free institutional credit of Mudra Loans for Homestays in the Budget Announcement for 2025-26 to assist and encourage setting up of homestays across the country.**

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