

## **THE ADMINISTRATION OF UNION TERRITORY OF LADAKH**

### **DEPARTMENT OF INFORMATION AND PUBLIC RELATIONS, UT-LADAKH**

DC Chairs DLRC/DCC Meeting for September & December 2024 Quarters

Leh, 30 January 2025: Deputy Commissioner, Leh, Sh. Santosh Sukhadeve, who is also the Chairman of the District Level Review Committee (DLRC) and District Consultative Committee (DCC), chaired the DLRC/DCC meeting for the September and December 2024 quarters at the DC Office Conference Hall, Leh.

The meeting was attended by Additional District Development Commissioner, Leh, Sonam Nurboo; Chief Planning Officer, Leh, Tsewang Gyalson; District Development Manager, NABARD, Tsewang Dorjey; Lead District Officer, RBI, Jammu, Amit Kumar along with representatives from all member banks and line departments.

Convenor/Lead District Manager, Tsering Wangmo, apprised the committee of the comments and objections received from member banks and presented the Action Taken Report (ATR) based on the decisions from the previous DLRC meeting.

The committee reviewed the Credit Deposit (CD) Ratio of Leh District, which stood at 47.86% as of 31st December 2024. The total deposits increased from ₹6,204.03 crore in September 2024 to ₹6,358.60 crore in December 2024, while the total credit declined from ₹3,080.95 crore in September to ₹3,043.77 crore in December 2024, indicating a decrease of ₹38.53 crore (1.82%) in the last quarter.

The Deputy Commissioner expressed concern over the low CD ratio (below 40%) of certain banks, including BOB, BOM, ICICI, HDFC, Axis Bank, INDUSIND Bank, and JKSCB, and directed them to provide reasons along with strategies to improve their CD ratio in the upcoming quarter.

Discussions were also held on the bank-wise and sector-wise performance under the Priority and Non-Priority Sectors, covering areas such as agriculture, education, social infrastructure, and housing. The committee evaluated the progress of government schemes like PMEGP (DIC & KVIC), KCC, MUDRA, SUI, PMJJBY, PMSBY, APY, and reviewed the performance of banks in PM Vishwakarma, PM SVANidhi, PMFME, and SEP under NULM & NRLM.

District Development Manager, NABARD, Tsewang Dorjey, emphasized the need to provide eligible borrowers with the appropriate loan amounts and directed banks to sensitize farmers about the Kisan Credit Card (KCC) scheme. The Chairman, Sh. Santosh Sukhadeve, instructed those eligible beneficiaries be granted up to ₹2 lakh under the KCC scheme.

Additionally, Senior Manager, CRISIL Foundation, Kifayat Hussain Wani, presented an update on the Moneywise CFL project funded by RBI and NABARD. Banks, LRLM, and line departments were directed to collaborate with CFL staff to organize financial awareness camps, ensuring maximum financial inclusion.

The committee also discussed and approved the DLRC/DCC meeting calendar for 2025-26. Under the Vibrant Village Programme, SBI and J&K Bank branches in Tangtse, Durbuk, Noma, and Chumathang were assigned to saturate all households across 35 villages under the scheme. Banks were also asked to submit social security data on a quarterly basis.

The meeting concluded with directions for all stakeholders to ensure effective implementation of financial schemes and initiatives aimed at enhancing the economic growth and financial inclusion of Leh District.



