

ADDC Leh chairs meeting of DLRC and DCC for quarter end of June 2025.

Leh, September 6, 2025: Additional District Development Commissioner Leh, Sonam Nurboo (JKAS) chaired a meeting of District Level Review Committee (DLRC) and District Consultative Committee (DCC) of Leh district for the quarter end of June 2025, today on 6 September, at Conference Hall DC office Leh. The meeting was convened by Lead Bank Chief Manager Stanzin Dolkar, who presented the banking performance report for the quarter and apprised the chair about the Credit-Deposit (CD) ratio, priority sector lending, and overall credit flow in the district. She informed that the total deposits as on June 2025 at 6875.7cr as compared to Rs.6687.78Cr as on March 2025. She also informed that the total advances were 3242.35Cr, resulting in an improved CD ratio of 47.16%, which marks a rise from 46.16% recorded in March 2025. The quarterly credit growth was 155.41Cr.

ADDC Leh expressed his concern over the low CD ratio of certain banks, including BOB, BOM, ICICI, HDFC, Axis Bank, Yes Bank, INDUSINDH Bank, Bandhan 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 Pradhan Mantri Employment Generation Programme (PMEGP), Kisan Credit Card (KCC), MUDRA, Stand-Up India, PM Vishwakarma, PM SVANidhi, National Urban Livelihood Mission (NULM), National Rural Livelihood Mission (NRLM), Pradhan Mantri Formalization of Micro Enterprises (PMFME), Weaver Mudra scheme, Vibrant Village Programme and Social Security Schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) and Financial Literacy Initiatives during the DLRC meeting. ADDC Leh stressed that the meeting is about reviewing the changes and improvements compared to the previous quarter. He also emphasized that officers must focus not only on achieving numerical targets but also on ensuring that the real beneficiaries are reached.

The ADDC further directed BDO officers to mobilize awareness about banking schemes among both rural and urban populations and instructed departments to update their portals regularly with the latest data. He also instructed the officers to ensure that the benefits of social security schemes such as PM-KISAN, PMJJBY, PMSBY, APY and other welfare programmes effectively reach the people, with both the concerned departments and banks coordinating to deliver these benefits to the people. He emphasized that officers conducting campaigns in villages or remote areas must submit detailed results and not just the number of programs conducted. The Lead Bank Manager was directed to prepare and share the list of mega campaigns with him. In conclusion, the ADDC highlighted the importance of coordination between departments and banks to ensure timely dissemination of scheme benefits among the people of the district.



