



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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December 09, 2025

Governor, Reserve Bank of India meets MD & CEOs of Public Sector Banks and Private Sector Banks

The Governor, Reserve Bank of India, met the Managing Directors and Chief Executive Officers of Public Sector Banks and select Private Sector Banks in Mumbai today (December 9, 2025). These interactions form part of the Reserve Bank's ongoing engagement with the senior management of regulated entities; the previous such meeting was held on [January 27, 2025](#).

The meetings were also attended by Deputy Governors Shri T Rabi Sankar, Shri Swaminathan J, Dr. Poonam Gupta and Shri S C Murmu, along with the Executive Directors-in-Charge of Supervision, Regulation, Enforcement, and Consumer Education and Financial Inclusion.

The Governor observed that while there has been steady improvement in the health and operations of the banking sector in 2025, banks must avoid complacency and remain vigilant in a dynamic environment. He noted that the 125 basis points easing, combined with greater use of technology, should translate into lower intermediation costs and higher efficiency, thereby supporting sustainable growth and deeper financial inclusion. Emphasising better customer service, he urged banks to focus on reducing grievances and strengthening internal systems. He highlighted the growing risks from digital frauds and called for more robust, intelligence-driven safeguards. Appreciating banks' efforts on re-KYC and unclaimed deposits, he encouraged proactive outreach and sustained awareness campaigns. He reaffirmed the Reserve Bank's consultative approach, referring to recent initiatives in consolidation and simplification of regulations.

The participants shared their feedback and perspectives on a wide range of policy, supervisory and operational matters.

(Brij Raj)

Chief General Manager

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