DISTRICT CONSULTATIVE COMMITTEE / DISTRICT LEVEL REVIEW COMMITTEE (DCC/DLRC) MEETING

FOR NICOBAR DISTRICT ON 20.02.2026 AT 12:00 NOON

Convener

State Bank of India,

Lead Bank Office Sri Vijayapuram.

LIST OF INVITIES IN THE DISTRICT CONSULTATIVE COMMITTEE / DISTRICT LEVEL REVIEW COMMITTEE (DCC/DLRC) MEETING FOR NICOBAR DISTRICT HELD ON 20.02.2026 AT 12:00 NOON

Sl.No.	Name of the Participants	Designation/Department
1.	Deputy Commissioner	Car Nicobar, (Chairman)
2.	Hon'ble Member of Parliament	A & N Islands
3.	Chief Captain	Tribal Council, Car Nicobar
4.	Secretary	Tribal Council, Car Nicobar
5.	General Manager	NABARD, Sri Vijayapuram
6.	Assistant General Manager	Reserve Bank of India, FIDD, Kolkata
7.	Regional Manager	SBI Regional Business Office, Region - I, Sri Vijayapuram
8.	Assistant Commissioner	HQ, Car Nicobar
9.	Assistant Commissioner	Nancowrie
10.	Assistant Commissioner	Campbell Bay
11.	Deputy Director	MSME - Development Institutes, Dollygunj
12.	Executive Officer	A & N Khadi & Village Industries Board, Sri Vijayapuram
13.	General Manager	District Industries Centre, Sri Vijayapuram
14.	Managing Director	A & N State Co-operative Bank Ltd., Sri Vijayapuram
15.	Assistant Director	Agriculture Department, Car Nicobar
16.	Assistant Director	Fisheries Department, Car Nicobar
17.	Senior Veterinary Officer	Animal Husbandry & V S, Car Nicobar
18.	Industries Promotion Officer	Industries Department, Car Nicobar
19.	Block Development Officer	CD Block, Car Nicobar
20.	Child Dev. Project Officer	Integrated Child Development Scheme, Car Nicobar
21.	Branch Manager	State Bank of India, Car Nicobar
22.	Branch Manager	A & N State Co-Operative Bank Ltd., Car Nicobar
23.	Block Development Officer	CD Block, Nancowrie
24.	Block Development Officer	CD Block, Campbell Bay
25.	Pramukh	Panchayat Samity, Campbell Bay
26.	Branch Manager	Canara Bank, Campbell Bay
27.	Branch Manager	State Bank of India, Campbell Bay

अडंमान एंव निकोबार द्वीप समूहो की रुपरेखा

PROFILE OF ANDAMAN & NICOBAR ISLANDS

1.	**LOCATION**	**BAY OF BENGAL**
2.	**TOTAL NO. OF ISLANDS**	**836**
3.	**TOTAL AREA**	**8249 Sq. Kms.** **URBAN: 26.34 Sq. Kms.** **RURAL: 8222.66 Sq. Kms.**
4.	**NO. OF DISTRICTS**	**03** **A) SOUTH ANDAMAN** **B) N&M ANDAMAN** **C) NICOBAR**
5.	**TOTAL POPULATION**	**Total : 380581** **1.MALE : 202871** **2.FEMALE : 177710**
6.	**NO. OF BLOCKS**	**09**
7.	**LITERACY PERCENTAGE**	**86.60%** **1. MALE : 90.30%** **2.FEMALE :82.40%**
8.	**SEX RATIO**	**878 Female / 1000 Male**
9.	**DENSITY OF THE POPULATION**	**46 Person per Sq. Km**
10.	**SCHEDULED TRIBE POPULATION**	**Total: 36819** **1. MALE: 20705** **2. FEMALE: 16114**

अडंमान एंव निकोबार द्वीप समूहो में बैंकों/शाखाओं एंव स्वचालित गणक मशीनो का संजाल

NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS

NAME OF THE BANK	TOTAL NO. IN A & N ISLANDS		SOUTH ANDAMAN DISTRICT		NORTH & MIDDLE ANDAMAN DISTRICT		NICOBAR DISTRICT	
	BRANCHES	ATMs	BRANCHES	ATMs	BRANCHES	ATMs	BRANCHES	ATMs
STATE BANK OF INDIA	29	81	20	61	6	15	3	5
CANARA BANK	12	13	9	10	2	2	1	1
INDIAN BANK	2	1	2	1	-	-	-	-
UCO BANK	1	1	1	1	-	-	-	-
PUNJAB NATIONAL BANK	4	3	4	3	-	-	-	-
INDIAN OVERSEAS BANK	2	1	2	1	-	-	-	-
BANK OF BARODA	4	2	4	2	-	-	-	-
UNION BANK OF INDIA	1	1	1	1	-	-	-	-
CENTRAL BANK OF INDIA	1	1	1	1	-	-	-	-
BANK OF INDIA	1	1	1	2	-	-	-	-
IDBI BANK	1	1	1	1	-	-	-	-
AXIS BANK LTD.	4	10	3	9	1	1	-	-
HDFC BANK LTD.	4	5	4	5	-	-	-	-
ICICI BANK LTD.	3	4	2	3	1	1	-	-
TAMILNAD MERCANTILE BANK	1	1	1	1	-	-	-	-
BANDHAN BANK	2	1	2	1	-	-	-	-
BANK OF MAHARASTRA	1	1	1	1	-	-	-	-
TOTAL COM. BANKS	**73**	**129**	**59**	**104**	**10**	**19**	**4**	**6**
A & N STATE CO-OP BANK	41	31	21	22	14	6	6	3
TOTAL UNION TERRITORY	**114**	**160**	**80**	**126**	**24**	**25**	**10**	**9**

OFFICE OF THE LEAD DISTRICT MANAGER
STATE BANK OF INDIA, LEAD BANK OFFICE, NICOBAR DISTRICT.

MINUTES OF THE SUB COMMITTEE ON CD RATIO OF NICOBAR DISTRICT

Date : 11.12.2025

Time : 4:00 PM

Venue : Conference Hall of District Office, Nicobar

Attendance : The List of participants is appended

The captioned meeting was held on 11.12.2025 at conference hall of DC Office, under the chairmanship of Shri Amit Kale, **Deputy Commissioner, Nicobar District. The meeting was also attended** by Shri Vivek Bharti**, LDO, RBI Kolkata, Shri Rakesh B Panghat, Deputy General Manager, NABARD, Shri K Ravisankar LDM, Nicobar District & Branch Manager, SBI, Car Nicobar, President and Secretary, Tribal Council, Nicobar and representatives from Banks and other Govt. Departments.**

The minutes of the meeting

1. CD Ratio of the District is showing very slow growth for the last 10 years. The number of loan applications receiving at branches is also very low. Since no major commercial activity is available in the district resulting in low demand of high value credit in Nicobar District. Total Outstanding of Credit is Rs. 80.29 Cr, out of which Priority Sector outstanding is only Rs. 12.35 Cr. Under Agriculture Sector the outstanding is 1.54 Cr, in MSME the outstanding is Rs. 10.35 Cr.

2. As on date there is no major Commercial Activities in Tourism, Fisheries and Agriculture Sector, hence the scope for further improvement of CD Ratio is almost negligible. The growth in CD Ratio in last 10 years is only 13.19%, hence the District Consultative Committee may take a resolution to remove the benchmark of minimum benchmark of 40% in CD Ratio.

Year	CD Ratio
March 2016	11.23%
March 2017	10.82%
March 2018	10.90%
March 2019	12.00%
March 2020	13.81%
March 2021	15.60%
March 2022	16.48%
March 2023	20.13%
March 2024	20.77%
March 2025	24.42 %
June 2025	24.76%
September 2025	26.82%

OFFICE OF THE LEAD DISTRICT MANAGER
STATE BANK OF INDIA, LEAD BANK OFFICE, CAR NICOBAR.

MINUTES OF THE DCC AND DLRC MEETING FOR NICOBAR DISTRICT FOR SEPTEMBER QUARTER 2025 HELD ON 11th DECEMBER 2025 AT THE CONFERENCE HALL OF DISTRICT OFFICE, NICOBAR

Date	**: 11.12.2025**
Time	**: 04:00 PM**
Venue	**: Conference Hall of District Office, CAR NICOBAR**
Attendance	**: The List of participants is appended**

The captioned meeting was held on 11.12.2025 at conference hall of DC Office, under the chairmanship of Shri Amit Kale, **Deputy Commissioner, Nicobar District. The meeting was also attended** by Shri Vivek Bharti**, LDO, RBI Kolkata, Shri Rakesh B Panghat, Deputy General Manager, NABARD, Shri K Ravisankar LDM, Nicobar District & Branch Manager, SBI, Car Nicobar, President and Secretary, Tribal Council, Nicobar and representatives from Banks and other Govt. Departments.**

The minutes of the meeting

- Increase penetration of social security schemes such as PMSBY, PMJJBY and APY
- DEAF accounts activation to be done with utmost priority. Banks to share the list to office of DC/AC for wide publicity by the Govt Depts.
- PMEGP and other govt sponsored loans as well as Loans under Mudra/Vishwakarma to be dispose off quickly. There should not be any pending case
- Financial literacy camps to be organised by the banks. It should be a part of government outreach programme
- BC engagement for the unbanked island namely Chowra and Teressa may be considered.

MEMBERS PRESENT IN THE DISTRICT CONSULTATIVE COMMITTEE AND DISTRICT LEVEL REVIEW COMMITTEE (DCC AND DLRC) MEETING FOR N & M ANDAMAN DISTRICT HELD ON 11-12-2025 AT THE CONFERENCE HALL OF DC, NIOCBAR AT 4:00 PM

Sl. No.	Name of the Participants	Designation/Department.
1.	Shri Amit Kale	Deputy Commissioner, Car Nicobar
2.	Shri K Ravisankar	Chief Manager, Lead Bank
3.	Shri Rakesh Pangat	DGM, NABARD
4.	Shri Vivek Bharati	LDO, RBI, FIDD
5.	Shri Chandra Shekhar	BM, SBI CAR NICOBAR
6..	Smti Vasavan Sheeja	Deputy Director, Fisheries
7.	Shri Dr. Navin Kumar	Assistant Commissioner, Car Nicobar
8..	Shri Jitesh Sahani	Junior Associate, SBI
9..	Shri Pran Gopal Das	Manager, ANSCB
10	Shri C Vinod Kumar	Assistant Director, Agriculture Department, Car Nicobar
11	Shri Cherian Mathews	BDO, Car Nicobar
12	Smti Nazea Begum	Senior Associate, Lead Bank
13	Shri Amirkha Nurkha Pathan	Junior Associate, Lead Bank

कार्यसूची संख्या .1

AGENDA – 1

FINANCIAL INCLUSION:

- As per latest data provide by Directorate of Financial Services, 6 villages are unbanked in Nicobar District.
- Status of Uncovered Villages:

STATUS OF UNBANKED VILLAGES AS ON 31.12.2025						
DTNAME	**SDT NAME**	**VILNAME**	**TOT_POP**	**COVERED_ STATUS**	**COVERED_TYPE**	**Connectivity Status**
Nicobars	G Nicobar	Afra Bay	138	No	Low Population	No
Nicobars	Nancowry	Munak incl. Ponioo/Moul	117	No	Low Population	No
Nicobars	Nancowry	Payuha	24	No	Low Population	No
Nicobars	Nancowry	Hintona*	21	No	Low Population	No
Nicobars	G Nicobar	Patisang	13	No	Low Population	No
Nicobars	G Nicobar	Trinket Bay	3	No	No permanent Inhabitant	No

- In these unbanked villages, basic Infrastructure like connectivity not available.

1. Re-KYC of all eligible Accounts- All Banks

- **Monitoring of re-KYC - disaggregated bank-wise state-wise data**

  As per the instructions by Reserve Bank of India, Monitoring will focus on the pendency in re-KYC in respect of the following set of accounts that have been termed as "**Focus Group**":

- **Focus group 1-** Active accounts where re-KYC was due as on June 30, 2025and remains pending.

- **Focus group** 2- Active accounts falling due for re-KYC from July 01, 2025, till June 30, 2026, where re-KYC remains pending

- **Focus group 3-** Inoperative accounts classified as such for up to 1 year where re-KYC remains pending.

Henceforth, the monitoring of progress in re-KYC will prioritize coverage of "Focus Group"

2. **<u>Three months campaign (Oct'25 to Dec'25) for settlement of Unclaimed Assets in the Financial Sector- "Your Money, Your Right"</u>**

A National Level Campaign has been launched by the Hon'ble Finance Minister from Gandhinagar, Gujarat which will run for a period of three months (October – December'2025). The aim of this Campaign is to facilitate the citizens to claim their Unclaimed Bank deposits, shares, dividends, mutual funs=ds, insurance proceeds etc.

Monitoring of Faster Settlement of Unclaimed deposits (Amount *in lakhs.*)						
Andaman & Nicobar Islands						
Sr.No	**Name of the banks**	**Pending No. of accounts for Unclaimed Deposits as on March 31, 2025**	**Pending amounts for Unclaimed Deposits as on March 31, 2025**	**Number of claims settled till January 31, 2026,**	**Amount settled till January 31, 2026**	**Pending Amount to be settled till January 31, 2026**
		A	**B**	**C**	**D**	**E=B-D**
NICOBAR						
1	State Bank of India	3175	535.10	96	206.60	328.50
2	Canara Bank	2540	501.840	12	0.96	500.88
3	A & N State Co-op Bank	6	0.38	0	0.00	0.38
TOTAL		**5721**	**1037.32**	**108**	**207.56**	**829.76**

3. Financial Literacy:

Financial Literacy Camps are being organized monthly by the Financial Literacy Centers and by rural branches of SBI, Canara Bank & ANSCB at their Financial Literacy Centers, in addition to organizing such camps by visiting Villages. 32 Digital Awareness Camp and 26 Financial literacy Camps were conducted upto the quarter. 1063 participants attended the camps.

- 9 Camps were conducted by Rural Branches during the quarter.

4. **PM VISHWAKARMA**- PM Vishwakarma scheme envisages to provide end to end holistic support to the traditional artisans and craftspeople in scaling up their conventional products and services.

Objectives of the Scheme-

- To enable the recognition of artisans & craftsman as Vishwakarma.
- To provide Skill upgradation to hone the skills and support for better & modern tools to enhance Vishwakarma's capability, productivity & quality of products.
- To provide easy access to collateral free credit & reduce the cost of credit by providing interest subvention.
- To provide incentive for digital transactions to encourage the digital empowerment of the Vishwakarma.

Status of Savings Bank Account Verification under PM Vishwakarma					
District	**Bank Name**	**Saving Bank details received**	**Saving bank Approved**	**savings Bank A/c Rejected**	**SB A/c Pending for approval**
NICOBAR DISTRICT					
	CANARA BANK	236	115	118	3
	STATE BANK OF INDIA	127	118	8	1
	Total	**363**	**233**	**126**	**4**

PM VISHWAKARMA LOAN STATUS AS ON 13-01-2026 (Amt in lacs)										
Bank Name	**Total Application**		**Sanctioned**		**Disbursed**		**Pending**		**Rejected**	
	No	**Amount**	**No**	**Amount**	**No**	**Amount**	**No**	**Amount**	**No**	**Amount**
Nicobar District										
Canara Bank	2	1.5	1	1.00	1	1.00			1	0.50
State Bank of India	1	1.00	1	1.00	1	1.00				
Total	**3**	**2.5**	**2**	**2.00**	**2**	**2.00**	**0**	**0**	**1**	**0.50**

कार्यसूची संख्या.2

Agenda Point No.2

कुल वरीयता एवं अवरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/12/2025 तक बैंकवार ऋण भुगतान स्थिति

BANKWISE DISTRICTWISE TOTAL CREDIT DISBURSAL POSITION IN PRIORITY & NON- PRIORITY SECTOR ADVANCES UPTO 31/12/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR (IN LACS)

Bank	Total Priority			Total Non-Priority			Total Disbursed		
	Target	Achiev.	%	Target	Achiev.	%	Target	Achiev.	%
State Bank of India	615	404.97	65.85	**2300**	2900.67	126.12	2915	3305.64	113.40
Canara Bank	540	287.27	53.20	**1000**	364.63	36.46	1540	651.90	42.33
Total Com. Banks	**1155**	**692.24**	**59.93**	**3300**	**3265.30**	**98.95**	**4455**	**3957.54**	**88.83**
A & N SCB Ltd	435	16.42	3.77	700	48.51	6.93	1135	64.93	5.72
District Total	**1590**	**708.66**	**44.57**	**4000**	**3313.81**	**82.85**	**5590**	**4022.47**	**71.96**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/12/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 31/12/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR DISTRICT

Bank	AGRICULTURE				ALLIED				TOTAL AGRI	
	Crop		Term Loan		Agri Infracture		Ancilliary Act.			
	Target	Achiev.	Target	Achiev.	Target	Achi	Target	Achiev.	Target	Achiev.
State Bank of India	95	0	80	3.19	10	0.00	10	0.00	195	3.19
Canara Bank	100	21.5	100	0.6	10	0.00	10	101.17	220	123.27
Total Com. Banks	**195**	**21.50**	**180**	**3.79**	**20**	**0.00**	**20**	**101.17**	**415**	**126.46**
A & N State Co-op Bank	70	11.33	70	0.00	10	0.00	10	0.00	160	11.33
District Total	**265**	**32.83**	**250**	**3.79**	**30**	**0.00**	**30**	**101.17**	**575**	**137.79**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/12/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 31/12/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR

Bank	AGRICULTURE		ALLIED		TOTAL AGRI %
	Crop %	Term Loan %	Agri Infrastructure %	Ancillary Act. %	
State Bank of India	0.00	3.99	0.00	0.00	1.64
Canara Bank	21.50	0.60	0.00	1011.70	56.03
Total Com. Banks	**11.03**	**2.11**	**0.00**	505.85	**30.47**
A & N State Co-op Bank	16.19	0.00	0.00	0.00	7.08
District Total	**12.39**	**1.52**	**0.00**	**337.23**	**23.96**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/12/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 31/12/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR (IN LACS)

Bank	TOTAL AGRI		MSME		SERVICES/OPS		TOTAL	
	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev
State Bank of India	195	3.19	400	399.79	20	2.00	615	404.98
Canara Bank	220	123.27	300	164	20	0.00	540	287.27
Total Com. Banks	**415**	**126.46**	**700**	**564**	**40**	**2.00**	**1155**	**692.25**
A & N State Co-op Bank	160	11.33	275	4.63	0	0.45	435	16.41
District Total	**575**	**137.79**	**975**	**568.42**	**40**	**2.45**	**1590**	**708.66**

कार्यसूची संख्या.2

Agenda Point No.2

स) वरीयता क्षेत्र ऋण में 31/12/2025 तक बैंकवार/ क्षेत्रवार प्रतिशतता उपलबिध

THE PERCENTAGE OF ACHIEVEMENT OF BANKWISE / SECTORWISE CREDIT DISBURSAL IN PRIORITY SECTOR ADVANCES UPTO 31/12/2025

DISTRICT: NICOBAR

Bank	TOTAL AGRI %	MSME %	SERVICES/OPS %	TOTAL %
State Bank of India	1.64	99.95	10.00	65.85
Canara Bank	56.03	54.67	0.00	53.20
Total Com. Banks	**30.47**	**80.54**	**5.00**	**59.94**
A & N State Co-op Bank	7.08	1.68	0.00	3.77
District Total	**23.96**	**58.30**	**6.13**	**44.57**

कार्यसूची संख्या. 2

Agenda Point No.2

द) अवरीयता क्षेत्र ऋण का 31/12/2025 तक बैंकवार ऋण भुगतान स्थिति (वार्षिक ऋण योजना 2025-26 के अन्तर्गत)

NON-PRIORITY SECTOR

BANK-WISE CREDIT DISBURSEMENT 31/12/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR

Bank	Target allotted for 2025-26	Achievement as on 31/12/2025	% of Achiev. As on 30/09/2025	% of Achiev. As on 31/12/2025
State Bank of India	2300	2900.67	79.09	126.12
Canara Bank	1000	364.63	22.78	36.46
Total Com. Banks	**3300**	**3265.30**	**62.03**	**98.95**
A & N State Co-op Bank	700	48.51	0.94	6.93
District Total	**4000**	**3313.81**	**51.34**	**82.85**

कार्यसूची संख्या.3

Agenda Point No.3

बकाया वरीयता क्षेत्र ऋण का कुल बकाया ऋण में 31/12/2025 तक प्रतिशतता

OUTSTANDING PRIORITY SECTOR ADVANCES TO TOTAL ADVANCES AS ON 31/12/2025

DISTRICT: NICOBAR (IN LACS)

Bank	Total Advance as on 31/12/2025	Total P.S. Advance as on 31/12/2025	% as on 30/09/2025	% as on 31/12/2025
State Bank of India	6812.95	590.32	8.51	8.66
Canara Bank	1245.39	412.13	35.24	33.09
Total Com. Banks	**8058.34**	**1002.45**	**12.56**	**12.44**
A & N State Co-op Bank	403.65	276.4	64.09	68.48
District Total	**8461.99**	**1278.85**	**15.39**	**15.11**

कार्यसूची संख्या.3

Agenda Point No.3

कृषि बकाया ऋण का कुल बकाया ऋण की तुलना में 31/12/2025 तक प्रतिशतता

OUTSTANDING AGRICULTURE SECTOR ADVANCES TO TOTAL ADVANCES AS ON 31/12/2025

DISTRICT: NICOBAR

Bank	Total Advance as on 31/12/2025	Total AGL Advance as on 31/12/2025	% as on 30/09/2025	% as on 31/12/2025
State Bank of India	6812.95	8.87	0.14	0.13
Canara Bank	1245.39	118.93	8.88	9.55
Total Com. Banks	**8058.34**	**127.80**	**1.47**	**1.59**
A & N State Co-op Bank	403.65	41.67	9.69	10.32
District Total	**8461.99**	**169.47**	**1.92**	**2.00**

कार्यसूची संख्या.3

Agenda Point No.3

सूक्ष्म, लघु और मध्यम उद्यम बकाया ऋण का कुल बकाया ऋण की तुलना में 31/12/2025 तक प्रतिशतता

OUTSTANDING MSME ADVANCES TO TOTAL ADVANCES AS ON 31/12/2025

DISTRICT: NICOBAR (IN LACS)

Bank	Total Advance as on 31/12/2025	Total MSME Advance as on 31/12/2025	% as on 30/09/2025	% as on 31/12/2025
State Bank of India	6812.95	576.15	8.32	8.46
Canara Bank	1245.39	293.2	26.35	23.54
Total Com. Banks	**8058.34**	**869.35**	**11.06**	**10.79**
A & N State Co-op Bank	403.65	203.6	44.45	50.44
District Total	**8461.99**	**1072.95**	**12.89**	**12.68**

कार्यसूची संख्या.4

Agenda Point No.2 4

तिमाही 31/12/2025 के समाप्ति तक शिक्षा ऋण का प्रगति विवरण

EDUCATION LOAN STATEMENT OF PROGRESS UPTO THE QUARTER ENDED 31/12/2025

DISTRICT: NICOBAR (IN LACS)

Bank	Achievement as on 30/09/2025		Target for 2025-26		Achievement as on 31/12/2025		Achi % as on 31/12/2025		Total outstanding as on date	
	No.	Amt.	No	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
State Bank of India	0	0.00	0	0	0	0.00	0.00	0.00	0	0.00
Canara Bank	0	0.00	0	0	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	**0**	**0.00**	**0**	**0**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**
A & N State Co-op Bank	0	0.00	0	0	0	0.00	0.00	0.00	0	0.00
District Total	**0**	**0.00**	**0**	**0**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**

कार्यसूची संख्या.5

Agenda Point No.5

तिमाही 31/12/2025 के समाप्ति तक आवास ऋण का प्रगति विवरण

HOUSING LOAN STATEMENT OF PROGRESS UPTO THE QUARTER ENDED 31/12/2025

NICOBAR DISTRICT

(IN LACS)

Bank	Achievement as on 30/06/2025		Target for 2025-26		Achievement as on 31/12/2025		Achi % as on 31/12/2025		Total outstanding as on date	
	No.	Amt.	No	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
State Bank of India	2	10	2	20	0	0.00	0.00	0.00	0	0
Canara Bank	2	10	2	20	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	**4**	**20**	**4**	**40**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**
A & N State Co-op Bank	2	10	0	0	0	0.00	0.00	0.00	0	0.00
District Total	**6**	**30**	**4**	**40**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**

AGENDA NO: 6

ऋण जमा अनुपात 31/12/2025 तक

THE CREDIT DEPOSIT RATIO (C: D Ratio) AS ON 31/12/2025

DISTRICT: NICOBAR

(IN LACS)

Bank	Total Deposits As on 30/09/2025	Credit as on 30/09/2025	Total Deposits As on 31/12/2025	Credit as on 31/12/2025	C: D Ratio As on		
					30/06/2025	30/09/2025	31/12/2025
State Bank of India	11826.03	6438.26	12329.91	6812.96	50.79	54.44	55.26
Canara Bank	11306.25	1150.66	11306.21	1245.39	9.47	10.18	11.02
Total Com. Banks	**23132.28**	**7588.92**	**23636.12**	**8058.35**	**30.67**	**32.81**	**34.09**
A & N State Co-op Bank	6808.22	440.88	6799.04	403.65	5.97	6.48	5.94
District Total	**29940.50**	**8029.80**	**30435.16**	**8462.00**	**24.76**	**26.82**	**27.80**

AGENDA NO: 7

31/12/2025 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 31/12/2025

DISTRICT: NICOBAR

(IN LACS)

Bank	As on 31/12/2025		Total % as on 30/09/2025	Total % as on 31/12/2025
	Total Advance	Total NPA		
State Bank of India	6812.95	74.65	1.38	1.10
Canara Bank	1245.39	20.81	1.81	1.67
Total Com. Banks	**8058.34**	**95.46**	**1.44**	**1.18**
A & N State Co-op Bank	403.65	168.42	37.06	41.72
District Total	**8461.99**	**263.88**	**3.40**	**3.12**

AGENDA NO: 7

31/12/2025 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

SEGMENTWISE NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 31/12/2025

DISTRICT: NICOBAR

(IN LACS)

Bank	Total Advance	Agriculture	%	MSME	%	Total Priority Sector	%	Total Non Priority Sec	%
State Bank of India	6812.95	0.9	0.01	0	0.00	0.9	0.01	73.76	1.08
Canara Bank	1245.39	0.85	0.07	19.95	1.60	20.81	1.67	0	0.00
Total Com. Banks	**8058.34**	**1.75**	**0.02**	**19.95**	**0.25**	**21.71**	**0.27**	**73.76**	**0.92**
A & N State Co-op Bank	403.65	31.86	7.89	43.31	10.73	81.59	20.21	86.82	21.51
District Total	**8461.99**	**33.61**	**0.40**	**63.26**	**0.75**	**103.30**	**1.22**	**160.58**	**1.90**

कार्यसूची संख्या.8

AGENDA NO: 8

सरकारी प्रायोजित प्रणाली / प्रधानमंत्री रोजगार उत्पादन कार्यक्रम (2025-26)

Prime Minister Employment Generation Programme (PMEGP) 2025-26 (up to 31/12/2025)

District: Nicobar

(IN LACS)

Bank	Target (2025-26)	Forwarded to bank	Sanctioned		Pending	Reject
	No	No	Amt	No	No	No
State Bank of India	20	3	0	0.00	3	0
Canara Bank	10	1	1	10.96	0	0
ANSCB	0	0	0	0.00	0	0
District Total	**30**	**4**	**1**	**10.96**	**3**	**0**

AGENDA NO: 9

31/12/2025 को किसान क्रेडिट कार्ड का प्रगति विवरण

Progress under Kisan Credit Card (KCC) Agri as on 31/12/2025

District: Nicobar

Banks	Target (2025-26)	Disbursed during the qtr		Total Disbursement up to the qtr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	5	0	0	0	0.00	0	0.00
Canara Bank	5	1	0.45	7	3.37	11	6.14
Total Com. Banks	**10**	**1**	**0.45**	**7**	**3.37**	**11**	**6.14**
A & N State Co-op Bank	10	0	0.00	2	1.21	6	6.00
District Total	**20**	**1**	**0.45**	**9**	**4.58**	**17**	**12.14**

31/12/2025 तक किसान क्रेडिट कार्ड (केसीसी), पशुपालन के तहत प्रगति

Progress under Kisan Credit Card (KCC), Animal Husbandry as on 31/12/2025

DISTRICT : NICOBAR

Banks	Target (2025-26)	Disbursed during the qtr		Total Disbursement up to the qtr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	7	0	0.00	0	0.00	2	0.9
Canara Bank	7	0	0.00	0	0.00	1	0.76
Total Com. Banks	**14**	**0**	**0.00**	**0**	**0.00**	**3**	**1.66**
A & N State Co-op Bank	10	0	0.00	0	0.00	6	1.63
District Total	**24**	**0**	**0.00**	**0**	**0.00**	**9**	**3.29**

31/12/2025 तक किसान क्रेडिट कार्ड (केसीसी), मत्स्य पालन के तहत प्रगति

Progress under Kisan Credit Card (KCC), Fisheries as on 31/12/2025

District: Nicobar

Banks	Target (2025-26)	Disbursed during the qtr		Total Disbursement up to the qtr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	8	0	0.00	0	0.00	1	0.41
Canara Bank	8	0	0.00	0	0.00	0	0.00
Total Com. Banks	**16**	**0**	**0.00**	**0**	**0.00**	**1**	**0.41**
A & N State Co-op Bank	10	0	0	0	0	170	13.7
District Total	**26**	**0**	**0.00**	**0**	**0.00**	**171**	**14.11**

AGENDA NO: 10

LOANS DISBURSED UPTO 31/12/2025 TO WEAKER SECTIONS OF WHICH SC/ST, WOMEN, HANDICAPPED PERSONS

District: Nicobar

(IN LACS)

Bank	SC/ST Beneficiaries		Women Beneficiaries		Handicapped Person		Total weaker Section	
	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
State Bank of India	62	398.52	484	2439.75	0	0.00	546	2838.27
Canara Bank	17	130.58	78	301.44	0	0.00	95	432.02
Total Com. Banks	**79**	**529.10**	**562**	**2741.19**	**0**	**0.00**	**641**	**3270.29**
A & N State Co-op Bank	0	0.00	66	59.72	0	0.00	66	59.72
District Total	**79**	**529.10**	**628**	**2800.91**	**0**	**0.00**	**707**	**3330.01**

Bank wise/Community wise priority sector advances granted to the members of SPECIFIED MINORITY COMMUNITIES Vis-à-vis overall priority sector advances up to 31/12/2025

Name of the District…Nicobar						
Name of Community	**No. of accounts (in actual)**			**Amount Outstanding (in Crores)**		
	Previous Quarter	**Current Quarter**	**% Increase from previous quarter**	**Previous Quarter**	**Current Quarter**	**% Increase from previous quarter**
A:Minority Communities						
1.Christians	328	325	-0.91	4.95	4.75	-4.04
2.Muslims	183	181	-1.09	2.62	2.58	-1.53
3.Buddhists	2	2	0.00	0.09	0.08	-11.11
4.Sikhs	90	89	-1.11	0.35	0.32	-8.57
5.Zoroastrians	0	0	0.00	0	0	0.00
6. Jains	0	0	0.00	0	0	0.00
Total (1 to 6)	603	597	-1.00	8.01	7.73	-3.50
(B) Others	-207	-210	1.45	4.41	5.11	15.87
(c) Total Priority Sector Advances in the Identified Districts(A+B)	396	387	-2.27	12.42	12.84	3.38
(D) Share of A out of C in percentage (%)	**152.27**	**154.26**		**64.49**	**60.20**	

AGENDA NO: 11

स्वयं सहायता समूह का प्रगति विवरण 31/12/2025 तक

Self-Help Group- SHG progess upto 31/12/2025

District: Nicobar

(IN LACS)

Bank	Target (2025-26)		No. of New SHGs Formed /linked	Disbursed during the quarter		Disbursed upto the quarter		Total Oustanding till date	
	SB SHG	CR Linkage SHG		No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	10	25.00	0	0	0.00	0	0.00	0	0.00
Canara Bank	5	12.50	0	0	0.00	0	0.00	0	0.00
Total Com. Banks	15	37.50	0	0	0.00	0	0.00	0	0.00
A & N State Co-op Bank	15	37.50	0	0	0.00	0	0.00	0	0.00
District Total	**30**	**75.00**	**0**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**

AGENDA NO: 12

प्रधानमंत्री मुद्रा योजना 31/12/2025 तक

PMMY DATA AS ON 31/12/2025

DISTRICT: NICOBAR

(IN CR)

Bank Name	Shishu		Kishore		Tarun		Tarun Plus		Target	Total Ach		Ach %
	Achievement		Achievement		Achievement		Achievement					
	No	Amt	No	Amt	No	Amt	No	Amt	Amt	No	Amt	
State Bank of India	1	0	8	0.19	7	0.57	0	0.00	2.00	16	0.76	38.00
Canara Bank	5	0.01	13	0.59	7	0.7	0	0.00	2.00	25	1.3	65.00
ANSCB	0	0	5	0.05	0	0	0	0.00	0.00	5	0.05	0.00
Dist Total	**6**	**0.01**	**26**	**0.83**	**14**	**1.27**	**0**	**0.00**	**4.00**	**46**	**2.11**	**52.75**

AGENDA NO: 12

31/12/2025 को प्रधानमंत्री सुरक्षा बीमा योजना

PRADHAN MANTRI SURAKSHA BIMA YOJNA AS ON 31/12/2025

DISTRICT: NICOBAR

Bank	Target	31-03-2025	31-12-2025	GROWTH DURING 2025-26	ACH %
State Bank of India	857	4888	5561	673	78.53
Canara Bank	530	2630	3128	498	93.96
ANSB	171	1879	1785	-94	-54.97
Dist Total	**1558**	**9397**	**10474**	**1077**	**69.13**

AGENDA NO: 12

31/12/2025 को प्रधानमंत्री जीवन ज्योति बीमा योजना

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA AS ON 31/12/2025

DISTRICT: NICOBAR

Bank	Target	31-03-2025	31-12-2025	GROWTH DURING 2025-26	ACH %
State Bank of India	857	3178	3906	728	84.95
Canara Bank	424	1363	1646	283	66.75
ANSB	171	930	922	-8	-4.68
Dist Total	**1452**	**5471**	**6474**	**1003**	**69.08**

AGENDA NO: 12

31/12/2025 को अटल पेंशन योजना

ATAL PENSION YOJNA AS ON 31/12/2025

DISTRICT: NICOBAR

Bank	Target (2025-26)	APY accounts opened in FY 2025-26 till 31st December 2025	Annual Target Achievement %	APY accounts opened since inception till 31st December 2025
STATE BANK OF INDIA	290	46	15.86	177
CANARA BANK	100	320	320.00	621
ANSCB	117	0	0.00	0
Dist. Total	**507**	**366**	**72.19**	**798**

प्रधानमंत्री जन-धन योजना खातों में आधार लिंक 31/12/2025 तक

AADHAR SEEDING IN PMJDY ACCOUNTS DISTRICTWISE AS ON 31/12/2025

DISTRICT: NICOBAR

Bank	TOTAL PMJDY ACCOUNTS	TOTAL RUPAY CARD	ADHAR SEEDED	% ADHAR SEEDED
State Bank of India	826	531	748	90.56
Canara Bank	1298	1028	1083	83.44
Total Com. Banks	**2124**	**1559**	**1831**	**86.21**
A & N State Co-op Bank	1442	1171	1171	81.21
Dist Total	**3566**	**2730**	**3002**	**84.18**

AGENDA-13

Timely Submission of data by Banks:

All banks are requested to submit the LBR data through online portal in time, in this regard please refer Standard Operating Procedure (SOP) for Data flow at LBS Fora (Annexure-III) vide RBI Master Circular No RBI/2020-21/05 FIDD.CO.LBS.BC.NO.1/02.01.001/2020-21 dated 1st July 2020.

AGENDA-14

Any other item, with the permission of the chair.