BACKGROUND PAPERS

DCC AND DRLC Nicobar

DISTRICT CONSULTATIVE COMMITTEE AND DISTRICT LEVEL REVIEW COMMITTEE (DCC & DLRC) MEETING FOR NICOBAR DISTRICT ON 23.09.2025 AT 4:00 P.M

Convener

State Bank of India,

Lead Bank Office Sri Vijayapuram.

LIST OF INVITIES IN THE DISTRICT CONSULTATIVE COMMITTEE AND DISTRICT LEVEL REVIEW COMMITTEE (DCC & DLRC) MEETING FOR NICOBAR DISTRICT HELD ON 23.09.2025 AT 4:00 P.M

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 LTD	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 : 25-06-2025

Time : 11:00 A.M

Venue : Conference Hall of District Office, Nicobar

Attendance : The List of participants is appended

The captioned meeting was held on 25.06.2025 at conference hall of DC Office, Nicobar under the chairmanship of Shri Amit Kale IAS, **Deputy Commissioner, Nicobar District. The meeting was also attended** by Shri Santosh Sahu, Regional Manager, SBI, **Shri Tirumalasetti Phanindra, LDO, RBI Kolkata, Shri Rakesh B Panghat, Assistant General Manager, NABARD, Shri C Raj, Director, RSETI, Mr P K Ummer Farooq, Chief Manager, Lead Bank, 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 8 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. 70.67 Cr, out of which Priority Sector outstanding is only Rs. 10.49 Cr. Under Agriculture Sector the outstanding is 1.38 Cr, in MSME the outstanding is Rs. 8.66 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 very less. The growth in CD Ratio in last 11 years is only 12.78%, hence the District Consultative Committee may take a resolution to remove/decrease the benchmark of minimum benchmark of 40% in CD Ratio.

Year	CD Ratio
March 2015	11.64%
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%
June 2024	20.75%
December 2024	23.30%
March 2025	24.42 %

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

MINUTES OF THE DCC AND DLRC MEETING FOR NICOBAR DISTRICT FOR MARCH 2025 QUARTER HELD ON 25th JUNE 2025 AT THE CONFERENCE HALL OF DISTRICT OFFICE, NICOBAR

Date :25-06-2025
Time : 11.00 A.M.
Venue : Conference Hall of District Office, Nicobar.
Attendance : The List of participants is appended

The captioned meeting was held on 25.06.2025 at conference hall of DC Office, Nicobar under the chairmanship of Shri Amit Kale IAS, **Deputy Commissioner, Nicobar District. The meeting was also attended** by Shri Santosh Sahu, Regional Manager, SBI, **Shri Tirumalasetti Phanindra, LDO, RBI Kolkata, Shri Rakesh B Panghat, Assistant General Manager, NABARD, Shri C Raj, Director, RSETI, Mr P K Ummer Farooq, Chief Manager, Lead Bank, 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

- FLC Camps to be organised in schools for augmenting financial literacy.
- All member banks to focus on increasing priority sectpr lending.
- Canara Bank & ANSCB to devise and implement strategies for reducing their respective NPA levels
- All Banks to contribute to the development of District by lending all eligible cases.

MEMBERS PRESENT IN THE DISTRICT CONSULTATIVE COMMITTEE AND DISTRICT LEVEL REVIEW COMMITTEE (DCC AND DLRC) MEETING FOR N & M ANDAMAN DISTRICT

HELD ON 25-06-2025 AT THE CONFERENCE HALL OF DC, NIOCBAR AT 11:00 A.M

Sl. No.	Name of the Participants	Designation/Department.
1.	Shri Amit Kale	Deputy Commissioner, Nicobar District
2.	Shri Santosh Sahu	Regional Manager, RBO, SBI, Sri Vijayapuram
3.	Shri Rakesh B Phangat	DGM, NABARD
4.	Shri Tirulamasetti Phanindra	LDO, RBI, Kolkata
5.	Shri P K Ummer Farooq	Chief Manager, UTLBC
6..	Shri Ravisankar K	Chief Manager, Lead Bank
7.	Shri Ashique Hussain	BM, SBI Nancowrie
8..	Shri K M Basheer	BM, SBI Campbellbay
9..	Shri Jayant Chatterjee	BM SBI Carnicobar
10	Mrs Sunitha Kumari	CDPO, Carnicobar
11	Mr Chrian Mathew	BDO, Carnicobar
12	Mrs Sheeja	Dy. Director, Fishries
13	Shri C Vinod Kumar	Asstt Director, Agriculture
14	Shri Pradip Halder	Instructer (B/S)
15	Dr Nazia	Sr Vetirinary Office, Car Nicobar
16	Dinesh Kumar	IPO, Car Nicobar
17	Mrs Sunitha Kumari	CDPO
18	Mr Lawrence Mathew	Tribal Council, Carnicobar
19	Mr Rajesh	Industries Department LGC

<u>**कार्यसूची संख्या .1**</u>

<u>**AGENDA – 1**</u>

<u>**FINANCIAL INCLUSION**</u>

AGENDA - 1

I) **FINANCIAL INCLUSION:**

i) CAMPAIGN FOR SATURATION OF FI SCHEMES AT GP LEVEL:

DFS has launched three-month Saturation Campaign on FI Schemes (PMJJBY/PMSBY/APY/REKYC OF PMJDY ACCOUNTS) from 01.07.2025 to 30.09.2025 with an objective to enhance the penetration of Jansuraksha schemes and Re-KYC of all pending PMJDY Accounts at Gram panchayat. In A & N Islands, 70 Gram Panchayats are identified for the campaign out of which 3 Gram Panchayats are in Nicobar district and all 3 GPs are covered in the district.

District-wise/Bankwise Campaign Schedule for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025						
S.No	**Block Name**	**GP Name**	**Date of Campaign**	**Bank Name 1**	**Bank Name 2**	**Bank Name 3**
Nicobar District						
1	Campbell Bay	Campbell Bay	12-07-2025	State Bank of India	ANSCB	Canara Bank
2	Campbell Bay	Laxminagar	05-07-2025	State Bank of India	ANSCB	Canara Bank
3	Nancowrie	Luxi	19-07-2025	State Bank of India	ANSCB	Canara Bank

DISTRICT-WISE STATUS OF SATURATION CAMPAIGN ON FI SCHEMES AS ON 16.09.2025							
District	**NO of Camps Participated**	**PMJDY Opened**	**PMJJBY Enrolled**	**PMSBY Enrolled**	**APY Subscribed**	**No. of PMJJBY Claim Disbursed**	**No. of PMSBY Claim Disbursed**
Nicobars	6	55	224	255	32	0	0
N& M Andaman	58	594	1323	1612	282	2	1
South Andaman	53	415	2153	2707	316	4	2
TOTAL UT	**117**	**1064**	**3700**	**4574**	**630**	**6**	**3**

BANK-WISE STATUS OF SATURATION CAMPAIGN ON FI SCHEMES AS ON 16.09.2025										
Nicobar District										
Bank Name	**NO of Camps Participated**	**PMJDY Opened**	**Target**	**PMJJBY Enrolled**	**Target**	**PMSBY Enrolled**	**Target**	**APY Subscribed**	**No. of PMJJBY Claim Disbursed**	**No. of PMSBY Claim Disbursed**
State Bank of India	3	30	428	187	428	206	75	16	0	0
Canara Bank	2	15	265	26	265	35	25	16	0	0
A&N SCB	1	10	57	11	57	14	39	0	0	0
District Total	**6**	**55**	**750**	**224**	**750**	**255**	**139**	**32**	**0**	**0**

Progress in Re-KYC of PMJDY Accounts					
District	**No of customers for whom re-KYC is pending as on June 30, 2025 (A)**	**No of customers for whom re-KYC is falling due between July 01, 2025, and June 30, 2026, (B)**	**Total no. of customers to be targeted under the camps (C=A+B)**	**No. of Re-KYC done till September 16th 2025**	**No. of Re-KYC pending as on September 16th, 2025**
Nicobar District					
State Bank of India	183	135	318	163	155
Canara	145	316	461	133	328
ANSCB	653	9	662	197	465
District Total	**981**	**460**	**1441**	**493**	**948**

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. 5 Digital Awareness Camp and 8 Financial literacy Camps were conducted upto the quarter. 152 participants attended the camps.

- 8 Camps conducted by Rural Branches during the quarter

ix) **PM VISHWAKARMA-** PM Vishwakarma is a new scheme and envisages to provide end to end holistic support to the traditional artisans and craftspeople in scaling up of 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 an easy access to collateral free credit & reduce the cost of credit by providing interest subvention.
- To provide incentive for digital transaction to encourage the digital empowerment of the Vishwakarmas.

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	127	118	8	1
	STATE BANK OF INDIA	132	105	26	1
	Total	**259**	**223**	**34**	**2**

PM VISHWAKARMA LOAN STATUS AS ON 25-08-2025 (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	1	1	1	1.00	1	1				
State Bank of India	2	1.5					1	1	1	0.50
Total	**3**	**2.5**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0.5**

कार्यसूची संख्या.2

Agenda Point No.2

कुल वरीयता एवं अवरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 30/06/2025 तक बैंकवार ऋण भुगतान स्थिति

BANKWISE DISTRICTWISE TOTAL CREDIT DISBURSAL POSITION IN PRIORITY & NON- PRIORITY SECTOR ADVANCES UPTO 30/06/2025 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	178.35	29.00	**2300**	704.25	30.62	2915	882.60	30.28
Canara Bank	540	68.2	12.63	**1000**	94.00	9.40	1540	162.20	10.53
Total Com. Banks	**1155**	**246.55**	**21.35**	**3300**	**798.25**	**24.19**	**4455**	**1044.80**	**23.45**
A & N State Co-op Bank	435	0.00	0.00	700	6.56	0.94	1135	6.56	0.58
District Total	**1590**	**246.55**	**15.51**	**4000**	**804.81**	**20.12**	**5590**	**1051.36**	**18.81**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 30/06/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 30/06/2025 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	0.00	80	0.05	10	0.00	10	0.00	195	0.05
Canara Bank	100	0.00	100	0.60	10	0.00	10	40.6	220	41.20
Total Com. Banks	**195**	**0.00**	**180**	**0.65**	**20**	**0.00**	**20**	**40.60**	**415**	**41.25**
A & N State Co-op Bank	70	0.00	70	0.00	10	0.00	10	0.00	160	0.00
District Total	**265**	**0.00**	**250**	**0.65**	**30**	**0.00**	**30**	**40.60**	**575**	**41.25**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 30/06/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 30/06/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR

Bank	AGRICULTURE		ALLIED		TOTAL AGRI %
	Crop %	Term Loan %	Agri Infrastructure %	Ancillary Act. %	
State Bank of India	0.00	0.06	0.00	0.00	0.03
Canara Bank	0.00	0.60	0.00	406.00	18.73
Total Com. Banks	**0.00**	**0.36**	**0.00**	**203.00**	**9.94**
A & N State Co-op Bank	0.00	0.00	0.00	0.00	0.00
District Total	**0.00**	**0.26**	**0.00**	**135.33**	**7.17**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 30/06/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 30/06/2025 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	0.05	400	178.3	20	0.00	615	178.35
Canara Bank	220	41.20	300	27	20	0.00	540	68.20
Total Com. Banks	**415**	**41.25**	**700**	**205**	**40**	**0.00**	**1155**	**246.55**
A & N State Co-op Bank	160	0.00	275	0.00	0	0.00	435	0.00
District Total	**575**	**41.25**	**975**	**205.30**	**40**	**0.00**	**1590**	**246.55**

कार्यसूची संख्या.2

Agenda Point No.2

स) वरीयता क्षेत्र ऋण में 30/06/2025 तक बैंकवार/ क्षेत्रवार प्रतिशतता उपलबिध

THE PERCENTAGE OF ACHIEVEMENT OF BANKWISE / SECTORWISE CREDIT DISBURSAL IN PRIORITY SECTOR ADVANCES UPTO 30/06/2025

DISTRICT: NICOBAR

Bank	TOTAL AGRI %	MSME %	SERVICES/OPS %	TOTAL %
State Bank of India	0.03	44.58	0.00	29.00
Canara Bank	18.73	9.00	0.00	12.63
Total Com. Banks	**9.94**	**18.66**	**0.00**	**21.35**
A & N State Co-op Bank	0.00	0.00	0.00	0.00
District Total	**7.17**	**21.06**	**0.00**	**15.51**

कार्यसूची संख्या. 2

Agenda Point No.2

द) अवरीयता क्षेत्र ऋण का 30/06/2025 तक बैंकवार ऋण भुगतान स्थिति (वार्षिक ऋण योजना 2025-26 के अन्तर्गत)

NON-PRIORITY SECTOR

BANK-WISE CREDIT DISBURSEMENT 30/06/2025 UNDER ACP 2025-26

DISTRICT: NICOBAR

Bank	Target allotted for 2025-26	Achievement as on 30/06/2025	% of Achiev. As on 31/03/2025	% of Achiev. As on 30/06/2025
State Bank of India	2300	704.25	962.17	30.62
Canara Bank	1000	94	508.95	9.40
Total Com. Banks	**3300**	**798.25**	**848.86**	**24.19**
A & N State Co-op Bank	700	6.56	136.09	0.94
District Total	**4000**	**804.81**	**543.39**	**20.12**

कार्यसूची संख्या.2(A)

Agenda Point No.2 (A)

बकाया वरीयता क्षेत्र ऋण का कुल बकाया ऋण में 30/06/2025 तक प्रतिशतता

OUTSTANDING PRIORITY SECTOR ADVANCES TO TOTAL ADVANCES AS ON 30/06/2025

DISTRICT :NICOBAR (IN LACS)

Bank	Total Advance as on 30/06/2025	Total P.S. Advance as on 30/06/2025	% as on 31/03/2025	% as on 30/06/2025
State Bank of India	5885.5	433.83	7.19	7.37
Canara Bank	1041.75	386.21	37.69	37.07
Total Com. Banks	**6927.25**	**820.04**	**11.75**	**11.84**
A & N State Co-op Bank	424.06	262.32	61.26	61.86
District Total	**7351.31**	**1082.36**	**14.85**	**14.72**

कार्यसूची संख्या.2(B)

Agenda Point No.2 (B)

कृषि बकाया ऋण का कुल बकाया ऋण की तुलना में 30/06/2025 तक प्रतिशतता

OUTSTANDING AGRICULTURE SECTOR ADVANCES TO TOTAL ADVANCES AS ON 30/06/2025

DISTRICT: NICOBAR

Bank	Total Advance as on 30/06/2025	Total AGL Advance as on 30/06/2025	% as on 31/03/2025	% as on 30/06/2025
State Bank of India	5885.5	6.72	0.15	0.11
Canara Bank	1041.75	88.1	8.20	8.46
Total Com. Banks	**6927.25**	**94.82**	**1.35**	**1.37**
A & N State Co-op Bank	424.06	44.92	10.96	10.59
District Total	**7351.31**	**139.74**	**1.96**	**1.90**

कार्यसूची संख्या.2(B)

Agenda Point No.2 (b)

सूक्ष्म, लघु और मध्यम उद्यम बकाया ऋण का कुल बकाया ऋण की तुलना में 30/06/2025 तक प्रतिशतता

OUTSTANDING MSME ADVANCES TO TOTAL ADVANCES AS ON 30/06/2025

DISTRICT: NICOBAR (IN LACS)

Bank	Total Advance as on 30/06/2025	Total MSME Advance as on 30/06/2025	% as on 31/03/2025	% as on 30/06/2025
State Bank of India	5885.5	423.98	6.98	7.20
Canara Bank	1041.75	298.11	29.50	28.62
Total Com. Banks	**6927.25**	**722.09**	**10.35**	**10.42**
A & N State Co-op Bank	424.06	179.97	40.90	42.44
District Total	**7351.31**	**902.06**	**12.27**	**12.27**

कार्यसूची संख्या.2(C)

Agenda Point No.2 (C)

तिमाही 30/06/2025 के समाप्ति तक शिक्षा ऋण का प्रगति विवरण

EDUCATION LOAN STATEMENT OF PROGRESS UPTO THE QUARTER ENDED 30/06/2025

DISTRICT: NICOBAR (IN LACS)

Bank	Achievement as on 31/03/2025		Target for 2025-26		Achievement as on 30/06/2025		Achi % as on 30/06/2025		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.2(D)

Agenda Point No.2 (D)

तिमाही 30/06/2025 के समाप्ति तक आवास ऋण का प्रगति विवरण

HOUSING LOAN STATEMENT OF PROGRESS UPTO THE QUARTER ENDED 30/06/2025

NICOBAR DISTRICT

(IN LACS)

Bank	Achievement as on 31/03/2025		Target for 2025-26		Achievement as on 30/06/2025		Achi % as on 30/06/2025		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: 3

ऋण जमा अनुपात 30/06/2025 तक

THE CREDIT DEPOSIT RATIO (C: D Ratio) AS ON 30/06/2025

DISTRICT: NICOBAR

(IN LACS)

Bank	Total Deposits As on 31/03/2025	Credit as on 31/03/2025	Total Deposits As on 30/06/2025	Credit as on 30/06/2025	C: D Ratio As on		
					31/12/2024	31/03/2025	30/06/2025
State Bank of India	10538.85	5633.65	11587.3	5885.5	52.64	53.46	50.79
Canara Bank	10843.29	990.5	10999.72	1041.75	7.82	9.13	9.47
Total Com. Banks	**21382.14**	**6624.15**	**22587.02**	**6927.25**	**29.38**	**30.98**	**30.67**
A & N State Co-op Bank	7558.26	443.15	7108.54	424.06	6.02	5.86	5.97
District Total	**28940.40**	**7067.30**	**29695.56**	**7351.31**	**23.30**	**24.42**	**24.76**

AGENDA NO: 4

30/06/2025 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 30/06/2025

DISTRICT: NICOBAR

(IN LACS)

Bank	As on 30/06/2025		Total % as on 31/03/2025	Total % as on 30/06/2025
	Total Advance	Total NPA		
State Bank of India	5885.5	103.45	1.92	1.76
Canara Bank	1041.75	35.19	2.11	3.38
Total Com. Banks	**6927.25**	**138.64**	**1.95**	**2.00**
A & N State Co-op Bank	424.06	164.5	42.38	38.79
District Total	**7351.31**	**303.14**	**4.49**	**4.12**

AGENDA NO: 4

30/06/2025 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

SEGMENTWISE NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 30/06/2025

DISTRICT: NICOBAR

(IN LACS)

Bank	Total Advance	Agriculture	%	MSME	%	Total Priority Sector	%	Total Non Priority Sec	%
State Bank of India	5885.5	0	0.00	2.82	0.05	2.82	0.05	100.63	1.71
Canara Bank	1041.75	0.87	0.08	19.95	1.92	20.83	2.00	14.36	1.38
Total Com. Banks	**6927.25**	**0.87**	**0.01**	**22.77**	**0.33**	**23.65**	**0.34**	**114.99**	**1.66**
A & N State Co-op Bank	424.06	30.70	7.24	40.71	9.60	78.55	18.52	85.95	20.27
District Total	**7351.31**	**31.57**	**0.43**	**63.48**	**0.86**	**102.20**	**1.39**	**200.94**	**2.73**

कार्यसूची संख्या.5

AGENDA NO: 5

सरकारी प्रायोजित प्रणाली / GOVT.SPONSORED SCHEMES प्रधानमंत्री रोजगार उत्पादन कार्यक्रम (2025-26)

Prime Minister Employment Generation Programme (PMEGP) 2025-26 (up to 30/06/2025)

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	0	0	0.00	0	0
Canara Bank	10	0	0	0.00	0	0
ANSCB	0	0	0	0.00	0	0
District Total	**30**	**0**	**0**	**0.00**	**0**	**0**

AGENDA NO: 6

सरकारी प्रायोजित प्रणाली / GOVT.SPONSORED SCHEMES

30/06/2025 को किसान क्रेडिट कार्ड का प्रगति विवरण

Progress under Kisan Credit Card (KCC) Agri as on 30/06/2025

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	0.00	0	0.00	0	0.00
Canara Bank	5	2	1.00	2	1	7	4.74
Total Com. Banks	**10**	**2**	**1.00**	**2**	**1.00**	**7**	**4.74**
A & N State Co-op Bank	10	0	0.00	0	0.00	0	0.00
District Total	**20**	**2**	**1.00**	**2**	**1.00**	**7**	**4.74**

30/06/2025 तक किसान क्रेडिट कार्ड (केसीसी), पशुपालन के तहत प्रगति

Progress under Kisan Credit Card (KCC), Animal Husbandary as on 30/06/2025

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	3	1.69
Canara Bank	7	0	0.00	0	0.00	1	0.78
Total Com. Banks	**14**	**0**	**0.00**	**0**	**0.00**	**4**	**2.47**
A & N State Co-op Bank	10	0	0.00	0	0.00	6	2.05
District Total	**24**	**0**	**0.00**	**0**	**0.00**	**10**	**4.52**

30/06/2025 तक किसान क्रेडिट कार्ड (केसीसी), मत्स्य पालन के तहत प्रगति

Progress under Kisan Credit Card (KCC), Fisheries as on 30/06/2025

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	2	1.19
Canara Bank	8	0	0.00	0	0.00	0	0.00
Total Com. Banks	**16**	**0**	**0.00**	**0**	**0.00**	**2**	**1.19**
A & N State Co-op Bank	10	0	0	0	0	170	16.01
District Total	**26**	**0**	**0.00**	**0**	**0.00**	**172**	**17.20**

AGENDA NO: 7

LOANS DISBURSED UPTO 30/06/2025 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	50	383.45	379	2184.55	0	0.00	429	2568.00
Canara Bank	12	103.69	69	211.64	0	0.00	81	315.33
Total Com. Banks	**62**	**487.14**	**448**	**2396.19**	**0**	**0.00**	**510**	**2883.33**
A & N State Co-op Bank	0	0.00	73	76.51	0	0.00	73	76.51
District Total	**62**	**487.14**	**521**	**2472.70**	**0**	**0.00**	**583**	**2959.84**

AGENDA NO: 8

Bank wise/Community wise priority sector advances granted to the members of SPECIFIED MINORITY COMMUNITIES Vis-à-vis overall priority sector advances up to 30/06/2025

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	325	331	1.85	5.01	5.12	2.20
2.Muslims	191	188	-1.57	2.79	2.68	-3.94
3.Buddhists	2	2	0.00	0.09	0.09	0.00
4.Sikhs	90	90	0.00	0.33	0.35	6.06
5.Zoroastrians	0	0	0.00	0	0	0.00
6. Jains	0	0	0.00	0	0	0.00
Total (1 to 6)	608	611	0.49	8.22	8.24	0.24
(B) Others	199	215	8.04	2.27	2.65	16.74
(c) Total Priority Sector Advances in the Identified Districts(A+B)	409	396	-3.18	10.49	10.89	3.81
(D) Share of A out of C in percentage (%)	**148.66**	**154.29**		**78.36**	**75.67**	

AGENDA NO: 9

स्वयं सहायता समूह का प्रगति विवरण 30/06/2025 तक

Self-Help Group- SHG progess upto 30/06/2025

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: 10

प्रधानमंत्री मुद्रा योजना 30/06/2025 तक

PMMY DATA AS ON 30/06/2025

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	0	0	4	0.09	2	0.14	0	0.00	2.00	6	0.23	11.50
Canara Bank	4	0.01	3	0.11	3	0.3	0	0.00	2.00	10	0.42	21.00
ANSCB	0	0	0	0	0	0	0	0.00	0.00	0	0.00	0.00
Dist Total	**4**	**0.01**	**7**	**0.20**	**5**	**0.44**	**0**	**0.00**	**4.00**	16	**0.65**	**16.25**

AGENDA NO: 10(B)

30/06/2025 को प्रधानमंत्री सुरक्षा बीमा योजना

PRADHAN MANTRI SURAKSHA BIMA YOJNA AS ON 30/06/2025

DISTRICT: NICOBAR

Bank	Target	31-03-2025	30-06-2025	GROWTH DURING 2025-26	ACH %
State Bank of India	290	4888	4953	65	22.41
Canara Bank	100	2630	2744	114	114.00
ANSB	117	1879	1877	-2	-1.71
Dist Total	**507**	**9397**	**9574**	**177**	**34.91**

AGENDA NO: 10(B)

30/06/2025 को प्रधानमंत्री जीवन ज्योति बीमा योजना

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA AS ON 30/06/2025

DISTRICT : NICOBAR

Bank	Target	31-03-2025	30-06-2025	GROWTH DURING 2025-26	ACH %
State Bank of India	857	3178	3359	181	21.12
Canara Bank	530	1363	1463	100	18.87
ANSB	171	930	925	-5	-2.92
Dist Total	**1558**	**5471**	**5747**	**276**	**17.72**

AGENDA NO: 10(B)

30/06/2025 को अटल पेंशन योजना

ATAL PENSION YOJNA AS ON 30/06/2025

DISTRICT: NICOBAR

Bank	Target (2025-26)	APY accounts opened in FY 2025-26 till 30th June 2025	Annual Target Achievement %	APY accounts opened since inception till 30th June 2025
STATE BANK OF INDIA	290	13	4.48	144
CANARA BANK	100	133	133.00	434
ANSCB	117	0	0.00	0
Dist. Total	**507**	**146**	**28.80**	**578**

AGENDA-11

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-12

Any other item, with the permission of the chair.