

BACKGROUND PAPERS



DCC/DLRC N & M Andaman

DISTRICT CONSULTATIVE COMMITTEE / DISTRICT LEVEL REVIEW COMMITTEE (DCC/DLRC) MEETING FOR
NORTH AND MIDDLE ANDAMAN DISTRICT ON 30.06.2025 AT 11:30 A.M AT THE CONFERENCE HALL
OF DC OFFICE MAYABUNDER.

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Convener
State Bank of India,

Lead Bank Office Port Blair.

LIST OF INVITIES

LIST OF INVITIES FOR DISTRICT CONSULTATIVE COMMITTEE/DISTRICT LEVEL REVIEW COMMITTEE (DCC/DLRC) MEETING NORTH & MIDDLE ANDAMAN DISTRICT DATED

Sl. No.	Designation	Department
1.	Deputy Commissioner	North & Middle Andaman, Mayabunder (Chairman)
2.	Hon'ble Member of Parliament	A & N Islands
3.	Adhyaksh	Zilla Parishad, North & Middle Andaman, Mayabunder
4.	General Manager	NABARD, Port Blair
5.	Assistant General Manager	Reserve Bank of India, RPCD, Kolkata
6.	Regional Manager	SBI, Regional Business Office, Port Blair
7.	Assistant Commissioner	Mayabunder, North Andaman
8.	Assistant Commissioner	Diglipur, North Andaman
9.	Director	MSME - Development Institutes, BT Road, Kolkata
10.	Executive Officer	A & N Khadi & Village Industries Board, Port Blair
11.	Managing Director	A & N State Co-operative Bank Ltd., Port Blair
12.	Project Director	Dist. Rural Development Agency, Mayabunder
13.	Assistant Director	Agriculture Department, Mayabunder
14.	Assistant Director	Fisheries Department, Mayabunder
15.	Sr. Veterinary Officer	AH & VS Department, Mayabunder
16.	Pramukh	Panchayat Samity, Mayabunder
17.	Block Development Officer	CD Block, Mayabunder
18.	Branch Manager	State Bank of India, Mayabunder
19.	Branch Manager.	A & N State Co-operative Bank Ltd., Mayabunder
20.	Industries Promotion Officer	Industries Department, Bakultala.
21.	Block Development Officer	CD Block, Rangat
22.	Pramukh	Panchayat Samity, Rangat
23.	Child Dev. Project Officer	Integrated Child Development Scheme, Rangat
24.	Branch Manager	State Bank of India, Rangat
25.	Branch Manager	Canara Bank, Rangat
26.	Industries Promotion Officer	Industries Department, Diglipur
27.	Block Development Officer	CD Block, Diglipur
28.	Pramukh	Panchayat Samity, Diglipur
29.	Branch Manager	State Bank of India, Diglipur
30.	Assistant Vice President	Axis Bank, Diglipur
31.	Branch Manager	Canara Bank, Diglipur
32.	Branch Manager	ICICI Bank, Mayabunder

अंडमान एवं निकोबार द्वीप समूहों की रूपरेखा
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

अंडमान एवं निकोबार द्वीप समूहों में बैंकों/शाखाओं एवं स्वचालित गणक मशीनों 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	28	81	20	61	6	15	2	4
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	4	4	4	-	-	-	-
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	1	-	-	-	-
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	72	129	59	104	10	19	3	5
A & N STATE CO-OP BANK	41	31	21	22	14	6	6	3
TOTAL UNION TERRITORY	113	160	80	126	24	25	9	8

**OFFICE OF THE LEAD DISTRICT MANAGER
STATE BANK OF INDIA, LEAD BANK OFFICE, MAYABUNDER.**

MINUTES OF THE SUB COMMITTEE ON CD RATIO OF N&M ANDAMAN

Date : 21-03-2025
Time : 03:00 PM
Venue : Conference Hall of District Office, Mayabunder
Attendance : The List of participants is appended

The captioned meeting was held on 21-03-2025 at conference hall of DC Office, under the chairmanship of Ms Nandini Maharaj, IAS, Deputy Commissioner, North & Middle Andaman. The meeting was also attended by Shri Siddhartha Gupta, Regional Manager, Shri C Raj, Chief Manager, SBI, Shri P K Ummer Farooq, Chief Manager, UTLBC, Shri K Ravisankar, Chief Manager, Lead Bank, Shri Prosenjit Bhattacharya, LDO, RBI Kolkata, Shri E Pratap, Assistant General Manager, NABARD and representatives from Banks and other Govt. Departments.

The minutes of the meeting

1. The CD ratio of the district is decreased from 28.50% to 29.82 % from September 2024 to December 2024 quarter and banks were advised accordingly to initiate immediate steps to improve the CD ratio to minimum requirement of 40%.
2. CD Ratio target for December 2024

Bank	CD Ratio as on 31-12-2024	Target for Dec 2024
State Bank of India	40.03	45.00
Canara Bank	32.07	40.00
Axis bank	18.87	40.00
ICICI Bank	57.15	60.00
A&N State Co-op Bank	12.00	40.00

3. All banks to set own target and to improve CD Ratio.
4. All eligible loan proposals to be sanctioned and disbursed.
5. Credit linkage to be done to all eligible SHGs.

OFFICE OF THE LEAD DISTRICT MANAGER
STATE BANK OF INDIA, LEAD BANK OFFICE, MAYABUNDER.
MINUTES OF THE DCC AND DLRC MEETING FOR NORTH & MIDDLE ANDAMAN DISTRICT
FOR DECEMBER QUARTER 2024 HELD ON 21th MARCH 2024 AT THE CONFERENCE HALL OF
DISTRICT OFFICE, MAYABUNDER

Date : 21-03-2025
Time : 03:00 PM
Venue : Conference Hall of District Office, Mayabunder
Attendance : The List of participants is appended

The captioned meeting was held on 21-03-2025 at conference hall of DC Office, under the chairmanship of Ms Nandini Maharaj, IAS, Deputy Commissioner, North & Middle Andaman. The meeting was also attended by Shri Siddhartha Gupta, Regional Manager, Shri C Raj, Chief Manager, SBI, Shri P K Ummer Farooq, Chief Manager, UTLBC, Shri K Ravisankar, Chief Manager, Lead Bank, Shri Prosenjit Bhattacharya, LDO, RBI Kolkata, Shri E Pratap, Assistant General Manager, NABARD and representatives from Banks and other Govt. Departments.

The minutes of the meeting

1. The priority sector advances performance of the banks is 70.29%, all the banks are advised to disburse maximum loans to the eligible candidates under the priority sector advances.
2. Appointment of Nodal Officer for working with BSNL regarding connectivity for Banking facility in unbanked villages.
3. Financial Literacy Camps to be organized in Schools.
4. Action Plan to be submitted by AXIS Bank and ICICI Bank for improvement of Priority Sector Lendor.
5. ANSCB Ltd to be more active in reduction of NPA.
6. PMJJBY Target for next Quarter:
AXIS: 150, ICICI: 200, ANSCB: 200 : SBI : 500
7. APY Target for the next quarter: Canara: 50, ICICI : 50, AXIS : 20, ANSCB : 1 SBI: 50

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

HELD ON 21-03-2025 AT THE CONFERENCE HALL OF DC OFFICE, PORT BLAIR AT 3:00 PM

Sl. No.	Name of the Participants	Designation/Department.
1.	Ms Nandini Maharaj, IAS	Deputy Commissioner, N&M Andaman
2.	Shri Siddhartha Gupta	Regional Manager, RBO, SBI, Port Blair
3.	Shri E Prathap	AGM, NABARD
4.	Shri Prosenjit Bhattacharya	LDO, RBI, FIDD
5.	Shri P K Ummer Farooq	Chief Manager, UTLBC
6..	Shri Ravisankar K	Chief Manager, Lead Bank
7.	Shri Abhijit Nayak	Senior Manager, Canara Bank, Rangat
8..	Shri Manoranjan Keshri	Chief Manager, SBI, Diglipur
9..	Shri Abdul Nisar	AFG, Fisheries Dept
10.	Shri Sushil Kumar	Manager, ANSCB, Billiground
11.	Shri Frederick Felix	Deputy Manager, ANSCB, Diglipur
12.	Shri S. Prasad	Manager ANSCB Mayabunder
13.	Shri S. Joseph	BDO. Mayanuber
14	Shri Pratap Golde	Tech Assistant, Industries Dept
15.	Shri Swapan Kumar Mallick	Pilot plant in charge, Industries Dept
16	Shri Bibash Majumdar	EO, CD block Diglipur
17.	Ms Shaheen Nisa	Assistant Director, Agriculture Dept
18.	Dr. Bhojane Nagnath	SVO, AH&VS, Mayabunder
19.	Ms Sunanda Bachar	Agriculture officer, Agriculture Dept
20.	Shri Rahul Khandelwal	Branch Manager, SBI Rangat
21.	Shri Y Hemanth Kumar	Branch Manager, ICICI Bank, Mayabunder
22	Shri Partho Shee	BM SBI Mayabunder
23	Shri S R Vikas	IPO Bakultala, Industries Dept
24	Shri Debasish Podder	Cluster Co-ordinator, CD block Diglipur
25	Ms Ayushi	Branch Manager, Axis Bank Diglipur
26	Shri Praphul Dev	Assistant Manager, NABARD

कार्यसूची संख्या .1
AGENDA – 1
FINANCIAL INCLUSION

- As per latest list provided by DFS,33 villages are unbanked.
- Out of this 33, villages 2 villages already covered.
- Most of the remaining villages are in Forest Encroachment Area and having very low population it is not viable to open branch or BC in these villages. As per the resolution of UTLBC in March 2020, it has been resolved to exclude these villages from the list. The details of villages appended below:

UNBANKED VILLAGES STATUS OF N&M ANDAMAN DISTRICT					
S No	SDTNAME	VILNAME	TOT_P OP	COVERED_ STATUS	Remarks
1	Rangat	Kaushalyanagar (RV)	1215	Yes	Covered by ANSCB
2	Diglipur	Paschimsagar (EFA)	1038	NO	Forest Encroachment Area
3	Rangat	Amkunj (RV)	548	Yes	Covered by ANSCB
4	Diglipur	Bara Dabla (EFA)	536	NO	Forest Encroachment Area
5	Diglipur	Tal Bagan (EFA)	523	NO	Forest Encroachment Area
6	Diglipur	Gandhi Nagar (Forest Beat)	502	NO	forest beat
7	Diglipur	Pilone Nallaha (FDCA)	386	NO	Forest Encroachment Area
8	Diglipur	Srinagar (EFA)	297	NO	Forest Encroachment Area
9	Diglipur	Burmachad (EFA)	237	NO	Forest Encroachment Area
10	Rangat	Sanker Nallaha (PWDC)	194	NO	Forest Encroachment Area
11	Diglipur	Elezabeth Bay (EFA)	175	NO	Forest Encroachment Area
12	Diglipur	Haran Nallaha (EFA)	136	NO	Forest Encroachment Area
13	Diglipur	Bandhan Nallaha (EFA)	129	NO	Forest Encroachment Area
14	Diglipur	Karen Basti (EFA)	95	NO	Forest Encroachment Area
15	Diglipur	Coffe Dera (EFA)	94	NO	Forest Encroachment Area
16	Mayabunder	Shippi Tikry (EFA)	90	NO	Forest Encroachment Area
17	Diglipur	Haridas Kattai (EFA)	69	NO	Forest Encroachment Area
18	Rangat	Bangaon (RV)	67	NO	Low population
19	Mayabunder	Sundari Khari (EFA)	63	NO	Forest Encroachment Area
20	Rangat	Between Chotaligbang and Foul Bay (JA)	43	NO	Forest Encroachment Area
21	Rangat	Chotaligbang (JA)	38	NO	Forest Encroachment Area
22	Diglipur	Ganna Level (EFA)	32	NO	Forest Encroachment Area
23	Mayabunder	Karanch Khari (EFA)	27	NO	Forest Encroachment Area
24	Rangat	Lakra Lungta (JA)	17	NO	Forest Encroachment Area
25	Mayabunder	Khukari Tabla (EFA)	17	NO	Forest Encroachment Area
26	Diglipur	Narcondam Island (Police post)	16	NO	Police Out Post no permanebt Inhabitant
27	Rangat	Gol Pahar (EFA)	11	NO	Forest Encroachment Area
28	Rangat	Boroinyol II (FC)	10	NO	Forest Encroachment Area
29	Diglipur	Land Fall Island (Police post)	6	NO	Police Out Post no permanebt Inhabitant
30	Mayabunder	Chappa Nali (EFA)	5	NO	Forest Encroachment Area
31	Rangat	Pawajig (FC)	4	NO	Forest Encroachment Area
32	Rangat	Merk Bay (AC)	3	NO	low population
33	Diglipur	Smith (Timber Export Depot)	3	NO	Low population

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
N & M Andaman					
	STATE BANK OF INDIA	887	810	77	0
	CANARA BANK	29	25	4	0
	AXIS BANK	6	6	0	0
	Total	922	841	81	0

Status of Loan Accounts received under PM Vishwakarma					
District	Bank Name	Total applications received	Applications Sanctioned	Applications Disbursed	Pending
N & M Andaman					
	STATE BANK OF INDIA	79	41	27	38
	CANARA BANK	2	0	0	2
	Total	81	41	27	40

- In A & N Islands , we are having:
 - a) 11 Active CSPs of SBI located in various islands. 7 in North & Middle Andaman and 4 in South Andaman District.
 - b) 12 Financial Literacy Centers, of which 5 are in South Andaman, 4 in North & Middle Andaman and 3 in Nicobar district.
- Financial Literacy Camps are being organized monthly by the Financial Literacy Centers and also by rural branches of SBI, Canara Bank & ANSCB at their Financial Literacy Centers, in addition to organizing such camps by visiting Villages. 34 Digital Awareness Camp and 48 Financial literacy Camps were conducted upto the quarter. 742 participants attended the camps.
- 18 Camps conducted by Rural Branches during the quarter.

कार्यसूची संख्या.2

Agenda Point No.2

कुल वरीयता एवं अवरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2024-25 के अन्तर्गत 31/03/2025 तक बैंकवार ऋण भुगतान स्थिति
BANKWISE DISTRICTWISE TOTAL CREDIT DISBURSAL POSITION IN PRIORITY & NON PRIORITY SECTOR ADVANCES

UPTO 31/03/2025 UNDER ACP 2024-25

DISTRICT : NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Priority			Total Non-Priority			Total Disbursed		
	Target	Achiev.	%	Target	Achiev.	%	Target	Achiev.	%
State Bank of India	3630	6547.66	180.38	4320	12272.40	284.08	7950	18820.06	236.73
Canara Bank	1210	780.52	64.51	1440	398.00	27.64	2650	1178.52	44.47
Axis Bank	600	43.35	7.23	720	674.12	93.63	1320	717.47	54.35
ICICI Bank Ltd.	655	60.89	9.30	720	343.03	47.64	1375	403.92	29.38
Total Com. Banks	6095	7432.42	121.94	7200	13687.55	190.10	13295	21119.97	158.86
A & N State Co-op Bank	4255	1087.12	25.55	5760	945.64	16.42	10015	2032.76	20.30
District Total	10350	8519.54	82.31	12960	14633.19	112.91	23310	23152.73	99.33

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2024-25 के अन्तर्गत 31/03/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति
BANKWISE DISTRICTWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO

31/03/2025

UNDER ACP 2024-25

DISTRICT : NORTH & MIDDLE ANDAMAN

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	810	1730.27	300	956.87	30	0.00	30	28.84	1170	2715.98
Canara Bank	210	25.70	100	1.20	20	0.00	20	6.50	350	33.40
Axis Bank	110	0.00	50	0.00	0	0.00	0	0.00	160	0.00
ICICI Bank	200	0.00	50	49.96	0	0.00	0	0.00	250	49.96
Total Com. Banks	1330	1755.97	500	1008.03	50	0.00	50	35.34	1930	2799.34
A & N State Co-op Bank	930	37.57	400	37.58	30	0.00	30	70.62	1390	145.77
District Total	2260	1793.54	900	1045.61	80	0.00	80	105.96	3320	2945.11

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2024-25 के अन्तर्गत 31/03/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति
BANKWISE DISTRICTWISE/ SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO

31/03/2025

UNDER ACP 2024-25

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	AGRICULTURE		ALLIED		TOTAL AGRI %
	Crop %	Term Loan %	Agri Infrastructure %	Ancillary Act. %	
State Bank of India	213.61	318.96	0.00	96.13	232.14
Canara Bank	12.24	1.20	0.00	32.50	9.54
Axis Bank	0.00	0.00	0.00	0.00	0.00
ICICI Bank	0.00	99.92	0.00	0.00	19.98
Total Com. Banks	132.03	201.61	0.00	70.68	145.04
A & N State Co-op Bank	4.04	9.40	0.00	235.40	10.49
District Total	79.36	116.18	0.00	132.45	88.71

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2024-25 के अन्तर्गत 31/03/2025 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति
BANKWISE DISTRICTWISE/ SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO

31/03/2025

UNDER ACP 2024-25

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	TOTAL AGRI		MSME		SERVICES/OPS		TOTAL	
	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev
State Bank of India	1170	2715.98	1990	3774.85	470	56.83	3630	6547.66
Canara Bank	350	33.40	680	747.12	180	0.00	1210	780.52
Axis Bank	160	0.00	340	43.35	100	0.0	600	43.35
ICICI Bank	250	49.96	340	2.37	65	8.56	655	60.89
Total Com. Banks	1930	2799.34	3350	4567.69	815	65.39	6095	7432.42
A & N State Co-op Bank	1390	145.77	2320	455.7	545	485.65	4255	1087.12
District Total	3320	2945.11	5670	5023.39	1360	551.04	10350	8519.54

कार्यसूची संख्या.2

Agenda Point No.2

स) वरीयता क्षेत्र ऋण में 31/03/2025 तक बैंकवार/ क्षेत्रवार प्रतिशतता उपलब्धि

THE PERCENTAGE OF ACHIEVEMENT OF BANKWISE DISTRICTWISE / SECTORWISE CREDIT DISBURSAL IN PRIORITY

SECTOR ADVANCES UPTO 31/03/2025

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	TOTAL AGRI %	MSME %	SERVICES/OPS %	TOTAL %
State Bank of India	232.14	189.69	12.09	180.38
Canara Bank	9.54	109.87	0.00	64.51
Axis Bank	0.00	12.75	0.00	7.23
ICICI Bank	19.98	0.70	13.17	9.30
Total Com. Banks	145.04	136.35	8.02	121.94
A & N State Co-op Bank	10.49	19.64	89.11	25.55
District Total	88.71	88.60	40.52	82.31

The achievement under ACP segment wise is as given below

AGRICULTURE 88.71 %

MSME : 88.60 %

OTHERS : 40.52%

TOTAL : 82.31 %

द) अवरीयता क्षेत्र ऋण का 31/03/2025 तक बैंकवार ऋण भुगतान स्थिति

(वार्षिक ऋण योजना 2024-25 के अन्तर्गत)

NON-PRIORITY SECTOR

BANK-WISE DISTRICTWISE CREDIT DISBURSEMENT 31/03/2025 UNDER ACP 2024-25

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target allotted for 2024-25	Achievement as on 31/03/2025	% of Achiev. As on 31/03/2025	% of Achiev. As on 31/12/2024
State Bank of India	4320	12272.40	284.08	212.47
Canara Bank	1440	398.00	27.64	18.92
Axis Bank	720	674.12	93.63	84.77
ICICI Bank Ltd.	720	343.03	47.64	38.21
Total Com. Banks	7200	13687.55	190.10	143.57
A & N State Co-op Bank	5760	945.64	16.42	8.23
District Total	12960	14633.19	112.91	83.41

बकाया वरीयता क्षेत्र ऋण का कुल बकाया ऋण में 31/03/2025 तक प्रतिशतता
OUTSTANDING PRIORITY SECTOR ADVANCES TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance as on 31/03/2025	Total P.S. Advance as on 31/03/2025	% as on 31/03/2025	% as on 31/12/2024
State Bank of India	32373.92	8622.61	26.63	27.62
Canara Bank	1700.77	1035.60	60.89	60.96
Axis Bank	1036.12	63.10	6.09	3.56
ICICI Bank Ltd	494.08	122.56	24.81	30.51
Total Com Banks	35604.89	9843.87	27.65	28.55
A & N State Co-op Bank	5197.32	4116.76	79.21	79.19
District Total	40802.21	13960.63	34.22	35.21

कृषि बकाया ऋण का कुल बकाया ऋण की तुलना में 31/03/2025 तक प्रतिशतता
OUTSTANDING AGRICULTURE SECTOR ADVANCES:
TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance as on 31/03/2025	Total AGL Advance as on 31/03/2025	% as on 31/03/2025	% as on 31/12/2024
State Bank of India	32373.92	2618.53	8.09	7.49
Canara Bank	1700.77	38.72	2.28	2.11
Axis Bank	1036.12	0	0.00	0.00
ICICI Bank	494.08	64.86	13.13	19.17
Total Com. Banks	35604.89	2722.11	7.65	7.20
A & N State Co-op Bank	5197.32	1550.73	29.84	29.51
District Total	40802.21	4272.84	10.47	10.13

सूक्ष्म, लघु और मध्यम उद्यम बकाया ऋण का कुल बकाया ऋण की तुलना में 31/03/2025 तक प्रतिशतता
OUTSTANDING MSME ADVANCES TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance as on 31/03/2025	Total MSME Advance as on 31/03/2025	% as on 31/03/2025	% as on 31/12/2024
State Bank of India	32373.92	4704.7	14.53	15.84
Canara Bank	1700.77	944.26	55.52	55.60
Axis Bank	1036.12	63.1	6.09	3.56
ICICI Bank	494.08	28.91	5.85	5.89
Total Com. Banks	35604.89	5740.97	16.12	17.22
A & N State Co-op Bank	5197.32	1456.97	28.03	28.25
District Total	40802.21	7197.94	17.64	18.68

तिमाही 31/03/2025 के समाप्ति तक शिक्षा ऋण का प्रगति विवरण

EDUCATION LOAN STATEMENT OF PROGRESS DISTRICTWISE UPTO THE QUARTER ENDED 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Achievement as on 31/12/2024		Target for 2024-25		Achievement as on 31/03/2025		Achi % as on 31/03/2025		Total outstanding as on date	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
State Bank of India	10	13.89	42	120	17	17.38	40.48	14.48	35	95.51
Canara Bank	0	0.00	14	40	0	0.00	0.00	0.00	3	4.85
Axis Bank	0	0.00	4	20	1	25.00	25.00	125.00	1	25.00
ICICI Bank	0	0.00	4	20	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	10	13.89	64	200	18	42.38	28	21.19	39	125.36
A & N State Co-op Bank	0	0.00	56	160	0	0.00	0.00	0.00	1	3.45
District Total	10	13.89	120	360	18	42.38	15.00	11.77	40	128.81

तिमाही 31/03/2025 के समाप्ति तक आवास ऋण का प्रगति विवरण

HOUSING LOAN STATEMENT OF PROGRESS DISTRICTWISE UPTO THE QUARTER ENDED 31/03/2025

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Achievement as on 31/12/2024		Target for 2024-25		Achievement as on 31/03/2025		Achi % as on 31/03/2025		Total outstanding as on date	
	No.	Amt.	No	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
State Bank of India	46	671.87	33	530	80	778.77	242.42	146.94	453	5156.76
Canara Bank	0	0.00	12	200	0	0	0.00	0.00	9	57.33
Axis Bank	0	0.00	6	110	0	0	0.00	0.00	0	0
ICICI Bank	2	26.14	4	75	2	26.14	50.00	34.85	5	63.95
Total Com. Banks	48	698.01	55	915	82	804.91	149.09	87.97	467	5278.04
A & N State Co-op Bank	26	280.63	54	625	26	280.93	48.15	44.95	57	659.33
District Total	74	978.64	109	1540	108	1085.84	99.08	70.51	524	5937.37

कार्यसूची संख्या.3

Agenda Point No.3

ऋण जमा अनुपात 31/03/2025 तक

THE CREDIT DEPOSIT RATIO DISTRICTWISE (C: D Ratio) AS ON 31/03/2025

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Deposits As on 31/12/2024	Credit as on 31/12/2024	Total Deposits As on 31/03/2025	Credit as on 31/03/2025	C: D Ratio As on		
					31/03/2024	31/12/2024	31/03/2025
State Bank of India	79110.96	31670.15	80329.27	32373.92	38.03	40.03	40.30
Canara Bank	5201.11	1668.11	5684.91	1700.77	31.11	32.07	29.92
Axis Bank	5476.42	1033.42	5744.85	1036.12	17.30	18.87	18.04
ICICI Bank Ltd.	947.72	541.65	915.23	494.08	57.75	57.15	53.98
Total Com. Banks	90736.21	34913.33	92674.26	35604.89	36.56	38.48	38.42
A & N State Co-op Bank	44107.3	5291.6	44522.71	5197.32	11.86	12.00	11.67
District Total	134843.51	40204.93	137196.97	40802.21	28.50	29.82	29.74

कार्यसूची संख्या.4

Agenda Point No.4

31/03/2025 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

NON PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2025

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	As on 31/03/2025		Total % as on 31/03/2025	Total % as on 31/12/2024
	Total Advance	Total NPA		
State Bank of India	32373.92	323.11	1.00	1.01
Canara Bank	1700.77	194.88	11.46	11.88
Axis Bank	1036.12	14.06	1.36	1.32
ICICI Bank Ltd.	494.08	4.28	0.87	3.28
Total Com. Banks	35604.89	536.33	1.51	1.57
A & N State Co-op Bank	5197.32	1346.93	25.92	41.54
District Total	40802.21	1883.26	4.62	6.83

31/03/2025 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

NON PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2025

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance	Agriculture	%	MSME	%	Total Priority Sector	%	Total Non Priority Sec	%
State Bank of India	32373.92	15.29	0.05	143.08	0.44	158.37	0.49	164.74	0.51
Canara Bank	1700.77	2.96	0.17	177.3	10.42	183.06	10.76	11.82	0.69
Axis Bank	1036.12	0.00	0.00	0.00	0.00	0.00	0.00	14.06	1.36
ICICI Bank	494.08	0.42	0.09	0	0.00	0.42	0.09	3.86	0.78
Total Com. Banks	35604.89	18.67	0.05	320.38	0.90	341.85	0.96	194.48	0.55
A & N State Co-op Bank	5197.32	114.96	2.21	396.45	7.63	968.27	18.63	378.66	7.29
District Total	40802.21	133.63	0.33	716.83	1.76	1310.12	3.21	573.14	1.40

कार्यसूची संख्या.5

AGENDA NO: 5

सरकारी प्रायोजित प्रणाली / GOVT.SPONSORED SCHEMES प्रधानमंत्री रोजगार उत्पादन कार्यक्रम (2024-25)

Prime Minister Employment Generation Programme (PMEGP) 2024-25 Districtwise (up to 31/03/2025)

<u>District: North & Middle Andaman</u>						
Bank	Target(2024-25)	Forwarded to bank	Sanctioned		Pending	Reject
	No	No.	No	Amt	No	No
State Bank of India	50	36	19	150.44	3	14
Canara Bank	20	6	6	59.72	0	0
AXIS Bnank	10	1	1	6.30	0	0
ICICI Bank	10	0	0	0.00	0	0
ANSCB	0	0	0	0.00	0	0
District Total	90	43	26	216.46	3	14

Against the target of 90, total 43 Applications was sponsored by implementing agency and 26 cases sanctioned as on 31.03.2025

कार्यसूची संख्या.6

AGENDA NO: 6

31/03/2025को किसान क्रेडिट कार्ड का प्रगति विवरण

Progress under Kisan Credit Card (KCC) Agri Districtwise as on 31/03/2025

District: North & Middle Andaman

(IN LACS)

Banks	Target (2024-25)	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	252	16	9.79	135	82.54	156	246.4
Canara Bank	84	5	2.36	42	21.05	62	26.7
Axis Bank	42	0	0.00	0	0.00	0	0.00
ICICI Bank	42	0	0.00	0	0.00	0	0.00
Total Com. Banks	420	21	12.15	177	103.59	218	273.10
A & N State Co-op Bank	336	192	117.99	779	495.24	5557	1320.28
District Total	756	213	130.14	956	598.83	5775	1593.38

31/03/2025 तक किसान क्रेडिट कार्ड (केसीसी), पशुपालन के तहत प्रगति
Progress under Kisan Credit Card (KCC), Animal Husbandary Districtwise as on 31/03/2025
District: North & Middle Andaman

(IN LACS)

Bank	Disbursed during the qtr		Total Disbursement upto the qtr		Total Outstanding till date	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	0	0.00	223	105.43	273	128.05
Canara Bank	0	0.00	1	0.40	3	1.88
Axis Bank	0	0.00	0	0.00	0	0.00
ICICI	0	0.00	0	0.00	0	0.00
Total Com. Banks	0	0.00	224	105.83	276	129.93
A & N State Co-op Bank	3	3.45	25	25.1	337	135.7
District Total	3	3.45	249	130.93	613	265.63

31/03/2025 तक किसान क्रेडिट कार्ड (केसीसी), मत्स्य पालन के तहत प्रगति
Progress under Kisan Credit Card (KCC), Fisheries Districtwise as on 31/03/2025
District: North & Middle Andaman

(IN LACS)

Bank	Disbursed during the qtr		Total Disbursement upto the qtr		Total Outstanding till date	
	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	4	2.98	153	98.23	344	155.85
Canara Bank	0	0.00	2	1.59	3	1.89
Axis Bank	0	0.00	0	0.00	0	0.00
ICICI	0	0.00	0	0.00	0	0.00
Total Com. Banks	4	2.98	155	99.82	347	157.74
A & N State Co-op Bank	17	3.80	20	5.39	208	42.01
District Total	21	6.78	175	105.21	555	199.75

AGENDA NO: 7**LOANS DISBURSED DISTRICTWISE UPTO 31/03/2025 TO WEAKER SECTIONS OF WHICH SC/ST,WOMEN,HANDICAPPED PERSONS****DISTRICT: NORTH & MIDDLE ANDAMAN**

(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	81	380.76	2485	7961.08	0	0.00	2566	8341.84
Canara Bank	12	47.16	94	197.22	0	0.00	106	244.38
Axis Bank	0	0.00	51	79.36	0	0.00	51	79.36
ICICI Bank Ltd.	2	1.75	67	157.34	0	0.00	69	159.09
Total Com. Banks	95	429.67	2697	8395.00	0	0.00	2792	8824.67
A & N State Co-op Bank	110	330.20	601	741.89	0	0.00	711	1072.09
District Total	205	759.87	3298	9136.89	0	0.00	3503	9896.76

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 31/03/2025**

Name of the District...N & M Andaman						
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	2010	2055	2.24	48.16	49.92	3.65
2.Muslims	1572	1624	3.31	10.66	11.05	3.66
3.Buddhists	93	90	-3.23	0.92	0.88	-4.35
4.Sikhs	12	13	8.33	1.59	1.61	1.26
5.Zoroastrians	0	0	0.00	0	0	0.00
6. Jains	2	2	0.00	0.25	0.25	0.00
Total (1 to 6)	3689	3784	2.58	61.58	63.71	3.46
(B) Others	2003	1763	-11.98	79.99	75.9	-5.11
(c) Total Priority Sector Advances in the Identified Districts(A+B)	5692	5547	-2.55	141.57	139.61	-1.38
(D) Share of A out of C in percentage (%)	64.81	68.22		43.50	45.63	

AGENDA NO: 9

स्वयं सहायता समूह का प्रगति विवरण 31/03/2025 तक
Self-Help Group- SHG progress Districtwise upto 31/03/2025

District: North & Middle Andaman

(IN LACS)

Bank	Target (2024-25)		No. of New SHGs Formed/I inked	Disbursed during the quarter		Disbursed upto the quarter		Total Outstanding till date	
	SB SHG	CR Linkage SHG		No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	25	62.50	2	0	0.00	5	10.50	8	10.86
Canara Bank	10	25.00	0	0	0.00	0	0.00	0	0.00
Axis Bank	5	12.50	0	0	0.00	0	0.00	0	0.00
ICICI	5	12.50	0	0	0.00	0	0.00	0	0.00
Total Com. Banks	45	112.50	2	0	0.00	5	10.50	8	10.86
A & N State Co-op Bank	58	145.00	24	8	18.5	20	64.9	121	147.00
District Total	103	257.50	26	8	18.50	25	75.40	129	157.86

AGENDA NO: 10

प्रधानमंत्री मुद्रा योजना 31/03/2025 तक
PMMY DATA DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

(in Crs)

N & M Andaman										
Bank Name	Shishu		Kishore		Tarun		Target	Total Ach		Ach %
	Achievement		Achievement		Achievement					
	No	Amt	No	Amt	No	Amt	Amt	No	Amt	
State Bank of India	13	0.05	228	7.04	136	11.36	15.00	377	18.45	123.00
Canara Bank	12	0.03	45	1.88	41	3.66	5.00	98	5.57	111.40
ICICI Bank	0	0.00	1	0.01	1	0.06	0.00	2	0.07	0.00
AXIS Bank	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00
ANSCB	0	0.00	1	0.01	0	0.00	0.00	1	0.01	0.00
Dist Total	25	0.08	275	8.94	178	15.08	20.00	478	24.10	120.50

AGENDA NO: 10(a)
स्टैंड अप इंडिया 31/03/2025 तक
STANDUP INDIA DATA AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Sl.No	Bank Name	Target	Achievement for 2023-24		Achievement for 2024-25		Since Inception	
			No	Amt	No	Amt	No	Amt
1	State Bank of India	12	9	150.19	7	104.71	58	1105.91
2	Canara Bank	4	0	0.00	0	0.00	4	45.00
3	ICIC Bank	2	0	0.00	0	0.00	0	0.00
4	Axis Bank Ltd	2	0	0.00	0	0.00	0	0.00
	Dist Total	20	9	150.19	7	104.71	62	1150.91

AGENDA NO: 10(B)
31/03/2025 को प्रधानमंत्री सुरक्षा बीमा योजना
PRADHAN MANTRI SURAKSHA BIMA YOJNA DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target	31-03-2024	31-03-2025	GROWTH DURING 2024-25	ACH %
State Bank of India	4680	21256	24458	3202	68.42
Canara Bank	1560	2652	3275	623	39.94
Axis Bank Ltd	780	50	50	0	0.00
ICICI Bank Ltd	780	3	692	689	88.33
ANSB	7500	6525	6769	244	3.25
Dist Total	15300	30486	35244	4758	31.10

AGENDA NO: 10(B)
31/03/2025 को प्रधानमंत्री जीवन ज्योति बीमा योजना
PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target	31-03-2024	31-03-2025	GROWTH DURING 2024- 25	ACH %
State Bank of India	3672	13480	16118	2638	71.84
Canara Bank	1224	927	1210	283	23.12
Axis Bank Ltd	612	8	8	0	0.00
ICICI Bank Ltd	612	130	240	110	17.97
ANSB	5800	2465	2631	166	2.86
Dist Total	11920	17010	20207	3197	26.82

31/03/2025 को अटल पेंशन योजना
ATAL PENSION YOJNA DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target (2024-25)	APY accounts opened in FY 2024-25 till 31 ST March 2025	Annual Target Achievement %	APY accounts opened since inception till 31 ST March 2025
STATE BANK OF INDIA	540	95	17.59	911
CANARA BANK	180	50	27.78	417
ICICI BANK LIMITED	70	0	0.00	0
AXIS BANK LTD	70	0	0.00	181
ANSCB	340	0	0.00	0
Dist. Total	1200	145	12.08	1509

AGENDA NO: 10(C)
प्रधानमंत्री जन-धन योजना खातों में आधार लिंक 31/03/2025 तक
AADHAR SEEDING IN PMJDY ACCOUNTS DISTRICTWISE AS ON 31/03/2025
DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	TOTAL PMJDY ACCOUNTS	TOTAL RUPAY CARD	ADHAR SEEDED	% ADHAR SEEDED
State Bank of India	11509	10346	10934	95.00
Canara Bank	2902	1482	2438	84.01
Axis Bank	35	4	10	28.57
ICICI Bank Ltd.	0	0	0	0.00
Total Com. Banks	14446	11832	13382	92.63
A & N State Co-op Bank	8883	5620	5620	63.27
Dist Total	23329	17452	19002	81.45

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.