DCC & DLRC N & M ANDAMAN

DISTRICT CONSULTATIVE COMMITTEE & DISTRICT LEVEL REVIEW COMMITTEE (DCC&DLRC) MEETING FOR NORTH AND MIDDLE ANDAMAN DISTRICT ON 02.06.2026 AT 2:30 PM THE CONFERENCE HALL OF DC OFFICE MAYABUNDER.

Convener

State Bank of India,

Lead Bank Office Sri Vijayapuram.

LIST OF INVITIES

LIST OF INVITIES FOR DISTRICT CONSULTATIVE COMMITTEE & DISTRICT LEVEL REVIEW COMMITTEE (DCC & DLRC) MEETING NORTH & MIDDLE ANDAMAN DISTRICT DATED 02.06.2026 AT 2:30 PM

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, Sri Vijayapuram
5.	Assistant General Manager	FIDD, Reserve Bank of India, Kolkata
6.	Regional Manager	SBI, Regional Business Office, Sri Vijayapuram
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, Sri Vijayapuram
11.	Managing Director	A & N State Co-operative Bank Ltd., Sri Vijayapuram
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

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	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	-	-
TMB	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, MAYABUNDER.

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

Date : **11.03.2026**

Time : **3:30 P M**

Venue : **Conference Hall of District Office, Mayabunder**

Attendance : **The List of participants is appended**

The captioned meeting was held on 11.03.2026 at conference hall of DC Office, under the chairmanship of Shri Sushant Padha, IAS, Deputy Commissioner, North & Middle Andaman. The meeting was also attended by Shri K Ravisankar, Chief Manager, Lead Bank, Shri Amit Kumar Mandal, LDO, RBI Kolkata and representatives from Banks and other Govt. Departments.

The minutes of the meeting

1. The CD ratio of the district is increased from 29.79 to 30.44 from September 2025 to December 2025 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 2025

Bank	CD Ratio as on 31.12.2025	Target for March 2026
State Bank of India	38.04	45.00
Canara Bank	29.46	40.00
Axis bank	17.26	40.00
ICICI Bank	42.92	60.00
A&N State Co-op Bank	12.90	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 2025 HELD ON 11th MARCH 2026 AT THE CONFERENCE HALL OF DISTRICT OFFICE, MAYABUNDER

Date	**: 11.03.2026**
Time	**: 3:30 P M**
Venue	**: Conference Hall of District Office, Mayabunder**
Attendance	**: The List of participants is appended**

The captioned meeting was held on 11.03.2026 at conference hall of DC Office, under the chairmanship of Shri Sushant Padha, IAS, Deputy Commissioner, North & Middle Andaman. The meeting was also attended by Shri K Ravisankar, Chief Manager, Lead Bank, Shri Amit Kumar Mandal, LDO, RBI Kolkata and representatives from Banks and other Govt. Departments.

The minutes of the meeting

- Canara Bank and A&N Co Op bank are instructed to improve the performance in settlement of unclaimed deposits in the next quarter.
- Canara bank has been advised to improve the performance in Agriculture advance to meet the annual target.
- All banks under N&M Andaman are advised to achieve their annual target of priority sector lending in this financial year.
- Axis Bank and A & N Co-operative banks are advised to improve the CD Ratio.

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

HELD ON 11-03-2026 AT THE CONFERENCE HALL OF DC OFFICE, MAYABUNDER AT 3:30PM

Sl. No.	Name of the Participants	Designation/Department.
1.	Shri Sushant Padha, IAS	Deputy Commissioner, N&M Andaman
2.	Shri Rakesh Pangat	DGM, NABARD
3.	Shri Amit Kumar Mandal	LDO, RBI, FIDD
4.	Shri P K Ummer Farooq	Chief Manager, UTLBC
5.	Shri Ravisankar K	Chief Manager, Lead Bank
5.	Shri Omkar Nath	Senior Manager (Dev), ANSCB
6.	Shri K Ravi Kumar	Branch Manager, ANSCB Ltd. Mayabunder
7.	Shri Rathinam Thangadurai	Branch Manager, ANSCB Ltd. Rangat
8.	Shri Santilata Bala	Branch Manager, ANSCB Ltd, Diglipur
9.	Shri Satyendra Prasad Shaw	Branch Manager, SBI Mayabunder
10.	Shri Manoranjan Kumar Kesari	Chief Manager, SBI Diglipur
11.	Shri Sanjay Anand	Manager, SBI Rangat
12.	Shri Hemant Kumar Y	DBM, ICICI Bank Ltd.
13.	Smti. Priti Das	Manager, Canara Bank
14	Ms. Dr. Sujata Hegde	SVO, N & M Andaman
15.	Shri Rakesh	KVIB, Sri Vijayapuram
16.	Ms Ayushi Yadav	Manager, Axis Bank DIglipur
17.	Smti. Navasakthi	Assistant Director, Agriculture Department
18.	Shri Abdul Nisar	Fisheries department
19.	Ms Nazea Begum	Senior Associate, Lead Bank
20	Shri Amirkha Nurkha Pathan	Junior Associate, Lead Bank

कार्यसूची संख्या .1

AGENDA – 1

I) **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_POP	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 permanent 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 permanent 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

II) Re-KYC of all 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, 2025 and remain pending.
- **Focus group** 2- Active accounts falling due for re-KYC from July 01, 2025, till June 30, 2026, where re-KYC remain pending
- **Focus group 3-** Inoperative accounts classified as such for up to 1 year where re-KYC remain pending.

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

Bank-wise Re-KYC pendency in N & M Andaman District under Focus Group

District	Bank Name	Bank Sector	Number of accounts pending for re-KYC under Focus Group as on 30.04.2026				
			Inoperative accounts	Operative accounts		Total	
			Inoperative for 1 year or less	Accounts already due for re-KYC as on June 30, 2025	Accounts falling due for re-KYC from July 1, 2025 to June 30, 2026	Inoperative accounts	Operative accounts
N& M Andaman	Axis Bank	Private Sector Banks	0	0	1	0	1
	Canara Bank	Public Sector Banks	6	12	92	6	104
	State Bank of India	Public Sector Banks	665	174	245	665	419
			671	**186**	**338**	**671**	**524**

III) Settlement of Unclaimed Assets in the Financial Sector- "Your Money, Your Right"

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

Monitoring of Faster Settlement of Unclaimed deposits (Amount in lakhs.)						
N & M Andaman District						
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 April 30, 2026**	**Amount settled till April 30, 2026**	**Pending Amount to be settled till April, 2026**
		A	**B**	**C**	**D**	**E=B-D**
1	State Bank of India	4434	358.41	212	20.01	338.400
2	Canara Bank	2203	436.35	5	0.09	436.260
3	Axis Bank	117	15.03	0	0.000	15.030
4	ICICI Bank Ltd.	0	0.00	0	0.000	0.000
5	A & N State Co-op Bank	2867	22.66	2	0.271	22.389
TOTAL		**9621**	**832.45**	**219**	**20.37**	**812.08**

IV) PM VISHWAKARMA- PM Vishwakarma 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.

PM VISHWAKARMA LOAN STATUS AS ON 15-05-2026 (Amt in lacs)										
Bank Name	**Total Application**		**Sanctioned**		**Disbursed**		**Pending**		**Rejected**	
	No	**Amount**	**No**	**Amount**	**No**	**Amount**	**No**	**Amount**	**No**	**Amount**
North & Middle Andaman										
Canara Bank	2	2.00							2	2.00
State Bank of India	87	82.30	67	61.30	66	60.00	4	4.00	16	16.00
Total	**89**	**84.3**	**67**	**61.30**	**66**	**60.00**	**4**	**4.00**	**18**	**18.00**

V) Pradhan Mantri Surya Ghar Muft Bijli Yojana

PM Surya Ghar Muft Bijli Yojana is a scheme launched by the Govt. of India, aiming to provide free electricity to households through rooftop solar panels.

Key Benefits:

- **Subsidy:** Subsidy for installing solar panels, depending on system capacity is shown below:

Rooftop Solar Plant Capacity	CFA from MNRE	UT Subsidy (max)	Rooftop Solar Plant	Consumer Share Subsidy per KWP
1 KWp	33000	45000	78000**	20,000
2 KWp	66000	90000	156000**	40,000
3 KWp	858010	117000	202800**	67,000

** As per the subsidy policy in the UT of Andaman & Nicobar Islands

- **Savings:** Annual savings on electricity bills.
- **Environmental Impact:** Reduced Carbon emission and reliance on fossil fuels.

PM SURYA GHAR SCHEME DETAILS TILL 15.05.2026 (Amount in Lakhs)									
Sr No	Name of Bank	Application Re-ceived		Application Sanctioned		Application Disbursed		Pending	Rejection
		No.	Amt.	No.	Amt.	No.	Amt.	No.	No.
N & M ANDAMAN									
1	State Bank of India	11	21.67	11	21.67	11	21.67	0	0
2	Canara Bank	11	20.79	5	9.45	5	5.67	0	5
District Total		**22**	**42.46**	**16**	**31.12**	**16**	**27.34**	**0**	**5**

VI) Financial Literacy:

- In A & N Islands, we are having: 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. 123 Digital Awareness Camp and 164 Financial literacy Camps were conducted up to the quarter. 4952 participants attended the camps.

- 84 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 2025-26 के अन्तर्गत 31/03/2026 तक बैंकवार ऋण भुगतान स्थिति

BANKWISE TOTAL CREDIT DISBURSAL POSITION IN PRIORITY & NON-PRIORITY SECTOR ADVANCES UPTO 31/03/2026 UNDER ACP 2025-26

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Priority			Total Non-Priority			Total Disbursed		
	Target	Achiev.	%	Target	Achiev.	%	Target	Achiev.	%
State Bank of India	6680	6971.01	104.36	7400	16141.22	218.12	14080	23112.23	164.15
Canara Bank	1470	844.59	57.46	3040	511.58	16.83	4510	1356.17	30.07
Axis Bank	420	49.95	11.89	910	534.51	58.74	1330	584.46	43.94
ICICI Bank Ltd.	400	36.1	9.03	820	612.72	74.72	1220	648.82	53.18
Total Com. Banks	**8970**	**7901.65**	**88.09**	**12170**	**17800.03**	**146.26**	**21140**	**25701.68**	**121.58**
A & N SCB Ltd	1820	255.31	14.03	2020	368.71	18.25	3840	624.02	16.25
District Total	**10790**	**8156.96**	**75.60**	**14190**	**18168.74**	**128.04**	**24980**	**26325.70**	**105.39**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/03/2026 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 31/03/2026 UNDER ACP 2025-26

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	550	704.83	1300	2791.12	30	0.00	30	56.11	1910	3552.06
Canara Bank	200	40.50	400	3.54	20	0.00	20	1.9	640	45.94
Axis Bank	50	0.00	100	0	0	0.00	0	0	150	0.00
ICICI Bank	50	0.00	100	36.1	0	0.00	0	0	150	36.10
Total Com. Banks	**850**	**745.33**	**1900**	**2830.76**	**50**	**0.00**	**50**	**58.01**	**2850**	**3634.10**
A & N State Co-op Bank	300	107.25	400	1.26	30	0.00	30	35.13	760	143.64
District Total	**1150**	**852.58**	**2300**	**2832.02**	**80**	**0.00**	**80**	**93.14**	**3610**	**3777.74**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण   का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/03/2026 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 31/03/2026

UNDER ACP 2025-26

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	AGRICULTURE		ALLIED		TOTAL AGRI %
	Crop %	Term Loan %	Agri Infrastructure %	Ancillary Act. %	
State Bank of India	128.15	214.70	0.00	187.03	185.97
Canara Bank	20.25	0.89	0.00	9.50	7.18
Axis Bank	0.00	0.00	0.00	0.00	0.00
ICICI Bank	0.00	36.10	0.00	0.00	24.07
Total Com. Banks	**87.69**	**148.99**	0.00	**116.02**	**127.51**
A & N State Co-op Bank	35.75	0.32	0.00	117.10	18.90
District Total	**74.14**	**123.13**	**0.00**	**116.43**	**104.65**

कार्यसूची संख्या.2

Agenda Point No.2

वरीयता क्षेत्र ऋण   का वार्षिक ऋण योजना 2025-26 के अन्तर्गत 31/03/2026 तक बैंकवार/ क्षेत्रवार ऋण भुगतान स्थिति

BANKWISE / SECTORWISE CREDIT DISBURSAL POSITION IN PRIORITY SECTOR ADVANCES UPTO 31/03/2026

UNDER ACP 2025-26

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	TOTAL AGRI		MSME		SERVICES/OPS		TOTAL	
	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev
State Bank of India	1910	3552.06	4300	3332.9	470	86.05	6680	6971.01
Canara Bank	640	45.94	650	772.82	180	25.83	1470	844.59
Axis Bank	150	0.00	200	49.95	70	0.00	420	49.95
ICICI Bank	150	36.10	200	0.00	50	0.00	400	36.10
Total Com. Banks	**2850**	**3634.10**	**5350**	**4155.67**	**770**	**111.88**	**8970**	**7901.65**
A & N State Co-op Bank	760	143.64	700	0.93	360	110.74	1820	255.31
District Total	**3610**	**3777.74**	**6050**	**4156.60**	**1130**	**222.62**	**10790**	**8156.96**

कार्यसूची संख्या.2

Agenda Point No.2

स) वरीयता क्षेत्र ऋण में 31/03/2026 तक बैंकवार/ क्षेत्रवार प्रतिशतता उपलबिध

THE PERCENTAGE OF ACHIEVEMENT OF BANKWISE / SECTORWISE CREDIT DISBURSAL IN PRIORITY SECTOR ADVANCES UPTO 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	TOTAL AGRI %	MSME %	SERVICES/OPS %	TOTAL %
State Bank of India	185.97	77.51	18.31	104.36
Canara Bank	7.18	118.90	14.35	57.46
Axis Bank	0.00	24.98	0.00	11.89
ICICI Bank	24.07	0.00	0.00	9.03
Total Com. Banks	**127.51**	**77.68**	**14.53**	**88.09**
A & N State Co-op Bank	18.90	0.13	30.76	14.03
District Total	**104.65**	**68.70**	**19.70**	**75.60**

The achievement under ACP segment wise is as given below
AGRICULTURE: 104.65 %
MSME: 68.70 %
OTHERS: 19.70 %
TOTAL: 75.60%

द) अवरीयता क्षेत्र ऋण का 31/03/2026 तक बैंकवार ऋण भुगतान स्थिति (वार्षिक ऋण योजना 2025-26 के अन्तर्गत)

NON-PRIORITY SECTOR

BANK-WISE CREDIT DISBURSEMENT 31/03/2026 UNDER ACP 2025-26

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target allotted for 2025-26	Achievement as on 31/03/2026	% of Achiev. As on 31/12/2025	% of Achiev. As on 31/03/2026
State Bank of India	7400	16141.22	161.79	218.12
Canara Bank	3040	511.58	13.32	16.83
Axis Bank	910	534.51	42.17	58.74
ICICI Bank Ltd.	820	612.72	34.41	74.72
Total Com. Banks	**12170**	**17800.03**	**107.17**	**146.26**
A & N State Co-op Bank	2020	368.71	17.81	18.25
District Total	**14190**	**18168.74**	**94.45**	**128.04**

कार्यसूची संख्या.3

Agenda Point No.3

बकाया वरीयता क्षेत्र ऋण का कुल बकाया ऋण में 31/03/2026 तक प्रतिशतता

OUTSTANDING PRIORITY SECTOR ADVANCES TO TOTAL ADVANCES AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance as on 31/03/2026	Total P.S. Advance as on 31/03/2026	% as on 31/12/2025	% as on 31/03/2026
State Bank of India	36655.55	9406.53	27.44	25.66
Canara Bank	2054.05	1169.36	57.40	56.93
Axis Bank	1119.45	86.93	8.39	7.77
ICICI Bank Ltd	471.65	49.53	10.67	10.50
Total Com Banks	**40300.70**	**10712.35**	**28.22**	**26.58**
A & N State Co-op Bank	4376.64	3667.74	82.82	83.80
District Total	**44677.34**	**14380.09**	**34.01**	**32.19**

कार्यसूची संख्या.3

Agenda Point No.3

कृषि बकाया ऋण का कुल बकाया ऋण की तुलना में 31/03/2026 तक प्रतिशतता

OUTSTANDING AGRICULTURE SECTOR ADVANCES:

TO TOTAL ADVANCES AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance as on 31/03/2026	Total AGL Advance as on 31/03/2026	% as on 31/12/2025	% as on 31/03/2026
State Bank of India	36655.55	3252.03	8.76	8.87
Canara Bank	2054.05	52.32	2.25	2.55
Axis Bank	1119.45	0.00	0.00	0.00
ICICI Bank	471.65	17.71	3.21	3.75
Total Com. Banks	**40300.70**	**3322.06**	**8.12**	**8.24**
A & N State Co-op Bank	4376.64	1424.76	32.17	32.55
District Total	**44677.34**	**4746.82**	**10.68**	**10.62**

कार्यसूची संख्या.3

Agenda Point No.3

सूक्ष्म, लघु और मध्यम उद्यम बकाया ऋण का कुल बकाया ऋण की तुलना में 31/03/2026 तक प्रतिशतता

OUTSTANDING MSME ADVANCES TO TOTAL ADVANCES AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance as on 31/03/2026	Total MSME Advance as on 31/03/2026	% as on 31/12/2025	% as on 31/03/2026
State Bank of India	36655.55	4758.42	14.74	12.98
Canara Bank	2054.05	1033.79	51.25	50.33
Axis Bank	1119.45	62.22	6.18	5.56
ICICI Bank	471.65	11.86	2.83	2.51
Total Com. Banks	**40300.70**	**5866.29**	**16.20**	**14.56**
A & N State Co-op Bank	4376.64	1422.03	31.18	32.49
District Total	**44677.34**	**7288.32**	**17.79**	**16.31**

कार्यसूची संख्या.4

Agenda Point No.4

तिमाही 31/03/2026 के समाप्ति तक शिक्षा ऋण का प्रगति विवरण

EDUCATION LOAN STATEMENT OF PROGRESS UPTO THE QUARTER ENDED 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Achievement as on 31/12/2025		Target for 2025-26		Achievement as on 31/03/2026		Achi % as on 31/03/2026		Total outstanding as on date	
	No.	Amt.	No	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
State Bank of India	16	21.14	42	90	18	26.75	42.86	29.72	36	100.43
Canara Bank	0	0.00	14	40	2	3.16	14.29	7.90	5	6.93
Axis Bank	0	0.00	4	20	0	0.00	0.00	0.00	1	24.7
ICICI Bank	0	0.00	4	5	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	**16**	**21.14**	**64**	**155**	**20**	**29.91**	**31**	**19.30**	**42**	**132.06**
A & N State Co-op Bank	0	0.00	16	25	0	0.00	0.00	0.00	1	3.13
District Total	**16**	**21.14**	**80**	**180**	**20**	**29.91**	**25.00**	**16.62**	**43**	**135.19**

कार्यसूची संख्या.5

Agenda Point No.5

तिमाही 31/03/2026 के समाप्ति तक आवास ऋण का प्रगति विवरण

HOUSING LOAN STATEMENT OF PROGRESS UPTO THE QUARTER ENDED 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Achievement as on 31/12/2025		Target for 2025-26		Achievement as on 31/03/2026		Achi % as on 31/03/2026		Total outstanding as on date	
	No.	Amt.	No	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
State Bank of India	37	454.43	44	780	72	600.79	163.64	77.02	454	5170.82
Canara Bank	3	30	12	290	3	35.00	25.00	12.07	10	84.27
Axis Bank	0	0.00	6	70	0	0.00	0.00	0.00	0	0.00
ICICI Bank	0	0.00	6	75	0	0.00	0.00	0.00	4	50.92
Total Com. Banks	**40**	**484.43**	**68**	**1215**	**75**	**635.79**	**110.29**	**52.33**	**468**	**5306.01**
A & N State Co-op Bank	2	30.13	55	535	2	30.13	3.64	5.63	47	563.32
District Total	**42**	**514.56**	**123**	**1750**	**77**	**665.92**	**62.60**	**38.05**	**515**	**5869.33**

कार्यसूची संख्या.6

Agenda Point No.6

ऋण जमा अनुपात 31/03/2026 तक

THE CREDIT DEPOSIT RATIO (C: D Ratio) AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Deposits As on 31/12/2025	Credit as on 31/12/2025	Total Deposits As on 31/03/2026	Credit as on 31/03/2026	C: D Ratio As on		
					30/09/2025	31/12/2025	31/03/2026
State Bank of India	94760.06	36042.16	97322.96	36655.55	36.90	38.04	37.66
Canara Bank	6759.82	1991.2	6765.19	2054.05	28.99	29.46	30.36
Axis Bank	6538.77	1128.78	6540.65	1119.45	17.07	17.26	17.12
ICICI Bank Ltd.	1015.29	435.78	1066.23	471.65	46.41	42.92	44.24
Total Com. Banks	**109073.94**	**39597.92**	**111695.03**	**40300.70**	**35.30**	**36.30**	**36.08**
A & N State Co-op Bank	36456.38	4701.75	37094.71	4376.64	13.71	12.90	11.80
District Total	**145530.32**	**44299.67**	**148789.74**	**44677.34**	**29.79**	**30.44**	**30.03**

कार्यसूची संख्या.7

Agenda Point No.7

31/03/2026 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	As on 31/03/2026		Total % as on 31/12/2025	Total % as on 31/03/2026
	Total Advance	Total NPA		
State Bank of India	36655.55	409.5	1.14	1.12
Canara Bank	2054.05	187.02	9.48	9.10
Axis Bank	1119.45	25.09	1.56	2.24
ICICI Bank Ltd.	471.65	3.14	1.06	0.67
Total Com. Banks	**40300.70**	**624.75**	**1.57**	**1.55**
A & N State Co-op Bank	4376.64	1179.87	29.20	26.96
District Total	**44677.34**	**1804.62**	**4.51**	**4.04**

31/03/2026 तक गैर निष्पादित परिसंपत्तियाँ और कुल ऋण का प्रतिशत दर

NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(IN LACS)

Bank	Total Advance	Agriculture	%	MSME	%	Total Priority Sector	%	Total Non Priority Sec	%
State Bank of India	36655.55	11.87	0.03	223.53	0.61	246.03	0.67	163.47	0.45
Canara Bank	2054.05	2.96	0.14	158.52	7.72	164.28	8.00	22.74	1.11
Axis Bank	1119.45	0.00	0.00	7.41	0.66	7.41	0.66	17.68	1.58
ICICI Bank	471.65	0.42	0.09	0.00	0.00	0.42	0.09	2.72	0.58
Total Com. Banks	**40300.70**	**15.25**	**0.04**	**389.46**	**0.97**	**418.14**	**1.04**	**206.61**	**0.51**
A & N State Co-op Bank	4376.64	86.69	1.98	321.08	7.34	806.82	18.43	373.05	8.52
District Total	**44677.34**	**101.94**	**0.23**	**710.54**	**1.59**	**1224.96**	**2.74**	**579.66**	**1.30**

कार्यसूची संख्या.8

AGENDA NO: 8

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

Prime Minister Employment Generation Programme (PMEGP) 2025-26 (up to 31/03/2026)

District: North & Middle Andaman

Bank	Target (2025-26)	Forwarded to bank	Sanctioned		Pending	Reject
	No	No.	No	Amt	No	No
State Bank of India	50	23	11	72.73	11	1
Canara Bank	20	0	0	0.00	0	0
AXIS Bnank	10	1	0	0.00	1	0
ICICI Bank	10	0	0	0.00	0	0
ANSCB	0	0	0	0.00	0	0
District Total	**90**	**24**	**11**	**72.73**	**12**	**1**

Against the target of 90, 24 Applications was sponsored by implementing agency, and 11 cases are sanctioned by SBI as on 31.03.2026

31/03/2026को किसान क्रेडिट कार्ड का प्रगति विवरण

Progress under Kisan Credit Card (KCC) Agri as on 31/03/2026

District: North & Middle Andaman

(IN LACS)

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	150	8	59.46	98	174.30	111	65.31
Canara Bank	40	3	1.52	39	21.43	60	28.61
Axis Bank	20	0	0.00	0	0.00	0	0.00
ICICI Bank	20	0	0.00	0	0.00	0	0.00
Total Com. Banks	**230**	**11**	**60.98**	**137**	**195.73**	**171**	**93.92**
A & N State Co-op Bank	150	104	49.58	569	331.62	5616	1249.99
District Total	**380**	**115**	**110.56**	**706**	**527.35**	**5787**	**1343.91**

31/03/2026 तक किसान क्रेडिट कार्ड (केसीसी), पशुपालन के तहत प्रगति

Progress under Kisan Credit Card (KCC), Animal Husbandry as on 31/03/2026

District: North & Middle Andaman

(IN LACS)

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	32	122	61.17	162	72.65	363	190.8
Canara Bank	19	0	0.00	0	0.00	2	0.29
Axis Bank	12	0	0.00	0	0.00	0	0.00
ICICI Bank	12	0	0.00	0	0.00	0	0.00
Total Com. Banks	**75**	**122**	**61.17**	**162**	**72.65**	**365**	**191.09**
A & N State Co-op Bank	86	2	1.30	3	2.75	340	97.96
District Total	**161**	**124**	**62.47**	**165**	**75.40**	**705**	**289.05**

31/03/2026 तक किसान क्रेडिट कार्ड (केसीसी), मत्स्य पालन के तहत प्रगति

Progress under Kisan Credit Card (KCC), Fisheries as on 31/03/2026

District: North & Middle Andaman

(IN LACS)

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	70	15	9.08	141	78.94	180	87.61
Canara Bank	25	0	0.00	0	0.00	3	1.77
Axis Bank	10	0	0.00	0	0.00	0	0.00
ICICI Bank	10	0	0.00	0	0.00	0	0.00
Total Com. Banks	**115**	**15**	**9.08**	**141**	**78.94**	**183**	**89.38**
A & N State Co-op Bank	100	1	0.76	2	1.14	212	25.35
District Total	**215**	**16**	**9.84**	**143**	**80.08**	**395**	**114.73**

AGENDA NO: 9

LOANS DISBURSED UPTO 31/03/2026 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	87	411.14	3414	9335.12	0	0.00	3501	9746.26
Canara Bank	12	49.79	97	286.84	0	0.00	109	336.63
Axis Bank	0	0.00	46	84.39	0	0.00	46	84.39
ICICI Bank Ltd.	0	0.00	51	167.59	0	0.00	51	167.59
Total Com. Banks	**99**	**460.93**	**3608**	**9873.94**	**0**	**0.00**	**3707**	**10334.87**
A & N State Co-op Bank	0	0.00	392	490.4	0	0.00	392	490.40
District Total	**99**	**460.93**	**4000**	**10364.34**	**0**	**0.00**	**4099**	**10825.27**

AGENDA NO: 10

Bank wise/Community wise priority sector advances granted to the members of SPECIFIED MINORITY COMMUNITIES Vis-à-vis overall priority sector advances up to 31/03/2026

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	2142	2175	1.54	50.26	50.35	0.18
2.Muslims	1652	1656	0.24	12.02	12.1	0.67
3.Buddhists	75	75	0.00	0.52	0.52	0.00
4.Sikhs	15	16	6.67	1.63	1.66	1.84
5.Zoroastrians	0	0	0.00	0	0	0.00
6. Jains	1	1	0.00	0.15	0.15	0.00
Total (1 to 6)	3885	3923	0.98	64.58	64.78	0.31
(B) Others	1585	1760	11.04	86.1	79.02	-8.22
(c) Total Priority Sector Advances in the Identified Districts(A+B)	5470	5683	3.89	150.68	143.8	-4.57
(D) Share of A out of C in percentage (%)	**71.02**	**69.03**		**42.86**	**45.05**	

AGENDA NO: 11

स्वयं सहायता समूह का प्रगति विवरण 31/03/2026तक

Self-Help Group- SHG progress up to 31/03/2026

District: North & Middle Andaman

(IN LACS)

Bank	Target (2025-26)		No. of New SHGs Formed/linked	Disbursed during the quarter		Disbursed up to the quarter		Total Outstanding till date	
	SB SHG	CR Linkage SHG		No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	25	62.50	3	0	0.00	4	14.50	5	14.60
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**	**3**	**0**	**0.00**	**4**	**14.50**	**5**	**14.60**
A & N State Co-op Bank	58	145.00	18	0	0	0	0	158	176.15
District Total	**103**	**257.50**	**21**	**0**	**0.00**	**4**	**14.50**	**163**	**190.75**

प्रधानमंत्री मुद्रा योजना 31/03/2026 तक

PMMY DATA AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

(in Crs)

N & M Andaman													
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	9	0.04	224	6.21	125	10.20	1	0.10	15.00	359	16.55	110.33
Canara Bank	3	0.01	44	1.86	42	3.66	0	0.00	5.00	89	5.53	110.60
ICICI Bank	0	0.00	0	0.00	1	0.06	0	0.00	1.00	1	0.06	6.00
AXIS Bank	0	0.00	21	0.62	4	0.24	0	0.00	0.00	25	0.86	NA
ANSCB	0	0.00	1	0.01	0	0.00	0	0.00	0.00	1	0.01	NA
Dist Total	**12**	**0.05**	**290**	**8.70**	**172**	**14.16**	**1**	**0.10**	**21.00**	**475**	**23.01**	**109.57**

AGENDA NO: 12

31/03/2026 को प्रधानमंत्री सुरक्षा बीमा योजना

PRADHAN MANTRI SURAKSHA BIMA YOJNA AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	1714	24458	27180	2722	158.81
Canara Bank	1060	3275	4179	904	85.28
Axis Bank Ltd	400	50	168	118	29.50
ICICI Bank Ltd	223	692	725	33	14.80
ANSB	400	6769	6821	52	13.00
Dist Total	**3797**	**35244**	**39073**	**3829**	**100.84**

AGENDA NO: 12

31/03/2026 को प्रधानमंत्री जीवन ज्योति बीमा योजना

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	1715	16118	18421	2303	134.29
Canara Bank	847	1210	1628	418	49.35
Axis Bank Ltd	192	8	33	25	13.02
ICICI Bank Ltd	96	240	397	157	163.54
ANSB	400	2631	2683	52	13.00
District Total	**3250**	**20207**	**23162**	**2955**	**90.92**

AGENDA NO: 12

31/03/2026 को अटल पेंशन योजना

ATAL PENSION YOJNA AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	Target (2025-26)	APY accounts opened in FY 2025-26 till 31ST March 2026	Annual Target Achievement %	APY accounts opened since inception till 31st March 2026
STATE BANK OF INDIA	579	100	17.27	186
CANARA BANK	200	195	97.50	0
ICICI BANK LIMITED	70	5	7.14	612
AXIS BANK LTD	53	0	0.00	1011
ANSCB	273	0	0.00	0
Dist. Total	**1175**	**300**	**25.53**	**1809**

प्रधानमंत्री जन-धन योजना खातों में आधार लिंक 31/03/2026 तक

AADHAR SEEDING IN PMJDY ACCOUNTS AS ON 31/03/2026

DISTRICT: NORTH & MIDDLE ANDAMAN

Bank	TOTAL PMJDY ACCOUNTS	TOTAL RUPAY CARD	ADHAR SEEDED	% ADHAR SEEDED
State Bank of India	11090	9760	10616	95.73
Canara Bank	3349	2099	2892	86.35
Axis Bank	30	5	10	33.33
ICICI Bank Ltd.	0	0	0	0.00
Total Com. Banks	**14469**	**11864**	**13518**	**93.43**
A & N State Co-op Bank	5896	5127	5127	86.96
District Total	**20365**	**16991**	**18645**	**91.55**

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.