भारतीय स्टेट बैंक
अंडमान व निकोबार द्वीप समूह के लिए
संघ शासित क्षेत्र स्तरीय बैंकर्स समिति

UNION TERRITORY LEVEL BANKERS' COMMITTEE FOR ANDAMAN & NICOBAR ISLANDS

कार्यसूची की कार्यकारी सारांश

UTLBC MEETING FOR QUARTERLY REVIEW OF MARCH 2026

मार्च'2026 की तिमाही समीक्षा हेतु यूटीएलबीसी बैठक

Date: 12.05.2026	**Venue: Hotel Lemon Tree**
Time: 4:00 PM	**Sri Vijaya Puram**

Convener
State Bank of India,
Union Territory Level Bankers' Committee,
Lead Bank Office, Sri Vijayapuram

State Bank of India

Convenor: Union Territory Level Banker's Committee for Andaman & Nicobar Islands

Agenda Items listed for the UTLBC Meeting for A & N Islands on 12th May 2026 at 4:00 PM hrs at Hotel Lemon Tree

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 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**
ANSCB LTD	41	31	21	22	14	6	6	3
TOTAL UNION TERRITORY	**114**	**160**	**80**	**126**	**24**	**25**	**10**	**9**

UNION TERRITORY LEVEL BANKERS' COMMITTEE
STATE BANK OF INDIA, LEAD BANK OFFICE, PORT BLAIR

PROCEEDINGS OF UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR DECEMBER 2025 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 09-02-2026 AT CONFERENCE HALL, HOTEL SINCLAIRS BAYVIEW, SRI VIJAYA PURAM AT 3.00 PM.

List of Attendees:

S No	Name	Designation	Organization
➢	Shri Sanatan Mishra	General Manager & UTLBC Convener	State Bank of India
1.	Shri Neeraj Bharti IAS	Secretary Finance	A&N Administration
2.	Shri Sibabrata Pal	Deputy General Manager	Reserve Bank of India, Kolkata
3.	Shri G Santhanam	General Manager	NABARD
4.	Shri Santosh Sahu	Regional Manager	State Bank of India
5.	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for December 2025 quarter was held on 09.02.2026 at the Conference Hall, Hotel Sinclairs Bay View, Sri Vijaya Puram. The meeting was chaired by Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI. Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration co-chaired the meeting. The meeting was also attended by Shri Sibabrata Pal, Deputy General Manager, Reserve Bank of India, Kolkata, Shri G Santhanam, General Manager, NABARD, Shri Santosh Sahu, Regional Manager, State Bank of India, Regional Office, Port Blair, Regional Heads from various banks, senior officials from the Administration, representatives from Andaman Chamber of Commerce and Industries, development agencies, other Govt officials, Chief Managers and Senior Managers from the various banks in A & N Islands.

At the outset, Shri Santosh Sahu, Regional Manager, State Bank of India, Regional Business Office, Port Blair welcomed all the dignitaries on behalf of UTLBC (Andaman & Nicobar Islands). He welcomed Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration, Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI, Shri Sibabrata Pal, Deputy General Manager, Reserve Bank of India, Kolkata, Shri G Santhanam, General Manager, NABARD, fellow bankers and all other functionaries and representatives. The review was for progress in banking as per Annual Credit Plan 2025-26 for the quarter ending December 2025.

Shri Santosh Sahu, Regional Manager, SBI informed that:

- The Steering Committee meeting was conducted on 05th February 2026 and finalized the agenda for this UTLBC meeting on 31st January 2026 Sub - Committee meetings on Digital Payments, Agriculture, MSME and financial inclusion were conducted and the details of UTLBC meeting's finalized agenda were discussed in detail.

1) The members were also made aware of the achievement of priority sector lending target for the year 2025-26 under the Annual Credit Plan. The performance of few banks require improvement which we collectively need to address during our discussions here today.

2) We are in regular touch with Andaman and Nicobar Administration and very good and healthy support we always receive from them.

Shri Santosh Sahu then requested the General Manager, and UTLBC convener Shri Sanatan Mishra to deliver his keynote address.

Shri Sanatan Mishra, GM, SBI:

Shri Sanatan Mishra, GM, SBI & UTLBC Convener welcomed all dignitaries and the participants of 11 Public Sector Banks, 6 Private Sector Banks and Andaman Nicobar State Cooperative Bank to the UTLBC meeting for review of performance for December 2025 quarter.

Progress and minutes of the previous meeting held on 10th November 2025 had already been circulated and the action points of the meeting too have been placed for confirmation. Further, pending agenda items from the last meeting were included in the current agenda

In his keynote address, Shri Mishra highlighted the performance of UTLBC vis a vis national performance benchmarks, and he also brought to the notice of participating members that in most parameters UTLBC was reasonable paced

- The role of UTLBC and it being key forum for Banks to support credit delivery, credit, growth and financial inclusions and that the forum is also meant for deliberation on UT Government policies and Central Government schemes, ensuring meaningful financial impact on the island population.

- He also stressed that the importance of interdepartmental coordination and the role of forum

Bottlenecks faced by banks in implementation of Government schemes will be deliberated in the forum, with support from government functionaries.

Issues faced by Government departments related to banking services will also be addressed through this platform.

Coordination between Banks, Government departments, and representatives from commerce and industry is essential for economic development

<u>KYC/ Re-KYC</u>

- He deliberated on the requirement of Re-KYC of focus accounts and accordingly members were advised to complete ttie re-KYC of all focus account during **the financial literacy week from 9th to 15 the February**. Focus accounts shall include

    - Operative accounts where KYC is due and
    - Accounts which have become inoperative during the last one year.

    All Banks were advised to ensure 100 % coverage of eligible focus accounts within he stipulated period.

- A large number of accounts, mainly PMJDY accounts which were opened in 2015 onwards have become due for re-KYC. We had very successful camps for covering the ground, but as you know KYC up-dation is a dynamic one and will be continuously required on an ongoing basis

<u>NPA REDUCTION</u>

- Bank of India, Andaman and Nicobar State Cooperative Bank, Bank of India, Punja, National Bank, Indian Bank, and UCO Bank, are the banks required to have reduction in this sphere. There has been marginal improvement, but not very significant. Andaman and Nicobar State Cooperative Bank should strive for a speedy recovery of NPA.

<u>Financial Litercy</u>

- Financial literacy programmes are being conducted; however, non-reporting of figure by some banks persists. HDFC Bank has reported figures; others such as Canara Bank, Bank of India, PNB, Axis Bank, and ICICI Bank need to improve reporting.

<u>Credit-Deposit (CD) Ratio</u>

- Union Bank of India, Bandhan Bank, Axis Bank, and HDFC Bank were advised to improve their CD ratio. Overall CD ratio stands at around 40%, which is below the desired bench.

- Reserve Bank of India is again requested to Impart necessary training and handholding of Andaman and Nicobar State Cooperative staff for knowledge enrichment and skill improvement. Further Districts falling in bottom 10 percentile as per FI index is a key area for all banks. BSNL functionaries may advise this forum whether connectivity is available so that banks can start providing banking services in these areas.
- GM then requested Shri Neeraj Bharti, IAS, Secretary Finance to address the meeting

Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration:

During his address Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration highlighted the following points:

- It has been emphasized that the Union Territory Bankers Committee plays a very important and pivotal role. Banks are the engines of economic growth, and it touches every citizen directly or indirectly. So, the role of the banking institutions, their services everybody appreciates. And this UTLBC forum helps in co-ordinating the issues amongst all the stakeholders and the bankers. So, it's an important platform, and this meeting is held on quarterly basis. The idea is that banking is such a dynamic thing that it needs to be reviewed very frequently. The agenda points have already been set out, and we'll be discussing those things in detail.
- He informed that he also looks after the Home Department charges, and he was going through the South Zonal Agenda meeting points. So, one of the issues is that we have yet to achieve full financial inclusion. In Andaman and Nicobar, there are 401 villages, and only 354 villages are having the banking facility through the banks, internet banking, or through ATMs. So, there are still 47 villages to be covered. Amongst them, we can take out eight villages which are not completely established as inhabited one. They have temporary inhabitation, but 39 villages remain uncovered. So, we have to see how these 39 villages can be extended the banking facilities. One of the reasons could be that the BSNL has yet to take out its internet connectivity. This could be the issue, but then it has to be dealt in co-ordination with the banks and with the BSNL.
- We were reviewing the flagship schemes of Andaman and Nicobar Island, which are implemented by various ministries. One of the schemes is Pradhan Mantri Jan Dhan Yojana. In that, 100% households are covered. They are under the banking network, considering that there is a population of 4.34 lacs, we should have a rating of households. One of the important things is what is the total amount that is logged in these accounts?
- Then we have CASA accounts crossing more than 1 lakh. Then we have to know how many unique household accounts are. The idea is that at least one in every household is covered. Same for Pradhan Mantri Jivan Jyoti Bima Yojana and out of more than 1 lakh subscribers, how many are unique? We must ensure that at least one household is covered.
- Regarding re - KYC, there are many non-operational bank accounts, and these have to be covered in the financial literacy programs. During these campaigns apart from re - KYC other financial literacy parameters also to be addressed.

- Banks to concentrate more in containing NPA and should strive to have the desired CD ratio. DFS has informed that the MOF has launched a salary account package for all Central Govt employees. Hence some camps may be conducted at these offices to create awareness. UTLBC can have some more inclusion by having sub committees to specifically look into issues like, NPA, CD Ratio etc. we can also involve the research institutes which would be pointing out to certain growing entrepreneurial activities or the involvement or the usage of the finance or the credits that it is being provided.

Shri Sibabrata Pal, Deputy General Manager, Reserve Bank of India highlighted the following points:

- On behalf of Reserve Bank of India, he pointed out few points. As GM SBI has already mentioned, that from today RBI is starting the Financial Literacy Week. RBI Governor has inaugurated the program on 9th Feb 2026. Every year RBI celebrate this Financial Literacy Week since 2016. And this year's theme is “KYC, your first step to safe banking”. And we have three sub-themes this year, which are the basics of know your customer, that is KYC, Central KYC Registry, CKYC as it is called, and the account hygiene and disciplines. So as the name suggests that the focus of this will be on the KYC. RBI will be supplying the necessary materials to the banks.

- The bank branches are also encouraged to use the standees, posters for conducting this Financial Literacy Week and also create awareness among their customers to do their KYCs, so that this campaign becomes a great success. Meanwhile, it should be re-emphasized that Government of India actually launched this KYC program under the focus groups. And as per the RBI instructions, that all accounts, those particularly with the high-risk account have to undergo at least once the KYC check in every two years. For the medium-risk accounts, it has to be done once in eight years. And for the other accounts, once in ten years.

- Last year during the second quarter, the Government of India instructed the banks and Reserve Bank of India to start this KYC for the focus groups. And the focus group accounts are actually combining the inoperative accounts of one or less than one year and all the operative accounts. So I would request all the bankers to kindly ensure that all the accounts under this focus group are done KYC up-dation. As a result of that, we can actually eliminate the possibilities of these accounts being mis utilized by fraudsters.

- We have seen and have come across many instances where these accounts have been used as mule accounts or for some other purposes which is not desirable. So, Reserve Bank of India has put in place or is in the process of putting in place different mechanisms like digital payment intelligence platform and mule hunter, AI-driven mule hunter package will identify and determine these accounts. So, one best way to avoid misutilization of these accounts is to do the regular KYC. So, I would encourage all the bankers to kindly do the KYC of all the pending accounts which is yet to be done.

- There is an initiative of Government of India where GOI has instructed all the banks and also the insurance and pension sectors that there are a lot of unclaimed funds out there. And these deposits, after a certain period of time, 10 years is getting deposited in the one fund which is known as the Depositors Education and Awareness Fund, a fund which is managed by the Reserve Bank of India. So, we have advised all the banks to conduct specific camps for facilitating return of these unclaimed deposits to their rightful owners. So, I request all the bank to sensitize your branches, the officials of the branches, so that they can take it on a mission mode and facilitate that the rightful owners get their settlement which is lying in the Depositors Education and Awareness Fund of RBI. We have seen that as of January 8, we have got a total 774 unclaimed deposit accounts in Andaman and Nicobar Island. We need to encourage the bankers to return back these unclaimed deposits to their rightful owners.

- The Finance Secretary has stated about a lot of villages that is actually still uncovered by the banking units and banks are trying to cover them with CSPs and the banking correspondents. There is one issue regarding the remuneration of the banking correspondents. Many of the banking correspondents have stated about the remunerations. They want one fixed component and one valuable component. These issues are being discussed and examined by one committee in Reserve Bank of India. And we will come out with the findings and recommendations of the committee shortly. Meanwhile, my request to the bankers is to ensure that wherever there is a credit need, let it not be demand-driven, rather it should be supply-driven. Banks should find out where actually the demand for the credit is and try to enhance the credit to the sector where actually it is needed.

- Any suggestions that you have regarding the priority sector lending and other areas please feel free to send your suggestions through UTLBC to Reserve Bank of India. I would like to inform this forum that in one of the UTLBC meetings, we got recommendations from the participants that the improved cost of the housing is very high as a result of that the priority sector lending classification criteria, those are actually going beyond the threshold limit for the priority sector lending under housing sector. So, Reserve Bank, in its latest circular on the priority sector lending has increased that level so that this should also be taken care of and local means and the local situations are factored in. Like this way, if you have any issues, any suggestions for betterment, please feel free to route it through UTLBC and it will be definitely examined by Reserve Bank of India, and proper policy actions will be taken.

Shri G Santhanam, General Manager, NABARD highlighted the following:

- I want to highlight what are the developments, latest happenings, latest development happening in NABARD during the last three months. We are supposed to complete this Potential Link Plan preparation by December almost. This year, it is being done on a digital mode. And we already finalized the Potential Link Plan, and this will be ready in another one week time and will be inaugurated soon so that that it will form the basis for the formation of ACP targets for the next financial year.

- Second thing, with regard to financial literacy camps, we had sanctioned in A & N Islands about 185 financial literacy camp to Andaman State Cooperative Bank and Postal Banks combined. We have sanctioned 105 to Andaman State Cooperative Bank, of which 80 programs they have completed. And for Postal Bank, we have sanctioned 80 projects of which only they have conducted 11 programs only. So, I request those two agencies to complete the remaining financial literacy programs. The other banks who want to conduct any financial literacy programs can submit their request to NABARD.

- With regard to SHG formation it was started in the year 1991 and during the initial 10 to 15 years, we were focusing on the formation of new SHGs. And during the last 7 to 8 years we have been concentrating on giving the skill development programs to these SHGs so that these SHG members can start new ventures and can start a new business. We have imparted various training programs towards this end. We are also offering the platforms to sell their products. The SHG MELAS are conducted at Sri Vijaya Puram in the month of June itself. And we are going to conduct one more SHG MELAS program here. We have already conducted these at Rangat as well as in Diglipur.

- One of our target areas is on virgin coconut oil production in a scientific way. Another one is for the promotion of poly house condition so that vegetables can be cultivated during the heavy rainy season under controlled conditions, which will help the Nicobari tribals so that they can have vegetables even during lean periods. What we understood was there are periods when seafood is not able to reach Nicobar and nearby places and they are not having the required vegetables also during this period. So, to take care of this issue, we have selected around 30 farmers and have sanctioned 15 lakhs assistance and their contribution is around 2 lakhs. In total projects worth 70 lacs have been sanctioned and these farmers will be cultivating vegetables during the heavy rainy season so that vegetables will be available during those lean period also.

- One more project NABARD sanctioned in South Andaman is for spice production. Spice production promotion of Cinnamon, Nutmeg and pepper. That will be inaugurated very soon. Another area is related to farm sector is farmers' producer's company. We have three FPOs in Andaman and Nicobar Island. And when I took over my post in the month of May, all the three FPOs were having just 100 farmer members each. Now it has gone up to 200 plus. We have already requested them to submit equity grant application so that Government of India through NABARD can contribute maximum to the share capital formation by the farmers. In this effort, we have also spoken to our NABARD subsidiary, NABCOM to consider these loan applications for promotion of new business

- Either fisheries department or any other agency working for the fisheries especially tuna culture requires any skill-related, skill training-related program, we welcome you. You can submit for our program for finance, and we will consider for sanctioning those proposals. With regard to Andaman State Cooperative Bank, our report is under finalization. These are the major work we have done during the last three months. If there is anything required from our side, we are ready to consider.

Action points that emerged out of the meeting

Sl No	Action points	Implementing agency
1.	Re-KYC of all eligible PMJDY Accounts	All banks
2	Reduction of NPA	Andaman & Nicobar State Co-op Bank Ltd, Indian Bank, Union Bank of India & UCO Bank
3	Financial Literacy Program	Private Sector Banks and all Rural Branches and Financial Literacy Centers.
4.	Increase CD Ratio	Union Bank of India, Bandhan Bank, AXIS Bank and HDFC Bank
5.	Imparting necessary training and handholding to ANSCB staff for knowledge enrichment skill improvement.	Reserve Bank of India
6	ANSCB should strive for speedy recovery of NPA by disposing the collateral security available	ANSCB

The meeting concluded with vote of thanks by Shri C Raj, Chief Manager, RSETI, State Bank of India.

Convener,
UTLBC, Andaman & Nicobar Islands

Confirmation of the minutes for UTLBC meeting (Review for December 2025 quarter)

The proceedings and action points of UTLBC meeting (Review for December 2025 quarter) for Andaman & Nicobar Islands held at Hotel Sinclairs Bayview, Sri Vijaya Puram on 10th November 2025 was circulated to the members. The same may please be confirmed by the House.

Action Taken Report for the Resolutions adopted in UTLBC meeting dated 09th February 2026

No	Action points	Implementing agency
1.	Re-KYC of all eligible PMJDY Accounts	All banks
2	Reduction of NPA	Andaman & Nicobar State Co-op Bank Ltd, Indian Bank, Union Bank of India & UCO Bank
3	Financial Literacy Program	Private Sector Banks and all Rural Branches and Financial Literacy Centers.
4.	Increase CD Ratio	Union Bank of India, Bandhan Bank, AXIS Bank and HDFC Bank
5.	Imparting necessary training and handholding to ANSCB staff for knowledge enrichment skill improvement.	Reserve Bank of India
6	ANSCB should strive for speedy recovery of NPA by disposing the collateral security available	ANSCB

Action taken Report

1 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, 2025and remains pending.
- **Focus group** 2- Active accounts falling due for re-KYC from July 01, 2025, till June 30, 2026, where re-KYC remains pending
- **Focus group 3-** Inoperative accounts classified as such for upto 1 year where re-KYC remains pending.

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

Bank-wise pendency in Focus Group as on 30th April 2026

Bank Name	Bank Sector	State/UT	Target Base (Total number of accounts for which re-KYC is falling due till June 30, 2026) (A)			Out of (A), number of accounts pending for re-KYC as on 30.04.2026						
						Inoperative accounts			Operative accounts		Total	
			Inoperative accounts	Operative accounts	Total	Inoperative for 1 year or less	Inoperative for more than 1 year and upto 5 years	Inoperative for more than 5 years	Accounts already due for re-KYC as on June 30, 2025	Accounts falling due for re-KYC from July 1, 2025to June 30, 2026	Inoperative accounts	Operative accounts
Axis Bank	Private Sector Banks	A & N ISLANDS	11	215	226	14	0	0	65	81	14	146
HDFC Bank	Private Sector Banks	A & N ISLANDS	0	28	28	0	0	0	6	2	0	8
ICICI Bank	Private Sector Banks	A & N ISLANDS	0	16	16	0	0	0	1	9	0	10
Bank of Baroda	Public Sector Banks	A & N ISLANDS	6	56	62	4	0	0	0	1	4	1
Canara Bank	Public Sector Banks	A & N ISLANDS	310	490	800	20	185	0	21	138	205	159
State Bank of India	Public Sector Banks	A & N ISLANDS	18990	12054	31044	1947	4685	2882	**539**	**682**	9514	1221
			19317	**12859**	**32176**	**1985**	**4870**	**2882**	**632**	**913**	**9737**	**1545**

➢ Reduction of NPA:

Action by: Andaman & Nicobar State Co-op Bank, Bank of India, Punjab National bank, UCO Bank, Union Bank of India & Indian Bank

a) Andaman & Nicobar State Co-Operative Bank Ltd – NPA has decreased by 3.58 % from 68.58% to 65.00% during the quarter.
b) **Uco Bank:** NPA has decreased in this Quarter by 1.99 % from 15.55% to 13.56%.
c) **Indian Bank:** NPA has increased by 0.11 % from 13.13% to 13.24%.
d) **Punjab National Bank:** NPA has reduced by 0.10 % from 5.14% to 5.04%
e) **Union Bank of India:** NPA has increased by 0.82% from 5.85 % to 6.67%
f) Bank of India – Bank had increased the NPA by 0.36 %, from 4.75% to 5.11%.

Bank	NPA as on 31.12.2025	NPA as on 31.03.2026	Increase/decrease
ANSCB	68.58 %	65.00 %	-3.58 %
UCO Bank	15.55 %	13.56 %	-1.99 %
Indian Bank	13.13 %	13.24 %	+0.11 %
Punjab National Bank	5.14 %	5.04 %	-0.10 %
Union Bank of India	5.85 %	6.67 %	+0.82 %
Bank of India	4.75 %	5.11 %	+0.36 %

➢ Financial Literacy Program: Action by: All Banks

S No	Bank Name	No of Camps Conducted	
		Financial Literacy Centre	Rural Branches
1.	State Bank of India	94	56
2.	A&NSCB Ltd	176	91
3.	HDFC Bank		3
4.	Canara Bank		11
5.	Bank of Baroda		Not Reported
6.	Punjab National Bank		Not Reported
7.	AXIS Bank		Not Reported
8.	ICICI Bank		Not Reported

➢ **Increase in CD Ratio:**

Action by: Bandhan Bank, AXIS Bank HDFC Bank & Union Bank of India

Bank	CD Ratio 31.12.2025	CD Ratio 31.03.2026	Increase/decrease
HDFC Bank	23.93 %	23.58 %	-0.35 %
Bandhan Bank	9.09 %	8.02 %	-1.07 %
AXIS bank	26.22 %	25.02 %	-1.20 %
Union Bank of India	36.66 %	50.13 %	+ 13.47 %

➢ **Imparting necessary training and handholding to ANSCB staff for knowledge enrichment skill improvement.**

Action by: Reserve Bank of India

As per the discussion in the UTLBC meeting of A & N Islands for the quarter ended September 2025 which was held on 10.11.2025 at Sri Vijaya Puram, regarding training for the employees of A&NSCB Ltd, Sri Vijaya Puram. The committee has suggested the A&NSCB Ltd to request the Department of supervision (DOS), RBI, Kolkata to conduct the training program of their employees on topic of "**Capacity Building Programme, Hand holding and Recovery Management**" for better improvement of the bank.

In response to this, a Letter has been sent to Department of Supervision (DOS) through E-mail by A & N SCB to conduct a training programme for the employees of the Bank, awaiting for the response from DOS, RBI.

- **<u>District Falling in bottom 10 percentile as per FI Index:</u>**

Action by UTLBC: A detailed study conducted by UTLBC on FI index for Nicobar and N&M Andaman District.

<u>FI INDEX: ACCESS: Nicobar District</u>

- Total Villages in the District: 90 (Population: 36842)
- Total Villages covered by Bank Branches: 84 (36526)
- Population wise coverage: 99%
- Uncovered Villages: 6 (Population: 316)
- Bank Branches: 10 (ANSCB: 6, SBI: 3 & CANARA Bank:1)
- No of ATMs: 9, (SBI: 5, ANSCB: 3 & CANARA Bank: 1)
- Since basic infrastructure is not available in these six villages it is not feasible to operate BC/CSPs in these villages.

<u>FI INDEX: USAGE Nicobar District</u>

In Nicobar District as per Census 2011, total Population is 36842 and total voters 25431.
Total No of CASA Account: 63997
SBI: 18285
ANSCB: 36337
CANARA BANK: 9375
Population of Bank Account coverage: 173%

<u>FI INDEX: N&M ANDAMAN DISTRICT</u>

<u>FI INDEX: ACCESS</u>

- Total Villages in the District: 199 (Population: 105597)
- Total Villages covered by Bank Branches: 166 (Population: 98971)
- Population wise coverage:93%
- Uncovered Villages: 33 (Population: 6626)
- Bank Branches: 24 (ANSCB: 14, SBI: 6, CANARA Bank:2, Axis bank: 1 & ICICI :1)
- No of ATMs: 25, (SBI: 15, ANSCB: 6 & CANARA Bank: 2, Axis bank: 1 & ICICI :1)
- Most of these uncovered 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.

<u>FI INDEX: USAGE</u>

- In N&M Andaman District as per Census 2011, total Population is 105597 and total voters 79578.
- Total No of CASA Account: 227797
- SBI:88146
- ANSCB: 123479
- CANARA BANK:11984
- ICICI: 887
- Axis Bank: 3301
- Population of Bank Account coverage: 215%

- **<u>ANSCB should strive for speedy recovery of NPA by disposing the collateral security available</u>**

- **Action taken report by A & N SCB for Reduction of NPA:**

- The Bank has made considerable recovery under **SARFAESI Act, 2002** from the defaulters after being received the judgement copy from the Hon'ble Supreme Court. Also, the bank has issued 507 demand notice, 177 nos possession notice and 39 nos action notice to defaulters under SARFAESI Act, 2002 and for process of further auction 23 cases valuation obtained of ₹75.68 crore.
- Total Notices issued to defaulters: 5114 (First Notice - 1783, second Notice -2115 and Third Notice - 1216) from 01 April 2025 to 18 .02.2026.
- The Bank has settled 27 nos of cases under One Time Settlement (OTS| and recovered Rs 42.11 crore.
- The Bank had constituted a team for Special Recovery Drive for reducing the NPA, beside that the bank has appeared before the Lok Adalat to settle the dues of NPA defaulters.
- The Bank is still publishing a **'CAUTION NOTICE'** in the Govt Daily Telegram on periodically, with urged to settle their dues immediately to avoid further legal actions and their names along with photographs.
- The Bank has tieup with M/s Times Asset Reconstruction & Consultancy Services, 24 North Parganas, West Bengal as private recovery agent for recovery of bank dues.
- Further, the bank has recovered of Rs 31.96 crore from defaulter's account during the current financial year.

AGENDA - 1

FINANCIAL INCLUSION:

i) National Strategy for Financial Inclusion (NSFI): 2019-2024 : Universal Access to Financial Services:

RBI had launched National Strategy for Financial Inclusion (NSFI): 2019-2024 on 10th January 2020. The NSFI document sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector. The Strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. Providing banking access to every village within a 5 Km radius/hamlet of 500 households.

As on 31.03.2026 as per the list provided by DFS, 47 villages are unbanked. Out of these 47 villages, 28 villages are in Forest Encroachment Area and remaining 19 are having low population and no connectivity and it is not viable to operate BC in these villages. As per the resolution of UTLBC meeting for March 2020, it has been resolved to exclude the villages in forest encroachment area and villages having population below 300 to exclude from the list

LIST OF UNBANKED VILLAGES AS 31.03.2026								
S No	**DT NAME**	**SDT NAME**	**VILCODE**	**VILNAME**	**TOT_ POP**	**INHABITE D STATUS**	**COVERED_ TYPE**	**VILLAGE STATUS**
1	N&M Andaman	Diglipur	645261	Paschimsagar (EFA)	1038	YES	NO	FOREST ENCROACHMENT
2	N&M Andaman	Diglipur	645277	Bara Dabla (EFA)	536	YES	NO	FOREST ENCROACHMENT
3	N&M Andaman	Diglipur	645262	Tal Bagan (EFA)	523	YES	NO	FOREST ENCROACHMENT
4	N&M Andaman	Diglipur	645256	Gandhi Nagar (Forest Beat)	502	YES	NO	FOREST BEAT
5	N&M Andaman	Diglipur	645279	Pilone Nallaha (FDCA)	386	YES	NO	FOREST ENCROACHMENT
6	N&M Andaman	Diglipur	645271	Srinagar (EFA)	297	YES	NO	FOREST ENCROACHMENT
7	N&M Andaman	Diglipur	645258	Burmachad (EFA)	237	YES	NO	FOREST ENCROACHMENT
8	N&M Andaman	Diglipur	645246	Elezabeth Bay (EFA)	175	YES	NO	FOREST ENCROACHMENT
9	N&M Andaman	Diglipur	645259	Haran Nallaha (EFA)	136	YES	NO	FOREST ENCROACHMENT
10	N&M Andaman	Diglipur	645249	Bandhan Nallaha (EFA)	129	YES	NO	FOREST ENCROACHMENT
11	N&M Andaman	Diglipur	645245	Karen Basti (EFA)	95	YES	NO	FOREST ENCROACHMENT
12	N&M Andaman	Diglipur	645248	Coffe Dera (EFA)	94	YES	NO	FOREST ENCROACHMENT
13	N&M Andaman	Diglipur	645250	Haridas Kattai (EFA)	69	YES	NO	FOREST ENCROACHMENT
14	N&M Andaman	Diglipur	645272	Ganna Level (EFA)	32	YES	NO	FOREST ENCROACHMENT
15	N&M Andaman	Diglipur	645289	Smith (Timber Export Depot)	3	YES	NO	RESERVE FOREST
16	N&M Andaman	Mayabunder	645335	Shippi Tikry (EFA)	90	YES	NO	FOREST ENCROACHMENT
17	N&M Andaman	Mayabunder	645327	Sundari Khari (EFA)	63	YES	NO	FOREST ENCROACHMENT
18	N&M Andaman	Mayabunder	645328	Karanch Khari (EFA)	27	YES	NO	FOREST ENCROACHMENT
19	N&M Andaman	Mayabunder	645331	Khukari Tabla (EFA)	17	YES	NO	FOREST ENCROACHMENT
20	N&M Andaman	Mayabunder	645330	Chappa Nali (EFA)	5	YES	NO	FOREST ENCROACHMENT
21	N&M Andaman	Rangat	645429	Sanker Nallaha (PWDC)	194	YES	NO	FOREST ENCROACHMENT
22	N&M Andaman	Rangat	645367	Bangaon (RV)	67	YES	NO	REVENUE
23	N&M Andaman	Rangat	645418	Between Chotaligbang and Foul Bay (JA)	43	YES	NO	FOREST ENCROACHMENT
24	N&M Andaman	Rangat	645419	Chotaligbang (JA)	38	YES	NO	FOREST ENCROACHMENT
25	N&M Andaman	Rangat	645417	Lakra Lungta (JA)	17	YES	NO	FOREST ENCROACHMENT
26	N&M Andaman	Rangat	645394	Gol Pahar (EFA)	11	YES	NO	FOREST ENCROACHMENT
27	N&M Andaman	Rangat	645402	Boroinyol II (FC)	10	YES	NO	FOREST ENCROACHMENT
28	N&M Andaman	Rangat	645424	Pawajig (FC)	4	YES	NO	FOREST ENCROACHMENT

29	Nicobars	Great Nicobar	645166	Afra Bay	138	YES	NO	FOREST ENCROACHMENT
30	Nicobars	Great Nicobar	645209	Patisang	13	YES	NO	FOREST ENCROACHMENT
31	Nicobars	Great Nicobar	645208	Trinket Bay	3	YES	NO	FOREST ENCROACHMENT
32	Nicobars	Nancowry	645125	Munak incl. Ponioo/Moul	117	YES	NO	Tribal
33	Nicobars	Nancowry	645124	Payuha	24	YES	NO	Tribal
34	Nicobars	Nancowry	645102	Hintona*	21	YES	NO	Tribal
35	South Andaman	Little Andaman	645567	Butler Bay Forest Camp 4-IV (FDCA)	183	YES	NO	Forest Camp
36	South Andaman	Port Blair	645547	Bada Khari (FC)	169	YES	NO	FOREST ENCROACHMENT
37	South Andaman	Port Blair	645546	Bamboo Nallaha (EFA) incl. Kichad Nallaha	96	YES	NO	FOREST ENCROACHMENT
38	South Andaman	Port Blair	645540	Rutland (RV)	76	YES	NO	REVENUE
39	South Andaman	Port Blair	645545	R.M.Point (FC)	6	YES	NO	FOREST ENCROACHMENT

II) 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 will run for a period of three months (October – December'2025). The aim of this Campaign is to facilitate the citizens to claim their Unclaimed Bank deposits, shares, dividends, mutual funds, insurance proceeds etc.

Monitoring of Faster Settlement of Unclaimed deposits (Amount *in lakhs.*)						
Andaman & Nicobar Islands						
Sr.No	**Name of the banks**	**Pending No. of accounts for Unclaimed Deposits as on March 31, 2025**	**Pending amounts for Unclaimed Deposits as on March 31, 2025**	**Number of claims settled till April 30, 2026,**	**Amount settled till April 30, 2026**	**Pending Amount to be settled till 30 April, 2026**
		A	**B**	**C**	**D**	**E=B-D**
1	State Bank of India	23048	2255.61	892	584.12	1671.49
2	Canara Bank	23829	3185.48	48	23.65	3161.83
3	Indian Bank	200	92.71	36	17.76	74.95
4	UCO Bank	1946	83.32	60	6.25	77.07
5	Punjab National Bank	1851	54.51	10	0.36	54.15
6	Indian Overseas Bank	3021	92.10	5	3.52	88.58
7	Bank of Baroda	44	13.18	15	6.27	6.91
8	Union Bank of India	212	5.97	7	0.45	5.52
9	Central Bank of India	138	1.11	0	0.00	1.11
10	IDBI Bank	46	0.34	0	0.00	0.34
11	Axis Bank	7483	141.04	0	0.00	141.04
12	HDFC Bank	45	1.45	7	0.05	1.40
13	ICICI Bank Ltd.	34	35.00	0	0.00	35.00
14	Tamilnad Mercantile Bank	121	1.71	3	1.15	0.56
15	A & N State Co-op Bank	12007	75.57	5	3.23	72.342
UT TOTAL		**74025**	**6039.105**	**1088**	**646.804**	**5392.301**

III) Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)

Warehousing Development & Regulatory Authority (WDRA) has been established under the Warehousing (Development & Regulation) Act, 200 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses. E-NWR can facilitate:

a. easy pledge financing by banks and other financial institutions

b. save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even spit for partial transfer or withdrawal

c. promote scientific warehousing for storage of agriculture goods & commodities.

IV) Functioning of Banking Correspondent/CSP in A & N Islands:

- **Active BC/CSP:**

As per the latest data received from the Banks, only 6 BC/CSP of State Bank of India are active in the Districts of A & N Islands.

V) Financial Literacy:

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 by rural branches of SBI, Canara Bank & ANSCB at their Financial Literacy Centers, in addition to organizing such camps by visiting Villages. 270 Financial literacy Camps were conducted during the quarter. 7408 participants attended the camps.
- 158 Camps conducted by Rural Branches during the quarter.

VI) R-SETI:

a) During 2025-26, 20 training programs conducted upto the March 2026 by RSETI, Port Blair and total 657 candidates have been trained. Out of these 492 candidates, 25 males and 632 Females candidates have been trained. Total 521 candidates have been settled with 331 Candidates having availed bank Credit. The credit linkage during this financial year is 63.53%

VII) DIGITAL DISTRICT:

- In terms of RBI and IBA directives, South Andaman District has been identified as Digital District. The objective is to have significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. As on June 2021, South Andaman District has covered 100% of SB Account and Current Accounts with Digital Product.
  - The task of identification of one more district for 100% digital coverage now lies between N&M Andaman and Nicobar District, both of which are remotely located and having major issues with internet connectivity.
  - Hence, as per the resolution and action taken report of UTLBC meeting held on 28th July 2021 for March 2021 quarter, a request was put to RBI for excluding these districts from current digital district campaign, which has been accepted by RBI, since there is no improvement in connectivity, thereby excluding the UT of Andaman & Nicobar Islands from the scaled-up version of the programme on expanding and deepening of Digital Payments Ecosystem.

VIII) **Pradhan Mantri Awas Yojana (PMAY)**

- SBI has sanctioned 30 PMAY under (LIG/MIG) for Rs. 7.75 Cr.
- Canara Bank has sanctioned 27 PMAY under MIG for Rs.2.40 Cr.
- Indian Bank has sanctioned 1 PMAY under MIG for Rs. 0.30 Cr.
- Total 58 loans have been sanctioned under LIG/MIG for Rs. 10.45 Cr.

IX) **PMSVANidhi Scheme**

PM SVAnidhi Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020. The eligible vendors will be identified by Urban Local Bodies (ULBs). The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives:

i) To facilitate working capital loan up to Rs. 10,000.00 in 1st Tranche and Rs. 15,000.00 to Rs. 20,000.00 in 2nd Tranche and 50,000 in 3rd Tranche.

ii) To incentivize regular repayment.

iii) To reward digital transactions.

Andaman & Nicobar Island is No.1 in Small States/UTs implementation of **PM SVAnidhi Scheme.**

PM SVANidhi Status as on 22.04.2026				
1st Tranche of Rs. 10,000.00 & 15000				
Bank	**Disbursed**	**Sanction**	**Pending**	**Total**
STATE BANK OF INDIA	324	1	2	327
CANARA BANK	75		2	77
BWDA Finanace Ltd.	27			27
CENTRAL BANK OF INDIA	27	1		28
BANK OF MAHARASHTRA	26			26
INDIAN OVERSEAS BANK	16			16
PUNJAB NATIONAL BANK	15			15
INDIAN BANK	12			12
BANK OF BARODA	7			7
BANK OF INDIA	7			7
IDBI BANK LTD	6			6
UNION BANK OF INDIA	6			6
UCO BANK	3			3
TAMILNAD MERCANTILE BANK LTD	2			2
AXIS BANK	1		2	3
HDFC	0		1	1
Total	**554**	**2**	**7**	**563**

PM SVANidhi Status as on 22.04.2026				
2nd Tranche of Rs. 25000				
STATE BANK OF INDIA	239	6	8	253
CANARA BANK	65		1	66
CENTRAL BANK OF INDIA	24			24
INDIAN OVERSEAS BANK	12	2		14
INDIAN BANK	7		3	10
PUNJAB NATIONAL BANK	11		3	14
BANK OF INDIA	5		2	7
UNION BANK OF INDIA	6			6
BANK OF BARODA	2			2
IDBI BANK LTD	2			2
TAMILNAD MERCANTILE BANK LTD	1			1
UCO BANK	2			2
Bank of Maharashtra	6		1	7
HDFC	1			1
BWDA Finanace Ltd.	**1**		22	23
Total	**384**	**8**	**40**	**432**

PM SVANidhi Status as on 13.01.2026				
3rd Tranche of Rs. 50,000.00				
STATE BANK OF INDIA	124	7	11	142
CANARA BANK	41	1	3	45
INDIAN OVERSEAS BANK	5	1		6
INDIAN BANK	4		2	6
CENTRAL BANK OF INDIA	11	1	2	14
PUNJAB NATIONAL BANK	3		4	7
UNION BANK OF INDIA	1			1
BANK OF INDIA			1	1
Total	**189**	**10**	**23**	**222**
UT TOTAL	**1127**	**20**	**70**	**1217**

X) 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.

PM VISHWAKARMA LOAN STATUS AS ON 22.04.2026 (Amt in lacs)										
Bank Name	**Total Application**		**Sanctioned**		**Disbursed**		**Pending**		**Rejected**	
	No	**Amount**	**No**	**Amount**	**No**	**Amount**	**No**	**Amount**	**No**	**Amount**
Bank of Baroda	1	1.00							1	1.00
Bank of India	1	0.50					1	0.50		
Bank of Maharashtra	2	1.50	1	1.00	1	1.00	1	0.50		
Canara Bank	14	13.50	5	4.50	3	2.50	0	0.00	9	8.50
Central Bank of India	1	1.00					1	1.00		
IDBI Bank Ltd.	2	2.00	1	1.00	1	1.00			1	1.00
Indian Overseas Bank	4	3.50	2	1.50	2	0.52			2	1.50
Punjab National Bank	1	1.00	1	1.00	1	1.00				
State Bank of India	212	191.30	130	111.19	125	104.84	48	43.50	34	31.50
UCO Bank	2	2.00	1	0.50	1	0.50			1	1.00
Grand Total	**240**	**217.30**	**141**	**120.69**	**134**	**111.36**	**51**	**45.50**	**48**	**44.50**

XII) DAY-NRLM- There are 1190 SHG groups sourced by Rural Department and in most of the cases accounts has been opened by the banks and Credit linkage for 136 SHG completed.

XIII) DAY-NULM- PBMC has sourced 257 Individuals and 14 SHG groups for sanctioning of loan under the scheme and loan sanctioned to 11 individuals and 7 SHG groups for Rs. 16.50 lacs.

XIV) Natural Calamity and Relief Measures:

A&N Administration has not declared any event as natural calamity.

XV) Marketing Intelligence Issues: It has been decided that banks would report regarding incidence of ponzi schemes, illegal financial activities by individuals / firms, if any, to UTLBC for onward reporting to the authorities. Controlling offices may advise the branch accordingly. The following areas are reiterated:

Banking related cyber frauds, phishing and credit related fraud by borrower group as well as third party intermediaries. Instances of usurious activities by lending entities in the area, over-indebtedness, and unorganized financial activities of cyber frauds, phishing etc. should be highlighted during financial literacy drive conducted by the bank. With Covid-19 pandemic, digital banking has assumed great significance, proving to be an effective mode of financial transaction but also exposing unsuspected customers to the threat of hacking, phishing etc., thus causing loss to the customer as well as financial institution.

XVI) DCC AND SUB-COMMITTEE MEETING

i) DCC and DLRC Meeting of South Andaman District proposed on 20.05.2026 under the chairmanship of Deputy Commissioner, South Andaman at conference Hall DC office, South Andaman.

ii) DCC and DLRC Meeting of N & M Andaman District scheduled on 22nd May 2026 under the chairmanship of Deputy Commissioner, N & M Andaman at conference Hall DC office, N & M Andaman.

iii) DCC and DLRC Meeting of Nicobar District held on 9th June 2026 under the chairmanship of Deputy Commissioner, Nicobar at conference Hall DC office, Nicobar.

XVI) Sub-Committee Meetings:

iv) Sub-committee meeting of Financial Inclusion scheduled on 14th May 2026.

v) Sub-committee meeting of Agriculture Finnace scheduled on 14th May 2026.

vi) Sub-committee meeting of MSME scheduled on 14th May 2026.

vii) Sub-Committee meeting on KCC (Agri), KCC (AH) & KCC (Fishries) schedulded on scheduled on 14th May 2026.

viii) Sub-Committee meeting on Digital Payment scheduled on scheduled on 14th May 2026

ix) Sub-Committee meeting for CD ratio for N&M Andaman District scheduled on scheduled on 22nd May 2026.

x) Sub-Committee meeting for CD Ratio for Nicobar District will be held on 9th June 2026.

XVI) SVAMITVA CARD:

The scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that banks should closely interact with the States/UTs in the meetings of SLBC/UTLBC to workout modalities in this.

In A&N Islands 7400 SVAMITVA Cards issued by the Department. All banks are advised to accept SVAMITVA Card as land document for sanctioning of Housing Loans and Loan against property.

XVII) PROVISION AND APPLICABILITY OF SHOP & ESTABLISHMENT (S&E) ACT ON BANKS:

The provisons of and applicability of Shop & Establishment (S&E) Act on banks vary from State to State. It was observed that in some states, like Govt of Tamil Nadu, Public Sector Banks have been exempted while the Act is made applicable to other categories of banks. There are many States where all banks (including private and foreign banks) are exempted from the purview of the Shop and Establishment Act while on the other hand some States/UTs, banks in general are not exempted from the purview of the Act.

The matter was deliberated in the meeting of IBA Sectoral Committee of Privtae sector Banks' and the Managing Committee (MC) and subsequently it was taken up with Department of Financial Services (DFS), Goi seeking exemption of the applicability of the provisions of the Act to all categories of Banks across all States/UTs so that the same will improve ease of doing business.

DFS has terms of their letter dated 02.05.2022 advised the Chief Secretary of all the State Government to examine the matter and suitably amend the provisions of the Act so as to exempt Banks from the applicability of the S&E Act in their State considering that the banks are regulated by RBI and that many of the State Governemnt have already exempted banks.

In A&N Islands, UTLBC had already taken up the matter with concern department for clarification.

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

A & N ISLANDS

(In Lacs)

Bank	Total Priority			Total Non -Priority			Total Disbursed		
	Target	Achiev.	%	Target	Achiev.	%	Target	Achiev.	%
State Bank of India	69571	70386.11	101.17	44036	135802.13	308.39	113607	206188.24	181.49
Canara Bank	37043	36460.42	98.43	18713	35148.32	187.83	55756	71608.74	128.43
Indian Bank	3240	1183.31	36.52	3800	963.83	25.36	7040	2147.14	30.50
UCO Bank	1410	2724.43	193.22	1900	493.70	25.98	3310	3218.13	97.22
Punjab National Bank	5145	10285.35	199.91	7600	4352.82	57.27	12745	14638.17	114.85
Indian Overseas Bank	2790	1793.94	64.30	3800	83.25	2.19	6590	1877.19	28.49
Bank of Baroda	9148	1816.10	19.85	7073	822.82	11.63	16221	2638.92	16.27
Union Bank of India	2970	1693.36	57.02	1900	1089.63	57.35	4870	2782.99	57.15
Central Bank of India	2960	3538.65	119.55	1900	930.33	48.96	4860	4468.98	91.95
Bank of India	1410	393.39	27.90	2150	316.00	14.70	3560	709.39	19.93
Bank of Maharastra	1270	924.27	72.78	1900	1685.05	88.69	3170	2609.32	82.31
Axis Bank	2110	742.78	35.20	4710	4114.85	87.36	6820	4857.63	71.23
HDFC Bank	1045	584.03	55.89	5700	5355.21	93.95	6745	5939.24	88.05
ICICI Bank Ltd.	3150	4402.26	139.75	4620	8299.62	179.65	7770	12701.88	163.47
TMB Ltd	14945	6221.04	41.63	1900	1359.01	71.53	16845	7580.05	45.00
IDBI Bank	1195	291.57	24.40	1900	8514.10	448.11	3095	8805.67	284.51
Bandhan Bank	495	0.00	0.00	1900	11593.43	610.18	2395	11593.43	484.07
A & N SCB Ltd	18217	4703.63	25.82	29240	1535.04	5.25	47457	6238.67	13.15
UT TOTAL	**178114**	**148144.64**	**83.17**	**144742**	**222459.14**	**153.69**	**322856**	**370603.78**	**114.79**

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

DISTRICT: SOUTH ANDAMAN

(In Lacs)

Bank	Total Priority			Total Non-Priority			Total Disbursed		
	Target	Achiev.	%	Target	Achiev.	%	Target	Achiev.	%
State Bank of India	62276	63010.19	101.18	34336	115943.66	337.67	96612	178953.85	185.23
Canara Bank	35033	35249.11	100.62	14673	34239.21	233.35	49706	69488.32	139.80
Indian Bank	3240	1183.31	36.52	3800	963.83	25.36	7040	2147.14	30.50
UCO Bank	1410	2724.43	193.22	1900	493.70	25.98	3310	3218.13	97.22
Punjab National Bank	5145	10285.35	199.91	7600	4352.82	57.27	12745	14638.17	114.85
Indian Overseas Bank	2790	1793.94	64.30	3800	83.25	2.19	6590	1877.19	28.49
Bank of Baroda	9148	1816.1	19.85	7073	822.82	11.63	16221	2638.92	16.27
Union Bank of India	2970	1693.36	57.02	1900	1089.63	57.35	4870	2782.99	57.15
Central Bank of India	2960	3538.65	119.55	1900	930.33	48.96	4860	4468.98	91.95
Bank of India	1410	393.39	27.90	2150	316.00	14.70	3560	709.39	19.93
Bank of Maharastra	1270	924.27	72.78	1900	1685.05	88.69	3170	2609.32	82.31
Axis Bank	1690	692.83	41.00	3800	3580.34	94.22	5490	4273.17	77.84
HDFC Bank	1045	584.03	55.89	5700	5355.21	93.95	6745	5939.24	88.05
ICICI Bank Ltd.	2750	4366.16	158.77	3800	7686.90	202.29	6550	12053.06	184.02
TMB Ltd	14945	6221.04	41.63	1900	1359.01	71.53	16845	7580.05	45.00
IDBI Bank	1195	291.57	24.40	1900	8514.10	448.11	3095	8805.67	284.51
Bandhan Bank	495	0.00	0.00	1900	11593.43	610.18	2395	11593.43	484.07
Total Com. Banks	**149772**	**134767.73**	**89.98**	**100032**	**199009.29**	**198.95**	**249804**	**333777.02**	**133.62**
A & N SCB Ltd	15962	4431.91	27.77	26520	1115.36	4.21	42482	5547.27	13.06
District Total	**165734**	**139199.64**	**83.99**	**126552**	**200124.65**	**158.14**	**292286**	**339324.29**	**116.09**

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 DISTRICTWISE 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**
DISTRICT: NICOBAR									
State Bank of India	615	404.91	65.84	2300	3717.25	161.62	2915	4122.16	141.41
Canara Bank	540	366.72	67.91	1000	397.53	39.75	1540	764.25	49.63
Total Com. Banks	**1155**	**771.63**	**66.81**	**3300**	**4114.78**	**124.69**	**4455**	**4886.41**	**109.68**
A & N SCB Ltd	435	16.41	3.77	700	50.97	7.28	1135	67.38	5.94
District Total	**1590**	**788.04**	**49.56**	**4000**	**4165.75**	**104.14**	**5590**	**4953.79**	**88.62**

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

A & N ISLANDS

Bank	AGRICULTURE				ALLIED				TOTAL AGRI	
	Crop		Term Loan		Agri Infracture		Ancilliary Act.			
	Target	Achiev.	Target	Achiev.	Target	Achiev	Target	Achiev.	Target	Achiev.
State Bank of India	1985	832.63	6280	12433.94	78	0.00	524	833.95	8867	14100.52
Canara Bank	15325	17207.20	2650	29.44	41	13.00	340	462.02	18356	17711.66
Indian Bank	1000	470.16	50	470.16	5	0.00	10	0.00	1065	470.16
UCO Bank	10	4.20	50	4.20	5	0.00	10	8.00	75	51.72
Punjab National Bank	2000	3072.34	50	3072.34	10	21.20	50	1285.80	2110	6106.29
Indian Overseas Bank	50	55.86	500	55.86	5	0.00	100	5.55	655	711.11
Bank of Baroda	60	3.00	4650	3.00	11	0.00	1080	389.00	5801	1257.00
Union Bank of India	1500	10.90	100	5.20	5	0.00	10	65.06	1615	81.16
Central Bank of India	100	40.61	1500	40.61	5	7.04	20	10.00	1625	2824.53
Bank of India	10	0.00	50	0.00	5	0.00	10	0.00	75	0.00
Bank of Maharastra	10	0.13	10	0.13	5	9.20	10	98.34	35	210.81
Axis Bank	127	0.00	400	0.00	10	0.00	50	0.00	587	0.00
HDFC Bank	50	7.50	50	7.50	10	0.00	15	0.00	125	7.50
ICICI Bank Ltd	60	0.00	500	735.56	10	0.00	10	0.00	580	735.56
TMB Ltd	10	183.15	800	813.18	10	0.00	5	0.00	825	996.33
IDBI Bank	10	0.00	50	0.00	10	0.00	5	0.00	75	43.10
Bandhan Bank	10	0.00	50	0.00	10	0.00	5	0.00	75	0.00
A & N SCB Ltd	730	202.28	1520	1.26	113	0.00	314	357.10	2677	560.64
UT Total	**23047**	**22089.96**	**19260**	**20212.87**	**348**	**50.44**	**2568**	**3514.82**	**45223**	**45868.09**

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

A & N ISLANDS

Bank	AGRICULTURE		ALLIED		TOTAL AGRI %
	Crop %	Term Loan %	Agri Infrastructure %	Ancillary Act. %	
State Bank of India	41.95	197.99	0.00	159.15	159.02
Canara Bank	112.28	1.11	31.71	135.89	96.49
Indian Bank	41.13	0.00	0.00	0.00	38.62
UCO Bank	42.00	40.18	0.00	80.00	43.05
Punjab National Bank	115.55	2881.10	212.00	137.60	182.06
Indian Overseas Bank	87.72	55.65	0.00	5.55	50.02
Bank of Baroda	0.00	18.60	0.00	26.76	19.89
Union Bank of India	0.73	5.20	0.00	650.60	5.03
Central Bank of India	40.61	140.53	140.80	50.00	133.27
Bank of India	0.00	0.00	0.00	0.00	0.00
Bank of Maharastra	1.30	1031.40	184.00	983.40	602.31
Axis Bank	0.00	0.00	0.00	0.00	0.00
HDFC Bank	15.00	0.00	0.00	0.00	6.00
ICICI Bank Ltd	0.00	147.11	0.00	0.00	126.82
TAMILNAD MERCANTILE BANK	0.00	74.84	0.00	0.00	72.57
IDBI Bank	0.00	86.20	0.00	0.00	57.47
Bandhan Bank	0.00	0.00	0.00	0.00	0.00
A & N State Co-op Bank	27.71	0.08	0.00	113.73	20.94
UT Total	**95.85**	**104.95**	**14.49**	**136.87**	**101.43**

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

DISTRICT: SOUTH ANDAMAN

Bank	AGRICULTURE				ALLIED				TOTAL AGRI	
	Crop		Term Loan		Agri Infracture		Ancilliary Act.			
	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.	Target	Achiev.
State Bank of India	1340	127.80	4900	9637.80	38	0.00	484	777.84	6762	10543.44
Canara Bank	15025	17142.70	2150	25.15	11	13.00	310	358.95	17496	17539.80
Indian Bank	1000	470.16	50	0.00	5	0.00	10	0.00	1065	470.16
UCO Bank	10	4.20	50	39.52	5	0.00	10	8.00	75	51.72
Punjab National Bank	2000	3072.34	50	1726.95	10	21.20	50	1285.80	2110	6106.29
Indian Overseas Bank	50	55.86	500	649.70	5	0.00	100	5.55	655	711.11
Bank of Baroda	60	3.00	4650	865.00	11	0.00	1080	389.00	5801	1257.00
Union Bank of India	1500	10.90	100	5.20	5	0.00	10	65.06	1615	81.16
Central Bank of India	100	40.61	1500	2766.88	5	7.04	20	10.00	1625	2824.53
Bank of India	10	0.00	50	0.00	5	0.00	10	0.00	75	0.00
Bank of Maharastra	10	0.13	10	103.14	5	9.20	10	98.34	35	210.81
Axis Bank	77	0.00	300	0.00	10	0.00	50	0.00	437	0.00
HDFC Bank	50	7.50	50	0.00	10	0.00	15	0.00	125	7.50
ICICI Bank Ltd.	10	0.00	400	699.46	10	0.00	10	0.00	430	699.46
TMB Ltd.	10	183.15	800	813.18	10	0.00	5	0.00	825	996.33
IDBI Bank	10	0.00	50	43.10	10	0.00	5	0.00	75	43.10
Bandhan Bank	10	0.00	50	0.00	10	0.00	5	0.00	75	0.00
Total Com. Banks	**21272**	**21118.35**	**15660**	**17375.08**	**165**	**50.44**	**2184**	**2998.54**	**39281**	**41542.41**
A & N SCB	360	83.70	1050	0.00	73	0.00	274	321.97	1757	405.67
District Total	**21632**	**21202.05**	**16710**	**17375.08**	**238**	**50.44**	**2458**	**3320.51**	**41038**	**41948.08**

कार्यसूची संख्या.2

Agenda Point No.2

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

BANKWISE DISTRICTWISE / 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**
DISTRICT: NICOBAR DISTRICT										
State Bank of India	95	0.00	80	5.02	10	0.00	10	0.00	195	5.02
Canara Bank	100	24	100	0.75	10	0.00	10	101.17	220	125.92
Total Com. Banks	**195**	**24.00**	**180**	**5.77**	**20**	**0.00**	**20**	**101.17**	**415**	**130.94**
A & N State Co-op Bank	70	11.33	70	0.00	10	0.00	10	0.00	160	11.33
District Total	**265**	**35.33**	**250**	**5.77**	**30**	**0.00**	**30**	**101.17**	**575**	**142.27**

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

UNDER ACP 2025-26

DISTRICT: SOUTH ANDAMAN

Bank	AGRICULTURE		ALLIED		TOTAL AGRI
	Crop %	Term Loan %	Agri Infrastructure %	Ancillary Act. %	%
State Bank of India	9.54	196.69	0.00	160.71	155.92
Canara Bank	114.09	1.17	118.18	115.79	100.25
Indian Bank	47.02	0.00	0.00	0.00	44.15
UCO Bank	42.00	79.04	0.00	80.00	68.96
Punjab National Bank	153.62	3453.90	212.00	2571.60	289.40
Indian Overseas Bank	111.72	129.94	0.00	5.55	108.57
Bank of Baroda	5.00	18.60	0.00	36.02	21.67
Union Bank of India	0.73	5.20	0.00	650.60	5.03
Central Bank of India	40.61	184.46	140.80	50.00	173.82
Bank of India	0.00	0.00	0.00	0.00	0.00
Bank of Maharastra	1.30	1031.40	184.00	983.40	602.31
Axis Bank	0.00	0.00	0.00	0.00	0.00
HDFC Bank	15.00	0.00	0.00	0.00	6.00
ICICI Bank Ltd.	0.00	174.87	0.00	0.00	162.67
TAMILNAD MERCANTILE BANK	1831.50	101.65	0.00	0.00	120.77
IDBI Bank	0.00	86.20	0.00	0.00	57.47
Bandhan Bank	0.00	0.00	0.00	0.00	0.00
Total Com. Banks	**99.28**	**110.95**	**30.57**	**137.30**	**105.76**
A & N State Co-op Bank	23.25	0.00	0.00	117.51	23.09
District Total	**98.01**	**103.98**	**21.19**	**135.09**	**102.22**

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 DISTRICTWISE/ 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**
DISTRICT :NICOBAR					
State Bank of India	0.00	6.28	0.00	0.00	2.57
Canara Bank	24.00	0.75	0.00	1011.70	57.24
Total Com. Banks	**12.31**	**3.21**	**0.00**	505.85	**31.55**
A & N State Co-op Bank	16.19	0.00	0.00	0.00	7.08
District Total	**13.33**	**2.31**	**0.00**	337.23	**24.74**

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

A & N ISLANDS

(IN LACS)

Bank	TOTAL AGRI		MSME		SERVICES/OPS		TOTAL	
	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev
State Bank of India	8867	14100.52	58200	54488.27	2504	1797.32	69571	70386.11
Canara Bank	18356	17711.66	17750	17841.33	937	907.43	37043	36460.42
Indian Bank	1065	411.31	1600	315.84	575	275.66	3240	1002.81
UCO Bank	75	32.29	800	1551.94	535	648.13	1410	2232.36
Punjab National Bank	2110	3841.56	2500	2339.34	535	55.81	5145	6236.71
Indian Overseas Bank	655	327.64	1600	638.25	535	178.5	2790	1144.39
Bank of Baroda	5801	1154.00	2700	275.85	647	106.25	9148	1536.10
Union Bank of India	1615	81.16	800	1507.97	555	104.23	2970	1693.36
Central Bank of India	1625	2165.67	800	545.86	535	17	2960	2728.53
Bank of India	75	0.00	800	393.39	535	0	1410	393.39
Bank of Maharastra	35	210.81	800	646.1	435	67.36	1270	924.27
Axis Bank	587	0.00	1200	734.05	323	8.73	2110	742.78
HDFC Bank	125	7.50	800	428.31	120	5.92	1045	441.73
ICICI Bank Ltd	580	735.56	2400	3666.70	170	0.00	3150	4402.26
TMB	825	598.71	14000	4806.15	120	23.2	14945	5428.06
IDBI Bank	75	43.10	1000	238.24	120	3.26	1195	284.60
Bandhan Bank	75	0.00	300	0.00	120	0.00	495	0.00
A & N State Co-op Bank	2677	560.64	14470	3572.40	1070	570.59	18217	4703.63
UT Total	**45223**	**45868.09**	**122520**	**97008.24**	**10371**	**5268.31**	**178114**	**148144.64**

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

ANDAMAN & NICOBAR ISLANDS

Bank	TOTAL AGRI %	MSME %	SERVICES/OPS %	TOTAL %
State Bank of India	159.02	93.62	71.78	101.17
Canara Bank	96.49	100.51	96.84	98.43
Indian Bank	44.15	22.66	60.97	36.52
UCO Bank	68.96	215.11	177.92	193.22
Punjab National Bank	289.40	164.73	11.37	199.91
Indian Overseas Bank	108.57	50.27	52.06	64.30
Bank of Baroda	21.67	16.77	16.42	19.85
Union Bank of India	5.03	188.50	18.78	57.02
Central Bank of India	173.82	86.39	4.30	119.55
Bank of India	0.00	49.17	0.00	27.90
Bank of Maharastra	602.31	80.76	15.49	72.78
Axis Bank	0.00	61.17	2.70	35.20
HDFC Bank	6.00	71.33	4.93	55.89
ICICI Bank Ltd	126.82	152.78	0.00	139.75
TAMILNAD MERCANTILE BANK	120.77	37.09	26.63	41.63
IDBI Bank	57.47	24.47	3.11	24.40
Bandhan Bank	0.00	0.00	0.00	0.00
A & N State Co-op Bank	20.94	24.69	53.33	25.82
UT Total	**101.43**	**79.18**	**50.80**	**83.17**

The achievement under ACP segment wise is as given below

AGRICULTURE: 101.43 %

MSME: 79.18 %

OTHERS: 50.80 %

TOTAL: 83.17 %

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

DISTRICT: SOUTH ANDAMAN

(IN LACS)

Bank	TOTAL AGRI		MSME		SERVICES/OPS		TOTAL	
	Target	Achiev	Target	Achiev	Target	Achiev	Target	Achiev
State Bank of India	6762	10543.44	53500	50757.48	2014	1709.27	62276	63010.19
Canara Bank	17496	17539.80	16800	16827.71	737	881.60	35033	35249.11
Indian Bank	1065	470.16	1600	362.58	575	350.57	3240	1183.31
UCO Bank	75	51.72	800	1720.84	535	951.87	1410	2724.43
Punjab National Bank	2110	6106.29	2500	4118.21	535	60.85	5145	10285.35
Indian Overseas Bank	655	711.11	1600	804.33	535	278.50	2790	1793.94
Bank of Baroda	5801	1257.00	2700	452.85	647	106.25	9148	1816.10
Union Bank of India	1615	81.16	800	1507.97	555	104.23	2970	1693.36
Central Bank of India	1625	2824.53	800	691.12	535	23.00	2960	3538.65
Bank of India	75	0.00	800	393.39	535	0.00	1410	393.39
Bank of Maharastra	35	210.81	800	646.10	435	67.36	1270	924.27
Axis Bank	437	0.00	1000	684.10	253	8.73	1690	692.83
HDFC Bank	125	7.50	800	570.61	120	5.92	1045	584.03
ICICI Bank Ltd.	430	699.46	2200	3666.70	120	0.00	2750	4366.16
TAMILNAD MERCANTILE BANK	825	996.33	14000	5192.75	120	31.96	14945	6221.04
IDBI Bank	75	43.10	1000	244.74	120	3.73	1195	291.57
Bandhan Bank	75	0.00	300	0.00	120	0.00	495	0.00
Total Com. Banks	**39281**	**41542.41**	**102000**	**88641.48**	**8491**	**4583.84**	**149772**	**134767.73**
A & N State Co-op Bank	1757	405.67	13495	3566.84	710	459.40	15962	4431.91
District Total	**41038**	**41948.08**	**115495**	**92208.32**	**9201**	**5043.24**	**165734**	**139199.64**

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 DISTRICTWISE/ 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**
DISTRICT: NICOBAR								
State Bank of India	195	5.02	400	397.89	20	2	615	404.91
Canara Bank	220	125.92	300	240.8	20	0	540	366.72
Total Com. Banks	**415**	**130.94**	**700**	**639**	**40**	**2.00**	**1155**	**771.63**
A & N State Co-op Bank	160	11.33	275	4.63	0	0.45	435	16.41
District Total	**575**	**142.27**	**975**	**643.32**	**40**	**2.45**	**1590**	**788.04**

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

DISTRICT: SOUTH ANDAMAN

Bank	TOTAL AGRI %	MSME %	SERVICES/OPS %	TOTAL %
State Bank of India	155.92	94.87	84.87	101.18
Canara Bank	100.25	100.16	119.62	100.62
Indian Bank	44.15	22.66	60.97	36.52
UCO Bank	68.96	215.11	177.92	193.22
Punjab National Bank	289.40	164.73	11.37	199.91
Indian Overseas Bank	108.57	50.27	52.06	64.30
Bank of Baroda	21.67	16.77	16.42	19.85
Union Bank of India	5.03	188.50	18.78	57.02
Central Bank of India	173.82	86.39	4.30	119.55
Bank of India	0.00	49.17	0.00	27.90
Bank of Maharastra	602.31	80.76	15.49	72.78
Axis Bank	0.00	68.41	3.45	41.00
HDFC Bank	6.00	71.33	4.93	55.89
ICICI Bank Ltd.	162.67	166.67	0.00	158.77
TAMILNAD MERCANTILE BANK	120.77	37.09	26.63	41.63
IDBI Bank	57.47	24.47	3.11	24.40
Bandhan Bank	0.00	0.00	0.00	0.00
Total Com. Banks	**105.76**	**86.90**	**53.98**	**89.98**
A & N State Co-op Bank	23.09	26.43	64.70	27.77
District Total	**102.22**	**79.84**	**54.81**	**83.99**

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 DISTRICTWISE / 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**
DISTRICT :NICOBAR				
State Bank of India	2.57	99.47	10.00	65.84
Canara Bank	57.24	80.27	0.00	67.91
Total Com. Banks	**31.55**	**91.24**	**5.00**	**66.81**
A & N State Co-op Bank	7.08	1.68	0.00	3.77
District Total	**24.74**	**65.98**	**6.13**	**49.56**

कार्यसूची संख्या. 2

Agenda Point No.2

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 A & N ISLANDS

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	44036	101322.19	230.09	308.39
Canara Bank	18713	22789.01	121.78	187.83
Indian Bank	3800	892.38	23.48	25.36
UCO Bank	1900	347.54	18.29	25.98
Punjab National Bank	7600	1222.22	16.08	57.27
Indian Overseas Bank	3800	62.25	1.64	2.19
Bank of Baroda	7073	622.82	8.81	11.63
Union Bank of India	1900	1089.63	0.00	57.35
Central Bank of India	1900	471.37	24.81	48.96
Bank of India	2150	316	14.70	14.70
Bank of Maharastra	1900	1685.05	88.69	88.69
Axis Bank	4710	2963.87	62.93	87.36
HDFC Bank	5700	3712.93	65.14	93.95
ICICI Bank Ltd.	4620	4281.86	92.68	179.65
TAMILNAD MERCANTILE BANK	1900	852.9	44.89	71.53
IDBI Bank	1900	7118.46	374.66	448.11
Bandhan Bank	1900	11593.43	610.18	610.18
A & N State Co-op Bank	29240	1458.15	4.99	5.25
UT Total	**144742**	**222459.14**	**111.72**	**153.69**

कार्यसूची संख्या. 2

Agenda Point No.2

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 DISTRICTWISE CREDIT DISBURSEMENT 31/03/2026 UNDER ACP 2025-26

DISTRICT: SOUTH 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	34336	115943.66	251.77	337.67
Canara Bank	14673	34239.21	150.07	233.35
Indian Bank	3800	963.83	23.48	25.36
UCO Bank	1900	493.70	18.29	25.98
Punjab National Bank	7600	4352.82	16.08	57.27
Indian Overseas Bank	3800	83.25	1.64	2.19
Bank of Baroda	7073	822.82	8.81	11.63
Union Bank of India	1900	1089.63	0.00	57.35
Central Bank of India	1900	930.33	24.81	48.96
Bank of India	2150	316.00	14.70	14.70
Bank of Maharastra	1900	1685.05	88.69	88.69
Axis Bank	3800	3580.34	67.90	94.22
HDFC Bank	5700	5355.21	65.14	93.95
ICICI Bank Ltd.	3800	7686.90	105.26	202.29
TAMILNAD MERCANTILE BANK	1900	1359.01	44.89	71.53
IDBI Bank	1900	8514.10	374.66	448.11
Bandhan Bank	1900	11593.43	610.18	610.18
Total Com. Banks	**100032**	**199009.29**	**143.90**	**198.95**
A & N State Co-op Bank	26520	1115.36	3.96	4.21
District Total	**126552**	**200124.65**	**114.57**	**158.14**

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 DISTRICTWISE 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**
DISTRICT : NICOBAR				
State Bank of India	2300	3717.25	126.12	161.62
Canara Bank	1000	397.53	36.46	39.75
Total Com. Banks	**3300**	**4114.78**	**98.95**	**124.69**
A & N State Co-op Bank	700	50.97	6.93	7.28
District Total	**4000**	**4165.75**	**82.85**	**104.14**

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

A & N ISLANDS

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	346832.18	91167.75	27.21	26.29
Canara Bank	74329.28	37458.35	56.98	50.40
Indian Bank	7729.72	6175.8	79.90	79.90
UCO Bank	4678.99	4039.47	86.33	86.33
Punjab National Bank	10947.22	7929.11	72.43	72.43
Indian Overseas Bank	6433.63	5357.62	83.28	83.28
Bank of Baroda	21882.01	7956.23	36.36	36.36
Union Bank of India	3000.00	2428.5	70.99	80.95
Central Bank of India	3844.23	2950.68	76.76	76.76
Bank of India	1935.52	1655.37	85.53	85.53
Bank of Maharastra	4532.55	1583	34.93	34.93
Axis Bank	8682.28	661.79	16.51	7.62
HDFC Bank	8380.55	912.68	10.89	10.89
ICICI	12364.95	3638.58	16.78	29.43
TAMILNAD MERCANTILE BANK	8119.43	4864.9	59.92	59.92
IDBI Bank	6815.96	684.33	10.04	10.04
BANDHAN BANK	1355.92	0.00	0.00	0.00
A & N State Co-op Bank	88811.86	74148.44	83.13	83.49
UT Total	**620676.28**	**253612.60**	**42.21**	**40.86**

The total outstanding Priority Sector advances of the total union territory is above the RBI benchmark of 40%.

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 DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH ANDAMAN

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	303290.3	81188.07	27.61	26.77
Canara Bank	71084.83	35887.02	57.40	50.48
Indian Bank	7729.72	6175.8	81.44	79.90
UCO Bank	4678.99	4039.47	84.66	86.33
Punjab National Bank	10947.22	7929.11	75.03	72.43
Indian Overseas Bank	6433.63	5357.62	86.78	83.28
Bank of Baroda	21882.01	7956.23	39.66	36.36
Union Bank of India	3000.00	2428.5	70.99	80.95
Central Bank of India	3844.23	2950.68	80.98	76.76
Bank of India	1935.52	1655.37	80.00	85.53
Bank of Maharastra	4532.55	1583	27.35	34.93
Axis Bank	7562.83	574.86	8.50	7.60
HDFC Bank	8380.55	912.68	11.36	10.89
ICICI Bank Ltd.	11893.3	3589.05	16.78	30.18
TAMILNAD MERCANTILE BANK	8119.43	4864.9	71.27	59.92
IDBI Bank	6815.96	684.33	7.80	10.04
BANDHAN BANK	1355.92	0	0.00	0.00
Total Com. Banks	**483486.99**	**167776.69**	**35.98**	**34.67**
A & N State Co-op Bank	84043.64	70202.89	83.21	83.53
District Total	**567530.63**	**237979.58**	**43.28**	**41.93**

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

OUTSTANDING PRIORITY SECTOR ADVANCES TO TOTAL ADVANCES DISTRICTWISE 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**
DISTRICT: NICOBAR				
State Bank of India	6886.33	573.15	8.66	8.32
Canara Bank	1190.4	401.97	33.09	33.77
Total Com. Banks	**8076.73**	**975.12**	**12.44**	**12.07**
A & N State Co-op Bank	391.58	277.81	68.48	70.95
District Total	**8468.31**	**1252.93**	**15.11**	**14.80**

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

A & N ISLANDS

(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	346832.18	12360.35	3.46	3.56
Canara Bank	74329.28	11297.15	20.21	15.20
Indian Bank	7729.72	315.57	4.88	4.08
UCO Bank	4678.99	534.93	13.52	11.43
Punjab National Bank	10947.22	3377.23	29.28	30.85
Indian Overseas Bank	6433.63	3041.39	49.98	47.27
Bank of Baroda	21882.01	1790.26	8.44	8.18
Union Bank of India	3000.00	47.50	1.39	1.39
Central Bank of India	3844.23	1909.99	54.18	49.68
Bank of India	1935.52	887.04	42.58	45.83
Bank of Maharastra	4532.55	300.91	6.82	6.64
Axis Bank	8682.28	0.19	0.05	0.00
HDFC Bank	8380.55	912.68	11.36	10.89
ICICI	12364.95	517.76	3.13	4.19
TMB	8119.43	4864.9	71.27	59.92
IDBI Bank	6815.96	684.33	7.80	10.04
BANDHAN BANK	1355.92	0.00	0.00	0.00
A & N State Co-op Bank	88811.86	3898.81	3.00	4.39
UT Total	**620676.28**	**40895.43**	**6.82**	**6.59**

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 DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH 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	303290.3	9098.35	2.90	3.00
Canara Bank	71084.83	11139.98	20.92	15.67
Indian Bank	7729.72	315.57	4.88	4.08
UCO Bank	4678.99	534.93	13.52	11.43
Punjab National Bank	10947.22	3377.23	29.28	30.85
Indian Overseas Bank	6433.63	3041.39	49.98	47.27
Bank of Baroda	21882.01	1790.26	8.44	8.18
Union Bank of India	3000.00	47.50	1.39	1.39
Central Bank of India	3844.23	1909.99	54.18	49.68
Bank of India	1935.52	887.04	42.58	45.83
Bank of Maharastra	4532.55	300.91	6.82	6.64
Axis Bank	7562.83	0.19	0.06	0.00
HDFC Bank	8380.55	7.74	0.10	0.09
ICICI Bank Ltd.	11893.3	500.05	3.13	4.20
TAMILNAD MERCANTILE BANK	8119.43	551.98	8.14	6.80
IDBI Bank	6815.96	56.63	0.76	0.83
BANDHAN BANK	1355.92	0.00	0.00	0.00
Total Com. Banks	**483486.99**	**33559.74**	**7.54**	**6.94**
A & N State Co-op Bank	84043.64	2435.57	1.37	2.90
District Total	**567530.63**	**35995.31**	**6.59**	**6.34**

कृषि बकाया ऋण का कुल बकाया ऋण की तुलना में 31/03/2026 तक प्रतिशतता
OUTSTANDING AGRICULTURE SECTOR ADVANCES:
TO TOTAL ADVANCES DISTRICTWISE 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**
DISTRICT: NICOBAR				
State Bank of India	6886.33	9.97	0.13	0.14
Canara Bank	1190.4	104.85	9.55	8.81
Total Com. Banks	**8076.73**	**114.82**	**1.59**	**1.42**
A & N State Co-op Bank	391.58	38.48	10.32	9.83
District Total	**8468.31**	**153.30**	**2.00**	**1.81**

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

A & N ISLANDS

(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	346832.18	61906.07	18.72	17.85
Canara Bank	74329.28	23342.36	33.37	31.40
Indian Bank	7729.72	5101.87	65.41	66.00
UCO Bank	4678.99	2518.47	50.91	53.83
Punjab National Bank	10947.22	4007.06	37.24	36.60
Indian Overseas Bank	6433.63	1306.08	19.94	20.30
Bank of Baroda	21882.01	4882.89	25.01	22.31
Union Bank of India	3000.00	1946.00	56.88	64.87
Central Bank of India	3844.23	1004.02	25.86	26.12
Bank of India	1935.52	622.89	30.50	32.18
Bank of Maharastra	4532.55	1084.04	15.79	23.92
Axis Bank	8682.28	435.24	5.77	5.01
HDFC Bank	8380.55	902.33	11.20	10.77
ICICI Bank	12364.95	2813.96	10.31	22.76
Tamilnad Mercantile Bank	8119.43	4258.39	62.53	52.45
IDBI Bank	6815.96	307.52	2.95	4.51
BANDHAN BANK	1355.92	0.00	0.00	0.00
A & N State Co-op Bank	88811.86	67042.57	74.89	75.49
UT Total	**620676.28**	**183481.76**	**30.32**	**29.56**

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 DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH 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	303290.3	56589.89	19.44	18.66
Canara Bank	71084.83	22011.45	33.03	30.97
Indian Bank	7729.72	5101.87	65.41	66.00
UCO Bank	4678.99	2518.47	50.91	53.83
Punjab National Bank	10947.22	4007.06	37.24	36.60
Indian Overseas Bank	6433.63	1306.08	19.94	20.30
Bank of Baroda	21882.01	4882.89	25.01	22.31
Union Bank of India	3000.00	1946	56.88	64.87
Central Bank of India	3844.23	1004.02	25.86	26.12
Bank of India	1935.52	622.89	30.50	32.18
Bank of Maharastra	4532.55	1084.04	15.79	23.92
Axis Bank	7562.83	373.02	5.71	4.93
HDFC Bank	8380.55	902.33	11.20	10.77
ICICI Bank Ltd.	11893.3	2802.1	10.66	23.56
Tamilnad Mercantile Bank	8119.43	4258.39	62.53	52.45
IDBI Bank	6815.96	307.52	2.95	4.51
BANDHAN BANK	1355.92	0.00	0.00	0.00
Total Com. Banks	**483486.99**	**109718.02**	**23.22**	**22.67**
A & N State Co-op Bank	84043.64	65405.77	77.40	77.82
District Total	**567530.63**	**175123.79**	**31.59**	**30.86**

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 DISTRICTWISE 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**
DISTRICT :NICOBAR				
State Bank of India	6886.33	557.76	8.46	8.10
Canara Bank	1190.4	297.12	23.54	24.96
Total Com. Banks	**8076.73**	**854.88**	**10.79**	**10.58**
A & N State Co-op Bank	391.58	214.77	50.44	54.85
District Total	**8468.31**	**1069.65**	**12.68**	**12.63**

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

A & N ISLANDS

(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	219	615.89	131	755	250	771.94	190.84	102.24	471	2795.78
Canara Bank	42	66.95	81	322	46	113.39	56.79	35.21	114	597.04
Indian Bank	2	54.53	10	100	2	101.44	20.00	101.44	2	101.44
UCO Bank	1	1.41	10	35	1	1.41	10.00	4.03	13	29.22
Punjab National Bank	2	1.85	9	110	4	4.73	44.44	4.30	17	71.14
Indian Overseas Bank	0	0.00	10	60	0	0	0.00	0.00	1	2.00
Bank of Baroda	3	15.08	17	92	3	15.08	17.65	16.39	10	138.92
Union Bank of India	3	50.00	10	55	6	44.56	60.00	81.02	9	50.00
Central Bank of India	0	0.00	10	35	0	0	0.00	0.00	0	0.00
Bank of India	0	0.00	10	35	0	0	0.00	0.00	2	11.69
Bank of Maharastra	15	16.26	10	35	15	16.26	150.00	46.46	12	104.61
Axis Bank	1	6.30	15	91	1	6.30	6.67	6.92	5	84.24
HDFC Bank	0	0.00	10	85	0	0	0.00	0.00	0	0.00
ICICI	1	60.87	14	65	1	95.24	7.14	146.52	11	353.87
TMB	0	0.00	10	35	0	0	0.00	0.00	0	0.00
IDBI Bank	3	9.76	10	35	4	10.23	40.00	29.23	4	33.36
Bandhan Bank	0	0.00	10	35	0	0.00	0.00	0.00	0	0.00
A & N State Co-op Bank	0	0.00	50	160	0	0.00	0.00	0.00	11	8.82
UT Total	**292**	**898.90**	**427**	**2140**	**333**	**1180.58**	**77.99**	**55.17**	**682**	**4382.13**

कार्यसूची संख्या.4

Agenda Point No.4

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

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

DISTRICT: SOUTH 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	203	594.75	89	665	232	745.19	260.67	112.06	435	2695.35
Canara Bank	42	66.95	67	282	44	110.23	65.67	39.09	109	590.11
Indian Bank	2	54.53	10	100	2	101.44	20.00	101.44	2	101.44
UCO Bank	1	1.41	10	35	1	1.41	10.00	4.03	13	29.22
Punjab National Bank	2	1.85	9	110	4	4.73	44.44	4.30	17	71.14
Indian Overseas Bank	0	0.00	10	60	0	0.00	0.00	0.00	1	2.00
Bank of Baroda	3	15.08	17	92	3	15.08	17.65	16.39	10	138.92
Union Bank of India	3	50.00	10	55	6	44.56	60.00	81.02	9	50.00
Central Bank of India	0	0.00	10	35	0	0.00	0.00	0.00	0	0.00
Bank of India	0	0.00	10	35	0	0.00	0.00	0.00	2	11.69
Bank of Maharastra	15	16.26	10	35	15	16.26	150.00	46.46	12	104.61
Axis Bank	1	6.30	11	71	1	6.30	9.09	8.87	4	59.54
HDFC Bank	0	0.00	10	85	0	0.00	0.00	0.00	0	0.00
ICICI Bank Ltd.	1	60.87	10	60	1	95.24	10.00	158.73	11	353.87
TMB	0	0.00	10	35	0	0.00	0.00	0.00	0	0.00
IDBI Bank	3	9.76	10	35	4	10.23	40.00	29.23	4	33.36
Bandhan Bank	0	0.00	10	35	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	**276**	**877.76**	**313**	**1825**	**313**	**1150.67**	**100.00**	**63.05**	**629**	**4241.25**
A & N State Co-op Bank	0	0.00	34	135	0	0.00	0.00	0.00	10	5.69
District Total	**276**	**877.76**	**347**	**1960**	**313**	**1150.67**	**90.20**	**58.71**	**639**	**4246.94**

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

EDUCATION LOAN STATEMENT OF PROGRESS DISTRICTWISE 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**
DISTRICT :NICOBAR										
State Bank of India	0	0.00	0	0	0	0.00	0.00	0.00	0	0.00
Canara Bank	0	0.00	0	0	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	**0**	**0.00**	**0**	**0**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**
A & N State Co-op Bank	0	0.00	0	0	0	0.00	0.00	0.00	0	0.00
District Total	**0**	**0.00**	**0**	**0**	**0**	**0.00**	**0.00**	**0.00**	**0**	**0.00**

कार्यसूची संख्या.5

Agenda Point No.5

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

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

A & N ISLANDS

(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	824	13743.62	716	6711	1072	17601.29	149.72	262.28	6405	95195.73
Canara Bank	164	1515.25	219	1910	192	2233.95	87.67	116.96	404	7400.95
Indian Bank	11	438.63	60	750	12	466.63	20.00	62.22	59	992.77
UCO Bank	2	89.56	35	625	2	114.56	5.71	18.33	17	323.45
Punjab National Bank	13	313.02	120	1000	14	435.31	11.67	43.53	83	1596.85
Indian Overseas Bank	2	30.00	60	750	2	40.00	3.33	5.33	16	308.36
Bank of Baroda	1	36.00	105	1100	1	36.00	0.95	3.27	40	1099.16
Union Bank of India	0	0.00	35	625	5	59.67	14.29	9.55	15	565.00
Central Bank of India	1	17.00	35	625	2	23.00	5.71	3.68	4	36.66
Bank of India	0	0.00	35	625	0	0.00	0.00	0.00	11	133.75
Bank of Maharastra	63	478.95	45	525	63	478.95	140.00	91.23	61	1965.12
Axis Bank	0	0.00	73	538	1	2.42	1.37	0.45	59	1280.14
HDFC Bank	4	5.92	95	475	4	5.92	4.21	1.25	6	44.30
ICICI BANK	0	64.52	66	425	4	337.04	6.06	79.30	65	1805.30
TMB	6	122.40	35	225	6	131.16	17.14	58.29	21	618.82
IDBI Bank	4	82.10	35	225	4	82.10	11.43	36.49	41	1146.79
Bandhan Bank	0	0.00	35	225	0	0.00	0.00	0.00	0	0.00
A & N State Co-op Bank	17	221.53	354	2185	17	221.53	4.80	10.14	249	8793.93
UT Total	**1112**	**17158.50**	**2158**	**19544**	**1401**	**22269.53**	**64.92**	**113.95**	**7556**	**123307.08**

कार्यसूची संख्या.5

Agenda Point No.5

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

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

DISTRICT: SOUTH 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	787	13289.19	670	5911	1000	17000.50	149.25	287.61	5951	90024.91
Canara Bank	161	1485.25	205	1600	189	2198.95	92.20	137.43	394	7316.68
Indian Bank	11	438.63	60	750	12	466.63	20.00	62.22	59	992.77
UCO Bank	2	89.56	35	625	2	114.56	5.71	18.33	17	323.45
Punjab National Bank	13	313.02	120	1000	14	435.31	11.67	43.53	83	1596.85
Indian Overseas Bank	2	30.00	60	750	2	40.00	3.33	5.33	16	308.36
Bank of Baroda	1	36.00	105	1100	1	36.00	0.95	3.27	40	1099.16
Union Bank of India	0	0.00	35	625	5	59.67	14.29	9.55	15	565.00
Central Bank of India	1	17.00	35	625	2	23.00	5.71	3.68	4	36.66
Bank of India	0	0.00	35	625	0	0.00	0.00	0.00	11	133.75
Bank of Maharastra	63	478.95	45	525	63	478.95	140.00	91.23	61	1965.12
Axis Bank	0	0.00	67	468	1	2.42	1.49	0.52	59	1280.14
HDFC Bank	4	5.92	95	475	4	5.92	4.21	1.25	6	44.3
ICICI Bank Ltd.	0	64.52	60	350	4	337.04	6.67	96.30	61	1754.38
TMB	6	122.40	35	225	6	131.16	17.14	58.29	21	618.82
IDBI Bank	4	82.10	35	225	4	82.10	11.43	36.49	41	1146.79
Bandhan Bank	0	0.00	35	225	0	0.00	0.00	0.00	0	0.00
Total Com. Banks	**1055**	**16452.54**	**1732**	**16104**	**1309**	**21412.21**	**75.58**	**132.96**	**6839**	**109207.14**
A & N State Co-op Bank	15	191.4	299	1650	15	191.4	5.02	11.60	202	8230.61
District Total	**1070**	**16643.94**	**2031**	**17754**	**1324**	**21603.61**	**65.19**	**121.68**	**7041**	**117437.75**

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

HOUSING LOAN STATEMENT OF PROGRESS DISTRICTWISE 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**
DISTRICT: NICOBAR										
State Bank of India	2	10	2	20	0	0.00	0.00	0.00	0	0.00
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**

कार्यसूची संख्या.6

AGENDA NO: 6

ऋण जमा अनुपात 31/03/2026 तक

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

A & N ISLANDS

(IN LACS)

Bank	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	569281.63	339680.12	585219.43	346832.19	57.71	59.67	59.27
Canara Bank	141879.58	71944.03	147414.29	74329.28	48.35	50.71	50.42
Indian Bank	12543.51	8174.83	13374.12	7729.73	63.90	65.17	57.80
UCO Bank	4509.1	3845.11	5079.31	4678.98	72.96	85.27	92.12
Punjab National Bank	9505.62	10449.66	11121.15	10947.23	101.58	109.93	98.44
Indian Overseas Bank	7703.25	5693.26	8478.56	6433.62	63.50	73.91	75.88
Bank of Baroda	23749	19889	21021	21882	92.26	83.75	104.10
Union Bank of India	9331	3421	5985	3000	38.67	36.66	50.13
Central Bank of India	3767.06	3263.76	4217.67	3844.23	71.10	86.64	91.15
Bank of India	2449.22	2084.52	2596.46	1935.52	98.92	85.11	74.54
Bank of Maharastra	13463.77	4533.28	13749.66	4532.56	99.68	33.67	32.96
Axis Bank	33815.05	8866.62	34704.81	8682.28	28.14	26.22	25.02
HDFC Bank	32116.39	7685.45	35541.28	8380.55	25.67	23.93	23.58
ICICI Bank	12933.50	9980.88	14146.04	12364.94	81.03	77.17	87.41
TMB	15819.08	7714.73	11460.09	8119.43	53.71	48.77	70.85
IDBI Bank	7328.76	9324.87	8356.78	6815.96	139.55	127.24	81.56
BANDHAN BANK	18016.34	1638.48	16912.18	1355.92	7.76	9.09	8.02
ANSCB	102329.05	91065.76	104477.21	88811.86	91.35	88.99	85.01
UT Total	**1020540.91**	**609255.36**	**1043855.04**	**620676.28**	**59.31**	**59.70**	**59.46**

कार्यसूची संख्या.6

AGENDA NO: 6

ऋण जमा अनुपात 31/03/2026 तक

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

DISTRICT: SOUTH 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	462191.66	296825	476122.2	303290.31	61.96	64.22	63.70
Canara Bank	123813.55	68707.44	129121.38	71084.83	52.99	55.49	55.05
Indian Bank	12543.51	8174.83	13374.12	7729.73	63.90	65.17	57.80
UCO Bank	4509.1	3845.11	5079.31	4678.98	72.96	85.27	92.12
Punjab National Bank	9505.62	10449.66	11121.15	10947.23	101.58	109.93	98.44
Indian Overseas Bank	7703.25	5693.26	8478.56	6433.62	63.50	73.91	75.88
Bank of Baroda	23749	19889	21021	21882	92.26	83.75	104.10
Union Bank of India	9331	3421	5985	3000	38.67	36.66	50.13
Central Bank of India	3767.06	3263.76	4217.67	3844.23	71.10	86.64	91.15
Bank of India	2449.22	2084.52	2596.46	1935.52	98.92	85.11	74.54
Bank of Maharastra	13463.77	4533.28	13749.66	4532.56	99.68	33.67	32.96
Axis Bank	27276.28	7737.84	28164.16	7562.83	30.74	28.37	26.85
HDFC Bank	32116.39	7685.45	35541.28	8380.55	25.67	23.93	23.58
ICICI Bank Ltd.	11918.21	9545.1	13079.81	11893.29	84.14	80.09	90.93
TMB	15819.08	7714.73	11460.09	8119.43	53.71	48.77	70.85
IDBI Bank	7328.76	9324.87	8356.78	6815.96	139.55	127.24	81.56
BANDHAN BANK	18016.34	1638.48	16912.18	1355.92	7.76	9.09	8.02
Total Com. Banks	**785501.80**	**470533.33**	**804380.81**	**483486.99**	**59.15**	**59.90**	**60.11**
ANSCB	59073.63	85960.36	60496.73	84043.64	148.89	145.51	138.92
District Total	**844575.43**	**556493.69**	**864877.54**	**567530.63**	**65.63**	**65.89**	**65.62**

ऋण जमा अनुपात 31/03/2026 तक

THE CREDIT DEPOSIT RATIO DISTRICTWISE (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**
DISTRICT: NICOBAR							
State Bank of India	12329.91	6812.96	11774.27	6886.33	54.44	55.26	58.49
Canara Bank	11306.21	1245.39	11527.72	1190.4	10.18	11.02	10.33
Total Com. Banks	**23636.12**	**8058.35**	**23301.99**	**8076.73**	**32.81**	**34.09**	**34.66**
A & N State Co-op Bank	6799.04	403.65	6885.77	391.58	6.48	5.94	5.69
District Total	**30435.16**	**8462.00**	**30187.76**	**8468.31**	**26.82**	**27.80**	**28.05**

कार्यसूची संख्या.7
AGENDA 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
A & N ISLANDS

(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	346832.18	2874.99	0.82	0.83
Canara Bank	74329.28	1036.74	1.39	1.39
Indian Bank	7729.72	1023.6	13.13	13.24
UCO Bank	4678.99	634.35	15.55	13.56
Punjab National Bank	10947.22	552.03	5.14	5.04
Indian Overseas Bank	6433.63	20.44	0.37	0.32
Bank of Baroda	21882.01	167.35	0.70	0.76
Union Bank of India	3000	200	5.85	6.67
Central Bank of India	3844.23	14.96	0.41	0.39
Bank of India	1935.52	98.97	4.75	5.11
Bank of Maharastra	4532.55	127.19	1.41	2.81
Axis Bank	8682.28	66.58	1.16	0.77
HDFC Bank	8380.55	59.06	1.29	0.70
ICICI	12364.95	35.84	0.52	0.29
TAMILNAD MERCANTILE BANK	8119.43	178.69	1.63	2.20
IDBI Bank	6815.96	7.6	0.08	0.11
BANDHAN BANK	1355.92	4.52	0.28	0.33
A & N State Co-op Bank	88811.86	57727.84	68.58	65.00
UT Total	**620676.28**	**64830.75**	**11.39**	**10.45**

AGENDA NO: 7

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

NON- PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH ANDAMAN

(IN LACS)

Bank	As on 31/12/2025		Total % as on 31/12/2025	Total % as on 31/03/2026
	Total Advance	Total NPA		
State Bank of India	303290.3	2388.76	0.77	0.79
Canara Bank	71084.83	829.24	1.15	1.17
Indian Bank	7729.72	1023.6	13.13	13.24
UCO Bank	4678.99	634.35	15.55	13.56
Punjab National Bank	10947.22	552.03	5.14	5.04
Indian Overseas Bank	6433.63	20.44	0.37	0.32
Bank of Baroda	21882.01	167.35	0.70	0.76
Union Bank of India	3000.00	200	5.85	6.67
Central Bank of India	3844.23	14.96	0.41	0.39
Bank of India	1935.52	98.97	4.75	5.11
Bank of Maharastra	4532.55	127.19	1.41	2.81
Axis Bank	7562.83	41.49	1.10	0.55
HDFC Bank	8380.55	59.06	1.29	0.70
ICICI Bank Ltd.	11893.3	32.7	0.50	0.27
TAMILNAD MERCANTILE BANK	8119.43	178.69	1.63	2.20
IDBI Bank	6815.96	7.6	0.08	0.11
BANDHAN BANK	1355.92	4.52	0.28	0.33
Total Com. Banks	**483486.99**	**6380.95**	**1.32**	**1.32**
A & N State Co-op Bank	84043.64	56397.77	70.86	67.11
District Total	**567530.63**	**62778.72**	**12.06**	**11.06**

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

NON- PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES DISTRICTWISE 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**
DISTRICT: NICOBAR				
State Bank of India	6886.33	76.73	1.10	1.11
Canara Bank	1190.4	20.48	1.67	1.72
Total Com. Banks	**8076.73**	**97.21**	**1.18**	**1.20**
A & N State Co-op Bank	391.58	150.2	41.72	38.36
District Total	**8468.31**	**247.41**	**3.12**	**2.92**

AGENDA NO: 7

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

SEGMENTWISE NON -PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES AS ON 31/03/2026

A & N ISLANDS

(IN LACS)

Bank	Total Advance	Agriculture	%	MSME	%	Total Priority Sector	%	Total Non Priority Sec	%
State Bank of India	346832.18	86.23	0.02	1195.07	0.34	1381.86	0.40	1493.12	0.43
Canara Bank	74329.28	29.04	0.04	741.19	1.00	792.86	1.07	243.88	0.33
Indian Bank	7729.72	5.43	0.07	1018.17	13.17	1023.6	13.24	0.00	0.00
UCO Bank	4678.99	65.5	1.40	526.4	11.25	614.38	13.13	19.97	0.43
Punjab National Bank	10947.22	19.69	0.18	377.57	3.45	428.28	3.91	123.75	1.13
Indian Overseas Bank	6433.63	0.00	0.00	20.44	0.32	20.44	0.32	0.00	0.00
Bank of Baroda	21882.01	0.00	0.00	66.48	0.30	85.64	0.39	81.71	0.37
Union Bank of India	3000	0.00	0.00	200	6.67	200	6.67	0.00	0.00
Central Bank of India	3844.23	0.00	0.00	14.26	0.37	14.26	0.37	0.7	0.02
Bank of India	1935.52	78.89	4.08	19.48	1.01	98.37	5.08	0.6	0.03
Bank of Maharastra	4532.55	0.48	0.01	77.4	1.71	107.44	2.37	19.75	0.44
Axis Bank	8682.28	0.00	0.00	8.85	0.10	8.85	0.10	57.73	0.66
HDFC Bank	8380.55	0.00	0.00	9.92	0.12	9.92	0.12	49.14	0.59
ICICI Bank Ltd	12364.95	1.46	0.01	0.99	0.01	2.45	0.02	33.39	0.27
TAMILNAD MERCANTILE BANK	8119.43	0.00	0.00	89.12	1.10	89.12	1.10	89.57	1.10
IDBI Bank	6815.96	0.79	0.01	5.48	0.08	6.26	0.09	1.34	0.02
Bandhan Bank	1355.92	0.00	0.00	0.00	0.00	0.00	0.00	4.52	0.33
A & N State Co-op Bank	88811.86	328.91	0.37	45811.17	51.58	47177.02	53.12	10550.82	11.88
UT Total	**620676.28**	**616.42**	**0.10**	**50181.99**	**8.09**	**52060.75**	**8.39**	**12769.99**	**2.06**

AGENDA NO: 7

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

SEGMENTWISE NON -PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH ANDAMAN

(IN LACS)

Bank	Total Advance	Agriculture	%	MSME	%	Total Priority Sector	%	Total Non Priority Sec	%
State Bank of India	303290.3	73.95	0.02	971.54	0.32	1135.42	0.37	1253.34	0.41
Canara Bank	71084.83	25.56	0.04	562.72	0.79	608.1	0.86	221.14	0.31
Indian Bank	7729.72	5.43	0.07	1018.17	13.17	1023.6	13.24	0.00	0.00
UCO Bank	4678.99	65.5	1.40	526.4	11.25	614.38	13.13	19.97	0.43
Punjab National Bank	10947.22	19.69	0.18	377.57	3.45	428.28	3.91	123.75	1.13
Indian Overseas Bank	6433.63	0.00	0.00	20.44	0.32	20.44	0.32	0.00	0.00
Bank of Baroda	21882.01	0.00	0.00	66.48	0.30	85.64	0.39	81.71	0.37
Union Bank of India	3000.00	0.00	0.00	200	6.67	200	6.67	0.00	0.00
Central Bank of India	3844.23	0.00	0.00	14.26	0.37	14.26	0.37	0.7	0.02
Bank of India	1935.52	78.89	4.08	19.48	1.01	98.37	5.08	0.6	0.03
Bank of Maharastra	4532.55	0.48	0.01	77.4	1.71	107.44	2.37	19.75	0.44
Axis Bank	7562.83	0.00	0.00	1.44	0.02	1.44	0.02	40.05	0.53
HDFC Bank	8380.55	0.00	0.00	9.92	0.12	9.92	0.12	49.14	0.59
ICICI Bank Ltd.	11893.3	1.04	0.01	0.99	0.01	2.03	0.02	30.67	0.26
TAMILNAD MERCANTILE BANK	8119.43	0.00	0.00	89.12	1.10	89.12	1.10	89.57	1.10
IDBI Bank	6815.96	0.79	0.01	5.48	0.08	6.26	0.09	1.34	0.02
Bandhan Bank	1355.92	0.00	0.00	0.00	0.00	0.00	0.00	4.52	0.33
Total Com. Banks	**483486.99**	**271.33**	**0.06**	**3961.41**	**0.82**	**4444.70**	**0.92**	**1936.25**	**0.40**
A & N State Co-op Bank	84043.64	213.65	0.25	45450.1	54.08	46295	55.08	10102.77	12.02
District Total	**567530.63**	**484.98**	**0.09**	**49411.48**	**8.71**	**50739.70**	**8.94**	**12039.02**	**2.12**

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

NON-PERFORMING ASSETS (NPA)

PERCENTAGE TO TOTAL ADVANCES DISTRICTWISE 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**
DISTRICT: NICOBAR									
State Bank of India	6886.33	0.41	0.01	0.00	0.00	0.41	0.01	76.31	1.11
Canara Bank	1190.4	0.52	0.04	19.95	1.68	20.48	1.72	0.00	0.00
Total Com. Banks	**8076.73**	**0.93**	**0.01**	**19.95**	**0.25**	**20.89**	**0.26**	**76.31**	**0.94**
A & N State Co-op Bank	391.58	28.57	7.30	40.02	10.22	75.2	19.20	75.00	19.15
District Total	**8468.31**	**29.50**	**0.35**	**59.97**	**0.71**	**96.09**	**1.13**	**151.31**	**1.79**

कार्यसूची संख्या.8

AGENDA NO: 8

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

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

A & N Islands

(IN LACS)

Bank	Target (2025-26)	Forwarded to bank	Sanctioned		Pending	Reject
	No	No	Amt	No	No	No
State Bank of India	138	137	47	301	74	16
Canara Bank	62	21	14	108.42	1	6
Indian Bank	8	2	1	3.19	0	1
UCO Bank	4	1	1	18.91	0	0
Punjab National Bank	16	2	0	0.00	0	2
Indian Overseas Bank	8	4	2	14.33	1	1
Bank of Baroda	16	3	2	19.85	1	0
Union Bank of India	4	1	1	2.31	0	0
Central Bank of India	4	1	0	0.00	1	0
Bank of India	4	0	0	0.00	0	0
Bank of Maharashtra	4	0	0	0.00	0	0
Axis Bank	18	1	0	0.00	0	0
HDFC Bank	12	0	0	0.00	0	0
ICICI Bank Ltd.	18	0	0	0.00	0	0
TMB	4	0	0	0.00	0	0
IDBI Bank	4	0	0	0.00	0	0
Bandhan Bank	4	0	0	0.00	0	0
ANSCB	0	0	0	0.00	0	0
UT Total	**328**	**173**	**68**	**467.79**	**79**	**26**

Against the target of 328, 173 Applications was sponsored by implementing agency and 68 cases are sanctioned as on 31.03.2026

कार्यसूची संख्या.8

AGENDA NO: 8

प्रधानमंत्री रोजगार उत्पादन कार्यक्रम (2025-26)

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

District: South Andaman

Bank	Target (2025-26)	Forwarded to bank	Sanctioned		Pending	Reject
	No	No	Amt	No	No	No
State Bank of India	68	111	36	228.05	60	15
Canara Bank	32	20	13	97.45	1	6
Indian Bank	8	2	1	3.19	0	1
UCO Bank	4	1	1	18.91	0	0
Punjab National Bank	16	2	0	0.00	0	2
Indian Overseas Bank	8	4	2	14.33	1	1
Bank of Baroda	16	3	2	19.85	1	0
Union Bank of India	4	1	1	2.31	0	0
Central Bank of India	4	1	0	0.00	1	0
Bank of India	4	0	0	0.00	0	0
Bank of Maharashtra	4	0	0	0.00	0	0
Axis Bank	8	0	0	0.00	0	0
HDFC Bank	12	0	0	0.00	0	0
ICICI Bank Ltd.	8	0	0	0.00	0	0
TMB	4	0	0	0.00	0	0
IDBI Bank	4	0	0	0.00	0	0
Bandhan Bank	4	0	0	0.00	0	0
ANSCB	0	0	0	0.00	0	0
District Total	**208**	**145**	**56**	**384.09**	**64**	**25**

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**

District: Nicobar

Bank	Target (2025-26)	Forwarded to bank	Sanctioned		Pending	Reject
	No	No.	No	Amt	No	No
State Bank of India	20	3	0	0.00	3	0
Canara Bank	10	1	1	10.97	0	0
ANSCB	0	0	0	0.00	0	0
District Total	**30**	**4**	**1**	**10.97**	**3**	**0**

AGENDA NO: 9

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

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

A & N Islands

(IN LACS)

Bank	Target (2025-26)	Disbursed during the qr		Total Disbursement upto the qr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	455	17	79.76	147	261.86	172	117.40
Canara Bank	145	16	9.86	74	41.53	106	63.88
Indian Bank	30	0	0.00	0	0.00	0	0.00
UCO Bank	15	0	0.00	3	4.20	8	6.65
Punjab National Bank	50	0	0.00	0	0.36	1	0.71
Indian Overseas Bank	30	5	14.41	20	38.93	57	94.17
Bank of Baroda	50	0	0.00	0	0.00	4	22.69
Union Bank of India	15	1	1.00	14	16.00	14	16.20
Central Bank of India	15	0	0.00	0	0.00	0	0.00
Bank of India	15	0	0.00	0	0.00	0	0.00
Bank of Maharastra	15	0	0.00	0	0.00	0	0.00
Axis Bank	50	0	0.00	0	0.00	0	0.00
HDFC Bank	40	0	0.00	2	7.50	1	7.74
ICICI Bank	50	0	0.00	0	0.00	0	0.00
Tamilnad Mercatile Bank	15	0	0.00	0	0.00	0	0.00
IDBI Bank	15	0	0.00	0	0.00	0	0.00
BANDHAN BANK	15	0	0.00	0	0.00	0	0.00
A & N State Co-op Bank	460	135	63.13	759	433.22	7783	1745.26
UT Total	**1480**	**174**	**168.16**	**1019**	**803.60**	**8146**	**2074.70**

AGENDA NO: 9

सरकारी प्रायोजित प्रणाली / GOVT.SPONSORED SCHEMES

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

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

District: South Andaman

(IN LACS)

Bank	Target (2025-26)	Disbursed during the qr		Total Disbursement upto the qr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bankof india	300	9	20.30	49	87.56	61	52.09
Canara Bank	100	8	5.89	23	14.28	33	30.50
Indian Bank	30	0	0.00	0	0.00	0	0.00
UCO Bank	15	0	0.00	3	4.20	8	6.65
Punjab National Bank	50	0	0.00	0	0.36	1	0.71
Indian Overseas Bank	30	5	14.41	20	38.93	57	94.17
Bank of Baroda	50	0	0.00	0	0.00	4	22.69
Union Bank of India	15	1	1.00	14	16.00	14	16.20
Central Bank of India	15	0	0.00	0	0.00	0	0.00
Bank of India	15	0	0.00	0	0.00	0	0.00
Bank of Maharastra	15	0	0.00	0	0.00	0	0.00
Axis Bank	30	0	0.00	0	0.00	0	0.00
HDFC Bank	40	0	0.00	2	7.50	1	7.74
ICICI Bank Ltd.	30	0	0.00	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	15	0	0.00	0	0.00	0	0.00
IDBI Bank	15	0	0.00	0	0.00	0	0.00
BANDHAN BANK	15	0	0.00	0	0.00	0	0.00
TOTAL	**780**	**23**	**41.60**	**111**	**168.83**	**179**	**230.75**
ANSCB	300	30	13.35	187	100.19	2161	489.67
District Total	**1080**	**53**	**54.95**	**298**	**269.02**	**2340**	**720.42**

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

Progress under Kisan Credit Card (KCC)

Agri Districtwise 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**
District: Nicobar							
State Bank of India	5	0	0.00	0	0.00	0	0.00
Canara Bank	5	5	2.45	12	5.82	13	4.77
Total Com. Banks	**10**	**5**	**2.45**	**12**	**5.82**	**13**	**4.77**
A & N State Co-op Bank	10	1	0.20	3	1.41	6	5.6
District Total	**20**	**6**	**2.65**	**15**	**7.23**	**19**	**10.37**

31/03/2026 तक किसान क्रेडिट कार्ड (केसीसी), पशुपालन के तहत प्रगति
Progress under Kisan Credit Card (KCC), Animal Husbandary as on 31/03/2026
A & N ISLANDS

Bank	Target (2025-26)	Disbursed during the qr		Total Disbursement upto the qr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	209	223	124.95	312	250.62	631	369.19
Canara Bank	126	1	1.03	2	1.48	5	1.92
Indian Bank	20	0	0.00	0	0.00	0	0.00
UCO Bank	10	0	0.00	3	4.20	0	0.00
Punjab National Bank	40	0	0.00	0	0.20	1	0.71
Indian Overseas Bank	20	4	12.41	21	42.65	18	27.08
Bank of Baroda	40	0	0.00	0	0.00	0	0.00
Union Bank of India	10	1	2.50	8	20.00	7	15.00
Central Bank of India	10	0	0.00	0	0.00	0	0.00
Bank of India	10	0	0.00	0	0.00	0	0.00
Bank of Maharastra	10	0	0.00	0	0.00	0	0.00
Axis Bank	32	0	0.00	0	0.00	0	0.00
HDFC Bank	35	0	0.00	0	0.00	0	0.00
ICICI BANK	32	0	0.00	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	10	0	0.00	0	0.00	0	0.00
IDBI Bank	10	0	0.00	0	0.00	0	0.00
BANDHAN BANK	10	0	0.00	0	0.00	0	0.00
A & N State Co-op Bank	196	2	1.30	4	3.40	604	206.81
UT Total	**830**	**231**	**142.19**	**350**	**228.02**	**1266**	**620.71**

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

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

District: South Andaman

(IN LACS)

Bank	Target (2025-26)	Disbursed during the qr		Total Disbursement upto the qr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bankof india	170	101	63.78	150	83.44	266	177.97
Canara Bank	100	1	1.03	2	1.48	2	1.17
Indian Bank	20	0	0.00	0	0.00	0	0.00
UCO Bank	10	0	0.00	3	4.20	0	0.00
Punjab National Bank	40	0	0.00	0	0.20	1	0.71
Indian Overseas Bank	20	4	12.41	21	42.65	18	27.08
Bank of Baroda	40	0	0.00	0	0.00	0	0.00
Union Bank of India	10	1	2.50	8	20.00	7	15.00
Central Bank of India	10	0	0.00	0	0.00	0	0.00
Bank of India	10	0	0.00	0	0.00	0	0.00
Bank of Maharastra	10	0	0.00	0	0.00	0	0.00
Axis Bank	20	0	0.00	0	0.00	0	0.00
HDFC Bank	35	0	0.00	0	0.00	0	0.00
ICICI Bank Ltd.	20	0	0.00	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	10	0	0.00	0	0.00	0	0.00
IDBI Bank	10	0	0.00	0	0.00	0	0.00
BANDHAN BANK	10	0	0.00	0	0.00	0	0.00
TOTAL	**545**	**107**	**79.72**	**184**	**151.97**	**294**	**221.93**
ANSCB	100	0	0.00	1	0.65	258	107.64
District Total	**645**	**107**	**79.72**	**185**	**152.62**	**552**	**329.57**

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

Progress under Kisan Credit Card (KCC), Animal Husbandary Districtwise 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**
District: Nicobar							
State Bank of India	7	0	0.00	0	0.00	2	0.42
Canara Bank	7	0	0.00	0	0.00	1	0.46
Total Com. Banks	**14**	**0**	**0.00**	**0**	**0.00**	**3**	**0.88**
A & N State Co-op Bank	10	0	0.00	0	0.00	6	1.21
District Total	**24**	**0**	**0.00**	**0**	**0.00**	**9**	**2.09**

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
A & N Islands

Bank	Target (2025-26)	Disbursed during the qr		Total Disbursement upto the qr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	203	26	15.50	283	142.21	222	121.14
Canara Bank	113	0	0.00	0	0.00	3	1.77
Indian Bank	20	0	0.00	0	0.00	0	0.00
UCO Bank	10	0	0.00	0	0.00	3	434.22
Punjab National Bank	50	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	20	2	4.00	3	6.00	5	9.65
Bank of Baroda	50	0	0.00	0	0.00	0	0
Union Bank of India	10	3	3.25	16	15.3	9	10.5
Central Bank of India	10	0	0.00	0	0.00	0	0.00
Bank of India	10	0	0.00	3	3.00	1	1.00
Bank of Maharastra	10	0	0.00	0	0.00	0	0.00
Axis Bank	30	0	0.00	0	0.00	0	0.00
HDFC Bank	30	1	7.5	4	27.08	1	7.74
ICICI BANK	30	0	0.00	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	10	0	0.00	0	0.00	0	0.00
IDBI Bank	10	0	0.00	0	0.00	2	1.47
BANDHAN BANK	10	0	0.00	0	0.00	0	0.00
A & N State Co-op Bank	235	6	4.88	10	7.80	523	79.24
UT Total	**861**	**38**	**35.13**	**319**	**201.39**	**769**	**666.73**

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

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

District: South Andaman

(IN LACS)

Bank	Target (2025-26)	Disbursed during the qr		Total Disbursement upto the qr.		Total Outstanding till date	
	No.	No.	Amt.	No.	Amt.	No.	Amt.
State Bankof india	125	11	6.42	103	54.6	80	41.79
Canara Bank	80	0	0.00	0	0.00	0	0.00
Indian Bank	20	0	0.00	0	0.00	0	0.00
UCO Bank	10	0	0.00	0	0.00	3	434.22
Punjab National Bank	50	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	20	2	4.00	3	6	5	9.65
Bank of Baroda	50	0	0.00	0	0.00	0	0.00
Union Bank of India	10	3	3.25	16	15.3	9	10.5
Central Bank of India	10	0	0.00	0	0	0	0
Bank of India	10	0	0.00	3	3	1	1
Bank of Maharastra	10	0	0.00	0	0	0	0
Axis Bank	20	0	0.00	0	0	0	0
HDFC Bank	30	1	7.5	4	27.08	1	7.74
ICICI Bank Ltd.	20	0	0.00	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	10	0	0.00	0	0.00	0	0.00
IDBI Bank	10	0	0.00	0	0.00	2	1.47
BANDHAN BANK	10	0	0.00	0	0.00	0	0.00
TOTAL	**495**	**17**	**21.17**	**129**	**105.98**	**101**	**506.37**
ANSCB	125	5	4.12	8	6.66	141	40.19
District Total	**620**	**22**	**25.29**	**137**	**112.64**	**242**	**546.56**

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

Progress under Kisan Credit Card (KCC), Fisheries Districtwise 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	180	87.61	141	78.94
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**	**180**	**87.61**	**144**	**80.71**
A & N State Co-op Bank	100	1	0.76	2	1.14	212	25.35
District Total	**215**	**16**	**9.84**	**182**	**88.75**	**356**	**106.06**
District: Nicobar							
State Bank of India	8	0	0.00	0	0.00	1	0.41
Canara Bank	8	0	0.00	0	0.00	0	0.00
Total Com. Banks	**16**	**0**	**0.00**	**0**	**0.00**	**1**	**0.41**
A & N State Co-op Bank	10	0	0	0	0.00	170	13.7
District Total	**26**	**0**	**0.00**	**0**	**0.00**	**171**	**14.11**

AGENDA NO: 10
LOANS DISBURSED UPTO 31/03/2026 TO WEAKER SECTIONS OF WHICH SC/ST, WOMEN, HANDICAPPED PERSONS
A & N Islands

(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	748	3795.37	22572	90661.73	0	0.00	23320	94457.10
Canara Bank	142	599.95	5964	22687.41	0	0.00	6106	23287.36
Indian Bank	1	3.00	171	281.29	0	0.00	172	284.29
UCO Bank	8	26.08	234	1266.17	0	0.00	242	1292.25
Punjab National Bank	31	148.44	722	3437.32	0	0.00	753	3585.76
Indian Overseas Bank	169	155.07	1805	3149.68	0	0.00	1974	3304.75
Bank of Baroda	0	0.00	1466	3293.92	0	0.00	1466	3293.92
Union Bank of India	9	17.59	88	428	0	0.00	97	445.59
Central Bank of India	10	26.81	464	2018.48	0	0.00	474	2045.29
Bank of India	0	0.00	106	659.42	0	0.00	106	659.42
Bank of Maharastra	0	0.00	240	1297.92	0	0.00	240	1297.92
Axis Bank	5	42.30	524	1142.96	0	0.00	529	1185.26
HDFC Bank	2	20.39	243	1268.53	0	0.00	245	1288.92
ICICI Bank	3	7.26	501	4243.11	0	0.00	504	4250.37
TAMILNAD MERCANTILE BANK	0	0.00	122	506.41	0	0.00	122	506.41
IDBI Bank	4	45.34	707	2705.76	0	0.00	711	2751.10
BANDHAN BANK	0	0.00	141	582.65	0	0.00	141	582.65
A & N State Co-op Bank	0	0.00	1447	3343.28	0	0.00	1447	3343.28
UT Total	**1132**	**4887.60**	**37517**	**142974.04**	**0**	**0.00**	**38649**	**147861.64**

AGENDA NO: 10

LOANS DISBURSED DISTRICTWISE UPTO 31/03/2026 TO WEAKER SECTIONS OF WHICH SC/ST, WOMEN, HANDICAPPED PERSONS

DISTRICT: SOUTH 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	599	2987.71	18616	78876.13	0	0.00	19215	81863.84
Canara Bank	112	418.1	5795	22145.9	0	0.00	5907	22564.00
Indian Bank	1	3.00	171	281.29	0	0.00	172	284.29
UCO Bank	8	26.08	234	1266.17	0	0.00	242	1292.25
Punjab National Bank	31	148.44	722	3437.32	0	0.00	753	3585.76
Indian Overseas Bank	169	155.07	1805	3149.68	0	0.00	1974	3304.75
Bank of Baroda	0	0.00	1466	3293.92	0	0.00	1466	3293.92
Union Bank of India	9	17.59	88	428	0	0.00	97	445.59
Central Bank of India	10	26.81	464	2018.48	0	0.00	474	2045.29
Bank of India	0	0.00	106	659.42	0	0.00	106	659.42
Bank of Maharastra	0	0.00	240	1297.92	0	0.00	240	1297.92
Axis Bank	5	42.3	478	1058.57	0	0.00	483	1100.87
HDFC Bank	2	20.39	243	1268.53	0	0.00	245	1288.92
ICICI Bank Ltd.	3	7.26	450	4075.52	0	0.00	453	4082.78
TAMILNAD MERCANTILE BANK	0	0.00	122	506.41	0	0.00	122	506.41
IDBI Bank	4	45.34	707	2705.76	0	0.00	711	2751.10
BANDHAN BANK	0	0.00	141	582.65	0	0.00	141	582.65
Total Com. Banks	**953**	**3898.09**	**31848**	**127051.67**	**0**	**0.00**	**32801**	**130949.76**
A & N State Co-op Bank	0	0.00	989	2796.45	0	0.00	989	2796.45
District Total	**953**	**3898.09**	**32837**	**129848.12**	**0**	**0.00**	**33790**	**133746.21**

LOANS DISBURSED DISTRICTWISE 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**

DISTRICT: NICOBAR

Bank	SC/ST Beneficiaries		Women Beneficiaries		Handicapped Person		Total weaker Section	
	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
State Bank of India	62	396.52	542	2450.48	0	0.00	604	2847.00
Canara Bank	18	132.06	72	254.67	0	0.00	90	386.73
Total Com. Banks	**80**	**528.58**	**614**	**2705.15**	**0**	**0.00**	**694**	**3233.73**
A & N State Co-op Bank	0	0.00	66	56.43	0	0.00	66	56.43
District Total	**80**	**528.58**	**680**	**2761.58**	**0**	**0.00**	**760**	**3290.16**

AGENDA NO: 11

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

A & N Islands

Total A & N Islands						
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	9509	9579	0.74	307.02	311.34	1.41
2.Muslims	8915	8929	0.16	411.42	413.77	0.57
3.Buddhists	185	185	0.00	1.86	1.85	-0.54
4.Sikhs	806	811	0.62	15.11	15.94	5.49
5.Zoroastrians	2	2	0.00	0.04	0.04	0.00
6. Jains	9	9	0.00	0.21	0.21	0.00
Total (1 to 6)	19426	19515	0.46	735.66	743.15	1.02
(B) Others	12233	12523	2.37	1836.23	1792.97	-2.36
(c) Total Priority Sector Advances in the Identified Districts(A+B)	31659	32038	1.20	2571.89	2536.12	-1.39
(D) Share of A out of C in percentage (%)	**61.36**	**60.91**		**28.60**	**29.30**	

Name of the District-South 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	7042	7076	0.48	252.01	256.12	1.63
2.Muslims	7082	7090	0.11	396.82	399.05	0.56
3.Buddhists	108	108	0.00	1.26	1.25	-0.79
4.Sikhs	702	706	0.57	13.16	13.96	6.08
5.Zoroastrians	2	2	0.00	0.04	0.04	0.00
6. Jains	8	8	0.00	0.06	0.06	0.00
Total (1 to 6)	14944	14990	0.31	663.35	670.48	1.07
(B) Others	10858	10985	1.17	1745.02	1709.26	-2.05
(c) Total Priority Sector Advances in the Identified Districts(A+B)	25802	25975	0.67	2408.37	2379.74	-1.19
(D) Share of A out of C in percentage (%)	**57.92**	**57.71**		**27.54**	**28.17**	

AGENDA NO: 11

Bank wise/Community wise priority sector advances granted to the members of SPECIFIED MINORITY COMMUNITIES Vis-à-vis overall priority sector advances Districtwise 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**	

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	328	0.92	4.75	4.87	2.53
2.Muslims	181	183	1.10	2.58	2.62	1.55
3.Buddhists	2	2	0.00	0.08	0.08	0.00
4.Sikhs	89	89	0.00	0.32	0.32	0.00
5.Zoroastrians	0	0	0.00	0	0	0.00
6. Jains	0	0	0.00	0	0	0.00
Total (1 to 6)	597	602	0.84	7.73	7.89	2.07
(B) Others	-210	-222	5.71	5.11	4.69	-8.22
(c) Total Priority Sector Advances in the Identified Districts(A+B)	387	380	-1.81	12.84	12.58	-2.02
(D) Share of A out of C in percentage (%)	**154.26**	**158.42**		**60.20**	**62.72**	

AGENDA NO: 12

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

Self-Help Group- SHG progess upto 31/03/2026

A & N Islands

(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	86	215.00	8	0	0.00	6	21.50	8	24.17
Canara Bank	31	77.50	4	0	0.00	0	0.00	0	0.00
Indian Bank	2	5.00	18	0	0.00	0	0.00	0	0.00
UCO Bank	1	2.50	0	0	0.00	0	0.00	0	0.00
Punjab National Bank	4	10.00	0	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	2	5.00	0	0	0.00	0	0.00	0	0.00
Bank of Baroda	4	10.00	0	0	0.00	0	0.00	0	0.00
Union Bank of India	1	2.50	0	0	0.00	0	0.00	0	0.00
Central Bank of India	1	2.50	1	0	0.00	0	0.00	0	0.00
Bank of India	1	2.50	0	0	0.00	0	0.00	0	0.00
Bank of Maharastra	0	0.00	0	0	0.00	0	0.00	0	0.00
IDBI Bank	2	5.00	0	0	0	7	43.1	14	54.95
Axis Bank	8	20.00	0	0	0.00	0	0.00	0	0.00
HDFC Bank	2	5.00	0	0	0.00	0	0.00	0	0.00
ICICI	6	15.00	0	0	0.00	0	0.00	0	0.00
Tamilnad Mercantile Bank	15	37.50	0	0	0.00	0	0.00	0	0.00
Bandhan Bank	1	2.50	0	0	0.00	0	0.00	0	0.00
A & N State Co-op Bank	133	332.50	45	0	0.00	0	0.00	280	371.68
UT Total	**300**	**750.00**	**76**	**0**	**0.00**	**13**	**64.60**	**302**	**450.80**

AGENDA NO: 12

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

Self-Help Group- SHG progess Districtwise upto 31/03/2026

District: South Andaman

(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	51	127.50	5	0	0.00	2	7.00	3	9.57
Canara Bank	16	40.00	4	0	0.00	0	0.00	0	0.00
Indian Bank	2	5.00	18	0	0.00	0	0.00	0	0.00
UCO Bank	1	2.50	0	0	0.00	0	0.00	0	0.00
Punjab National Bank	4	10.00	0	0	0.00	0	0.00	0	0.00
Indian Overseas Bank	2	5.00	0	0	0.00	0	0.00	0	0.00
Bank of Baroda	4	10.00	0	0	0.00	0	0.00	0	0.00
Union Bank of India	1	2.50	0	0	0.00	0	0.00	0	0.00
Central Bank of India	1	2.50	1	0	0.00	0	0.00	0	0.00
Bank of India	1	2.50	0	0	0.00	0	0.00	0	0.00
Bank of Maharastra	0	0.00	0	0	0.00	0	0.00	0	0.00
IDBI Bank	2	5.00	0	0	0	7	43.1	14	54.95
Axis Bank	3	7.50	0	0	0.00	0	0.00	0	0.00
HDFC Bank	2	5.00	0	0	0.00	0	0.00	0	0.00
ICICI Bank Ltd.	1	2.50	0	0	0.00	0	0.00	0	0.00
Tamilnad Mercantile Bank	15	37.50	0	0	0.00	0	0.00	0	0.00
Bandhan Bank	1	2.50	0	0	0.00	0	0.00	0	0.00
Total Com. Banks	**107**	**267.50**	**28**	**0**	**0.00**	**9**	**50.10**	**17**	**64.52**
A & N State Co-op Bank	60	150.00	27	0	0	0	0	122	195.53
District Total	**167**	**417.50**	**55**	**0**	**0.00**	**9**	**50.10**	**139**	**260.05**

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

Self-Help Group- SHG progess Districtwise upto 31/03/2026

District: North & Middle Andaman

(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	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**
District: Nicobar									
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: 13

प्रधानमंत्री मुद्रा योजना 31/03/2026 तक

PMMY DATA AS ON 31/03/2026

A & N ISLANDS

(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	140	0.58	679	18.92	474	39.01	1	0.1	102	1294	58.61	57.46
Canara Bank	57	0.14	209	7.95	246	22.43	0	0	25	512	30.52	122.08
Indian Bank	1	0.01	62	2.27	73	6.53	3	0.52	22	139	9.33	42.41
UCO Bank	5	0.02	29	0.61	15	1.31	0	0	3	49	1.94	64.67
Punjab National Bank	6	0.03	176	4.85	70	5.5	10	0.68	5	262	11.06	221.20
Indian Overseas Bank	4	0.02	102	2.87	28	2.34	1	0.2	4.63	135	5.43	117.28
Bank of Baroda	1	0	30	1.04	46	4.07	0	0	9	77	5.11	56.78
Union Bank of India	2	0.01	8	0.21	3	0.29	1	0.15	3	14	0.66	22.00
Central Bank of India	2	0	12	0.39	9	0.75	0	0	2.02	23	1.14	56.44
Bank of India	0	0	7	0.3	21	2.06	0	0	1	28	2.36	236.00
Bank of Maharashtra	0	0	33	0.86	4	0.31	0	0	2	37	1.17	58.50
Axis Bank	0	0.00	70	2.11	17	1.17	0	0	0	87	3.28	#DIV/0!
HDFC Bank	9	0.04	69	1.79	15	1.1	0	0	0.79	93	2.93	370.89
ICICI Bank	0	0.00	12	0.4	15	1.2	2	0.26	8	29	1.86	23.25
IDBI Bank Limited	3	0.01	47	1.64	147	13.13	4	0.69	3	201	15.47	515.67
TMB	0	0	0	0	0	0	0	0	0	0	0.00	0.00
Bandhan Bank	0	0.00	0	0	0	0	0	0	0.00	0	0.00	0.00
A&N State Co-op Bank	2	0.01	16	0.16	0	0	0	0	0	18	0.17	0.00
UT TOTAL	**232**	**0.87**	**1561**	**46.37**	**1183**	**101.20**	**22**	**2.60**	**190.44**	**2998**	**151.04**	**79.31**

AGENDA NO: 13

प्रधानमंत्री मुद्रा योजना 31/03/2026 तक

PMMY DATA DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH ANDAMAN

(in Crs)

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	130	0.54	439	12.28	340	28.02	0	0.00	85.00	909	40.84	48.05
Canara Bank	48	0.12	142	5.02	194	17.83	0	0.00	18.00	384	22.97	127.61
Indian Bank	1	0.01	62	2.27	73	6.53	3	0.52	22.00	139	9.33	42.41
UCO Bank	5	0.02	29	0.61	15	1.31	0	0	3.00	49	1.94	64.67
Punjab National Bank	6	0.03	176	4.85	70	5.50	10	0.68	5.00	262	11.06	221.20
Indian Overseas Bank	4	0.02	102	2.87	28	2.34	1	0.20	4.63	135	5.43	117.28
Bank of Baroda	1	0.00	30	1.04	46	4.07	0	0.00	9	77	5.11	56.78
Union Bank of India	2	0.01	8	0.21	3	0.29	1	0.15	3.00	14	0.66	22.00
Central Bank of India	2	0	12	0.39	9	0.75	0	0	2.02	23	1.14	56.44
Bank of India	0	0.00	7	0.30	21	2.06	0	0.00	1.00	28	2.36	236.00
Bank of Maharashtra	0	0.00	33	0.86	4	0.31	0	0.00	2.00	37	1.17	58.50
Axis Bank	0	0.00	49	1.49	13	0.93	0	0.00	0.00	62	2.42	NA
HDFC Bank	9	0.04	69	1.79	15	1.10	0	0.00	0.79	93	2.93	370.89
ICICI Bank	0	0.00	12	0.40	14	1.14	2	0.26	7.00	28	1.80	25.71
IDBI Bank Limited	3	0.01	47	1.64	147	13.13	4	0.69	3.00	201	15.47	515.67
TMB	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00
Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00
A&N SCB Ltd.	2	0.01	10	0.10	0	0.00	0	0.00	0.00	12	0.11	NA
District Total	**213**	**0.81**	**1227**	**36.12**	**992**	**85.31**	**21**	**2.50**	**165.44**	**2453**	**124.74**	**75.40**

AGENDA NO: 13

प्रधानमंत्री मुद्रा योजना 31/03/2026 तक

PMMY DATA DISTRICTWISE 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**

Nicobar												
Bank Name	**Shishu**		**Kishore**		**Tarun**		**Tarun Plus**		**Target**	**Total Ach**		**Ach %**
	Achievement		**Achievement**		**Achievement**		**Achievement**					
	No	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**	**Amt**	**No**	**Amt**	
State Bank of India	1	0.00	16	0.43	9	0.79	0	0.00	2.00	26	1.22	61.00
Canara Bank	6	0.01	23	1.07	10	0.94	0	0.00	2.00	39	2.02	101.00
ANSCB	0	0.00	5	0.05	0	0.00	0	0.00	0.00	5	0.05	NA
Dist Total	**7**	**0.01**	**44**	**1.55**	**19**	**1.73**	**0**	**0.00**	**4.00**	70	**3.29**	**82.25**

AGENDA NO: 13

31/03/2026 को प्रधानमंत्री सुरक्षा बीमा योजना

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

A & N ISLANDS

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	8000	105314	116007	10693	133.66
Canara Bank	6363	23636	28694	5058	79.49
Union Bank of India	100	922	1224	302	302.00
UCO Bank	200	796	881	85	42.50
Central Bank of India	358	1740	1938	198	55.31
Punjab National Bank	1000	1581	1784	203	20.30
Bank of India	200	1059	1074	15	7.50
Indian Bank	344	10663	10909	246	71.51
Bank of Baroda	300	2095	2171	76	25.33
Bank of Maharashtra	600	527	722	195	32.50
HDFC Bank Ltd	1174	1025	1473	448	38.16
TMB	200	354	356	2	1.00
IDBI Bank Ltd.	316	600	752	152	48.10
Axis Bank Ltd	1596	380	974	594	37.22
ICICI Bank Ltd	891	1270	1596	326	36.59
Indian Overseas Bank	1000	2218	2541	323	32.30
ANSB	1171	18998	18907	-91	-7.77
Bandhan Bank	560	0	93	93	16.61
UT Total	**24373**	**173178**	**192096**	**18918**	**77.62**

AGENDA NO: 13

31/03/2026 को प्रधानमंत्री सुरक्षा बीमा योजना

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

DISTRICT: SOUTH ANDAMAN

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	5429	75968	83076	7108	130.93
Canara Bank	4773	17731	21259	3528	73.92
Union Bank of India	100	922	1224	302	302.00
UCO Bank	200	796	881	85	42.50
Central Bank of India	358	1740	1938	198	55.31
Punjab National Bank	1000	1581	1784	203	20.30
Bank of India	200	1059	1074	15	7.50
Indian Bank	344	10663	10909	246	71.51
Bank of Baroda	300	2095	2171	76	25.33
Bank of Maharashtra	600	527	722	195	32.50
HDFC Bank Ltd	1174	1025	1473	448	38.16
TMB	200	354	356	2	1.00
IDBI Bank Ltd.	316	600	752	152	48.10
Axis Bank Ltd	1196	330	806	476	39.80
ICICI Bank Ltd	668	578	871	293	43.86
Indian Overseas Bank	1000	2218	2541	323	32.30
ANSB	600	10350	10299	-51	-8.50
Bandhan Bank	560	0	93	93	16.61
Dist Total	**19018**	**128537**	**142229**	**13692**	**71.99**

AGENDA NO: 13

31/03/2026 को प्रधानमंत्री सुरक्षा बीमा योजना

PRADHAN MANTRI SURAKSHA BIMA YOJNA DISTRICTWISE 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**

DISTRICT: NICOBAR

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	857	4888	5751	863	100.70
Canara Bank	530	2630	3256	626	118.11
ANSB	171	1879	1787	-92	-53.80
Dist Total	**1558**	**9397**	**10794**	**1397**	**89.67**

AGENDA NO: 13

31/03/2026 को प्रधानमंत्री जीवन ज्योति बीमा योजना

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

ANDAMAN & NICOBAR ISLANDS

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	8001	69678	79298	9620	120.23
Canara Bank	5083	9452	11855	2403	47.28
Union Bank of India	40	431	498	67	167.50
UCO Bank	100	595	783	188	188.00
Central Bank of India	254	429	503	74	29.13
Punjab National Bank	800	650	680	30	3.75
Bank of India	200	239	252	13	6.50
Indian Bank	232	1559	1816	257	110.78
Bank of Baroda	200	496	530	34	17.00
Bank of Maharashtra	400	185	220	35	8.75
HDFC Bank Ltd	550	285	352	67	12.18
TMB	100	165	166	1	1.00
IDBI Bank Ltd.	146	269	395	126	86.30
Axis Bank Ltd	767	125	291	166	21.64
ICICI Bank Ltd	383	654	817	163	42.56
Indian Overseas Bank	800	930	1107	177	22.13
ANSB	1171	6679	6653	-26	-2.22
Bandhan Bank	280	0	44	44	15.71
UT Total	**19507**	**92821**	**106260**	**13439**	**68.89**

AGENDA NO: 13

31/03/2026 को प्रधानमंत्री जीवन ज्योति बीमा योजना

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

DISTRICT: SOUTH ANDAMAN

Bank	Target	31-03-2025	31-03-2026	GROWTH DURING 2025-26	ACH %
State Bank of India	5429	50382	56804	6422	118.29
Canara Bank	3812	6879	8547	1668	43.76
Union Bank of India	40	431	498	67	167.50
UCO Bank	100	595	783	188	188.00
Central Bank of India	254	429	503	74	29.13
Punjab National Bank	800	650	680	30	3.75
Bank of India	200	239	252	13	6.50
Indian Bank	232	1559	1816	257	110.78
Bank of Baroda	200	496	530	34	17.00
Bank of Maharashtra	400	185	220	35	8.75
HDFC Bank Ltd	550	285	352	67	12.18
TMB	100	165	166	1	1.00
IDBI Bank Ltd.	146	269	395	126	86.30
Axis Bank Ltd	575	117	258	141	24.52
ICICI Bank Ltd	287	414	420	6	2.09
Indian Overseas Bank	800	930	1107	177	22.13
ANSB	600	3118	3026	-92	-15.33
Bandhan Bank	280	0	44	44	15.71
Dist Total	**14805**	**67143**	**76401**	**9258**	**62.53**

AGENDA NO: 13

31/03/2026 को प्रधानमंत्री जीवन ज्योति बीमा योजना

PRADHAN MANTRI JIVAN JYOTI BIMA YOJNA DISTRICTWISE 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
Dist Total	**3250**	**20207**	**23162**	**2955**	**90.92**
DISTRICT: NICOBAR					
State Bank of India	857	3178	4073	895	104.43
Canara Bank	424	1363	1680	317	74.76
ANSB	171	930	944	14	8.19
Dist Total	**1452**	**5471**	**6697**	**1226**	**84.44**

AGENDA NO: 13

31/03/2026 को अटल पेंशन योजना

ATAL PENSION YOJNA AS ON 31/03/2026

A & N ISLANDS

Bank	Target (2025-26)	APY accounts opened in FY 2025-26 till 31st March 2026	Annual Target Achievement %	APY accounts opened in FY 2025-26 till 31st March 2026
STATE BANK OF INDIA	2701	770	28.51	7796
CANARA BANK	1200	1238	103.17	3890
Indian Bank	200	96	48.00	701
UCO Bank	100	73	73.00	158
Punjab National Bank	400	4	1.00	149
Indian Overseas Bank	200	9	4.50	244
Bank of Baroda	400	55	13.75	380
Union Bank of India	100	19	19.00	122
Central Bank of India	100	24	24.00	694
Bank of India	100	4	4.00	147
Bank of Maharastra	100	23	23.00	313
IDBI Bank	70	40	57.14	264
AXIS BANK LTD	211	32	15.17	319
HDFC Bank	280	284	101.43	738
ICICI BANK LIMITED	280	0	0.00	6
TAMILNAD MERCANTILE BANK	40	12	30.00	598
Bandhan Bank	70	106	151.43	169
ANSCB	800	0	0.00	1
UT Total	**7352**	**2789**	**37.94**	**16689**

AGENDA NO: 13

31/03/2026 को अटल पेंशन योजना

ATAL PENSION YOJNA DISTRICTWISE AS ON 31/03/2026

DISTRICT: SOUTH ANDAMAN

Bank	Target (2025-26)	APY accounts opened in FY 2025-26 till 31st March 2026	Annual Target Achievement %	APY accounts opened in FY 2025-26 till 31st March 2026
State Bank of India	1832	614	33.52	6598
Canara Bank	900	649	72.11	2583
Indian Bank	200	96	48.00	701
UCO Bank	100	73	73.00	158
Punjab National Bank	400	4	1.00	149
Indian Overseas Bank	200	9	4.50	244
Bank of Baroda	400	55	13.75	380
Union Bank of India	100	19	19.00	122
Central Bank of India	100	24	24.00	694
Bank of India	100	4	4.00	147
Bank of Maharastra	100	23	23.00	313
IDBI Bank	70	40	57.14	264
Axis Bank	158	27	17.09	133
HDFC Bank	280	284	101.43	738
ICICI Bank Ltd.	210	0	0.00	6
TAMILNAD MERCANTILE BANK	40	12	30.00	598
Bandhan Bank	70	106	151.43	169
ANSCB	410	0	0.00	1
Dist Total	**5670**	**2039**	**35.96**	**13998**

31/03/2026 को अटल पेंशन योजना

ATAL PENSION YOJNA DISTRICTWISE 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 in FY 2025-26 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**
DISTRICT: NICOBAR				
STATE BANK OF INDIA	290	56	19.31	187
CANARA BANK	100	394	394.00	695
ANSCB	117	0	0.00	0
Dist. Total	**507**	**450**	**88.76**	**882**

AGENDA NO: 13

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

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

A & N ISLANDS

Bank	TOTAL PMJDY ACCOUNTS	TOTAL RUPAY CARD	AADHAR SEEDED	% ADHAR SEEDED
State Bank of India	24427	20920	23437	95.95
Canara Bank	14311	9190	12356	86.34
Indian Bank	1404	1305	700	49.86
UCO Bank	1377	579	652	47.35
Punjab National Bank	1026	548	841	81.97
Indian Overseas Bank	2388	2386	2163	90.58
Bank of Baroda	2310	1906	1731	74.94
Union Bank of India	392	330	281	71.68
Central Bank of India	926	399	599	64.69
Bank of India	228	205	180	78.95
Bank of Maharastra	1238	1146	1232	99.52
IDBI Bank	316	49	225	71.20
Axis Bank	228	43	110	48.25
HDFC Bank	62	62	22	35.48
ICICI Bank Ltd.	26	26	7	26.92
Tamilnad Mercantile Bank	213	197	138	64.79
Bandhan Bank	58	58	58	100.00
A & N State Co-op Bank	14181	12638	12638	89.12
UT Total	**65111**	**51987**	**57370**	**88.11**

AGENDA NO: 13

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

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

DISTRICT: SOUTH ANDAMAN

Bank	TOTAL PMJDY ACCOUNTS	TOTAL RUPAY CARD	AADHAR SEEDED	% ADHAR SEEDED
State Bank of India	12507	10132	11733	93.81
Canara Bank	9658	6559	8700	90.08
Indian Bank	1404	1305	700	49.86
UCO Bank	1377	579	652	47.35
Punjab National Bank	1026	548	841	81.97
Indian Overseas Bank	2388	2386	2163	90.58
Bank of Baroda	2310	1906	1731	74.94
Union Bank of India	392	330	281	71.68
Central Bank of India	926	399	599	64.69
Bank of India	228	205	180	78.95
Bank of Maharastra	1238	1146	1232	99.52
IDBI Bank	316	49	225	71.20
Axis Bank	198	38	100	50.51
HDFC Bank	62	62	22	35.48
ICICI Bank Ltd.	26	26	7	26.92
Tamilnad Mercantile Bank	213	197	138	64.79
Bandhan Bank	58	58	58	100.00
Total Com. Banks	**34327**	**25925**	**29362**	**85.54**
A & N State Co-op Bank	6807	6301	6301	92.57
Dist Total	**41134**	**32226**	**35663**	**86.70**

AGENDA NO: 10(C)

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

AADHAR SEEDING IN PMJDY ACCOUNTS DISTRICTWISE 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
Dist Total	**20365**	**16991**	**18645**	**91.55**

DISTRICT: NICOBAR

Bank	TOTAL PMJDY ACCOUNTS	TOTAL RUPAY CARD	ADHAR SEEDED	% ADHAR SEEDED
State Bank of India	830	1028	1088	131.08
Canara Bank	1304	532	764	58.59
Total Com. Banks	**2134**	**1560**	**1852**	**86.79**
A & N State Co-op Bank	1478	1210	1210	81.87
Dist Total	**3612**	**2770**	**3062**	**84.77**

AGENDA-14

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-15

Any other item, with the permission of the chair.

आमंत्रित सदस्यो की सूची/LIST OF INVITEES

THE UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR ANDAMAN & NICOBAR ISLANDS ON 12th MAY AT HOTEL LEMON TREE, SRI VIJAYA PURAM

Sl.No.	Designation	Department
1	General Manager	State Bank of India, Kolkata Circle – Convener
2	Director, DFS	Ministry of Finance, GOI, New Delhi
3	Chief General Manager	Reserve Bank of India, FIDD, Kolkata
4	Deputy Chief Executive	Indian Bank Association, Mumbai
5	Senior Vice President	Banking Codes & Standards Board of India, Mumbai
6	Chief General Manager	BSNL, Sri Vijaya Puram
7	General Manager	Reserve Bank of India, FIDD, Kolkata
8	General Manager	NABARD, Sri Vijaya Puram.
9	Regional Manager	SBI, Regional Business Office, Sri Vijaya Puram.
10	President	A & N Chamber of Commerce & Industries, Sri Vijaya Puram.
11	Chief Executive Officer	Zilla Parishad, Sri Vijaya Puram
12	Director	Rural Development, Sri Vijaya Puram.
13	Secretary	Sri Vijaya Puram Municipal Council, Sri Vijaya Puram
14	Director	Fisheries Department, Sri Vijaya Puram
15	Director	Agriculture Department, Sri Vijaya Puram
16	Director	Animal Husbandry & Veterinary Services, Sri Vijaya Puram
17	Director	Industries Department, Sri Vijaya Puram
18	Director	Tribal Welfare, Sri Vijaya Puram
19	Director	Tourism, Sri Vijaya Puram
20	Director	SBI RSETI, Sri Vijaya Puram
21	General Manager	ANIIDCO Ltd., Sri Vijaya Puram.
22	General Manager	District Industries Centre, Sri Vijaya Puram
23	Deputy Director	Coconut Development Board, Sri Vijaya Puram
24	Deputy Director	MSME, Dollygunj, Sri Vijaya Puram
25	Senior Manager	ANCON, Sri Vijaya Puram.
26	Executive Officer	A & N Khadi & Village Industries Board, Sri Vijaya Puram
27	Registrar	Cooperative Societies, Sri Vijaya Puram
28	Secretary	Rajya Sainik Board
29	Branch Manager	Life Insurance Corporation of India, Sri Vijaya Puram
30	Senior Branch Manager	United India Insurance Co. Ltd., Sri Vijaya Puram
31	Branch Manager	New India Assurance Co. Ltd., Sri Vijaya Puram
32	Managing Director	A & N State Co-op Bank Ltd., Sri Vijaya Puram
33	Chief Manager	Canara Bank, Sri Vijaya Puram
34	Chief Manager	Indian Bank, Sri Vijaya Puram
35	Senior Manager	UCO Bank, Sri Vijaya Puram
36	Senior Manager	Indian Overseas Bank, Sri Vijaya Puram

37	Senior Manager	Bank of Baroda, Sri Vijaya Puram
38	Chief Manager	Union Bank of India, Sri Vijaya Puram
39	Branch Manager	Punjab National Bank, Sri Vijaya Puram
40	Branch Manager	Central Bank of India, Sri Vijaya Puram
41	Branch Manager	Bank of India, Sri Vijaya Puram
42	Deputy Vice President	Axis Bank Ltd., Sri Vijaya Puram
43	Senior Manager	HDFC Bank Ltd., Sri Vijaya Puram
44	Branch Manager	ICICI Bank Ltd. Sri Vijaya Puram
45	Chief Manager	Tamilnad Mercantile Bank Ltd
46	Branch Manager	IDBI Bank
47	Branch Manager	Bandhan Bank
48	Branch Manager	Bank of Maharashtra
49	Branch Manager	Indian Post Payment Bank