

26. बैंकिंग BANKING (31-03-2016)

Table 24.6: **अण्डमान तथा निकोबार द्वीपसमूह में बैंक BANKS IN ANDAMAN & NICOBAR ISLANDS**

क्र. A.	अखिल भारतीय वित्त संस्थान ALL INDIA FINANCIAL INSTITUTION
1	राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नबार्ड)- 1, National Bank of Agriculture & Rural Development (NABARD) -1
2	हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (हडको) - 1 Housing & Urban Development Corporation (HUDCO)-1

क्र. Sl.	बैंक का नाम Name of Bank	कार्यालय/शाखाएं Offices/branch	जिला में स्थिति Location in the District
ख B वाणिज्य बैंक COMMERCIAL BANK			
1	भारतीय स्टेट बैंक State Bank of India		दक्षिण अण्डमान जिला South Andaman District- 16 मोहनपुरा, अबर्डीन बजार, हैडो, जंगलीघाट, लम्बा लाइन (रक्षा विहार शाखा), ब्रिजगंज, भातुबस्ती (गाराचरमा शाखा), मंगुलटान, छोलदारी, मीठाखाड़ी, बम्बूफ्लाट, विम्बर्लीगंज, हैवलोक, हटबै, रामकृष्णपुर, डोलीगंज । Mohanpura, Aberdeen Bazaar, Haddo, Junglighat, Lamba Line (Raksha Vihar br.), Brichgunj, BathuBasti (Garacharma br.), Manglutan, Chouldhari, Mithakhari, Bambooflat, Wimberlygunj, Havelock, Hut Bay, Ramakrisnapur, Dollygunj.
	(i) कुल शाखाएं Total Branches	24	
	(ii) कुल कार्यालय Total Offices	2	
	क) भारतीय स्टेट बैंक, लीड कार्यालय a) SBI, Lead Office	1	मोहनपुरा, अबर्डीन बजार, दक्षिण अण्डमान Mohanpura, Aberdeen Bazar, S/Andaman
	ख) भारतीय स्टेट बैंक, क्षेत्रीय कार्यालय b) SBI, Regional Office	1	
2	सिंडिकेट बैंक Syndicate Bank	11	दक्षिण अण्डमान South Andaman District – 7 फोनिक्स बे, अबर्डीन बजार (पो.ब्ले.न.पा.प), स्वास्थ्य सेवा निदेशालय कार्यालय भवन, गाराचरमा, फरारगंज Phoenix Bay, Aberdeen Bazaar (PBMC), DHS Office building, MES complex, Secretariat Building, Garacharma, Ferrargunj. उत्तर और मध्य अण्डमान North & Middle Andaman – 2 रंगत, डिगलीपुर Rangat, Diglipur निकोबार जिला Nicobar District -1 कैम्पबेल बे Campbell Bay
3	कनारा बैंक Canara Bank	2	अबर्डीन बजार Aberdeen Bazaar & Garacharma , दक्षिण अण्डमान S/Andaman
4	इंडियन बैंक Indian Bank	1	अबर्डीन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
5	युको बैंक UCO Bank	1	मिडिल पोइंट, दक्षिण अण्डमान Middle Point, S/Andaman
6	युनाइटेड बैंक ऑफ इण्डिया United Bank of India	2	जंगलीघाट Junglighat and Prothrapur, S/Andaman
7	पंजाब नेशनल बैंक Punjab National Bank	1	Goal Ghar, South Andaman
8	इलाहाबाद बैंक Allahabad Bank	1	अबर्डीन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman

9	इण्डियन ओवरसीज़ बैंक Indian Overseas Bank	2	पोर्ट ब्लेयर & गाराचरमा Port Blair & Garacharama, दक्षिण अण्डमान S/Andaman
10	विजया बैंक Vijaya Bank	2	अबर्डिन बजार Aberdeen Bazaar & Garacharma, S/Andaman
11	बैंक ऑफ़ बड़ौदा Bank of Baroda	1	मिडिल पोइंट, दक्षिण अण्डमान Middle Point, S/Andaman
12	यूनियन बैंक ऑफ़ इंडिया Union Bank of India	1	अबर्डिन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
13	सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India	1	अबर्डिन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
14	Bank of India बैंक ऑफ़ इंडिया	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, S/Andaman
15	देना बैंक Dena Bank	2	गाराचरमा Garacharama & Bambooflat, South Andaman
16.	IDBI	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, South Andaman
गC	PRIVATE BANK		
1	ऐक्सिस बैंक लिमिटेड Axis Bank Ltd.	3	दक्षिण अण्डमान South Andaman - मिडिल पोइंट, भातुबस्ती Middle Point, Bathu Basti उ.और मध्य अण्डमान N&M Andaman - डिगलीपुर Diglipur
2	एचडीएफसी बैंक HDFC Bank Ltd.	1	जंगलीघाट, दक्षिण अण्डमान Junglighat, South Andaman
3.	ICICI Bank Ltd.	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, South Andaman
4.	Tamilnad Mercantile Bank	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, South Andaman
5.	Yes Bank	1	जंगलीघाट Junglighat, Port Blair
घ D	सहकारी बैंक CO-OPERATIVE BANK		
1	अण्डमान और निकोबार राज्य सहकारी बैंक लिमिटेड A & N State Co-op. Bank Ltd.	41	दक्षिण अण्डमान जिला South Andaman District - 21 Phongi kyuang, Haddo, Dairy Farm, Shadipur, Prothrapur, Garacharma-I, Garacharma-II, Ferrargunj, Guptapara, Tushnabad, Bambooflat, Wimberlygunj, Neil Island, Havelock, Hut Bay, Ramakrisnapur, Junglighat, Burma Nallah, Chouldhari, Wandoor, Dollygunj. उत्तर और मध्य अण्डमान North & Middle Andaman-14 बाराटांग, बिल्लीगाउंड, बकुलतला, रंगत, कदमतला, मायाबंदर, डिगलीपुर, एरियल बे, कालीघाट, नीबूतला, बेटापूर, करमाटांग, किशोरीनगर, लांगआइलंड Baratang, Billiground, Bakultala, Rangat, Kadamtala, Mayabunder, Diglipur, Aerial Bay, kalighat, Nimbutala, Betapur, Karamatang, Kishorinagar, Long Island. निकोबार जिला Nicobar District - 6 कार निकोबार, कच्छाल, तरेसा, कैम्पबेल बे, चारवा, कर्मोटा Car Nicobar, Katchal, Teressa, Campbell Bay, Chowra, Kamorta.

Table 24.7: **NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS**

District/Bank (as on 31-03-2014)	A &N Islands		S/Andaman District		N & M Andaman District		Nicobar district	
	Branches	ATMs	Branches	ATMs	Branches	ATMs	Branches	ATMs
State Bank of India	23	44	16	34	5	7	2	3
Syndicate Bank	10	5	7	4	2	1	1	-
Canara Bank	2	2	2	2	-	-	-	-
Indian Bank	1	1	1	1	-	-	-	-
UCO bank	1	1	1	1	-	-	-	-
United Bank Of India	2	1	2	1	-	-	-	-
Punjab National Bank	1	1	1	1	-	-	-	-
Allahabad Bank	1	-	1	-	-	-	-	-
Indian Overseas Bank	2	2	2	2	-	-	-	-
Vijaya Bank	2	1	2	1	-	-	-	-
Bank Of Baroda	1	1	1	1	-	-	-	-
Union Bank Of India	1	1	1	1	-	-	-	-
Central Bank Of India	1	-	1	-	-	-	-	-
Bank Of India	1	1	1	1	-	-	-	-
Dena Bank	2	-	2	-	-	-	-	-
Axis bank Ltd.	3	16	2	15	1	1	-	-
HDFC Bank Ltd.	1	1	1	1	-	-	-	-
ICICI Bank Ltd.	1	2	1	2	-	-	-	-
Tamilnad Mercantile Bank Ltd	1	1	1	1	-	-	-	-
Total Com. Banks	57	81	46	69	8	9	3	3
A & N State Co-op Bank	29	13	16	8	9	4	4	1
Total Union Territory	86	94	62	77	17	13	7	4

Table 24.8: **NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS**

District/Bank (as on 31-03-2015)	A &N Islands		S/ Andaman District		N & M Andaman District		Nicobar district	
	Branches	ATMs	Branches	ATMs	Branches	ATMs	Branches	ATMs
State Bank of India	23	47	16	36	5	8	2	3
Syndicate Bank	10	7	7	5	2	1	1	1
Canara Bank	2	3	2	3	-	-	-	-
Indian Bank	1	1	1	1	-	-	-	-
UCO bank	1	1	1	1	-	-	-	-
United Bank of India	2	1	2	1	-	-	-	-
Punjab National Bank	1	1	1	1	-	-	-	-
Allahabad Bank	1	0	1	0	-	-	-	-
Indian Overseas Bank	2	1	2	1	-	-	-	-
Vijaya Bank	2	1	2	1	-	-	-	-
Bank of Baroda	1	1	1	1	-	-	-	-
Union Bank of India	1	1	1	1	-	-	-	-
Central Bank of India	1	2	1	2	-	-	-	-
Bank of India	1	1	1	1	-	-	-	-
Dena Bank	2	2	2	2	-	-	-	-
IDBI Bank	1	1	1	1	-	-	-	-
Axis bank Ltd.	3	16	2	15	1	1	-	-
HDFC Bank Ltd.	1	4	1	4	-	-	-	-
ICICI Bank Ltd.	1	2	1	2	-	-	-	-
Tamilnad Mercantile Bank Ltd	1	1	1	1	-	-	-	-
Yes Bank	1	1	1	1	-	-	-	-
Total Com. Banks	59	95	48	81	8	10	3	4
A & N State Co-op Bank	41	13	21	8	14	4	6	1
Total Union Territory	100	108	69	89	22	14	9	5

Table 24.8 (Cont.): **NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS**

District/Bank (as on 31-03-2016)	A &N Islands	
	Branches	ATMs
State Bank of India	24	65
Syndicate Bank	11	10
Canara Bank	2	2
Indian Bank	1	1
UCO bank	1	1
United Bank of India	2	1
Punjab National Bank	1	1
Allahabad Bank	1	0
Indian Overseas Bank	2	1
Vijaya Bank	2	1
Bank of Baroda	1	1
Union Bank of India	1	1
Central Bank of India	1	2
Bank of India	1	2
Dena Bank	2	2
IDBI Bank	1	1
Axis bank Ltd.	3	12
HDFC Bank Ltd.	1	4
ICICI Bank Ltd.	1	2
Tamilnad Mercantile Bank Ltd	1	1
Yes Bank	1	1
Total Com. Banks	61	112
A & N State Co-op Bank	41	16
Total Union Territory	102	128

Note : District wise data not available till finalization.

Table 24.9 : CREDIT DEPOSIT RATIO (C: D Ratio) AS ON 31/03/2014 (Rs. in Lakhs)

District/Bank	Total Deposits As on 31/03/2014	Advance	CD Ratio	Cr. from outside	Total Adv. as on Date	C: D Ratio As on	
						31/12/2013	31/03/2014
South Andaman District							
State Bank of India	109338	52963	48.44	18890	71853	62.21	65.72
Syndicate Bank	42994	11223	26.10	0	11223	29.28	26.10
Canara Bank	18759	4453	23.74	0	4453	23.71	23.74
Indian Bank	8750	2170	24.80	0	2170	15.08	24.80
UCO Bank	2878	2227	77.38	0	2227	83.69	77.38
United Bank of India	1990	960	48.24	0	960	46.31	48.24
Punjab National Bank	1632	1317	80.70	0	1317	77.15	80.70
Allahabad Bank	2583	4036	156.25	0	4036	157.87	156.25
Indian Overseas Bank	2483	1520	61.22	1827	3347	80.75	134.80
Vijaya Bank	5007	2950	58.92	0	2950	55.73	58.92
Bank of Baroda	2428	1945	80.11	0	1945	91.54	80.11
Union Bank of India	2652	2392	90.20	0	2392	82.21	90.20
Central Bank of India	202	88	43.56	0	88	44.25	43.56
Bank of India	2537	2720	107.21	0	2720	74.22	107.21
Dena Bank	110	20	18.18	0	20	10.34	18.18
Axis Bank	14055	478	3.40	0	478	3.02	3.40
HDFC Bank	1465	471	32.15	0	471	35.94	32.15
ICICI Bank Ltd.	640	45	7.03	0	45	12.68	7.03
Tamilnad Mercantile Bank	857	787	91.83	0	787	91.72	91.83
Total Com. Banks	221360	92765	41.91	20717	113482	48.48	51.27
A & N State Co-op Bank	29642	25510	86.06	0	25510	92.43	86.06
District Total	251002	118275	47.12	20717	138992	53.61	55.37
N & M Andaman District							
State Bank of India	24762	7697	31.08	0	7697	28.66	31.08
Syndicate Bank	1688	497	29.44	0	497	33.98	29.44
Axis Bank	995	2	0.20	0	2	0.21	0.20
Total Com. Banks	27445	8196	29.86	0	8196	28.05	29.86
A & N State Co-op Bank	19620	4165	21.23	0	4165	20.50	21.23
District Total	47065	12361	26.26	0	12361	25.00	26.26
Nicobar District							
State Bank of India	6756	846	12.52	0	846	10.18	12.52
Syndicate Bank	4442	375	8.44	0	375	9.06	8.44
Total Com. Banks	11198	1221	10.90	0	1221	9.75	10.90
A & N State Co-op Bank	11321	441	3.90	0	441	8.93	3.90
District Total	22519	1662	7.38	0	1662	9.49	7.38
U.T.TOTAL	320586	132298	41.27	20717	153015	47.02	47.73

Table 24.10 : CREDIT DEPOSIT RATIO (C: D Ratio) AS ON 31/03/2015 (Rs. in Lakhs)

District/Bank	Total Deposits As on 31/03/2015	Advance	CD Ratio	Cr. from outside	Total Adv. as on Date	C: D Ratio as on	
						31/12/2014	31/03/2015
South Andaman District							
State Bank of India	124554	61534	49.40	15524	77058	48.01	61.87
Syndicate Bank	40810	11860	29.06	0	11860	29.04	29.06
Canara Bank	22550	5768	25.58	0	5768	21.75	25.58
Indian Bank	11529	2161	18.74	0	2161	17.44	18.74
UCO Bank	5569	1920	34.48	0	1920	32.20	34.48
United Bank of India	2150	1074	49.95	0	1074	49.76	49.95
Punjab National Bank	2237	2246	100.40	0	2246	98.27	100.40
Allahabad Bank	2500	4388	175.52	0	4388	175.52	175.52
Indian Overseas Bank	4033	1519	37.66	578	2097	47.44	52.00
Vijaya Bank	4975	3921	78.81	0	3921	79.41	78.81
Bank of Baroda	2622	1791	68.31	0	1791	72.87	68.31
Union Bank of India	4363	3057	70.07	0	3057	50.10	70.07
Central Bank of India	395	307	77.72	0	307	68.37	77.72
Bank of India	2728	3873	141.97	0	3873	141.97	141.97
Dena Bank	177	19	10.73	0	19	12.22	10.73
IDBI Bank	901	11	1.22	0	11	0.00	1.22
Axis Bank	14286	1951	13.66	0	1951	10.28	13.66
HDFC Bank	2811	655	23.30	0	655	27.42	23.30
ICICI Bank Ltd.	524	41	7.82	0	41	10.11	7.82
Tamilnad Mercantile Bank	1328	1625	122.36	0	1625	122.37	122.36
Total Com. Banks	251042	109721	43.71	16102	125823	42.28	50.12
A & N State Co-op Bank	34580	31355	90.67	0	31355	92.40	90.67
District Total	285622	141076	49.39	16102	157178	48.12	55.03
N & M Andaman District							
State Bank of India	27581	8658	31.39	0	8658	28.03	31.39
Syndicate Bank	2214	741	33.47	0	741	27.07	33.47
Axis Bank	1110	6	0.54	0	6	0.54	0.54
Total Com. Banks	30905	9405	30.43	0	9405	27.02	30.43
A & N State Co-op Bank	20679	3732	18.05	0	3732	20.35	18.05
District Total	51584	13137	25.47	0	13137	24.55	25.47
Nicobar District							
State Bank of India	6942	1084	15.62	0	1084	12.71	15.62
Syndicate Bank	4740	473	9.98	0	473	7.59	9.98
Total Com. Banks	11682	1557	13.33	0	1557	10.72	13.33
A & N State Co-op Bank	5625	458	8.14	0	458	8.21	8.14
District Total	17307	2015	11.64	0	2015	9.92	11.64
U.T.TOTAL	354513	156228	44.07	16102	172330	46.86	48.61

Total of UT

State Bank of India	159077	71276	44.81	15524	86800	51.82	54.56
Syndicate Bank	47764	13074	27.37	0	13074	26.76	27.37
Axis Bank	15396	1957	12.71	0	1957	9.58	12.71
A & N State Co-op Bank	60884	35545	58.38	0	35545	60.29	58.38

Table 24.10 (Cont.): **CREDIT DEPOSIT RATIO (C: D Ratio) AS ON 31/03/2016 (Rs. in Lakhs)**

District/Bank	Deposits	Credit	CD Ratio
State Bank of India	179994	86937	48.30
Syndicate Bank	55368	14089	25.45
Canara Bank	24068	6922	28.76
Indian Bank	11061	2277	20.59
UCO Bank	4589	1549	33.75
United Bank of India	6236	2059	33.02
Punjab National Bank	3625	3492	96.33
Allahabad Bank	2949	5296	179.59
Indian Overseas Bank	2477	1271	51.31
Vijaya Bank	4645	4316	92.92
Bank of Baroda	2936	1997	68.02
Union Bank of India	6024	2877	47.76
Central Bank of India	799	317	39.67
Bank of India	2551	3646	142.92
Dena Bank	301	55	18.27
IDBI Bank	2033	283	13.92
Axis Bank	15170	3024	19.93
HDFC Bank	3260	3136	96.20
ICICI Bank Ltd.	1661	361	21.73
Tamilnad Mercantile Bank	2531	3486	137.73
Yes Bank	637	0	0.00
Total Com. Banks	332915	147390	44.27
A & N State Co-op Bank	68896	36064	52.35
Total A&N Islands	401811	183454	45.65