

26. बैंकिंग BANKING (31-03-2017)

Table 24.1: अण्डमान तथा निकोबार द्वीपसमूह में बैंक BANKS IN ANDAMAN & NICOBAR ISLANDS

| क 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- 17 मोहनपुरा, अबर्डिन बजार, हैडो, जंगलीघाट, लम्बा लाइन (रक्षा विहार शाखा), ब्रिजगंज, भातुबस्ती (गाराचरमा शाखा), मंगुलटान, छोलदारी, मीठाखाड़ी, बम्बूफ्लाट, विम्बलीगंज, हैवलोक, हटबे, 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, अबर्डिन बजार, दक्षिण अण्डमान |
| | ख) भारतीय स्टेट बैंक, क्षेत्रीय कार्यालय b) SBI, Regional Office | 1 | Mohanpura, Aberdeen Bazar, S/Andaman |
| 2 | सिंडिकेट बैंक Syndicate Bank | 11 | दक्षिण अण्डमान South Andaman District – 8 फोनिक्स बे, अबर्डिन 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 | 3 | अबर्डिन बजार Aberdeen Bazaar & गाराचरमा Garacharma , दक्षिण अण्डमान S/Andaman |
| 4 | इंडियन बैंक Indian Bank | 1 | अबर्डिन 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 | 2 | Goal Ghar, South Andaman |
| 8 | इलाहाबाद बैंक Allahabad Bank | 1 | अबर्डिन 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 & Garacharama, 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 - डिगलीपूर Diglipur |
| 2 | एचडीएफसी बैंक HDFC Bank Ltd. | 1 | जंगलीघाट, दक्षिण अण्डमान Junglighat, South Andaman |
| 3. | ICICI Bank Ltd. | 3 | 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 | | 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, बिल्लीग्राउंड, बकुलतला, रंगत, कदमतला, मायाबंदर, डिगलीपूर, एरियल बे, कालीघाट, नींबूतला, 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. |
| 1 | अण्डमान और निकोबार राज्य सहकारी बैंक लिमिटेड A & N State Co-op. Bank Ltd. | 41 | |

Table 24.2: NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS

| District/Bank (as on 31-03-2017) | A & N Islands | | | S/ Andaman District | | | N & M Andaman District | | | Nicobar district | | |
|-------------------------------------|---------------|-----|-----|---------------------|-----|-----|------------------------|-----|-----|------------------|-----|-----|
| | Branch | ATM | CDM | Branch | ATM | CDM | Branch | ATM | CDM | Branch | ATM | CDM |
| State Bank of India | 24 | 47 | 19 | 17 | 34 | 16 | 5 | 10 | 3 | 2 | 3 | 0 |
| Syndicate Bank | 11 | 11 | 1 | 8 | 8 | 1 | 2 | 2 | 0 | 1 | 1 | 0 |
| Canara Bank | 3 | 2 | 0 | 3 | 2 | 0 | - | - | 0 | - | - | 0 |
| Indian Bank | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| UCO bank | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| United Bank of India | 2 | 1 | 0 | 2 | 1 | 0 | - | - | 0 | - | - | 0 |
| Punjab National Bank | 2 | 3 | 0 | 2 | 3 | 0 | - | - | 0 | - | - | 0 |
| Allahabad Bank | 1 | 0 | 0 | 1 | 0 | 0 | - | - | 0 | - | - | 0 |
| Indian Overseas Bank | 2 | 1 | 0 | 2 | 1 | 0 | - | - | 0 | - | - | 0 |
| Vijaya Bank | 2 | 0 | 0 | 2 | 0 | 0 | - | - | 0 | - | - | 0 |
| Bank of Baroda | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| Union Bank of India | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| Central Bank of India | 1 | 2 | 0 | 1 | 2 | 0 | - | - | 0 | - | - | 0 |
| Bank of India | 1 | 2 | 0 | 1 | 2 | 0 | - | - | 0 | - | - | 0 |
| Dena Bank | 2 | 2 | 0 | 2 | 2 | 0 | - | - | 0 | - | - | 0 |
| IDBI Bank | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| Axis bank Ltd. | 3 | 11 | 6 | 2 | 10 | 6 | 1 | 1 | 0 | - | - | 0 |
| HDFC Bank Ltd. | 1 | 4 | 0 | 1 | 4 | 0 | - | - | 0 | - | - | 0 |
| ICICI Bank Ltd. | 3 | 4 | 0 | 2 | 3 | 0 | - | 1 | 0 | - | - | 0 |
| Tamilnad Mercantile Bank Ltd | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| Yes Bank | 1 | 1 | 0 | 1 | 1 | 0 | - | - | 0 | - | - | 0 |
| Total Com. Banks | 65 | 97 | 26 | 53 | 79 | 23 | 9 | 14 | 3 | 3 | 4 | 0 |
| A & N State Co-op Bank | 41 | 21 | 0 | 21 | 16 | 0 | 14 | 4 | 0 | 6 | 1 | 0 |
| Total Union Territory | 106 | 118 | 26 | 74 | 95 | 23 | 23 | 18 | 3 | 9 | 5 | 0 |

Table 24.3 : 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 24.3 : 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 24.3 (Cont.) : **CREDIT DEPOSIT RATIO (C: D Ratio) (Rs. in Lakhs)**

| District/Bank | AS ON 31/03/2016 | | | AS ON 31/03/2017 | | |
|------------------------------|------------------|---------------|--------------|------------------|---------------|--------------|
| | Deposits | Credit | CD Ratio | Deposits | Credit | CD Ratio |
| State Bank of India | 179994 | 86937 | 48.30 | 207350 | 100911 | 48.67 |
| Syndicate Bank | 55368 | 14089 | 25.45 | 71152 | 13361 | 18.78 |
| Canara Bank | 24068 | 6922 | 28.76 | 21979 | 7086 | 32.24 |
| Indian Bank | 11061 | 2277 | 20.59 | 7674 | 3682 | 47.98 |
| UCO Bank | 4589 | 1549 | 33.75 | 7766 | 1827 | 23.53 |
| United Bank of India | 6236 | 2059 | 33.02 | 3253 | 1561 | 47.99 |
| Punjab National Bank | 3625 | 3492 | 96.33 | 4918 | 3954 | 80.40 |
| Allahabad Bank | 2949 | 5296 | 179.59 | 2737 | 5217 | 190.61 |
| Indian Overseas Bank | 2477 | 1271 | 51.31 | 2953 | 1083 | 36.67 |
| Vijaya Bank | 4645 | 4316 | 92.92 | 4650 | 3356 | 72.17 |
| Bank of Baroda | 2936 | 1997 | 68.02 | 4004 | 2017 | 50.37 |
| Union Bank of India | 6024 | 2877 | 47.76 | 9905 | 3350 | 33.82 |
| Central Bank of India | 799 | 317 | 39.67 | 621 | 283 | 45.57 |
| Bank of India | 2551 | 3646 | 142.92 | 2024 | 3327 | 164.38 |
| Dena Bank | 301 | 55 | 18.27 | 319 | 115 | 36.05 |
| IDBI Bank | 2033 | 283 | 13.92 | 1425 | 1466 | 102.88 |
| Axis Bank | 15170 | 3024 | 19.93 | 17484 | 4035 | 23.08 |
| HDFC Bank | 3260 | 3136 | 96.20 | 4336 | 1260 | 29.06 |
| ICICI Bank Ltd. | 1661 | 361 | 21.73 | 2240 | 597 | 26.65 |
| Tamilnad Mercantile Bank | 2531 | 3486 | 137.73 | 5239 | 3358 | 64.10 |
| Yes Bank | 637 | 0 | 0.00 | 3194 | 0 | 0.00 |
| Total Com. Banks | 332915 | 147390 | 44.27 | 385223 | 161846 | 42.01 |
| A & N State Co-op Bank | 68896 | 36064 | 52.35 | 82987 | 43862 | 52.85 |
| Total A&N Islands | 401811 | 183454 | 45.65 | 468210 | 205708 | 43.93 |