

## 26. बैंकिंग BANKING (31-03-2018)

Table 26.1: अण्डमान तथा निकोबार द्वीप समूह 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 / कार्यालय/शाखाएं Name of Bank/ Offices/branch	जिला में स्थिति Location in the District
<b>ख B वाणिज्य बैंक COMMERCIAL BANK</b>		
1	भारतीय स्टेट बैंक State Bank of India	दक्षिण अण्डमान जिला <b>South Andaman District</b> - मोहनपुरा, अबर्डीन बजार, हैडो, जंगलीघाट, लम्बा लाइन (रक्षा विहार शाखा), ब्रिजगंज, भातुबस्ती (गाराचरमा शाखा), मंगुलटान, छोलदारी, मीठाखाड़ी, बम्बूफ्लाट, विम्बर्लीगंज, हैवलोक, हटबे, रामकृष्णपुर, Mithakhari   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
	ख) भारतीय स्टेट बैंक, क्षेत्रीय कार्यालय b) SBI, Regional Office	1
2	सिंडिकेट बैंक Syndicate Bank	दक्षिण अण्डमान <b>South Andaman District</b> – 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. <b>उत्तर और मध्य अण्डमान North &amp; Middle Andaman</b> –रंगत, डिगलीपुर Rangat, Diglipur <b>निकोबार जिला Nicobar District</b> -कैम्पबेल बे Campbell Bay
3	कनारा बैंक Canara Bank	अबर्डीन बजार Aberdeen Bazaar & गाराचरमा Garacharma , दक्षिण अण्डमान S/Andaman
4	इंडियन बैंक Indian Bank	अबर्डीन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
5	युको बैंक UCO Bank	मिडिल पोइंट, दक्षिण अण्डमान Middle Point, S/Andaman
6	युनाइटेड बैंक ऑफ इण्डिया United Bank of India	जंगलीघाट Junglighat and Prothrapur, S/Andaman
7	पंजाब नेशनल बैंक Punjab National Bank	Goal Ghar, South Andaman
8	इलाहाबाद बैंक Allahabad Bank	अबर्डीन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
9	इण्डियन ओवरसीज़ बैंक Indian Overseas Bank	पोर्ट ब्लेयर & गाराचरमा Port Blair & Garacharama, दक्षिण अण्डमान S/Andaman
10	विजया बैंक Vijaya Bank	अबर्डीन बजार Aberdeen Bazaar & Garacharama, S/Andaman
11	बैंक ऑफ़ बड़ौदा Bank of Baroda	मिडिल पोइंट, दक्षिण अण्डमान Middle Point, S/Andaman

12	यूनियन बैंक ऑफ़ इंडिया Union Bank of India	1	अबर्डीन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
13	सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India	1	अबर्डीन बजार, दक्षिण अण्डमान Aberdeen Bazaar, S/Andaman
14	Bank of India बैंक ऑफ़ इंडिया	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, S/Andaman
15	नाक बैंक Dena Bank	2	गाराचरमा Garacharama & Bambooflat, South Andaman
16.	IDBI	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, South Andaman
<b>गC</b>	<b>PRIVATE BANK</b>		
1	ऐक्सिस बैंक लिमिटेड Axis Bank Ltd.	3	<b>दक्षिण अण्डमान South Andaman</b> – मिडिल पोइंट, भातुबस्ती Middle Point, Bathu Basti <b>उ.और मध्य अण्डमान N&amp;M Andaman</b> – डिगलीपुर 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
6.	Bandhan Bank	1	पोर्ट ब्लेयर, दक्षिण अण्डमान Port Blair, South Andaman
<b>घ D</b>	<b>सहकारी बैंक CO-OPERATIVE BANK</b>		<b>दक्षिण अण्डमान जिला South Andaman District</b>
1	अण्डमान और निकोबार राज्य सहकारी बैंक लिमिटेड A & N State Co-op. Bank Ltd.	41	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. <b>उत्तर और मध्य अण्डमान North &amp; Middle Andaman</b> बाराटांग, बिल्लीगाउंड, बकालतला, रंगत, कदमतला, मायाबंदर, डिगलीपुर, एरियल बे, कालीघाट, uhar'yk  c'vki j] djekVlak  fd'kkj'huxj] yk'vkbyM Baratang, Billiground, Bakultala, Rangat, Kadamtala, Mayabunder, Diglipur, Aerial Bay, kalighat, Nimbutala, Betapur, Karamatang, Kishorinagar, Long Island. <b>निकोबार जिला Nicobar District</b> कार निकोबार, कच्छाल, तरेसा, कैम्पबेल बे, pljok  delMk Car Nicobar, Katchal, Teressa, Campbell Bay, Chowra, Kamorta.

Table 26.2: **NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS**

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

Table 26.2 (Cont.) : **NETWORK OF BANK/BRANCHES AND ATMs IN ANDAMAN & NICOBAR ISLANDS**

District/Bank (as on <b>31-03-2018</b> )	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	<b>24</b>	49	19	<b>17</b>	36	16	<b>5</b>	10	3	<b>2</b>	3	0
Syndicate Bank	<b>11</b>	11	1	<b>8</b>	8	1	<b>2</b>	2	0	<b>1</b>	1	0
Canara Bank	<b>3</b>	2	0	<b>3</b>	2	0	<b>0</b>	0	0	<b>0</b>	0	0
Indian Bank	<b>2</b>	1	0	<b>2</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
UCO bank	<b>1</b>	1	0	<b>1</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
United Bank of India	<b>2</b>	1	0	<b>2</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
Punjab National Bank	<b>2</b>	3	0	<b>2</b>	3	0	<b>0</b>	0	0	<b>0</b>	0	0
Allahabad Bank	<b>1</b>	0	0	<b>1</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0
Indian Overseas Bank	<b>2</b>	1	0	<b>2</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
Vijaya Bank	<b>2</b>	0	0	<b>2</b>	0	0	<b>0</b>	0	0	<b>0</b>	0	0
Bank of Baroda	<b>1</b>	1	0	<b>1</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
Union Bank of India	<b>1</b>	1	0	<b>1</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
Central Bank of India	<b>1</b>	2	0	<b>1</b>	2	0	<b>0</b>	0	0	<b>0</b>	0	0
Bank of India	<b>1</b>	2	0	<b>1</b>	2	0	<b>0</b>	0	0	<b>0</b>	0	0
Dena Bank	<b>2</b>	2	0	<b>2</b>	2	0	<b>0</b>	0	0	<b>0</b>	0	0
IDBI Bank	<b>1</b>	1	0	<b>1</b>	1	0	<b>0</b>	0	0	<b>0</b>	0	0
Axis bank Ltd.	<b>3</b>	11	6	<b>2</b>	10	6	<b>1</b>	1	0	<b>0</b>	0	0
HDFC Bank Ltd.	<b>1</b>	4	0	<b>1</b>	4	0	<b>0</b>	0	0	<b>0</b>	0	0
ICICI Bank Ltd.	<b>3</b>	4	0	<b>2</b>	3	0	<b>1</b>	1	0	<b>0</b>	0	0

Tamilnad Mercantile Bank Ltd	1	1	0	1	1	0	0	0	0	0	0	0
Yes Bank	1	1	0	1	1	0	0	0	0	0	0	0
Bandhan Bank	1	0	0	1	0	0	0	0	0	0	0	0
<b>Total Com. Banks</b>	<b>67</b>	<b>99</b>	<b>26</b>	<b>55</b>	<b>81</b>	<b>23</b>	<b>9</b>	<b>14</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>0</b>
<b>A &amp; N State Co-op Bank</b>	<b>41</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>16</b>	<b>0</b>	<b>14</b>	<b>4</b>	<b>0</b>	<b>6</b>	<b>1</b>	<b>0</b>
<b>Total Union Territory</b>	<b>108</b>	<b>120</b>	<b>26</b>	<b>76</b>	<b>97</b>	<b>23</b>	<b>23</b>	<b>18</b>	<b>3</b>	<b>9</b>	<b>5</b>	<b>0</b>

Table 26.3 : CREDIT DEPOSIT RATIO (C: D Ratio) (Rs. in Lakhs)

District/Bank	AS ON 31/03/2016			AS ON 31/03/2017			AS ON 31/03/2018		
	Deposits	Credit	CD Ratio	Deposits	Credit	CD Ratio	Deposits	Credit	CD Ratio
State Bank of India	179994	86937	48.30	207350	100911	48.67	251921	122439	48.60
Syndicate Bank	55368	14089	25.45	71152	13361	18.78	79664	13992	17.56
Canara Bank	24068	6922	28.76	21979	7086	32.24	23462	6732	28.69
Indian Bank	11061	2277	20.59	7674	3682	47.98	6695	3804	56.82
UCO Bank	4589	1549	33.75	7766	1827	23.53	4584	1869	40.77
United Bank of India	6236	2059	33.02	3253	1561	47.99	3480	1804	51.84
Punjab National Bank	3625	3492	96.33	4918	3954	80.40	5095	4681	91.87
Allahabad Bank	2949	5296	179.59	2737	5217	190.61	2951	4384	148.56
Indian Overseas Bank	2477	1271	51.31	2953	1083	36.67	3152	1340	42.51
Vijaya Bank	4645	4316	92.92	4650	3356	72.17	5202	4286	82.39
Bank of Baroda	2936	1997	68.02	4004	2017	50.37	4758	3392	71.29
Union Bank of India	6024	2877	47.76	9905	3350	33.82	10614	2911	27.43
Central Bank of India	799	317	39.67	621	283	45.57	632	348	55.06
Bank of India	2551	3646	142.92	2024	3327	164.38	1438	3171	220.51
Dena Bank	301	55	18.27	319	115	36.05	399	232	58.15
IDBI Bank	2033	283	13.92	1425	1466	102.88	2059	2402	116.66
Axis Bank	15170	3024	19.93	17484	4035	23.08	19831	6752	34.05
HDFC Bank	3260	3136	96.20	4336	1260	29.06	5381	2639	49.04
ICICI Bank Ltd.	1661	361	21.73	2240	597	26.65	2772	1767	63.75
Tamilnad Mercantile Bank	2531	3486	137.73	5239	3358	64.10	5004	3718	74.30
Yes Bank	637	0	0.00	3194	0	0.00	5450	0	0.00
<b>Total Com. Banks</b>	<b>332915</b>	<b>147390</b>	<b>44.27</b>	<b>385223</b>	<b>161846</b>	<b>42.01</b>	<b>444544</b>	<b>192663</b>	<b>43.34</b>
A & N State Co-op Bank	68896	36064	52.35	82987	43862	52.85	91015	57413	63.08
<b>Total A&amp;N Islands</b>	<b>401811</b>	<b>183454</b>	<b>45.65</b>	<b>468210</b>	<b>205708</b>	<b>43.93</b>	<b>535559</b>	<b>250076</b>	<b>46.69</b>

\*The overall Credit Deposit (C:D) Ratio is 46.69 which is below the National benchmark of 60.

Note : Data for the year 2018-19 not received.