

**Share Capital**

- 1.1** The Share capital of the Bank as on 31.03.2016 stood at ₹ 439.90 lakhs (Audited). The share capital was contributed by 'A' class share holders of societies and by 'C' and 'D' class individual share holders.

Table 1

(₹ in Lakhs)

Sr. No	Particulars	31.03.14 (Audited)	31.03.15 (Audited)	31.03.16 (Audited)
	Share Capital			
1	Coop. Societies (A)	236.32	251.56	265.66
2	Individuals (C)	0.01	0.01	0.01
3	Associate members (D)	164.15	172.51	174.22
	Total:-	400.49	424.08	439.90
Growth registered : 3.73 %				

Reserves & Surplus

- 1.2** The total reserves of the Bank amounted to ₹ 14969.40 lakhs as on 31.03.2016. The breakup particulars are:-

Table 2

(₹ in Lakhs)

Sr. No	Particulars	31.03.14 (Audited)	31.03.15 (Audited)	31.03.16 (Audited)
1	Statutory Reserves	4608.68	5194.42	5,641.47
2	Agri. Credit Stablisation fund	534.5	594.9	661.54
3	Building Fund	17.17	137.17	327.17
4	Bad & Doubtful Debts Reserves	120.87	93.58	120.53
5	Investment Diminution Reserves	795.19	795.19	795.19
6	Overdue Interest Reserves	890.39	943.45	2,249.73
7	Un realised Income Reserves	133.58	73.72	62.23
8	Staff Training Fund	98.67	110.28	123.51
9	GOI & ETF	31.97	31.97	31.97
10	Computerisation	198.36	198.36	198.36
11	Others	4298.13	4490.42	4757.73
	Total :-	11727.51	12663.46	14969.40
Growth registered: 18.21 %				



- 1.3** The Statutory Reserve has been built up by the Bank by appropriation of 25% of net profit of the Bank every year and also by crediting the left over surplus in the Profit and Loss Account after appropriation to various items.

Deposits

- 1.4** There has been a substantial rise in the deposits mobilised by the bank which can be attributed to the rapid bank expansion, increase in Gross Savings Domestic Product (GSDP), inflationary rise in the quantity of currency, development in saving behavior of the masses.
- 1.5** The type-wise break-up of the deposits as on 31.03.2014, 31.03.2015 and 31.03.2016 are furnished below:-

Table 3

(₹ in lakhs)

Particulars	31.03.14 (Audited)	% to total deposits	31.03.15 (Audited)	% to total deposits	31.03.16 (Audited)	% to total deposits
Current	1,462.22	2.59	1,328.65	2.18	1,683.68	2.44
Savings	30,250.60	53.57	30,041.99	49.37	34,356.60	49.87
Term Deposits	24,041.06	42.57	28,646.83	47.07	32,517.52	47.20
Others	718.08	1.27	837.18	1.38	338.76	0.49
Total	56,471.97	100.00	60,854.65	100.00	68,896.56	100
Growth registered : 13.21 %						

1.6 CASA

The Current Account Savings Account (CASA) deposit to total deposit formed about 52.35 % (which is higher than the National Average of Commercial Banks.. The Bank has been trying to increase current account and the savings account deposits in order to contain the cost of deposit. It will also enable the bank to maintain a softer interest rate regime.



Borrowings

- 1.7** Borrowings constituted the second largest source of funds of the Bank. The borrowings of the Bank as on 31.03.2016 amounted to ₹ 6630.30 lakhs as against ₹ 5916.10 lakhs as on 31.03.2015.
- 1.8** The details of borrowings of the bank according to the source and type are furnished below:-

Table 4

(₹ in lakhs)

Borrowings (O/S)	As on 31.03.2015 (Audited)	As on 31.03.2016 (Audited)
NABARD		
Long Term (LT)	5,610.76	6,226.29
ST SAO (Short term)	300.00	400.00
MT (PODF)	5.34	4.00
Working Capital (NCDC) TL	0.00	00.0
GRAND TOTAL	5,916.10	6,630.30

The Bank repaid an amount of ₹ 2385.80 lakh towards Principal and ₹ 544.30 lakh towards Interest to NABARD, during the year under report.

- 1.9** The Bank never defaulted in the repayment of borrowings to the higher agencies.

**DEPLOYMENT OF FUNDS****Investment**

- 2.1** The investments of the bank in the Govt. and other securities including Term Deposits in commercial banks amounted to ₹ 30,024.29 lakhs as on 31.03.2016. The Bank made investments in Govt. Securities which was reckoned for the purpose of Statutory Liquidity Ratio (SLR). There was considerable improvement in the management of fund. The Bank has a system of assessing fund flow position on a daily basis for the purpose of forecast liquidity position of the Bank as a whole and investment of surplus fund in various permissible avenues to earn income.
- 2.2** The comparative position of the composition of the investment portfolio of the bank is given below:-

Table 5

(₹ in Lakhs)

Particulars	As on 31.03.14 (Audited)	As on 31.03.15 (Audited)	As on 31.03.16 (Audited)
I. SLR Investments			
(a) Govt. securities	14,509.33	10,378.85	30,024.29
(b) Other approved Securities	12,255.59	17,490.60	-
Total a + b	26,764.92	27,869.45	30,024.29
II. Non-SLR investment			
(a) Bank Bonds etc	1,381.50	500.00	500.00
(b) Term Deposits with banks	9,381.09	10,215.42	15,919.10
(C) Money at Call and Short Notice	23.26	19.38	38.00
Total a + b +c	10,785.85	10,734.80	16,457.10
Total Investment	37,550.77	38,604.25	46,481.38



LOANS AND ADVANCES

2.3 The total loans and advances outstanding as on 31.03.2016 amounted to ₹ 36063.62 lakhs as against ₹ 35546.40 lakhs in the previous year. The CD ratio of the bank as on 31.03.2016 was 52.34 %. The sectoral deployment of advances are furnished below:-

Table 6

(₹ in Lakhs)

SL. No.	Purpose	Outstanding (O/s) As On		
		31.03.2014 (Audited)	31.03.2015 (Audited)	31.03.2016 (Audited)
1	Short-term for Seasonal Agricultural Operation (SAO)	926.36	958.09	1,073.26
	b) Other purposes		271.07	247.51
2	Medium-term loans for			
	a) Agricultural purposes	343.44	242.37	256.11
	b) Other purposes	4,782.41	4,734.15	4,821.08
3	Long-term loans for			
	a) Agricultural purposes	345.96	308.62	287.50
	b) Other purposes	4,320.56	4,525.34	5,359.23
4	Consortium	4,500.00	6,500.00	6,500.00
5	Advances against Deposits	327.71	376.90	388.68
6	Gold Loans	8,288.99	5,182.96	4,140.28
7	Overdrafts	10,494.31	12,446.90	12,989.98
	Total:-	34,329.74	35,546.40	36,063.62

2.4 Despite various constraints like hike in interest rates of credit delivery system, moving towards variable interest rate structure, stiff competition from Nationalised Banks and the Private Sector Banks, the bank has always given priority to agriculture and its allied activities.



2.5 The percentage (%) of Bank's share in Agriculture advances to total agriculture advances of UT is 16 %, dominating in the UT. Although, the CD ratio of the bank is much higher than the Commercial Banks throughout the period, which is 54 % as against UT's CD ratio of 47 %.

Agricultural Advances

2.6 The total loans outstanding under Agriculture activities as on 31.03.2016 stood at ₹ 5757.17 lakhs which includes SAO, Agricultural operations and Gold Loans.

Kisan Credit Card (KCC)

2.7 The Bank had introduced Kisan Credit Cards in the year 1996 to provide hassle free credit to the farmer members of the PACS. The KCC is ensuring instant credit as per the scale of finance multiplied with cultivated land of the farmers' upto ₹ 1,00,000 by simple formalities. Farmers under KCC are covered by Personal Accident Insurance Scheme (PAIS) to the extent of ₹ 50,000.

From its inception, the bank has so far issued more than 6000 nos. of Kisan Credit Cards, whereas, all the commercial banks operating in the islands issued only 774 nos. of Kisan Credit Cards.

The total outstanding of KCC loans stood at Rs.1142.75 lakh. During 2015-16, the bank issued additional 32 nos. of Kisan Credit cards to the farmer members and PACS , amounting to Rs. 461.56 lakh.



Other Agricultural Advances

2.8 The credit extended under Medium Term Loans for the purposes like land development or land reclamation, purchase of agricultural implements, bunding of lands, farm house construction, raising of plantation, etc was to the tune of ₹ 60.40 lakhs during 2015-16 to 63 no's beneficiaries, which include power tillers to various farmers of these islands.

Formation and Credit-Linkage of Self Help Groups

2.9 SHGs are the most important part of rural lending. There has been a remarkable achievement for the Bank in terms of the SHG Linkage by your bank. The position of SHGs during the year 2015-16 is described below as:-

STATUS OF CREDIT LINKAGE OF SHGs DURING THE YEAR 2015-16

Table 7

S.No.	District / Area	No. of SHGs-credit linked	Loan (in ₹ Lakhs)
A. FIRST LOAN (First Linkage)			
1	South Andaman District	65	28.30
2	N & M Andaman District	29	11.30
3	Nicobar District	-	-
TOTAL (A)		94	39.60
B. REPEATED LOAN (Repeated Linkage)			
1	South Andaman District	99	283.72
2	N & M Andaman District	29	34.15
3	Nicobar District	1	2
TOTAL (B)		129	319.87
GRAND TOTAL (A+B)		223	359.47

During the year 2015-16, the Bank had credit linked 223 SHGs to the tune of ₹ 359.47 lakhs.



VARIOUS GOVT. SPONSORED SCHEMES

General Purpose Credit Card (GCC)

2.10 The scheme covers general credit needs of bank constituents in the rural and semi-urban areas. The scheme is to provide hassle free credit to banks' customers based on the assessment of Cash Flow without insistence on security, purpose of end-use of the credit. This is in the nature of overdraft or cash credit with no end-use stipulations. The total credit facility under GCC for an individual does not exceed ₹ 25,000. The Bank had issued loans under GCC to the tune of ₹ 21.10 lakhs upto 31.03.2016 to 91 beneficiaries

Prime Minister's Employment Generation Programme (PMEGP)

2.11 The Bank has disbursed credit facilities to the tune of ₹ 160.44 lakhs upto 31.03.2016 to 85 beneficiaries'. The PMEGP scheme has been one of the key areas of the Bank in creating a wonderful opportunity to the unemployed youths of these Islands.



Pradhan Mantri Jan Dhan Yojana (PMJDY)

2.12 The Hon'ble Prime Minister Shri. Narendra Modi in his Independence Day speech on 15th August 2014 has announced that Pradhan Mantri Jan Dhan Yojna (PMJDY) will be launched as 1st phase which will cover the unbanked people under the ambit of Financial Inclusion.

A total of over 70,000 camps were held across the nation to open up accounts. In A & N Islands, three camps were held at Port Blair (Dr.BRAIT), Tushnabad (Community Hall) and Bambooflat (SBI premises). A total of 12227 accounts were opened A & N State Coop. Bank under the PMJDY scheme till date.

**Retail Banking**

2.13 Within retail, the housing loans, car loans, medical, education, consumption/personal loans have shown tremendous growth trajectory. The details of few retail banking items are shown in the below table: -

Table 8

(₹ in lakhs)

Sl. No.	Particulars	During 2014-15		During 2015-16	
		No. of Cases	Amount	No. of Cases	Amount
1	House construction & repairs	32	755.60	53	390.50
2	Education	19	102.95	8	39.10
3	Vehicle / Vessels	6	477.26	4	38.55
4	Medical	18	53.30	8	27.15
5	Consumption /Personal	321	989.75	152	502.20
		396	2378.86	225	897.00

Gold Loan

2.14 The Bank has been providing gold loans to the customers through its 22 no's of branches viz. Port Blair, Haddo, Shadipur, Dairy farm, Garacharma I & II, Prothrapur, Wimberly Gunj, Bambooflat, Rangat, Mayabunder, Diglipur, Campbell Bay, Tushnabad, Kadamtala, Guptapara, Baratang, Billiground, Ferrargunj, Chouldari, Guptapara and Kadamtala.. The Bank issued gold loans to the tune of ₹ 3,556.79 lakhs to 5230 beneficiaries during 2015-16.

The bank has also included three more branches for disbursing Gold Loans viz; Chouldari, Guptapara and Kadamtala.

Housing Activities (Commercial)

2.15 The Bank continued its finances for shopping complex and commercial buildings and residential buildings. During the year 2015-16, the bank had advanced ₹ 1419.00 lakhs towards the construction of houses and its repairing etc.



RECOVERY MANAGEMENT

3.1 Bank is giving considerable importance to the quality appraisal of loans in order to avoid slippage of fresh NPA's (Non Performing Assets). The % of Recovery to Demand is registered at 67% as on 31.03.2015. Due to constant and coercive recovery process the standard assets of the bank was increased by ₹ 2043.32 Lakhs, registering a growth of 7.82%.

The NPA is reduced by Rs. 1526.09 lakhs and the % of provision made to Provision required is 135%. **The % Net NPA was registered at 14.38% as on 31.03.2016 as compared to 18.03 % as on 31.03.2015.**

LOK ADALAT, ARBITRATION, EP & SECURITISATION CASES ON 31.03.2016

Table 9

Cases filed		Cases Settled		Pending	
No	Amt	No	Amt	No	Amt
167	417.13	122	270.79	45	146.34

SARFAESI ACT (Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002)

The above Act allows banks and financial institutions to auction properties (residential and commercial) when borrowers fail to repay their loans. It enables the bank to reduce its Non-Performing Assets (NPAs) by adopting measures for recovery or reconstruction. If a borrower defaults on repayment of his/her home loan for six months at stretch, banks give a 60-day period to regularise the repayment. On failure to do so, banks declare the loan as NPA and auction it to recover the debt.

**Table 10****Arbitration, EP, Securitisation & DRT Cases**

Particulars	Arbitration Cases		EP Cases		Securitisation cases		DRT Cases	
	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
Cases pending at the beginning of the year	103	1492.42	73	216.62	54	2917.71	4	89.04
Cases filed during the year	96	355.58	-	-	-	-	-	-
Cases disposed off during the year	13	26.88	1	11.96	-	-	-	-
Cases pending at the end of the year	186	1821.12	72	204.66	54	2917.71	4	89.04



PROFITABILITY

- 4.1** The bank had earned a net Profit of ₹ 5.11 crores during 2015-16 as against the net profit of ₹ 4.44 crores during 2014-15, registering a growth of 15.09 %. The Bank earned an operating profit of ₹ 816.46 Lakhs as on 31.03.2016. The % of Net Interest Margin (NIM) is registered at 3.43% as on 31.03.2016 as against 3.22% as at 31.03.2015.
- 4.2** The Average Working Fund as on 31.03.2016 was Rs.83544.31lakhs as against the Working Fund as on the previous year registered at Rs.76696.35 lakh recorded a growth of 9%.

The various profitability ratios are as under:-

Table 11

Particulars	2013-14 (Audited)	2014-15 (Audited)	2015-16 (Audited)
Interest income as a percentage of gross income	90.11	95.57	97.55
Other income as a percentage of gross income	9.89	4.43	2.45
Interest paid on deposits/ borrowings to gross income	53.33	57.72	59.01
Interest paid on deposits/ borrowings to total expenditure	66.69	65.11	63.42
Weighted average cost of funds	4.63	5.03	5.94
Weighted average yield on funds	8.10	8.32	9.67
Financial Margin	3.47	3.30	3.93



GENERAL FUNDAMANTALS

Management and Meetings

5.1 During the year 2015-16, 09 Nos. Managing Committee meetings were held.

Internal Checks and Control System

5.2 The Bank is fully aware of its responsibilities to Bank's Customers and Depositors. A key factor in the fulfillment of these responsibilities is the strength of Bank's operating procedure and associated internal control system. These are designed to address several critical issues including the completeness, accuracy and reliability of the financial information that is used to monitor and manage the business.

The Bank has introduced the Rating System among the Branches for their performances based on Audit Observations as per the parameters for a healthy competition among them, thereby resulting improvement in their business as well as the overall performances.

Besides the internal Auditors of the bank, the Registrar of Cooperative Societies also posted a Concurrent Auditor at HO in the ARCS rank.

For improving the quality of Customers Service, Financial Accounting system, the MIS has accorded due priority. There are system generated reports with key parameters to assess the growth and functioning of all branches.



Audit and Inspection

5.3 The Accounts of the bank and its branches for the year 2015-16 were audited by M/s Roy & Bagchi, Chartered Accountants. The NABARD had conducted its XXII Statutory inspection of the bank from with reference to its financial position as on 31st March, 2015.

Compliance Review

5.4 The NABARD inspection team in its Inspection Report 2015 mentioned that the A & N SCB complied with the following provisions of sections:- Complied with the provisions of Section 11(1) of the B.R.Act, 1949 (AACS).

- a) Complied with the provisions of Section 22(3)(a) of the B.R.Act, 1949 (AACS).
- b) Complied with the provisions of Section 11(1) of the B.R.Act, 1949 (AACS).
- c) Complied with the provisions of Section 18 of the B.R.Act, 1949 (AACS).
- d) Complied with the provisions of Section 24 of the B.R.Act, 1949 (AACS).
- e) Complied with the provisions of Section 6 of the B.R.Act, 1949 (AACS).
- f) Complied with the provisions of Section 9 of the B.R.Act, 1949 (AACS).
- g) Complied with the provisions of Section 19 of the B.R.Act, 1949 (AACS).
- h) Complied with the provisions of Section 27 of the B.R.Act, 1949 (AACS).



- i) Complied with the provisions of Section 8, 14 A, 20, 21, 30 and 35(A) of the B.R.Act, 1949 (AACS).
- j) The bank has also complied with the provisions of Andaman & Nicobar Islands Cooperative Societies Regulation 1973 and Rules 1974.
- k) The NABARD inspection for the year 2015 – 16 is yet to commence.



BANK'S KEY STRATEGIC INITIATIVES

6.1 Opening of CBS (Core Banking Branches) for A&N SCB

In the changing Banking scenario, it is becoming imperative for the Banks to quickly adopt and implement the CBS to remain competitive in the market. The NABARD with the support of Application Service Provider (ASP), M/s Wipro Pvt. Ltd. has commenced the implementation of CBS of all branches w.e.f. 18th March, 2013. The Bank has also opened its 12 new branches under CBS platform at places viz. Burmanallah, Chouldari, Wandoor, Dollygunj, Junglighat, Nimbutala, Betapur, Long Island, Karmatang (MGG College), Kishorinagar, Chowra & Kamorta. The total no. of CBS branches as on date is 41.

ANSCB ATMs (Automated Teller Machine)

6.2 The A & N State Cooperative Bank has opened its' ATM services at Port Blair, Garacharma I, Rangat, Diglipur, etc for the customers with 'RUPAY' branded ATM-cum-Debit cards. With the introduction of RUPAY branded Debit cards, the customers of A & N SCB can use its' ATM cards at the ATMs of other banks. Similarly, the ATM cards of other banks may also use the ATM services of our bank for withdrawing cash. The Bank has a 17% share in ATMs in the islands, after SBI. Presently 19 no's of ATMs are running.

6.3 The Rupay KCC Debit card project of the bank is presently under process and shall be completed shortly in due course of time. The Bank has also planned to introduce Micro ATMs at rural areas as well as POS Debit for its Rupay Debit Cards in forthcoming days for its customers.



DICGC **(DEPOSIT INSURANCE & CREDIT GUARANTEE CORPORATION)**

6.4 The Deposit Insurance Credit Guarantee Corporation (DICGC), a subsidiary of RBI, was established by an Act of Parliament, with the Deposit Insurance Credit Guarantee Corporation Act, 1961.

Under this scheme, in the event of liquidation, reconstruction or amalgamation of an Insured Bank, every depositor of the Bank is entitled to the repayment of his/her deposits held by him/her in the same right and capacity in all Branches of the Bank upto a monetary ceiling of ₹ 1.00 lakh. A payment of premium @ 5 paise per half year per ₹ 100/- of assessable deposits at Half-Yearly intervals. The Half-Yearly premium should be paid in advance. During the year under report your Bank paid a sum of ₹ 72.45 lakhs to the DICGC towards advance premium for the year 2015-16. The A & N State Coop. Bank had ensured payment of DICGC premium well in time.

SETTLEMENT OF DEATH CLAIMS

6.5 The claims preferred by the legal heirs of the deceased of your Bank are settled in time. During the year 2015-16, the Bank has settled a considerable number of cases. A total of 255 cases amounting to ₹ 635.00 lakhs have been settled and paid to the claimants.

STAFF TRAINING FOR DEVELOPMENT & GROWTH **(Training of Staff Members of A & N SCB)**

6.6 The Bank is playing a vital role in educating and motivating the staff of the Bank by nominating them to various training programmes through various different local/mainland institutions.

6.7 The Bank has created a Training Cell at its Head Office for the first time since the inception of the bank. The Training Cell used to



identify and appraise the needs of the programmes and arrange short term and Long term programmes.

During the year 2015-16, the Bank nominated over 115 no's of staff members for attending training programmes at Institutes like BIRD (Lucknow), BIRD (Mangalore), VAMNICOM (Pune), CAB (Pune), IRDBT (Hyderabad), etc.



FUTURE PROGRAMMES OF A & N StCB

1. 20% Deposit Growth & 25 % growth in loans and advances.
2. Gross NPA at below 5%.
3. Commencement of Rupay KCC and Micro ATMs.
4. To cover more and more areas in rural counterparts under Financial Inclusion.
5. To introduce new schemes for the rural counterparts of these Islands.
6. Digital Banking: To include more and more E-POS in the Islands for the convenience of the customers.
7. Mobile Banking - IMPS – Immediate Payment Service.
8. E – Commerce

Acknowledgement

The Bank's new initiatives could not have come true without the active involvement and support of its staff members. Our staff is aware of the challenges and has fully embraced the Bank's core principle about banking. The customers have been extending their patronage and we are confident of their support for the coming years also. The Board of Directors places on record its appreciation for continued support and guidance received from the A & N Administration, Govt. Of India, Reserve Bank of India, National Bank for Agriculture & Rural Development (NABARD), Registrar of Coop. Societies, National Federation of State Coop. Banks Ltd.(NAFSCOB), SBIDFHI, SBI, HDFC Bank, ICICI Bank, Other commercial Banks serving in the Union Territory and other organisations and departments.

For & on behalf of the Board of Directors

Sd/-
(Ravinder Rao)
Managing Director



APPROPRIATION OF PROFIT FOR THE YEAR 2015-16

The Statutory Audit of the Bank for the year 2015-2016 was conducted by M/s Roy & Bagchi, Chartered Accountants. The Net Profit earned during 2015-2016 stood at Rs.5,11,41,508.69. The allocations of Profit has been made as under as per the byelaws provisions for the year 2015-16.

Table 12

(Amount in ₹)

Sl. No.	Appropriation	Year ended 31-Mar-2016	Year ended 31-Mar-2015
1	Statutory Reserve Fund (25%)	1,27,85,377.17	1,11,05,705.09
2	Agricultural Credit Stabilization Fund (15%)	76,71,226.30	66,63,423.05
3	Bad Debts Reserve Fund (20%)	1,02,28,301.74	0.00
4	Cooperative Education Fund (3%)	15,34,245.26	13,32,684.61
	TOTAL	3,22,19,150.47	1,91,01,812.75
	Balance of Net Profit appropriated as below:		
5	Proposed Dividend		
	(i) 'A' Class Share (10% of shares)	26,56,640.00	25,15,550.00
	(ii) 'C' Class Share (10% of shares)	140.00	140.00
6	Building Fund	1,24,00,000.00	1,90,00,000.00
7	Staff Training Fund (5 ½ %)	28,12,782.98	24,43,255.12
8	Staff Welfare Fund (1 ½ %)	7,67,122.63	6,66,342.30
9	Supervisory Fund (½ %)	2,55,707.54	2,22,114.10
10	Balance transferred to Statutory Reserve Fund	29,965.07	4,73,606.10
	Grand Total	5,11,41,508.69	4,44,22,820.37

**BUDGET FOR THE YEAR 2015-16****Table 13**

(₹ in lakhs)

Sl. No.	Particulars	Target for 2015-16	Achieved during 2015-16 (Audited)	Total O/S as on 31.03.2016	% of Achievement	Target 2016-17
I.	Deposits	6500.00	8041.91	68896.56	123.72	14000.00
II.	Borrowings (during the year)	2000.00	3100.00	6630.30	155.00	5000.00
III.	Lending (during the year)	7500.00	9103.92	36063.62	121.39	13000.00

IV.	I n c o m e	Target for 2014-15	As on 31.03.2015	% of Achievement	Target 2015-16
a)	Interest on lending	4500.00	3916.42	87.03	4500.00
b)	Interest on investment	3500.00	3256.58	93.05	3400.00
c)	Commission & brokerage & other receipts	400.00	180.28	45.07	600.00
	Total :-	8400.00	7353.28	87.54	8500.00

V	E x p e n d i t u r e	Target for 2014-15	As on 31.03.2015	% of Achievement	Target 2015-16
a)	Interest on deposits & borrowings	4300.00	4339.47	100.92	4800.00
b)	Salary & Allowances	2000.00	1426.15	71.31	1500.00
c)	Others /expenditure	500.00	771.19	154.24	600.00
d)	Provision for Reserves etc	1000.00	305.05	30.51	1000.00
e)	Net Profit	600.00	511.42	85.24	600.00
	Total :-	8400.00	7353.28	87.54	8500.00



**Andaman & Nicobar State Cooperative Bank Ltd.,
98, Maulana Azad Road, Port Blair – 744101.**

SIGNIFICANT ACCOUNTING POLICIES

1. General

The Financial Statements are prepared under the historical cost convention. They conform to Generally Accepted Accounting Principles (GAAP) in India, which comprises the statutory provisions, regulatory / Reserve Bank of India (RBI) guidelines, Accounting Standards / guidance notes issued by the Institute of Chartered Accountants of India (ICAI) and the practices prevalent in Banking Industry in India.

2. Investments

- (a) Investments are classified and shown in Balance Sheet under the following four groups:
 - i. Government of India Bonds
 - ii. Treasury Bills
 - iii. State Government Securities
 - iv. Debentures and Bonds
- (b) All the Government Securities / Bonds are in Demat form / CSGI account with SBI DFHI, Kolkata.
- (c) Investment portfolio of the Bank is classified into “Held to Maturity”, “Available for Sale” and “Held for Trading” categories in accordance with the RBI guidelines.
- (d) Investments acquired with the intention to hold them upto maturity are classified as “Held to Maturity” and are carried at acquisition cost. In case the acquisition cost is more than the face value, the premium is amortized over the residual maturity period by method of Amortisation.
- (e) Investments acquired with the intention to trade for taking advance of short-term price/interest rate changes are classified as “Held for Trading” and are marked to market at quarterly intervals as per the valuation of FIMMDA, without changing the book value of the security.
- (f) Broken period interest paid / received at the time of acquisition / sale is treated as revenue expenses / income.



- (g) "Available for Sale" category comprises of investment which do not fall in either of the above two categories and are marked to market as per RBI guidelines. Each security in this category is marked to market at quarterly intervals without changing the book value of the security.
- (h) In case of investment under "Held for Trading" and "Available for Sale", while marking to market on individual security basis, depreciation / appreciation is aggregated classification wise and the net depreciation under each classification is provided for and the net appreciation, if any, is ignored. Market price is taken as available from the best quotes from SBI DFHI Kolkata (Primary Dealer). Treasury Bills are carried at cost.
- (i) We are not having any Non-Performing investments as per RBI guidelines.
- (j) Bank has been following settlement date accounting policy in line with RBI Guidelines.
- (k) Investment transactions are audited by the internal auditors on quarterly basis.
- (l) The fixed deposit receipts are kept in joint custody. Physical verification & reconciliation of investment scripts are done on quarterly basis by concurrent auditor.

3. Advances

- (a) The Bank follows prudential norms formulated by RBI for classifying the assets as Standard, Sub-standard, Doubtful and Loss Assets.
- (b) Bank is making provisions for advances classified as Standard, Sub-Standard, Doubtful and Loss Assets as per IRAC norms as advised by the Reserve Bank of India from time to time.
- (c) The interests are monthly capitalized in the respective loan accounts except Agricultural loans.
- (d) The recoveries in respect of all loan accounts are being appropriated first towards interest and then balance, if any, towards principal.
- (e) At the end of the financial year, the unrealized interest if any, that are capitalized in the respective loan account are reversed from income and taken to Unrealised Interest under Schedule 6 (Other Liabilities and Provisions).
- (f) As and when the account become NPA the capitalization of interest is stopped and the accrued interest amount shown in the Interest Accrued in NPA accounts under Schedule 13 (Other Assets) and the provisions under Overdue Interest Reserve under Schedule 2 (Reserves & Surplus) as per the RBI guidelines.



4. **Employee Benefits**

- (a) The bank is having a master policy with LIC of India, Kolkata for payment of gratuity to staffs. The bank has paid the premium every year to LIC.
- (b) An employee shall have the discretion to encash the leave (Leave Encashment) to his / her credit beyond 60 days. The leave encashment amount includes of Basic pay plus Grade Pay plus Dearness allowance as on 31st March of the preceding financial year.

5. **Fixed Assets & Depreciation**

- (a) Depreciation on all assets, except computers, is provided for on diminishing balance method at the rates given below:

Sl. No.	Head	Rate
A.	Furniture & fixtures (Furniture of all kinds, Electrical fittings including electrical wiring, switches, sockets, fans)	10%
B.	Machinery (Photocopying machines, Fax machines, Generator Set, etc.)	15%
C.	Office Equipments (Air Conditioners, CCTV's, LED Screen etc.)	10%
D.	Vehicles	15%
E.	Premises	10%

- (b) Depreciation on Computers/ATMs is provided for at 33.33% on straight-line method.
- (c) Depreciation on additions to assets made up to 30th September of the year is provided for at full rates and on additions thereafter at 50% of the rates. However, in case of Computers / ATMs, depreciation @ 33.33% on straight line method has been provided for the full year irrespective of the date of purchase. No depreciation is provided on assets sold / discarded during the year.



6. Revenue Recognition

- (a) Income / Expenditure are accounted for on accrual basis, except in the case of Non-Performing assets where income is recognized on realization as per prudential norms prescribed by RBI.

7. Net Profit

The net profit disclosed in the Profit and Loss Account is arrived after making necessary provisions as shown Schedule 19 (Provisions & Contingencies) in Profit & Loss A/c.

8. Impairment of Assets

Impairment Losses (if any), are recognized in accordance with Accounting Standard – 28 issued by ICAI and charged off to Profit & Loss Account.

**NOTES ON ACCOUNT AS ON 31.03.2016**

Sl. No.	Particulars	Amount (₹ in Lakhs)
1	Investments -(only SLR) - with break-up under permanent and current category - Under current category with the following break-up	
	a) Book value and face value of Investments	30,024.30
	b) Market value of Investments	29,816.12
2	Advances to directors, their relatives, companies / firms in which they are interested	
	a) Fund-based	279.16
	b) Non-fund based (Guarantees, L/C, etc.)	-
	Cost of Deposits - Average cost of Deposits	5.94
3	NPAs	
	a) Gross NPAs	7,879.57
	b) Net NPAs	4,734.55
	c) Percentage of gross NPAs to total advances	21.85%
	d) Percentage of net NPAs to net advances	14.38%
	Movement of NPAs	(1,526.09)
4	Profitability	
	a) Interest income as a percentage of working funds	8.32
	b) Non-interest income as a percentage of working funds	0.21
	c) Operating profit as a percentage of working funds	0.95
	d) Return on Assets	8.32
	e) Business (Deposits + Advances) per employee	514.51
	f) Profit per employee	2.51
5	Provisions	
	a) Provisions on NPAs required to be made	1,584.81
	b) Provisions on NPAs actually made	2,394.44
	c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	862.00
	d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	890.70
	e) Provisions required to be made on depreciation in Investments	-
	f) Provisions actually made on depreciation in Investments	795.19
6	Movement in Provisions	
	a) Towards NPAs	21.22
	b) Towards depreciation on investments	-
	c) Towards standard assests	0.05
	d) Towards all other items under Provisions above	(174.32)
7	Payment of insurance premia to the DICGC, including arrears, if any	72.45
8	Penalty imposed by RBI for any violation	-
9	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts	Inter Bank-₹ 37.22 Inter Branch-₹ 23.70



A & N STATE COOPERATIVE BANK LTD. PORT BLAIR

Capital to Risk Weighted Asset Ratio (CRAR) as on 31.03.2015

In spite of pressure on margins due to severe competition, your bank was able to improve the Capital to Risk Weighted Asset Ratio (CRAR) from 25.54 % to 25.98 %

Table 14

Indian Rupee (INR) Scaling Factor: ₹ Lakh

Part A - Capital Funds and Risk Assets Ratio		
I	Capital Funds	
A	Tier I Capital elements	439.90
1	Paid up capital	439.90
	Less1	-
1.1	Accumulated losses	-
1.2	Deferred Tax Assets (DTA)	-
1.3	Shortfall in provisions	-
1.4	Shortfall in provisions for Gratuity Payable	-
1.5	Shortfall in provisions for Leave encashment	-
1.6	Other Intangible assets, if any	-
2	Net paid-up Capital	439.90
3	Innovative Perpetual Debt Instruments (IPDI)	-
4	Reserves and Surplus	7,577.55
4.1	Statutory reserves	5,641.47
4.2	Capital reserves (Note 2)	-
4.3	Other reserves* (Specify)	1,424.66
	1. Agriculture credit stabilisation fund	661.54
	2. Building fund	327.17
	3. Staff Training fund	123.51
	4. Supervisory fund	15.66
	5. Computerisation fund	198.36
	6. PACS Development fund	50.85
	7. Gol & Tsunami fund package	31.97
	8. Study Tour fund	6.53
	9. Corporate Social Dev. Fund	9.07
4.4	Surplus in Profit and Loss Account (Note 3)	511.42
5	Total Tier I Capital	8,017.45
B	Tier II Capital elements	
1	Revaluation reserves (Note 4)	55.14
2	General provisions and loss reserves (Note 5)	107.17
3	Investment fluctuation reserves/ funds	-
4	Innovative Perpetual Debt Instruments (IPDI)	-
5	Long Term (Subordinated) Deposits (LTDs)	-
6	HEAD ROOM DEDUCTION	-
7	Net Tier II Capital	162.31
C	Total Capital (Tier I + Tier II)	8,179.76
II	Risk Assets	
1	Adjusted value of funded risk assets i.e. on Balance Sheet items	31,226.11
2	Adjusted value of non-funded and off-Balance Sheet items	256.28
3	Total Risk Weighted Assets	31,482.39
III	Percentage of Capital Funds to Risk Weighted Assets (I/II * 100)	25.98

**Part B - Risk Weight Assets and Exposures**

Sl. No.	Particulars	Book Value	Margins and Provisions	Book Value {net}	Risk Weight (%)	Risk Adjusted Value
	Asset Items					
I	Cash and Bank Balances	3,831.85	0.00	3,831.85		632.67
1	Cash, balances with RBI	668.52	0.00	668.52	0.00	0.00
2	Balances in current account with other Banks	3,163.33	0.00	3,163.33	20.00	632.67
II	Investments	46,481.39	795.19	45,686.20		4,833.58
1	Investments in Govt. Securities	30,024.29	795.19	29,229.10	2.50	730.73
2	Investments in other approved securities guaranteed by central/ state govt.	0.00	0.00	0.00	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central govt. (It will include Indira/ Kisan Vikas Patra and investment in bonds and debentures where payment of interest and principal is guaranteed by Central Government/ State Governments)	0.00	0.00	0.00	2.50	0.00
4	Investments in other securities where payment of interest and repayment of principal are guaranteed by state govt. (If, the same has become NPA, it will attract 102.5% risk weight and therefore include under all other investments at x below.)	0.00	0.00	0.00	2.50	0.00
5	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by central/state govts.	0.00	0.00	0.00	22.50	0.00
6	Investments in govt. guaranteed securities of govt. undertakings which do not form part of the approved market borrowing programme.	0.00	0.00	0.00	22.50	0.00
7	Claims on commercial banks, DCCBs and StCBs such as FDs, CDs, money at call and short notices etc.	15,957.10	0.00	15,957.10	22.50	3,590.35
8	Investments in bonds issued by All India Public Financial Institutions	0.00	0.00	0.00	102.50	0.00
9	Investments in bonds issued by Public Financial Institutions for their Tier II Capital	0.00	0.00	0.00	102.50	0.00
10	All other investments	500.00	0.00	500.00	102.50	512.50
III	Loans and Advances including bills purchased and discounted	36,063.62	3,145.02	32,918.60		24,216.92
1	Loans guaranteed by GOI	6,500.00	0.00	6,500.00	0.00	0.00
2	Loans guaranteed by State Govt.	0.00	0.00	0.00	0.00	0.00
3	State Government guaranteed advance which has become a non performing asset	0.00	0.00	0.00	100.00	0.00
4	Loans granted to PSUs of GOI	0.00	0.00	0.00	100.00	0.00
5	Loans granted to PSUs of State Govt.	0.00	0.00	0.00	100.00	0.00



6	Housing Loans	3699.93	0	3699.93		2920.39
6.1	Loans to individuals (fully secured by mortgage of residential properties) up to Rs. 30 lakh [LTV ratio should be computed as a percentage of total outstanding in the account (viz. principal + accrued interest + other charges pertaining to the loan without any netting) in the numerator and the realizable value of the residential property mortgaged to the bank in the denominator]	1559.08	0	1559.08		779.54
a	LTV ratio is equal to or less than 75 per cent	1,559.08	0.00	1,559.08	50.00	779.54
b	LTV ratio is more than 75 per cent	0.00	0.00	0.00	100.00	0.00
6.2	Housing-others	2,140.85	0.00	2,140.85	100.00	2,140.85
7	Consumer credit including Personal Loan	4,752.72	0.00	4,752.72	125.00	5,940.90
8	Loans up to Rs. 1 lakh against gold and silver ornaments (Where the loan amount exceeds Rs. 1 lakh, the entire loan amount has to be assigned the risk weight applicable for the purpose for which the loan has been sanctioned)	4,140.28	0.00	4,140.28	50.00	2,070.14
9	All other loans and advances including Education loan	16,392.63	3,145.02	13,247.61	100.00	13,247.61
10	Loans extended against primary / collateral security of shares/ debentures	0.00	0.00	0.00	125.00	0.00
11	Leased Assets	0.00	0.00	0.00	100.00	0.00
12	Advance guaranteed by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)	0.00	0.00	0.00	50.00	0.00
13	Advance against term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available.	388.68	0.00	388.68	0.00	0.00
14	Loans and advances granted by State/Central cooperative banks to their own staff, which are fully covered by superannuation benefits and mortgage of flat/house	189.38	0.00	189.38	20.00	37.88
IV	Other Assets	7,045.27	4,638.15	2,407.12		1,542.94
1	Premises, furniture and fixtures	954.66	67.39	887.27	100.00	887.27
2	Interest due on GOI securities	679.20	0.00	679.20	0.00	0.00
3	Accrued interest on CRR balances maintained with RBI and claims on RBI on account of Government transactions (net of claims of government / RBI on banks on account of such transactions)	0.00	0.00	0.00	0.00	0.00
4	Interest receivable on staff loans	0.00	0.00	0.00	20.00	0.00
5	Interest receivable from banks	231.22	0.00	231.22	20.00	46.24
6	All other Assets	5,180.19	4,570.76	609.43	100.00	609.43
V	Total	93,422.13	8,578.36	84,843.77		31,226.11



Part C-Off Balance Sheet items							
	Client/ Obligant/ Guarantor	Gross Book Exposure	Margins and provisions	Net Exposu re	CCF for Contingent %	RW for Obligant %	Risk Adjusted Value of Exposure
Credit Contingent/ OBS items							
1. Letter of Credit (Doc)	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
2. Letter of Credit (Doc)	Banks	0.00	0.00	0.00	20.00	20.00	0.00
3. Letter of Credit (Doc)	Others	0.00	0.00	0.00	20.00	100.00	0.00
4. Total letter of Credit		0.00	0.00	0.00			0.00
5. Guarantees - Financial	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
6. Guarantees - Financial	Banks	0.00	0.00	0.00	100.00	20.00	0.00
7. Guarantees - Financial	Others	256.28	0.00	256.28	100.00	100.00	256.28
8. Total Guarantees-Financial		256.28	0.00	256.28			256.28
9. Guarantees - Others	Govt.	0.00	0.00	0.00	50.00	0.00	0.00
10. Guarantees - Others	Banks	0.00	0.00	0.00	50.00	20.00	0.00
11. Guarantees - Others	Others	0.00	0.00	0.00	50.00	100.00	0.00
12. Total Guarantees-Others		0.00	0.00	0.00			0.00
13. Acceptance and Endorsements	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
14. Acceptance and Endorsements	Banks	0.00	0.00	0.00	100.00	20.00	0.00
15. Acceptance and Endorsements	Others	0.00	0.00	0.00	100.00	100.00	0.00
16. Total Acceptance and Endorsements		0.00	0.00	0.00			0.00
17. Undrawn Committed credit lines	Govt.	0.00	0.00	0.00	20.00	0.00	0.00
18. Undrawn Committed credit lines	Banks	0.00	0.00	0.00	20.00	20.00	0.00
19. Undrawn Committed credit lines	Others	0.00	0.00	0.00	20.00	100.00	0.00
20. Total Undrawn Committed credit lines		0.00	0.00	0.00			0.00
21. Transactions/ Asset sale with Recourse	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
22. Transactions/ Asset sale with Recourse	Banks	0.00	0.00	0.00	100.00	20.00	0.00
23. Transactions/ Asset sale with Recourse	Others	0.00	0.00	0.00	100.00	100.00	0.00
24. Total Transactions/ Asset sale with Recourse		0.00	0.00	0.00			0.00
25. Liability on account of partly paid shares		0.00	0.00	0.00	100.00	100.00	0.00
26. Others	Govt.	0.00	0.00	0.00	100.00	0.00	0.00
27. Others	Banks	0.00	0.00	0.00	100.00	20.00	0.00
28. Others	Others	0.00	0.00	0.00	100.00	100.00	0.00
29. Total Others		0.00	0.00	0.00			0.00
30. Total Contingent Credit Exposure		256.28	0.00	256.28			256.28
31. Claims against bank not acknowledged as debt		0.00	0.00	0.00	100.00	100.00	0.00

**Note For Table Part A**

	(For details, please refer to RBI circular RPCD.RCB.BC.No.37/07.51.012/2014-15 dated October 29, 2014)	
1	Amount of intangible assets, losses in current year and those brought forward from previous periods, deficit in NPA provisions, income wrongly recognized on non performing assets and not provided for, provision required for liability devolved on bank etc., are to be deducted from Tier I Capital.	
2	Capital reserves representing surplus on sale of assets and held in a separate account will be included. Revaluation reserves, general/ floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds.	
3	Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose utilisation is defined and asset loss, if any, etc.	
4	Only 45% of Revaluation Reserve is eligible for inclusion in Tier II capital	
5	General provisions and loss reserves Includes General Provision on Standard Assets, excess provision in respect of Bad and Doubtful Debt etc. Such Provisions which are considered for inclusion in Tier II Capital will be admitted up to 1.25% of total risk weighted assets	



Andaman & Nicobar State Cooperative Bank Ltd.
COMPARATIVE BALANCE SHEET FOR THE LAST THREE FINANCIAL YEARS

Table 15

(₹ in lakhs)

Sl No	Items	31-Mar-14	31-Mar-15	31-Mar-16
		(Audited)	(Audited)	(Audited)
A.	Liabilities			
i	Paid up capital	400.49	424.08	439.90
ii	Free Reserves	7,287.44	8,241.50	7,066.13
iii	Provisions	3,549.67	3,478.49	5,653.57
iv	Deposits	56,471.97	60,854.65	68,896.56
v	Borrowings	8,981.91	5,916.10	6,630.30
vi	Overdue Interest Provision	890.36	943.45	2,249.73
vii	Interest payable	147.06	85.61	148.18
viii	Other liabilities	12,366.07	16,811.45	1,826.34
ix	Un-disbursed Profit	293.57	444.23	511.42
	TOTAL	90,388.54	97,199.56	93,422.13
B.	Assets			
i	Cash in hand/bank balances	3,019.39	2,943.62	3,831.86
ii	Investments and money at call and short notice	37,550.77	38,604.25	46,481.38
iii	Loans & advances	34,743.99	35,546.40	36,063.62
iv	Interest receivable	1,734.79	1,615.95	3,214.34
v	Land and Buildings	661.18	689.52	863.57
vi	Furniture/Fixtures & Office Equip, etc	103.35	128.93	433.11
viii	Other assets	12,575.05	17,670.90	2,534.25
	TOTAL	90,388.54	97,199.56	93,422.13

**Andaman & Nicobar State Cooperative Bank Ltd.****PROFIT AND LOSS ACCOUNT FOR THREE LAST YEAR FINANCIAL YEARS****Table 16**

(₹ in lakhs)

Sl.No.	ITEMS	31.03.2014	31.03.2015	31.03.2016
		Audited	Audited	Audited
1	2	5	6	6
A	Income			
i)	Interest on advances and discount	3193.82	4099.15	3,916.42
ii)	Interest and dividend on investments	-	-	
	a) Interest on Investment	2,517.66	2,530.63	3,256.58
	b) Profit on trading	125.52	218.12	58.30
iii)	Commission, exchange and brokerage	501.04	89.10	121.98
B	Gross income (i+ii+iii+iv)	6,338.04	6,937.00	7,353.28
C	Expenditure			
i)	Interest on deposits	2844.84	3,189.08	3,801.77
ii)	Interest on borrowings	457.62	815.28	537.70
iii)	Salaries, allowances, provident fund and gratuity	1,147.38	1,410.86	1,426.16
iv)	Directors and local committee members fee and allowances	12.22	9.44	21.46
		-		
v)	Rent, taxes, insurance, lighting, etc.	113.01	166.01	169.79
vi)	Law charges	1.20	1.01	6.48
vii)	Postage, telegrams and telephone charges	4.69	5.61	6.32
viii)	Auditor's fee	1.46	1.61	1.75
ix)	Depreciation Repairs & maintenance	33.00	36.18	250.92
x)	Stationery, printing and advertisement	45.26	68.15	36.88
xi)	Loss from disposal of non-banking assets	-	-	
xii)	Provision for			
	a) Standard assets	15.98	-	0.05
	b) Impaired credits	88.56	-	
	c) Overdue interest	448.67	67.42	
	d) Others	422.68	275.00	305.00
	Sub Total	975.90	342.42	305.05
xi)	Other Expenditure	407.90	447.10	277.58
D	Total Expenditure (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi)	5,068.58	6,150.34	6,536.82
E	Operating Profit (B-D)	1,269.46	786.65	816.47
G	Net Profit	293.57	444.23	511.42

**Andaman & Nicobar State Cooperative Bank Ltd.****LOAN ISSUED - SCHEME WISE
FOR THE PERIOD FROM 01-04-2015 TO 31-03-2016**

(₹ in lakhs)

Sl No.	Scheme Name	No. of A/cs	Amount
1	Cash Credit Individual	37	807.00
2	Clean Cash Credit Coop Soc	2	6.00
3	Swarojgar Yojna CC-Ind	38	8.75
4	Kisan Credit Card	32	461.56
5	General Credit Card	91	21.10
6	Loan Against Dep (Comp)	1155	404.42
7	Loan Against Dep (Simple)	86	46.41
8	ST-Other Purpose-Ind	103	25.51
9	MT-PMEGP	85	160.44
10	MT-JLG	9	8.95
11	Personal Loan Individual	149	378.20
12	MT-Personal (EMI)	3	24.00
13	MT-OP-Ind (EMI)	2	4.00
14	MT-Other Purpose-Ind	153	274.84
15	MT-OP-Staff (EMI)	3	15.00
16	MT-SHG	218	320.85
17	Gold Loan	5230	3,556.79
18	MT-Agri-Ind	60	44.60
19	MT-Other Purpose-Livelihood	38	9.20
20	MT-Housing-(R)-Ind	24	102.00
21	MT-Housing-(Com)	1	5.00
22	MT-Pmmy(Shishu)	116	57.00
23	LT-Other Purpose-Ind	4	920.00
24	LT-Housing-(R)-Ind	27	276.00
25	LT-Housing-(Commercial)-Ind	8	1,138.00
26	LT-Staff-Housing Loan	2	12.50
27	LT-Agri-Ind	3	15.80
	Grand Total	7679	9,103.92

**Andaman & Nicobar State Cooperative Bank Ltd.****LOANS ISSUED - BRANCH WISE
FOR THE PERIOD FROM 01-04-2015 TO 31-03-2016**

(₹ in lakhs)

Sl No.	Branch Name	No. of A/cs	Amount	Sl No.	Branch Name	No. of A/cs	Amount
1	Aerial Bay	92	125.68	22	Junglighat	25	30.13
2	BakulTala	53	26.79	23	Kadamtala	96	73.88
3	Bambooflat	497	292.83	24	Kalighat	58	35.30
4	Baratang	44	10.91	25	Kamorta	1	0.50
5	Betapur	7	7.25	26	Karmatang	9	4.75
6	Billiground	129	83.66	27	Katchal	2	18.00
7	Burmanallah	8	18.65	28	Kishori Nagar	6	10.35
8	Campbell Bay	172	143.84	29	Long Island	2	1.00
9	Car Nicobar	97	66.21	30	Mayabunder	431	230.46
10	Chouldari	4	1.00	31	Neil Island	53	69.71
11	Chowra	0	0.00	32	Nimbutala	30	13.61
12	Dairy Farm	490	344.72	33	Port Blair	1715	4222.75
13	Diglipur	454	471.93	34	Prothrapur	166	157.37
14	Dollygunj	6	6.70	35	R K Pur	75	137.20
15	Ferrargunj	46	81.18	36	Rangat	387	253.52
16	Garacharma-I	410	496.42	37	Shadipur	418	210.32
17	Garacharma-II	385	380.71	38	Teressa	0	0.00
18	Guptapara	102	84.41	39	Tushnabad	159	164.11
19	Haddo	621	565.68	40	Wandoor	5	1.50
20	Havelock	102	45.48	41	Wimberlygunj	268	188.32
21	Hut Bay	54	27.12				
					Grand Total	7679	9103.92

**Andaman & Nicobar State Cooperative Bank Ltd.****BRANCH-WISE
DEPOSITS & ADVANCES OUTSTANDING, CD RATIO (%)
AS ON 31-03-2016**

(₹ in lakhs)

Sl No.	Scheme Name	Deposit Outstanding		Advance Outstanding		CD Ratio
		No. of A/c	Amount	No. of A/c	Amount	
1	Aerial Bay	6997	1,361.24	86	192.74	14.16
2	Bambooflat	10665	1,696.18	574	608.57	35.88
3	Baratang	4185	1,062.81	52	21.41	2.01
4	BakulTala	7849	1,952.12	75	31.53	6.74
5	Billiground	11048	2,187.13	184	218.68	10.00
6	Campbell Bay	6881	2,082.24	253	40.54	11.55
7	Diglipur	29690	5,912.34	623	,006.75	17.03
8	Dairy Farm	14576	2,713.73	444	359.25	13.24
9	Garacharma-I	13894	2,431.99	638	,409.42	57.95
10	Haddo	12027	1,971.26	601	37.78	42.50
11	Hut Bay	9661	1,456.42	173	09.63	7.53
12	Havelock	7431	3,058.84	165	75.85	5.75
13	Ferrargunj	4867	1,131.29	85	73.27	15.32
14	Katchal	4524	1,331.98	62	8.79	4.41
15	Kalighat	6849	1,148.27	92	03.61	17.73
16	Kadamtala	7965	1,690.63	103	137.72	8.15
17	Mayabunder	17473	2,941.27	579	509.23	17.31
18	Neil Island	4977	1,737.19	162	22.50	12.81
19	Port Blair	37626	11,578.55	2207	8,461.98	159.45
20	Prothrapur	10722	1,757.81	320	89.60	3.54
21	Car Nicobar	15390	1,784.20	175	45.21	8.14
22	R K Pur	5262	2,319.80	225	04.67	8.82
23	Rangat	18014	3,903.86	622	,115.79	28.58
24	Shadipur	12221	1,945.59	325	92.77	15.05
25	Tushnabad	8772	1,459.83	220	321.36	2.01
26	Teressa	3725	446.77	27	12.61	2.82
27	Wimberlygunj	8714	1,624.51	490	600.94	36.99
28	Garacharma-II	7907	1,601.06	508	818.92	51.15



Sl No.	Scheme Name	Deposit Outstanding		Advance Outstanding		CD Ratio
		No. of A/c	Amount	No. of A/c	Amount	
29	Guptapara	4780	807.92	169	287.97	35.64
30	Burmanallah	789	284.08	7	15.26	5.37
31	Chouldari	813	85.57	4	0.71	0.83
32	Kamorta	435	53.34	1	0.51	0.95
33	Wandoor	335	270.74	5	1.47	0.54
34	Dollygunj	521	139.48	5	4.92	3.53
35	Junglighat	482	142.25	25	40.17	28.24
36	Nimbutala	899	164.25	20	8.70	5.30
37	Betapur	641	264.78	7	7.13	2.69
38	Chowra	217	23.08	0	-	-
39	Kishori Nagar	1337	191.79	6	8.83	4.61
40	Karmatang	598	113.96	10	5.86	5.14
41	Long Island	437	66.41	2	1.00	1.51
42	Head Office Consortium	-	-	1	6,500.00	-
	Grand Total	322196	68,896.56	10332	6,063.62	52.34

**DATA ON KEY INDICATORS OF ALL STATE COOPERATIVE BANKS AS ON 31.03.2016. (Source : NABARD's Key statistics.)**

Rs. in lakh

Sr.No.	Name of the Bank	Region	CASA	CASA (%) to Total Deposit	Total Borrowings	Investments	Loan Outstanding
1	Chaattisgarh	Central Region	22565.02	8.99	99960.7	160137.33	218841.09
2	Madhya Pradesh	Central Region	47154.2	9.41	607881.24	158188.42	1071103.03
3	Uttar Pradesh	Central Region	64360.21	9.05	329028.48	314561.67	807937.65
4	Uttarakhand	Central Region	7227.18	5.39	87882.2	96783.82	128164.17
Central Region Total			141306.61	8.85	1124752.62	729671.24	2226045.94
5	Andaman & Nicobar	Eastern Region	36040.28	52.31	6630.3	46481.38	36063.62
6	Bihar	Eastern Region	106043.53	47.42	78479.67	147776.67	205512.07
7	Jharkhand	Eastern Region	11518.36	21.88	0	45990.69	3361.28
8	Orissa	Eastern Region	37101.5	5.56	475639.29	456231.15	799198.3
9	West Bengal	Eastern Region	109297.49	14.05	144241.79	398440.87	550790.6
Eastern Region			300001.16	16.75	704991.05	1094920.76	1594925.87
10	Arunachal Pradesh	North Eastern Region	10209.87	71.59	19224.99	2608.72	21141.57
11	Assam	North Eastern Region	96595.33	47.38	745.59	107914.58	87926.61
12	Manipur	North Eastern Region	5674.75	57.41	0	12591.71	13505.51
13	Meghalaya	North Eastern Region	102048.11	54.92	3865.36	98855.43	105733.76
14	Mizoram	North Eastern Region	29629.05	50.05	4171.85	13995.41	40038.95
15	Nagaland	North Eastern Region	26601.68	54.19	3041.62	22355.1	33007.65
16	Sikkim	North Eastern Region	162126.85	67.37	1567.34	24865.48	44308.2
17	Tripura	North Eastern Region	67050.65	32.81	12975	88662.07	117980.55
North Eastern Region			499936.29	51.69	45591.75	371848.50	463642.80
18	Chandigarh	Northern Region	15395.06	50.87	0	19726.01	13393.66
19	Delhi	Northern Region	48659.14	47.72	3345.5	22267.61	59500
20	Haryana	Northern Region	66991	21.58	402527	122280	631860
21	Himachal Pradesh	Northern Region	279647.82	34.11	109609.57	222258.25	436315.94
22	Jammu & Kashmir	Northern Region	24704.44	34.42	0	52024.93	18892.6
23	Punjab	Northern Region	32425.84	12.67	595584.46	159980.24	747064.95
24	Rajasthan	Northern Region	29147.52	6.85	746817.11	454615.6	799251.24
Northern Region			496970.82	24.66	1857883.64	1053152.64	2706278.39
25	Andhra Pradesh	Southern Region	20261.41	5.73	476006.11	223496.54	723020.22
26	Karnataka	Southern Region	89010.77	12.36	613969.39	344654.68	950687.45
27	Kerala	Southern Region	35960.56	5.89	138130	0	162505.92
28	Pondicherry	Southern Region	15891.32	26.01	1020.05	21265.43	38179.17
29	Telangana	Southern Region	39104.44	12.02	305537.29	103035.22	408028.01
30	Tamil Nadu	Southern Region	112570.27	12.61	303781	641439	735859
Southern Region			312798.77	10.55	1838443.84	1333890.87	3018279.77
31	Goa	Western Region	76983.1	40.78	184.62	47998.96	124091.7
32	Gujarat	Western Region	48180.33	9.30	445450.78	414007.72	545033.92
33	Maharashtra	Western Region	143655.81	12.75	774068.6	327703.12	1444214.79
Western Region			268819.24	14.66	1219704.00	789709.80	2113340.41
Grand Total			2019832.9	18.09	6791366.90	5373193.81	12122513.18



Rs. in lakh

Sr.No.	Name of the Bank	Region	CASA	CASA (%) to Total Deposit	Total Borrowings	Investments	Loan Outstanding
1	Chaattigarh	Central Region	22565.02	8.99	99960.7	160137.33	218841.09
2	Madhya Pradesh	Central Region	47154.2	9.41	607881.24	158188.42	1071103.03
3	Uttar Pradesh	Central Region	64360.21	9.05	329028.48	314561.67	807937.65
4	Uttarakhand	Central Region	7227.18	5.39	87882.2	96783.82	128164.17
Central Region Total		-	141306.61	8.85	1124752.62	729671.24	2226045.94
5	Andaman & Nicobar	Eastern Region	36040.28	52.31	6630.3	46481.38	36063.62
6	Bihar	Eastern Region	106043.53	47.42	78479.67	147776.67	205512.07
7	Jharkhand	Eastern Region	11518.36	21.88	0	45990.69	3361.28
8	Orissa	Eastern Region	37101.5	5.56	475639.29	456231.15	799198.3
9	West Bengal	Eastern Region	109297.49	14.05	144241.79	398440.87	550790.6
Eastern Region		-	300001.16	16.75	704991.05	1094920.76	1594925.87
10	Arunachal Pradesh	North Eastern Region	10209.87	71.59	19224.99	2608.72	21141.57
11	Assam	North Eastern Region	96595.33	47.38	745.59	107914.58	87926.61
12	Manipur	North Eastern Region	5674.75	57.41	0	12591.71	13505.51
13	Meghalaya	North Eastern Region	102048.11	54.92	3865.36	98855.43	105733.76
14	Mizoram	North Eastern Region	29629.05	50.05	4171.85	13995.41	40038.95
15	Nagaland	North Eastern Region	26601.68	54.19	3041.62	22355.1	33007.65
16	Sikkim	North Eastern Region	162126.85	67.37	1567.34	24865.48	44308.2
17	Tripura	North Eastern Region	67050.65	32.81	12975	88662.07	117980.55
North Eastern Region		-	499936.29	51.69	45591.75	371848.50	463642.80
18	Chandigarh	Northern Region	15395.06	50.87	0	19726.01	13393.66
19	Delhi	Northern Region	48659.14	47.72	3345.5	22267.61	59500
20	Haryana	Northern Region	66991	21.58	402527	122280	631860
21	Himachal Pradesh	Northern Region	279647.82	34.11	109609.57	222258.25	436315.94
22	Jammu & Kashmir	Northern Region	24704.44	34.42	0	52024.93	18892.6
23	Punjab	Northern Region	32425.84	12.67	595584.46	159980.24	747064.95
24	Rajasthan	Northern Region	29147.52	6.85	746817.11	454615.6	799251.24
Northern Region		-	496970.82	24.66	1857883.64	1053152.64	2706278.39
25	Andhra Pradesh	Southern Region	20261.41	5.73	476006.11	223496.54	723020.22
26	Karnataka	Southern Region	89010.77	12.36	613969.39	344654.68	950687.45
27	Kerala	Southern Region	35960.56	5.89	138130	0	162505.92
28	Pondicherry	Southern Region	15891.32	26.01	1020.05	21265.43	38179.17
29	Telangana	Southern Region	39104.44	12.02	305537.29	103035.22	408028.01
30	Tamil Nadu	Southern Region	112570.27	12.61	303781	641439	735859
Southern Region		-	312798.77	10.55	1838443.84	1333890.87	3018279.77
31	Goa	Western Region	76983.1	40.78	184.62	47998.96	124091.7
32	Gujarat	Western Region	48180.33	9.30	445450.78	414007.72	545033.92
33	Maharashtra	Western Region	143655.81	12.75	774068.6	327703.12	1444214.79
Western Region		-	268819.24	14.66	1219704.00	789709.80	2113340.41
Grand Total			2019832.9	18.09	6791366.90	5373193.81	12122513.18



Rs. in lakh

Name of the Bank	Region	Net Profit	Accumulated losses	Investment to Deposit Ratio (%)	Credit Deposit Ratio (%)	CRAR (%)
Chhattisgarh	Central Region	2154.18		63.77	87.14	10.29
Madhya Pradesh	Central Region	5678.02		31.56	213.68	11.2
Uttar Pradesh	Central Region	2006.07		44.24	113.62	12.03
Uttarakhand	Central Region	929.66		72.22	95.64	11.35
Central Region Total		10767.93	0.00	45.68	139.35	-
Andaman & Nicobar	Eastern Region	511.42		67.47	52.34	25.98
Bihar	Eastern Region	3596.58		66.08	91.89	14.94
Jharkhand	Eastern Region	0	1284.53	87.34	6.38	19.17
Orissa	Eastern Region	1665.93		68.34	119.72	8.98
West Bengal	Eastern Region	56.60		51.22	70.80	9.03
Eastern Region		5830.53	1284.53	61.14	89.06	-
Arunachal Pradesh	North Eastern Region	0	12626.39	18.29	148.25	-
Assam	North Eastern Region	324.85		52.93	43.13	11.15
Manipur	North Eastern Region		10661.45	127.38	136.62	4
Meghalaya	North Eastern Region	1301.52		53.20	56.90	28.64
Mizoram	North Eastern Region	624.65		23.64	67.63	9.19
Nagaland	North Eastern Region	215.92	3738.14	45.54	67.24	10.22
Sikkim	North Eastern Region	269.75		10.33	18.41	19.77
Tripura	North Eastern Region	2055.91		43.39	57.74	17.27
North Eastern Region		4792.60	27025.98	38.45	47.94	-
Chandigarh	Northern Region	425.08		65.19	44.26	43.5
Delhi	Northern Region	0		21.84	58.35	29.15
Haryana	Northern Region	2380		39.38	203.50	10.22
Himachal Pradesh	Northern Region	14831.53		27.11	53.22	16.35
Jammu & Kashmir	Northern Region	27.92		72.48	26.32	9.11
Punjab	Northern Region	1119.98		62.49	291.80	8.43
Rajasthan	Northern Region	2194.2		106.87	187.89	9.56
Northern Region		20978.71	0.00	52.25	134.26	-
Andhra Pradesh	Southern Region	5433.68		63.17	204.34	9.38
Karnataka	Southern Region	3145		47.86	132.01	8.46
Kerala	Southern Region	2731.49	32685.36	0.00	26.61	11.5
Pondicherry	Southern Region	394.12	1229.53	34.81	62.49	10.17
Telangana	Southern Region	1576.9		31.68	125.45	10.56
Tamil Nadu	Southern Region	5188		71.85	82.42	12.96
Northern Region		18469.19	33914.89	45.01	101.84	-
Goa	Western Region	0	5297.76	25.43	65.73	2.13
Gujarat	Western Region	1808.94		79.95	105.26	10.84
Maharashtra	Western Region	24262.03		29.08	128.16	15.49
Northern Region		26070.97	5297.76	43.07	115.27	-
Grand Total		86909.93	67523.16	48.11	108.54	