



सत्यमेव जयते

**Government of India  
Ministry of MSME**

# **Brief Industrial Profile of ANDAMAN & NICOBAR Islands**



सूक्ष्म, लघु एवं मध्यम उद्यम  
MICRO, SMALL & MEDIUM ENTERPRISES

*Carried out by*

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# **Brief Industrial Profile of Andaman & Nicobar Islands**

## **1. General Characteristics of the District:**

There are 572 islands in the territory having an area of 8,249 km<sup>2</sup> (3,185 sq mi). Of these, only 38 are permanently inhabited. The islands extends from 6° to 14° North latitudes and from 92° to 94° East longitudes. The Andamans are separated from the Nicobar group by a channel (the Ten Degree Channel) some 150 km (93 mi) wide. The highest point is located in North Andaman Island (Saddle Peak at 732 m (2,402 ft)). The Andaman group has 325 islands which cover an area of 6,408 km<sup>2</sup> (2,474 sq mi) while the Nicobar group has only 24 islands with an area of 1,841 km<sup>2</sup> (711 sq mi).

### **1.1 Location & Geographical Area**

The **Andaman and Nicobar Islands** are a group of islands at the juncture of the Bay of Bengal and Andaman Sea, and are a Union Territory of India.

The territory is 150 km (93 mi) north of Aceh in Indonesia and separated from Thailand and Burma by the Andaman Sea. It comprises two island groups, the Andaman Islands and the Nicobar Islands, separated by the 10° N parallel, with the Andamans to the north of this latitude, and the Nicobars to the south. The Andaman Sea lies to the east and the Bay of Bengal to the west.

### **1.2 Topography**

The capital of the union territory, Port Blair, is located 1,255 km (780 mi) from Kolkata, 1,200 km (750 mi) from Visakhapatnam and 1,190 km (740 mi) from Chennai. The northernmost point of the Andaman and Nicobars group is 901 km (560 mi) away from the mouth of the Hooghly River and 190 km (120 mi) from Burma. Indira Point at 6°45'10"N and 93°49'36"E at the southern tip of the southernmost island, Great Nicobar, is the southernmost point of India and lies only 150 km (93 mi) from Sumatra in Indonesia.

### **1.3 Availability of Minerals**

#### **Production of Mineral, 2010-11**

S.NO.	NAME OF MINERAL	PRODUCTION (in tones) 2010-2011
<b>MAJOR MINERAL</b>		
1.		
<b>MINOR</b>		
1.	.Chalcopyrite( Copper Mineral)	NA
2.	Chromites	NA
3.	Lime Stone	NA
4.	Gypsum	NA
5.	Clay	NA

## **1.4 Forest**

Andaman & Nicobar Islands are blessed with a unique tropical rainforest canopy, made of a mixed flora with elements from Indian, Myanmar, Malaysian and endemic floral strains. So far, about 2,200 varieties of plants have been recorded, out of which 200 are endemic and 1,300 do not occur in mainland India.

The South Andaman forests have a profuse growth of epiphytic vegetation, mostly ferns and orchids. The Middle Andamans harbours mostly moist deciduous forests. North Andamans is characterized by the wet evergreen type, with plenty of woody climbers. The North Nicobar Islands (including Car Nicobar and Battimalv) are marked by the complete absence of evergreen forests, while such forests form the dominant vegetation in the central and southern islands of the Nicobar group. Grasslands occur only in the Nicobars, and while deciduous forests are common in the Andamans, they are almost absent in the Nicobars. The present forest coverage is claimed to be 86.2% of the total land area.

This typical forest coverage is made up of twelve types, namely:

1. Giant evergreen forest
2. Andamans tropical evergreen forest
3. Southern hilltop tropical evergreen forest
4. Cane brakes
5. Wet bamboo brakes
6. Andamans semi-evergreen forest
7. Andamans moist deciduous forest
8. Andamans secondary moist deciduous forest
9. Littoral forest
10. Mangrove forest
11. Brackish water mixed forest
12. Submontane hill valley swamp forest

## **1.5 Administrative set up.**

The Andaman and Nicobar Islands territory is divided into 3 districts. Each district is sub-divided into sub-divisions and taluks.

### **North and Middle Andaman district Headquarters: Mayabunder**

- Diglipur Sub-Division
  - Diglipur taluk
- Mayabunder Sub-Division
  - Mayabunder taluk
  - Rangat taluk

## South Andaman district Headquarters: Port Blair

- Port Blair Sub-Division
  - Port Blair taluk
  - Ferrargunj taluk
- Little Andaman Sub-Division
  - Little Andaman taluka (Hut Bay)

## Nicobar District Headquarters: Car Nicobar

- Car Nicobar Sub-Division
  - Car Nicobar taluk
- Nancowrie Sub-Division
  - Nancowrie taluk
  - Kamorta taluk
  - Teressa taluk
  - Katchal taluk
- Great Nicobar Sub-Division
  - Great Nicobar taluk (Campbell Bay)
  - Little Nicobar taluk
  - Little nikobar

## 2. District at a glance :

S.No	Particular	Year	Unit	Statistics
<b>1</b>	<b>Geographical features</b>			
(A)	Geographical Data			
	Location	Bay of Bengal		
	i) Latitude			6° to 14° North latitudes
	ii) Longitude			92° to 94° East longitudes.
	iii) Geographical Area		Sq.Km.	8249
	iv) Coast line		Km.	1962
(B)	Status	Union Territory		
(C)	Districts			
	1.North & Middle Andaman	i) North Andaman ii) Middle Andaman		
	2.South Andaman	i) South Andaman ii) Little Andaman		
	3.Nicobar Islands	i) Car Nicobar ii) Nan Cowry Group iii) Great Nicobar		
(D)	No.of Islands	572	i) Inhabited Islands-	38

(E)	<b>Administrative Units</b>			
	i) Sub divisions			3
	ii) Tehsils			7
	iii) Sub-Tehsil			-
	iv) Patwar Circle			-
	v) Panchayat Simitis			7
	vi) Nagarnigam/ Municipal Board			1
	vii) Nagar Palika/Town			1
	viii) Gram Panchayats			-
	xi) Revenue villages			197
	x) Assembly Area			1
<b>2.</b>	<b>Population</b>			
(A)	Sex-wise			
	i) Male	2011		202330
	ii) Female	2011		177614
			Total	379944
(B)	Rural Population	2011		NA
<b>3.</b>	<b>Agriculture</b>			
A.	Land utilization			
	i) Total Area	2010-11	Hectare	50,000
	ii) Forest cover	2010-11	Sq.Km	7171
	iii) Non Agriculture Land	2010-11	"	NA
	v) cultivable Barren land	2010-11	"	1332
<b>4.</b>	<b>Forest</b>			
	(i) Forest	2010-11	Sq.Km	7606
<b>5.</b>	<b>Livestock &amp; Poultry</b>			
A.	<b>Cattle</b>			
	i) Cows	2007	Nos.	60180
	ii) Buffaloes	2007	Nos.	14204
B.	<b>Other livestock</b>			
	i) Goats	2007	Nos.	70923
	ii) Pigs	2007	Nos.	42836
	iii) Dogs & Bitches	2007	Nos.	-
	iv) <b>Railways</b>			
	i) Length of rail line	2010-11	Kms	NIL
	v) <b>Roads</b>			
	(a) National Highway	2010-11	Kms	333
	(b) State Highway	2010-11	Kms	1078
	(c) Main District Highway	2010-11	Kms	-
	(d) Other district & Rural Roads	2010-11	Kms	28
	(e) Rural road/ Agriculture Marketing Board Roads	2010-11	Kms	-
	(f) Kachacha Road	2010-11	Kms	-

<b>(VI) Communication</b>			
(a) Telephone connection	2010-11	,000	24000
(b) Post offices	2010-11	Nos.	98
(c) Telephone center	2010-11	Nos.	7
(d) Density of Telephone	2010-11	Nos./1000 person	7
(e) Density of Telephone	2010-11	No. per KM.	-
(f) PCO Rural	2010-11	No.	-
(g) PCO STD	2010-11	No.	-
(h) Mobile	2010-11	No.	-
<b>(VII) Public Health</b>			
(a) Allopathic Hospital	2010-11	No.	3
(b) Beds in Allopathic hospitals		No.	-
(c) Ayurvedic Hospital		No.	1
(d) Beds in Ayurvedic hospitals		No.	-
(e) Unani hospitals		No.	1
(f) Community health centers		No.	2
(g) Primary health centers		No.	19
(h) Dispensaries		No.	-
(i) Sub Health Centers		No.	-
(j) Private hospitals		No.	-
<b>(VIII) Banking commercial</b>	2011		
(a) Commercial Bank		Nos.	41
(b) rural Bank Products		Nos.	-
(c) Co-Operative bank products		Nos.	1
(d) PLDB Branches		Nos.	-
<b>(IX) Education</b>			
(a) Primary school		Nos.	329
(b) Middle schools		Nos.	52
(c) Secondary & senior secondary schools		Nos.	84
(d) Colleges		Nos.	2
(e) Technical University		Nos.	0

## 2.1 Existing Status of Industrial Areas in the Districts of Andaman & Nicobar Islands

S. No	Name of Ind. Area	Land acquired (In hectare)	Land developed (In hectare)	Prevailing Rate Per Sq.mt (In Rs)	No of Plots	No of allotted Plots	No of Vacant Plots	No. of Units in Production
1	Gharacharma	2.00	2.00	-	33	33	-	-
2	Dollygaunge	17.19	17.19	-	72	72	-	-
3	Bakultala	11.50	11.50	-	10	5	5	-
4	Campell Bay	4.00	4.00	-	17	-	17	-
5	Mithakhari	5.00	5.00	-	5	5	-	-
6	Wimberly-gaunge	8.60	8.60	-	14	14	-	-
7	Little Andaman	2.00	Under process of development					
8	Hope Town	1.20						
<b>Total</b>		<b>51.49</b>	<b>48.29</b>	<b>-</b>	<b>151</b>	<b>129</b>	<b>22</b>	

## 3. Industrial Scenario of Andaman & Nicobar Islands:

### 3.1 Industry at a Glance

Sl no	Head	Unit	Particulars
1.	Registered industrial unit (up to 2011)	no.	2121
2.	Total industrial unit	no.	-
3.	Registered medium & large unit	no.	5
4.	Estimated avg. no. of daily worker employed in small scale industries	no.	9992
5.	Employment in large and medium industries	no.	3125
6.	No. of industrial area	no.	8
7.	Turnover of small scale ind.	in lacs	-
8.	Turnover of medium & large scale industries	in lacs	-

### 3.2 Year wise trend of units registered

	Year	Number of registered units	Employment	Investment (lakh rs.)
Up to	1984-85	86	491	17.33
	1985-86	82	361	27.30
	1986-87	67	307	26.17
	1987-88	66	371	28.77
	1988-89	66	298	35.28
	1989-90	78	323	15.44
	1990-91	73	338	19.14
	1991-92	70	252	17.27
	1992-93	61	269	20.35
	1993-94	57	198	13.93
	1994-95	53	253	42.64
	1995-96	102	197	21.84
	1996-97	44	217	62.84
	1997-98	50	190	57.07
	1998-99	50	193	55.07
	1999-2000	50	202	29.88
	2000-01	65	255	24.07
	2001-2002	60	239	133.51
	2002-03	110	382	124.43
	2003-04	116	403	197.61
	2004-05	69	286	122.02
	2005-06	47	301	257.00
	2006-07	20	74	71.69
	2007-08	50	184	118.59
2008-09	60	221	88.33	
2009-10	68	332	542.40	
2010-11	78	406	632.98	
2011-12	82	410	665.46	
	<b>Total</b>	<b>2121</b>	<b>9922</b>	<b>3643.89</b>

Source: DIC, Port Blair, A & N Islands

### 3.3 Details of existing micro & small enterprises and artisan units in the district

NIC code no.	Type of industry	Number of units	Investment (lakh rs.)	Employment
20	Agro based	137	-	-
22	Soda water	-	-	-
23	Cotton textile	-	-	-
24	Woolen, silk & artificial Thread based clothes.	-	-	-
25	Jute & jute based	3	-	-

26	Ready-made garments & embroidery	126	-	-
27	Wood/wooden based furniture	243	-	-
28	Paper & Paper products	-	-	-
29	Leather based	9	-	-
31	Chemical/Chemical based	48	-	-
30	Rubber, Plastic & petro based	-	-	-
32	Mineral based	93	-	-
33	Metal based (Steel Fab.)	-	-	-
35	Engineering units	356	-	-
36	Electrical machinery and transport equipment	-	-	-
97	Repairing & servicing	-	-	-
01	Others	611	-	-
	Kachori Making	-	-	-

Source: DIC, Port Blair, A & N Islands

### 3.4 Large Scale Industries/Public Sector undertakings

There are no large scale industries in this Union Territory.

### 3.5 Major Exportable Item

Bamboo and wooden products.

### 3.6 Growth Trend

Keeping with the overall trend in the country, the economic activity in the UT is dominated by the tertiary sector and its share has been continuously rising. The share of the primary sector has been declining and the share of the secondary sector in NSDP is static at around 3 per cent. There is hardly any manufacturing activity in the UT which is mostly concentrated in wood processing, and with the present restrictions on the exploitation of forests has led this activity to stagnate. Within the tertiary sector, construction activities, transport, storage and communication and public administration have been the major drivers of growth

### 3.7 Vendorisation/Ancillarisation of the Industry

Nil

### 3.8. Medium Scale Enterprises

#### 3.8.1 List of the units in Port Blair & Near By Area

Sl.No.	Name of the unit
1	M/S Chattam Saw Mill, Port Blair
2	M/s Andaman Timber Industries Ltd.,South Andaman
3	M/s Jayashree Timber Products, Bakultala, Middle Andaman
4	M/s Kitply Industries Ltd.Long Island,Middle Andamam
5	M/s Superior Air Products, South Andaman

### 3.8.2 Major Exportable Item

Wooden products

### 3.9 Service Enterprises

Data not available.

#### 3.9.2 Potentials areas for service industry

- 1) Auto-rickshaw, Bus, Mini Bus Jeep, Taxi servicing
- 2) Motor & fan winding
- 3) Photo copier
- 4) Rubber stamp & name plate
- 5) Truck, Two wheeler repairing cum hiring shop
- 6) Video Parlour
- 7) Beauti Parlour

### 3.10 Potential for new MSMEs

The resources potentially play a vital role for the input oriented activities and industries. Though the main resource of A & N Islands is wood, Administration is not encouraging setting up/expansion of wood based industries. The distribution of natural and human resources and their proper utilization are treated as main tardsticks for determining the growth of an area. In this perspective, the details of resource based industries of Andaman & Nicobar Islands for industrial development.

#### **Scope of Industries in South Andaman (excluding Little Andaman, Neil Islands and Havelock island).**

- |   |   |
|---|---|
| 1) Coconut Shell Powder                           | 14) Fuel briquettes from agricultural waste |
| 2) Activated Carbon,                              | 15) Wooden Flush door                       |
| 3) Coconut Wood Product                           | 16) Wooden furniture                        |
| 4) Coconut By product                             | 17) Nesting type Wooden furniture           |
| 5) Shampoo  | 18) Stackable Wooden furniture              |
| 6) Arecanut processing                            | 19) Folding Wooden furniture                |
| 7) Rubber products like Band, thread, eraser etc. | 20) Rice Flake                              |
| 8) Coir products                                  | 21) Fish Processing                         |
| 9) Wooden toys                                    | 22) Red Bricks                              |
| 10) Wet blue tannery                              | 23) De-hydrated lime                        |
| 11) Bone Mill                                     | 24) Stone crushing                          |
| 12) Balanced Cattle feed                          | 25) Readymade Garments                      |
| 13) Fruit processing                              |   |

#### **Scope for Industries in Little Andaman**

- |                           |                     |
|---------------------------|---------------------|
| 1) Fishing Boat( wooden)  | 4) Copra making     |
| 2) Fish Processing        | 5) Cane Furniture   |
| 3) Coconut Oil Extraction | 6) Wooden Furniture |

- |                                 |   |
|---------------------------------|---|
| 7) Banana Fibre                 | 12) Papaya candy & papain                   |
| 8) Leaf cup and plate           | 13) De-hydrated lime                        |
| 9) Vegetable/Fruit preservation | 14) Fuel briquettes from agricultural waste |
| 10) Banana Chips                | 15) Broom stick                             |
| 11) Coir & Coir products        |   |

### **Scope for Industries in Neil Island**

- |                                 |                             |
|---------------------------------|-----------------------------|
| 1) Vegetable/Fruit preservation | 5) Wooden Furniture         |
| 2) Tomato processing            | 6) Fishing Boat(Wooden)     |
| 3) Fruit Jam, jelly and prickle | 7) Papaya candy & papain    |
| 4) Fish prickle                 | 8) De-hydrated lime         |
|                                 | 9) Lemon and Chilli prickle |

### **Scope for Industries in Havelock Island**

- |                           |                                 |
|---------------------------|---------------------------------|
| 1) Banana leaf/plate      | 8) Fruit Jam, jelly and prickle |
| 2) Banana Chip            | 9) Fish prickle                 |
| 3) Banana Fibre           | 10) Broom stick                 |
| 4) Arecanut processing    | 11) De-hydrated lime            |
| 5) Coconut Oil Extraction | 12) Dry Fish Processing         |
| 6) Cane Furniture         |                                 |
| 7) Wooden Furniture       |                                 |

### **Scope for Industries in North Andaman**

- |                                  |   |
|----------------------------------|---|
| 1) Banana leaf/plate             | 12) Cattle feed                             |
| 2) Wooden Furniture              | 13) Poultry Feed                            |
| 3) Cane Furniture                | 14) Fish Meal                               |
| 4) Fish prickle                  | 15) Dry Fish Processing                     |
| 5) Red Bricks                    | 16) Earthen Pottery                         |
| 6) Banana & tapoca Chip          | 17) Fuel briquettes from agricultural waste |
| 7) Wooden Toys & Novelties       | 18) De-hydrated lime                        |
| 8) Bamboo products               | 19) Mat making                              |
| 9) Frozen prawn/fish             | 20) Mustered oil extraction                 |
| 10) Fruit, squash, sarbat        | 21) Khandsari from sugarcane                |
| 11) Fruit Jam, jelly and prickle |   |

### **Scope for Industries in Middle Andaman**

- |                                 |                                  |
|---------------------------------|----------------------------------|
| 1) Banana leaf/plate            | 8) Rice Flake                    |
| 2) Wooden Furniture             | 9) Fish prickle                  |
| 3) Cane Furniture               | 10) Fruit Jam, jelly and prickle |
| 4) Red Bricks                   | 11) Cattle feed                  |
| 5) Vegetable/Fruit preservation | 12) Dry Fish Processing          |
| 6) Wooden Toys                  | 13) Fish Meal                    |
| 7) Frozen prawn/fish            | 14) Dahl Mill                    |

- 15) Khandsari from sugarcane
- 16) Stone Crushing

### **Scope for Industries in Nicobar Islands**

- |                              |                                |
|------------------------------|--------------------------------|
| 1) Coconut Oil Extraction    | 10) Cane Furniture             |
| 2) Desiccated coconut        | 11) Wooden Furniture           |
| 3) Coconut Shell Powder      | 12) De-hydrated lime           |
| 4) Copra making              | 13) Nicobari handicrafts items |
| 5) Coir & Coir products      | 14) Mat making                 |
| 6) Coconut Wood Product      |                                |
| 7) Coconut Shell Handicrafts |                                |
| 8) Broom stick               |                                |
| 9) Fishing boat canoe type   |                                |

### **Service enterprises**

- |   |   |
|---|---|
| 1) Auto-rickshaw, Bus, Mini Bus, Jeep, Taxi servicing | 8) Truck, Two wheeler repairing cum hiring shop |
| 2) Motor & fan winding                                | 9) Video Parlour                                |
| 3) Photo copier                                       | 10) Beauty Parlour                              |
| 4) Restaurant   |   |
| 5) Rubber stamp & name plate                          |   |
| 6) Tailoring  |   |
| 7) Tourist services                                   |   |

## **4. Existing Clusters of Micro & Small Enterprise**

### **4.1 Detail of major clusters**

Nil

#### **4.1.1 Manufacturing Sector**

Nil

#### **4.1.2 Service Sector**

Nil

### **4.2 Details for Identified cluster**

Nil

## **5. General issues raised by industry association during the course of meeting :**

The Andaman Chamber of Commerce & Industry pointed out various development issues. The Chamber is of the opinion that the development works in the islands have come to a standstill as no concrete solution has been met inspite of repeated representations from the organization.

The President, Andaman Chamber of Commerce & Industry, Shri G. Bhasker said that the Andaman Chamber of Commerce & Industry has been in existence in the islands since 1962, having direct Membership strength of 594 organizations and affiliated Membership of 5 organizations. It is the apex body representing trade and industry of the Andaman & Nicobar Islands. The Chamber, over the years, has always worked towards helping the Andaman & Nicobar Administration and Government of India to put in place appropriate policies to aid the over-all development of the islands.

The President further said that over the years the Andaman Islands are being afflicted by certain important issues, which are not only holding back the development and growth of the economy, but is an affront to the growth directly affecting the business community and also the general public at large.

Among the issues highlighted by the chamber are: 1. Non-Availability of Building Materials and Continued Custody of Quarry Operators, 2. Buffer Zone, 3. I.P.Z. / C.R.Z, 4. Shortage of Power, 5. Acute Water Crisis, 6. Powers to be conferred to the Tribal Council and 7. Compensation to Tsunami affected farmers.

The Chamber has thus urged the Administration to announce concrete and definite steps to mitigate the afore-highlighted problems/issues and to open a dialogue with the Chamber on all the above issues and other problems which affects the development of the islands. Bhasker further said that if the Administration fails to meet the request the Chamber, as a body representing not only to its Members, but also the islanders at large, would reluctantly take recourse to lawful and peaceful agitation for the redressal of the justified grievances.

## 6. Steps to set up MSMEs

Following are the brief description of different agencies for rendering assistance to the entrepreneurs.

<b>S.No</b>	<b>Type of assistance</b>	<b>Name and address of agencies</b>
1.	Provisional Registration Certificate ( EM-1) & Permanent Registration Certificate ( EM-II)	District Industries Centre (DIC), Port Blair-744101
2.	Identification of Project Profiles, techno-economic and managerial consultancy services, market survey and economic survey reports.	(1) Br. MSME – Development Institute, Dollygunj Industrial Estate, P.B.No.-547, P.O-Junglighat, Port Blair-744103 Andaman & Nicobar Islands (2) District Industries Centre, Port Blair - 744101
3.	Land and Industrial shed	Directorate of Industries( DI), Middle Point, Port Blair-744101
4.	Financial Assistance	(1) District Industries Centre(DIC), Port Blair-744101 (2) Directorate of Industries (DI), Middle Point, Port Blair-744101 (3) A&N Islands Integrated Development Corporation Ltd.(ANIIDCO) Vikas Bhavan, Port Blair-744101 (4) Nationalised & Commercial Banks (5) NABARD (6) SIDBI

<b>S.No</b>	<b>Type of assistance</b>	<b>Name and address of agencies</b>
5.	For raw materials under Govt. Supply	(1) District Industries Centre, Port Blair-744101 (2) A&N Islands Integrated Development Corporation Ltd.(ANIIDCO) Vikas Bhavan, Port Blair-744101 (3) Forest Department, Van Sadan, Port Blair-744102 (4) A&N Islands Forest & Plantation Dev. Corporation Ltd. Van Vikas Bhavan, Haddo, Port Blair-744102
6.	Plant and machinery under hire / purchase basis.	The National Small Industries Corporation Ltd.(NSIC) 615, Anna Salai, Chennai-06
7.	Power/ Electricity	Electricity Department, Govt. of A & N Islands
8.	Technical Know –how.	Dr. B. R Ambedkar Institute of Technology, Port Blair
9.	Quality & Standard	MSME Testing Centre (MSME -TC), 111 & 112, B.T. Road, Kolkata-108
10.	Marketing /Export Assistance	(1) Directorate of Industries (DI), Middle Point, Port Blair-744101 (2) Br. MSME-Development Institute, Dollygunj Industrial Estate, P.B.No.-547, P.O-Junglighat, Port Blair-744103 Andaman & Nicobar Islands (3) A&N Islands Integrated Development Corporation Ltd.(ANIIDCO) Vikas Bhavan, Port Blair-744101 (4) KVIB (5) Marketing & Extension Service Centre
11.	Other Promotional Agencies	(1) Sub-Divisional Office, South Andaman, Port Blair-744103 (2) State Pollution Control Board Science & Technology Bhavan Dollygunj, Port Blair-744101

## **7. Additional information if any :**

The comparative isolation of the Andaman and Nicobar islands from the mainland, scattered landscape, difficult communication system, heavy reliance on government departments for supply of inputs and smaller base of local market are the main impediments to the rapid growth of the economy. However, the union Territory of Andaman & Nicobar Islands has immense potential for achieving higher growth aided mainly by extensive marine resources, high literacy rate, conducive work environment and strategic location. In achieving this goal, government efforts need to be supplemented by private initiatives where the banking sector has an important role to play. This will help in further improving the well-being of masses in the islands.

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