



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2021-22



Directorate of Planning, Statistics and Evaluation

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PREFACE

The present brochure on “Credit Deposit Ratio in Goa 2021-22”, thirty-fourth in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2021-22. The banking data from 1st April 1980 to 31st March 1981 has been considered as base year. The information on various parameters for the subsequent years is incorporated in the report.

The present report on Credit Deposit Ratio brought out by the Co-ordination Division of this Directorate is prepared taking into consideration the estimated population of the State as on 31st March 2022 i.e. 15.67 lakh. State-wise population figures are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

The State of Goa comprises of 2 districts subdivided into 12 talukas. However, data related to the taluka of Dharbandora is included in Sanguem taluka since the Taluka of Dharbandora was notified on 16/03/2011 and hence its population data is not reflected in Population Census Handbook, 2011.

Vide Government Notification No.37/2/2014-RD published in Extraordinary Official Gazette dated 23/01/2015, Ponda taluka is shifted from North Goa district and is included in South Goa District. However, for the sake of continuity & comparison with earlier issues of this publication, the said taluka is retained in North Goa District. The taluka will be included in the South Goa District at the time of Population Census 2021.

This report is sub-divided into four chapters. Chapter I presents the information on functioning of banks in the State of Goa. Chapter II and III broadly analyses the trends in deposits and credits and their corresponding ratios, which are well depicted through charts wherever necessary. Chapter IV summarizes the findings of the report. Detailed tabular data is presented in the ‘Statements’ section.

The co-operation extended by the management of all the Banks and the Lead Bank Offices in the State, in furnishing the data, is gratefully acknowledged.

It is hoped that this report will benefit all stakeholders. Suggestions, if any, for the improvement of this brochure are most welcome.

Vijay B. Saxena
Director

Porvorim-Goa
June, 2023

CHAPTER – I

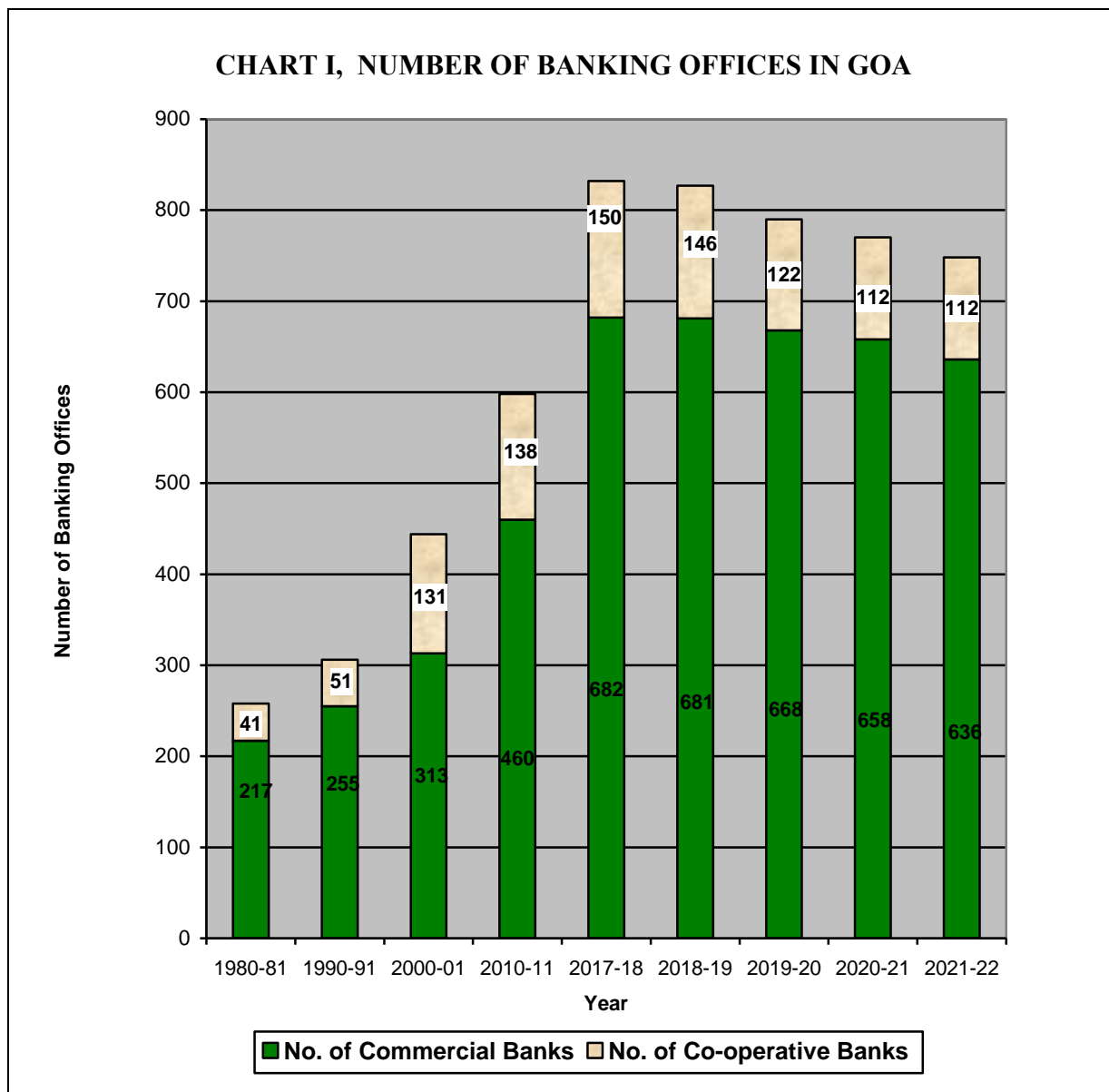
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.2 Goa has a geographical area of 3,702 sq. kms. and an estimated population of 15.67 lakh as on 31st March, 2022. The State population for the year 2021-22 is based on the Report of the Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi. Goa has a well-knit banking system with as many as 748 nos. of banking offices as on 31st March, 2022 as compared to 770 nos. of banking offices as on 31st March, 2021. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2022 based on the population projected during 2022, there was a scheduled commercial bank branch for every 2,426 people in Goa, as against the all-India average of 9,091 people, per bank branch.
- 1.1.3 After Liberation in 1961, Goa joined the mainstream of national economic development and within a span of just over five decades it has achieved tremendous progress in both economic and social fields. The number of banking offices in Goa has shown a steady rise from a mere 5 nos. of banking offices in 1962, just after liberation, to 300 nos. of bank branches as on 31st March, 1988 after attaining Statehood and further to 748 nos. of bank branches as on March 31st, 2022. The aggregate deposits also registered a phenomenal growth from ₹9.00 crore in 1962 to ₹98,627.35 crore in 2021-22. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to ₹29,179.22 crore during 2021-22. Consequently, the credit deposit ratio in 2021-22 was about 30.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2021-22. The total number of bank branches in 2021-22 stood at 748 nos. During the year 2021-22 State Bank of India (2 nos.), Bank of India (2 nos.), Bank of Baroda (1 no.), Canara Bank (5 nos.), Union Bank of India (5 nos.), Punjab National Bank (6 nos.) and I.C.I.C.I. Bank (1 no.) together closed 22 nos. of bank branches.

TABLE – 1.1
NUMBER OF BANKS & BANKING OFFICES

Year	Commercial Banks		Co-operative Banks		Total No. of Banks	Total No. of Branches
	No. of Banks	No. of Branches	No. of Banks	No. of Branches		
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
1980-81	24	217	4	41	28	258
1990-91	29	255	7	51	36	306
2000-01	37	313	11	131	48	444
2010-11	40	460	11	138	51	598
2017-18	41	682	12	150	53	832
2018-19	40	681	12	146	52	827
2019-20	37	668	11	122	48	790
2020-21	32	658	10	112	42	770
2021-22	32	636	10	112	42	748



1.2. Commercial Banks

- 1.2.1 It is observed from the data collected that there were 32 nos. of commercial banks with 636 nos. of branch offices operating in Goa as on March, 31st 2022. Out of these, 9 nos. of banks had 25 nos. or more branches operating in the State. The State Bank of India, which is the Lead Bank for Goa had the maximum number of branches (89 nos.), followed by Canara Bank (73 nos.), Union Bank of India (71 nos.), HDFC Bank (68 nos.), Bank of Baroda (50 nos.), Bank of India (48 nos.), ICICI Bank (33 nos.), Central Bank of India (31 nos.), and Indian Overseas Bank (25 nos.). The above 10 banks, with an aggregate of 488 branches accounted for nearly 77% of the commercial banks and around 65% of the total banking offices in Goa. The bank wise number of banking offices is shown in Statement - 1.

1.3 Co-operative Banks

Under the Cooperative Sector, in the year 2021-22, there were 10 nos. of banks operating in Goa with 112 nos. of branches. Out of these, Goa State Co-operative Bank Ltd. had the maximum number of branches (55 nos.), followed by Goa Urban Co-operative Bank Ltd. (16 nos.) and Bicholim Urban Co-operative Bank Ltd. (11 nos.).

1.4 District/Taluka-wise Banks

- 1.4.1 During the year 2021-22, out of 748 nos. of banking offices, 445 nos. (60%) were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (156 nos.) followed by Tiswadi taluka (135 nos.). Whereas, in South Goa District, Salcete taluka had the maximum number of branches (164 nos.) followed by Mormugao taluka (73 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Ponda together accounted for 528 nos. of banking offices i.e. 71% of the total number of banking offices in the State.
- 1.4.2 During the year 2021-22, Sattari taluka had the least number of banking offices in operation (17 nos.), followed by Pernem taluka (30 nos.) in North Goa District. While Sanguem taluka (17 nos.) followed by Canacona taluka (20 nos.) in South Goa District had the least number of banking offices. The overall trend in the number of banking offices talukawise during the period 2021-22 is shown in Statement – 2 and its percentage distribution in Statement – 3.

1.5 Population Covered

- 1.5.1 The average estimated population covered per bank branch (including co-operative banks) during the years 1980-81 to 2021-22 ranged between 3,906 to 1,834 persons per branch as can be seen from Table 1.2, thus indicating that Goa possesses an excellent banking network.

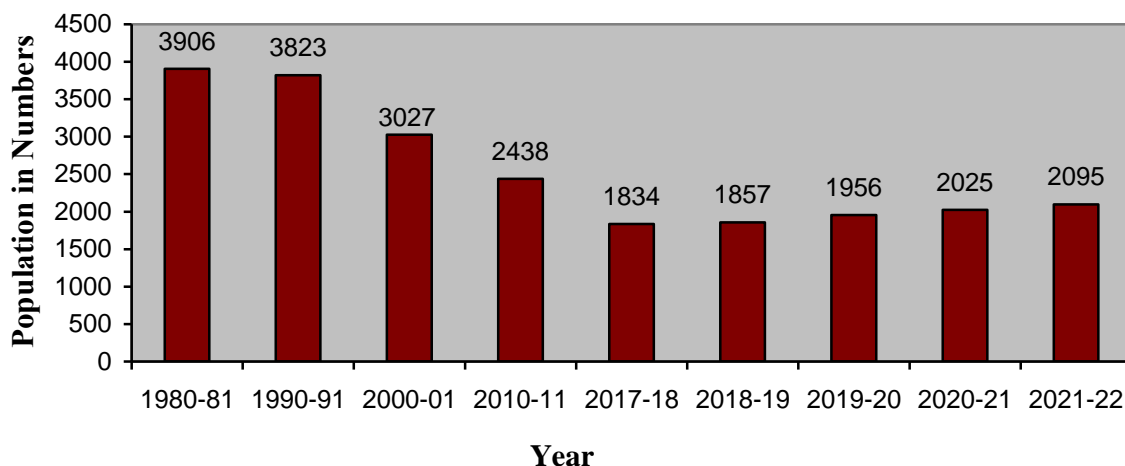
TABLE – 1.2

POPULATION PER BRANCH (INCLUDING CO-OPERATIVE BANKS)

Year	Estimated population covered per branch
<i>1</i>	<i>2</i>
1980-81	3,906
1990-91	3,823
2000-01	3,027
2010-11	2,438
2017-18	1,834
2018-19	1,857
2019-20	1,956
2020-21	2,025
2021-22	2,095

*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas, from 2020-21 onwards population figures are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

CHART II, ESTIMATED POPULATION PER BANK BRANCH



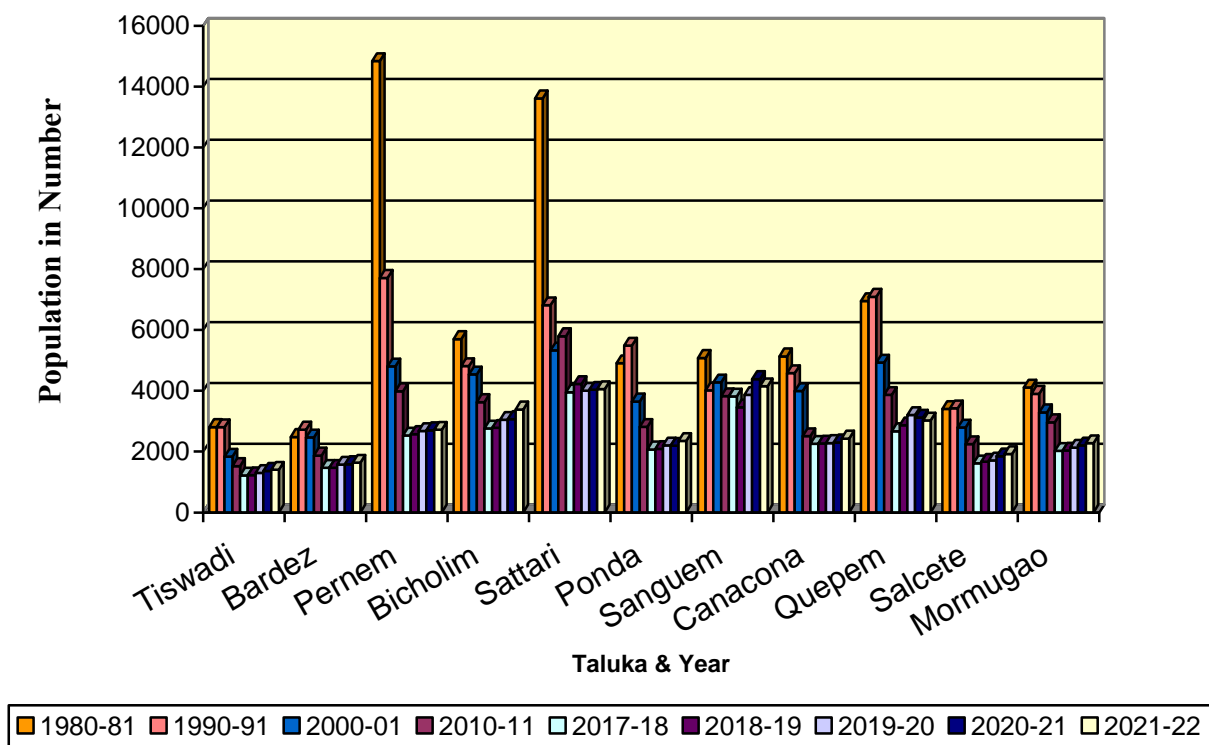
1.5.2 The details of estimated population covered per bank branch in each of the talukas for the years 1980-81, 1990-91, 2000-01, 2010-11, 2017-18, 2018-19, 2019-20, 2020-21 and 2021-22 are presented in Table 1.3.

TABLE - 1.3
TALUKA-WISE POPULATION PER BRANCH

State/ District/ Taluka	Population per branch								
	1980-81	1990-91	2000-01	2010-11	2017-18	2018-19	2019-20	2020-21	2021-22
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>
Goa State	3906	3819	3027	2438	1834	1857	1956	2025	2095
North Goa District	3762	3729	2847	2278	1743	1755	1864	1901	1975
Tiswadi	2807	2804	1832	1524	1215	1223	1298	1367	1404
Bardez	2482	2724	2468	1872	1463	1464	1574	1588	1637
Pernem	14838	7711	4799	3985	2527	2577	2678	2702	2716
Bicholim	5699	4811	4538	3627	2763	2781	3045	3072	3387
Sattari	13612	6814	5328	5796	3950	4224	3999	4035	4056
Ponda	4904	5483	3650	2811	2071	2085	2202	2194	2351
South Goa District	4110	3944	3295	2678	1965	2007	2087	2208	2270
Sanguem	5082	4013	4275	3826	3815	3456	3863	4385	4148
Canacona	5133	4578	3992	2510	2253	2267	2281	2301	2429
Quepem	6949	7089	4928	3865	2671	2867	3204	3118	3026
Salcete	3399	3423	2793	2247	1614	1669	1706	1843	1921
Mormugao	4105	3900	3292	2964	2022	2035	2127	2203	2275

*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures from the years 2020-21 onwards are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

**CHART III, TALUKA WISE POPULATION COVERED
PER BRANCH**



1.5.3 An estimated population of 2,095 was covered per bank branch in the State during the year 2021-22. The population covered per branch for North Goa District and South Goa District was 1,975 and 2,270 respectively. The estimated population covered per bank branch was the lowest in Tiswadi taluka (1,404), followed by Bardez (1,637) in North Goa district while Salcete (1,921) and Mormugao (2,275) were least served in South Goa District. Sattari taluka in North Goa district, had the maximum population covered per branch i.e. 4,056, followed by Bicholim taluka (3,387) whereas Sanguem (4,148) and Quepem (3,026) talukas in South Goa district had the maximum population covered per branch.

1.5.4 During the year 2011, Sanguem taluka was bifurcated into two talukas forming the State's 12th taluka named as Dharbandora. The banking information presented in this report for the past years from 1980-81 onwards cannot be split up in respect of Sanguem and Dharbandora talukas, therefore the information for Dharbandora is included in the Sanguem taluka. Also, the population information is not available for the newly created Dharbandora Taluka in the Population Census, 2011. However, there are 07 nos. of bank branches catering to the population in Dharbandora taluka.

- 1.5.5 The population served per branch of commercial bank offices across the country vis-a-vis the scenario in Goa may be seen in Statement -18. The average estimated population covered per branch of commercial bank offices (excluding Co-operative banks) in Goa works out to 2,426 while at All India level it was 9,091 during 2021-22. The State-wise number of banking offices as provided by Reserve Bank of India vide Quarterly Statistics of Deposits and Credit of Scheduled Commercial Banks, March, 2022 and State-wise projected population figures are based on Report of Technical Group on Population Projection for India & States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi
- 1.5.6 It can be observed from Table 1.4, the total number of bank branches has declined from 832 nos. during the year 2017-18 to 748 nos. in the year 2021-22. The main reason for the decline is due to closure of major Cooperative Banks and amalgamation of Nationalized Banks on a larger scale. The number of bank branches in North Goa District is more as compared to South Goa District over the last four years.

TABLE - 1.4
TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
Tiswadi	152	152	144	138	135
Bardez	170	171	160	160	156
Pernem	31	31	30	30	30
Bicholim	37	37	34	34	31
Sattari	17	16	17	17	17
Ponda	84	84	80	81	76
North Goa District	491	491	465	460	445
Sanguem	18	20	18	16	17
Canacona	21	21	21	21	20
Quepem	32	30	27	28	29
Salcete	190	185	182	170	164
Mormugao	80	80	77	75	73
South Goa District	341	336	325	310	303
Goa State	832	827	790	770	748

CHAPTER – II

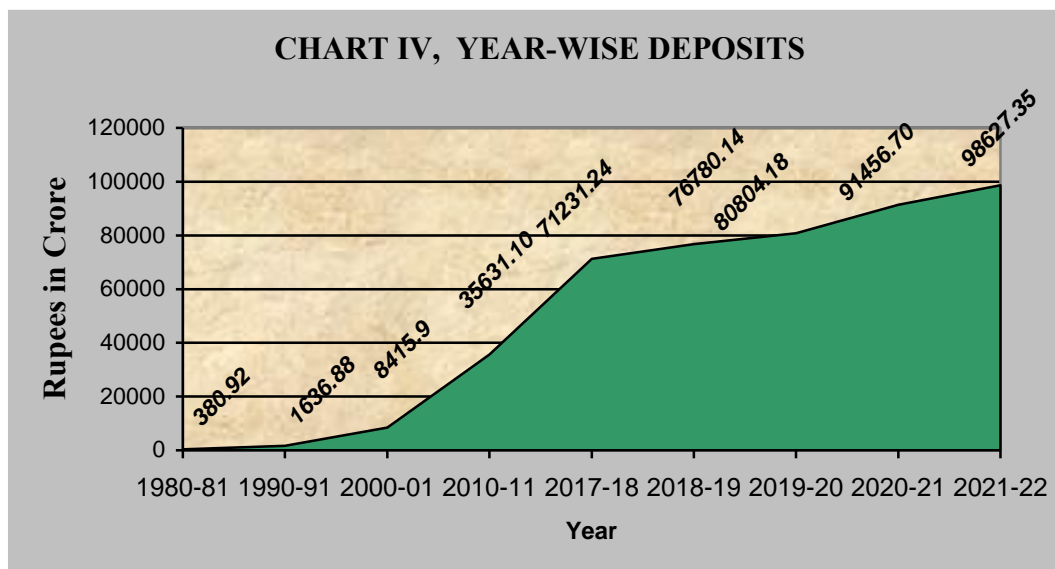
DEPOSITS/CREDIT

2.1 DEPOSITS

- 2.1.1 The 748 nos. of bank branches of 42 nos. of scheduled banks operating in Goa had mobilized deposits to the tune of ₹98,627.35 crore, as on 31st March, 2022 as against ₹9.00 crore in 1962. The details of deposits for the decennial years 1980-81, 1990-91, 2000-01, 2010-11 and last five years are given below in Table 2.1.

TABLE – 2.1
ANNUAL GROWTH OF DEPOSITS

Year	Deposits (₹ in crore)	Percentage annual growth rate over the previous year
1	2	3
1980-81	380.92	-
1990-91	1,636.88	7.1
2000-01	8,415.90	14.8
2010-11	35,631.10	20.8
2017-18	71,231.24	5.5
2018-19	76,780.14	7.8
2019-20	80,804.18	5.2
2020-21	91,456.70	13.2
2021-22	98,627.35	7.8

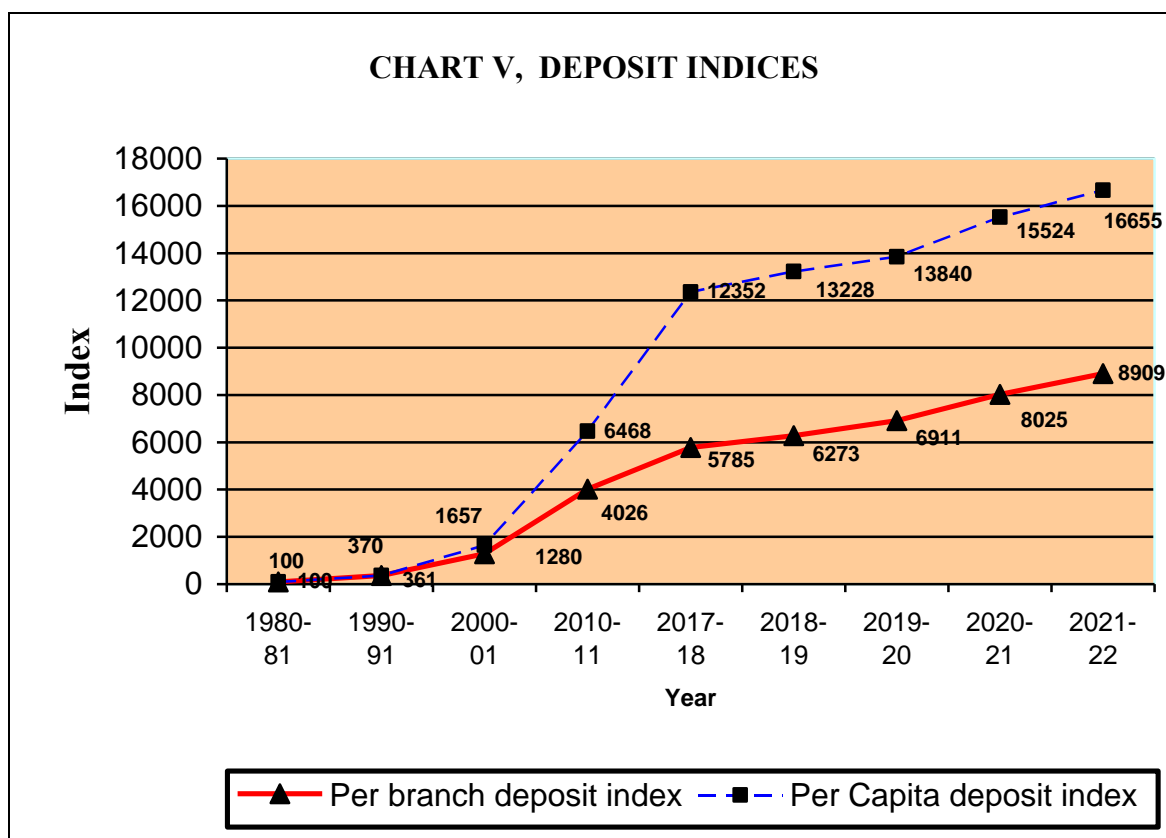


- 2.1.2 It is observed from the above table that the aggregate deposits over the period 1980-81 to 2021-22 have leaped from ₹380.92 crore to ₹98,627.35 crore, registering an average annual growth rate of 14.5%. During the year 2021-22, the annual growth rate recorded was 7.8%.

TABLE – 2.2
DEPOSITS PER BANK BRANCH AND PER CAPITA

Year	Deposits per branch office (₹ in crore)	Index	Per Capita Deposits (₹)	Index
1	2	3	4	5
1980-81	1.48	100	3,779	100
1990-91	5.35	361	13,993	370
2000-01	18.95	1,280	62,618	1,657
2010-11	59.58	4,026	2,44,430	6,468
2017-18	85.61	5,785	4,66,784	12,352
2018-19	92.84	6,273	4,99,871	13,228
2019-20	102.28	6,911	5,23,004	13,840
2020-21	118.77	8,025	5,86,637	15,524
2021-22	131.85	8,909	6,29,402	16,655

*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures from 2020-21 onwards are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.



2.1.3 Table 2.2 above indicates that the deposits per branch office increased more than 89 times and the per capita deposits increased more than 166 times during the period from 1980-81 to 2021-22.

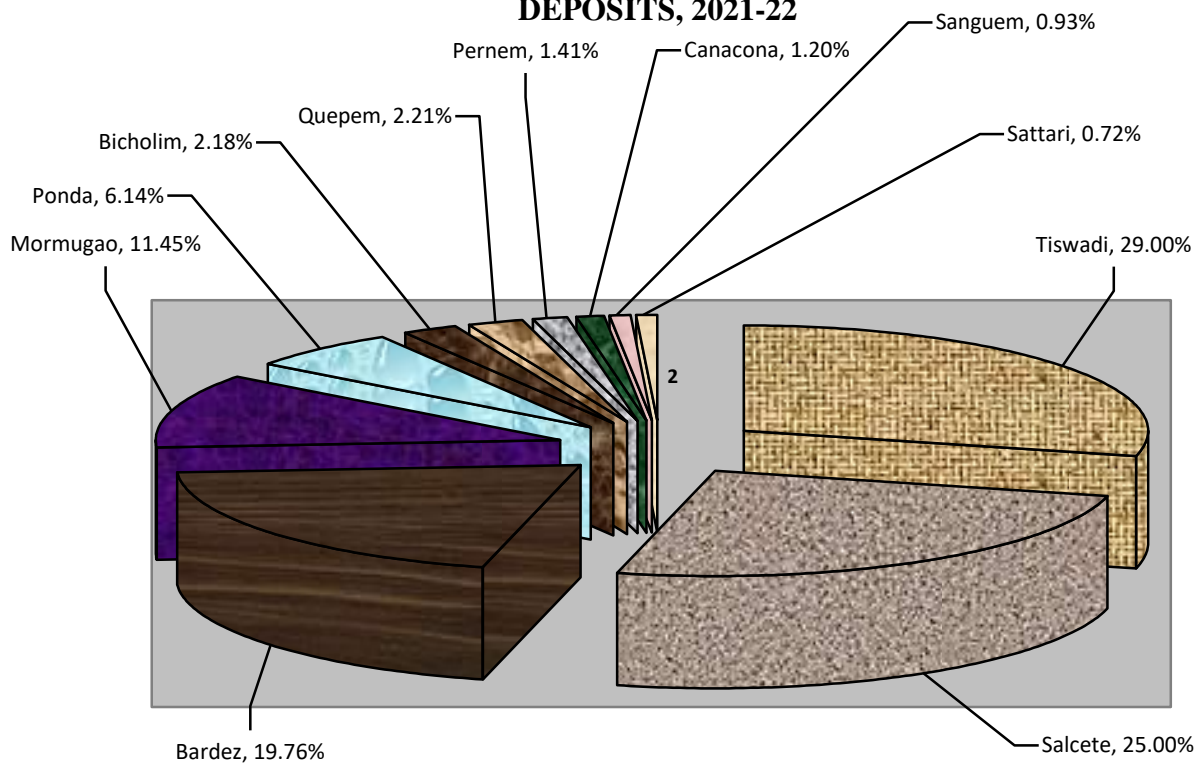
- 2.1.4 The Deposits per bank branch have steadily increased from ₹1.48 crore in 1980-81 to ₹118.77 crore in 2020-21 and further to ₹131.85 crore in 2021-22, thereby registering an annual growth rate of 11.6% over the period from 1980-81 to 2021-22. Similarly, the per capita deposits have shot up from ₹3,779 in 1980-81 to ₹5,86,637 in 2020-21 and thereafter to ₹6,29,402 during 2021-22 at an annual growth rate of 13.3%.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2022. The State Bank of India with total aggregate deposits of ₹21,268.06 crore (22% of the total deposits) topped the list followed by Canara Bank ₹11,158.00 (11%) and H.D.F.C. Bank ₹10,338.67 crore (nearly 10%). These three banks together accounted for 43% of the total deposits. The deposits mobilized by as many as 18 nos. of the 32 nos. of Commercial banks were less than 1% each of the total deposits. In the Co-operative sector, maximum deposits were mobilized by the Goa State Co-operative Bank Ltd. amounting to ₹2,161.15 crore (around 2%). Out of the 10 nos. of Co-operative banks, 8 nos. viz. Bicholim Urban Co-operative Bank Ltd., North Kanara G.S.B. Cooperative Bank Ltd., Citizen's Co-operative Bank Ltd., Citizen's Credit Co-operative Bank Ltd., Shamrao Vithal Co-operative Bank Ltd., Women's Co-operative Bank Ltd. and Kokan Mercantile Co-operative Bank mobilized less than 1% of the deposits during the year under report.
- 2.1.6 During the year 2021-22, the deposits per branch were the highest in case of State Bank of India (₹238.97 crore), Bank of India (₹205.17 crore), Bank of Baroda (160.11 crore), Yes Bank (₹166.24 crore), Canara Bank (₹152.85 crore), H.D.F.C Bank (₹152.04 crore), Axis Bank (₹.142.88 crore) and Union Bank of India (₹140.30 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (₹5.07 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2022 is given in Table 2.3.

TABLE - 2.3
TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2020-21

Taluka	Deposits (₹ in crore)	Percentage distribution	Rank	*Per capita deposits (₹)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	28588.94	29.00	1	15,07,800
Salcete	24656.63	25.00	2	7,82,832
Bardez	19492.68	19.76	3	7,63,159
Mormugao	11296.17	11.45	4	6,80,074
Ponda	6058.94	6.14	5	3,39,174
Quepem	2177.82	2.21	6	2,48,179
Bicholim	2150.95	2.18	7	2,04,874
Pernem	1390.55	1.41	8	1,70,653
Canacona	1183.43	1.20	9	2,43,619
Sanguem	919.18	0.93	10	1,30,352
Sattari	712.06	0.72	11	1,03,275

*Population figures for 2020-21 are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

**CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF
DEPOSITS, 2021-22**



- 2.1.8 During the year 2021-22, Tiswadi taluka with ₹28,588.94 crore (29.00%) had the highest deposits followed by Salcete taluka ₹24,656.93 crore (25.00%) and Bardez taluka ₹19,492.68 crore (19.76%). The above three talukas together accounted for 74% of the total deposits. The least contribution was from Sattari taluka at ₹712.06 crore (0.72%) followed by Sanguem taluka with deposits of ₹.919.18 crore (0.93%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for less than 9% of the total deposits. The per capita deposits for Tiswadi taluka was the highest (₹15,07,800/-) followed by Salcete (₹7,82,832/-), Bardez (₹7,63,159 /-) and Mormugao (₹6,80,074/-). The lowest per capita deposits were mobilized in Sattari taluka (₹1,03,275/-) and Sanguem taluka (₹1,30,352/-).

Non Resident External (N.R.E.) Deposits

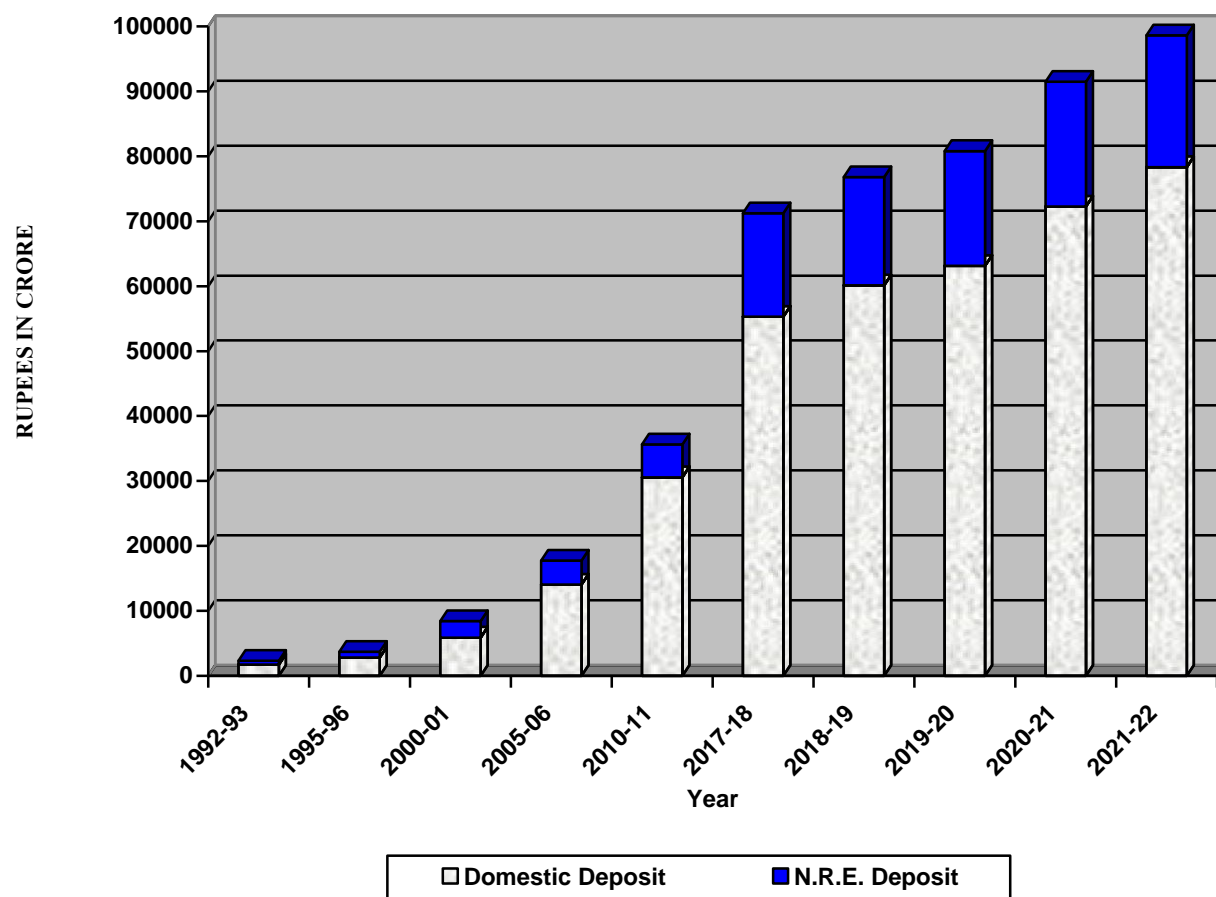
- 2.1.9 As on March 31st 2022, the NRE deposits mobilized by the banking institutions in Goa accounted for ₹20,284.74 crore as against ₹19,181.91 crore during the previous year i.e. 2020-21. The gross NRE deposits, which stood at ₹583.47 crore in 1992-93, have escalated remarkably.

Year-wise domestic and NRE deposits from the years 1992-93 to 2021-22 are shown in Table 2.4.

TABLE – 2.4
YEAR-WISE DOMESTIC AND N.R.E. DEPOSITS

Year	Deposits (₹ in crore)			Percentage contribution of NRE deposits to the total deposits
	Domestic	N.R.E.	Total	
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
1992-93	1,716.29	583.47	2299.76	25.37
1995-96	2,803.72	910.59	3714.31	24.52
2000-01	5,889.52	2526.38	8415.90	30.02
2005-06	14,021.75	3730.91	17,752.66	21.02
2010-11	30,584.20	5046.90	35,631.10	14.16
2017-18	55,283.84	15,947.40	71,231.24	22.39
2018-19	60,147.29	16,632.85	76,780.14	21.66
2019-20	63,135.11	17,669.07	80,804.18	21.87
2020-21	72,274.79	19,181.91	91,456.70	20.97
2021-22	78,342.61	20,284.74	98,627.35	20.57

CHART VII, SHARE OF DOMESTIC AND N.R.E. IN TOTAL DEPOSIT



2.1.10 The N.R.E. deposits during the period 1992-93 to 2021-22 have increased from ₹583.47 crore to ₹20,284.74 crore. The percentage contribution of NRE deposits to the total deposits stood at over 20.0% during 2021-22 thereby registering a decrease of 0.40% as compared to the year 2020-21.

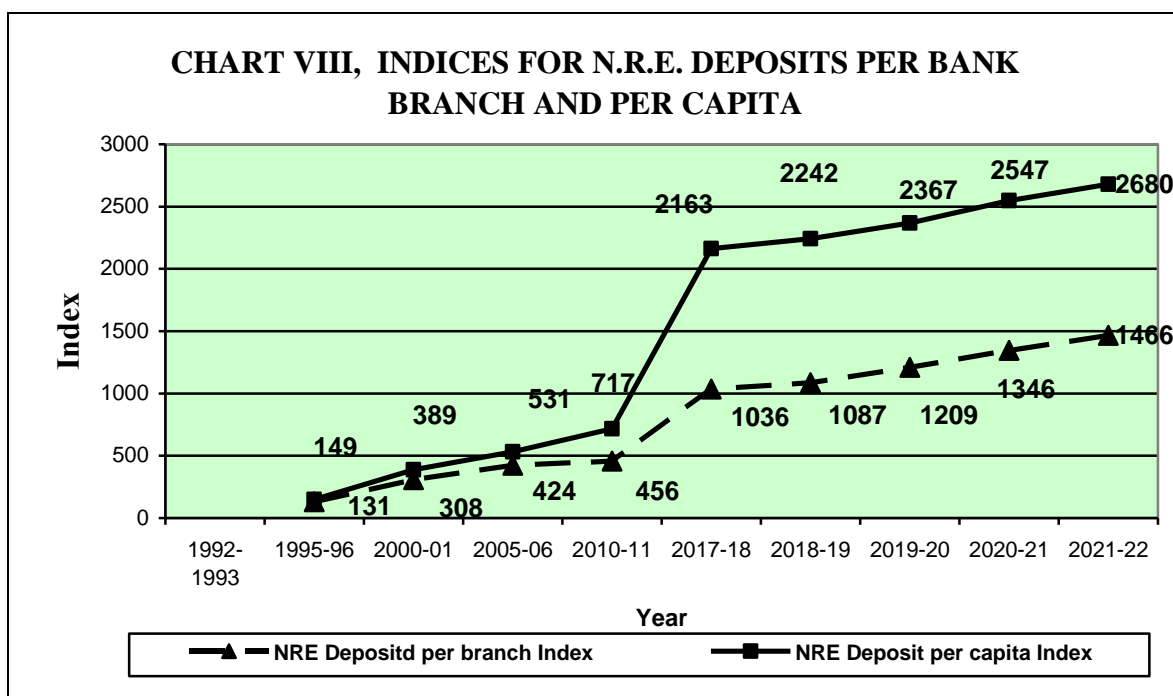
2.1.11 Table 2.5 presents the N.R.E. deposits per bank branch and the per capita N.R.E. deposits for the period from 1992-93 to 2021-22. Also, the trend of N.R.E. deposits per branch and per capita deposits are shown in Chart VIII.

TABLE – 2.5

N.R.E. DEPOSITS PER BANK BRANCH AND PER CAPITA

Year	NRE Deposit per bank branch (₹ in crore)	Index	Per capita NRE Deposits (in ₹)	Index
1	2	3	4	5
1992-93	1.85	100	4,831	100
1995-96	2.43	131	7,187	149
2000-01	5.69	308	18,797	389
2005-06	7.84	424	25,672	531
2010-11	8.44	456	34,622	717
2017-18	19.17	1036	1,04,505	2163
2018-19	20.11	1087	1,08,287	2242
2019-20	22.37	1209	1,14,362	2367
2020-21	24.91	1,346	1,23,040	2,547
2021-22	27.12	1,466	1,29,450	2,680

*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures from 2020-21 onwards are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.



- 2.1.12 Table 2.6 shows that Tiswadi & Bardez taluka in North Goa District and Salcete taluka in South Goa District were leading in garnering deposits whereas Sattari taluka in North Goa District and Sanguem and Canacona talukas in South Goa District contributed the least amount of deposits. Total deposits have increased exponentially from ₹71231.24 crore to ₹98627.35 crore from 2017-18 to 2021-22.

TABLE – 2.6
TALUKA-WISE DEPOSITS IN GOA

(₹. In Crore)

Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
Tiswadi	19615.61	21312.57	22247.84	25508.54	28588.94
Bardez	14626.38	15579.64	16136.78	18624.00	19492.68
Pernem	981.13	1085.16	1215.08	1264.32	1390.55
Bicholim	1688.72	1630.77	1725.41	1994.27	2150.95
Sattari	495.89	504.26	575.59	643.80	712.06
Ponda	4687.01	5138.08	5219.64	5704.29	6058.94
North Goa District	42094.74	45250.48	47120.34	53739.22	58394.12
Sanguem	585.01	663.92	760.98	851.96	919.18
Canacona	925.76	960.28	1021.29	1116.48	1183.43
Quepem	1577.46	1699.52	1688.92	1939.43	2177.82
Salcete	18994.09	20316.92	21375.42	23115.51	24656.63
Mormugao	7054.18	7889.02	8837.23	10694.10	11296.17
South Goa District	29136.50	31529.66	33683.84	37717.48	40233.23
Goa State	71231.24	76780.14	80804.18	91456.70	98627.35

2.2 CREDIT

- 2.2.1 Banking activities in the State have increased significantly compared to pre-liberation period. The gross credit which stood at a mere ₹3.00 crore in 1962 has risen to more than ₹20,000 crore over the past 5 decades. During the year 2021-22, the gross credit advanced by the banking institutions was ₹29,179.22 crore which increased marginally by ₹121.95 crore (around 0.4%) as compared to the previous year. The year-wise total advances are shown in Table 2.6.

TABLE – 2.7

ANNUAL GROWTH OF CREDIT

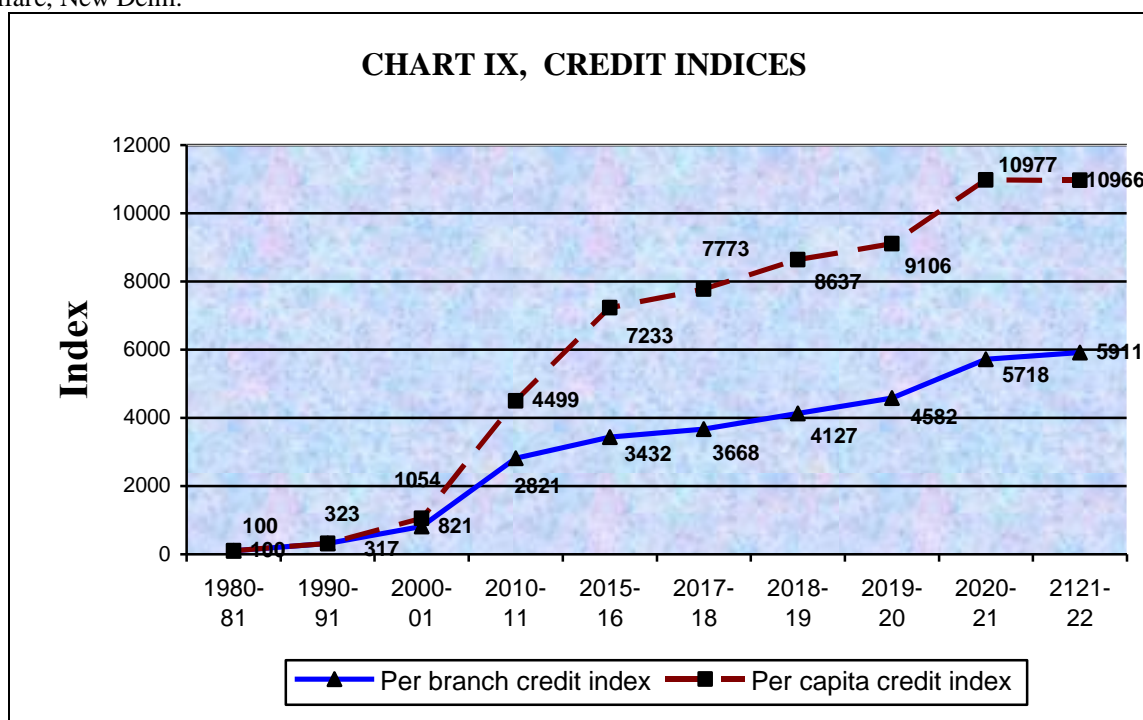
Year	Credit (₹ in crore)	Percentage Annual Growth Rate Over the Previous Year
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	171.18	-
1990-91	640.94	22.7
2000-01	2,405.16	6.5
2010-11	11,134.52	15.2
2017-18	20,142.26	-0.3
2018-19	22,525.30	11.8
2019-20	23,887.66	6.05
2020-21	29,057.27	21.6
2021-22	29,179.22	0.4

- 2.2.2 During the period from 1980-81 to 2020-21 the total advances increased from ₹171.18 crore to ₹29,179.22 crore registering an annual average growth rate of 13.4%. The year 2020-21 registered a positive growth rate of around 0.4%.
- 2.2.3 Table 2.8 presents the credit per bank branch and the per capita credit.

TABLE – 2.8
CREDIT PER BANK BRANCH AND PER CAPITA

Year	Credit per bank branch (₹ in crore)	Index	*Per Capita Credit (₹)	Index
1	2	3	4	5
1980-81	0.66	100	1,698	100
1990-91	2.09	317	5,479	323
2000-01	5.42	821	17,896	1,054
2010-11	18.62	2,821	76,383	4,499
2017-18	24.21	3,668	1,31,994	7,773
2018-19	27.24	4,127	1,46,649	8,637
2019-20	30.24	4,582	1,54,613	9,106
2020-21	37.74	5,718	1,86,384	10,977
2021-22	39.01	5,911	1,86,211	10,966

*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures from the year 2020-21 are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.



2.2.4 The credit pattern over the period 1980-81 to 2020-21 indicates an overwhelming 59 times increase in credit per bank branch and 110 times increase in per capita credit.

2.2.5 In a span of over three decades, the credit per branch office has increased from ₹0.66 crore in 1980-81 to ₹39.01 crore in 2021-22 and the per capita credit has escalated from ₹1,698 in 1980-81 to ₹1,86,211 in 2021-22. The overall growth registered during the above period was 10.5% and 12.1% respectively in respect of credit per branch and per capita.

- 2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31st March, 2022 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of ₹7403.84 crore (25% of the total credit) topped the list followed by H.D.F.C. bank with ₹2,894.18 crore (10%), Canara Bank with ₹1,984.00 crore (7%), Bank of India with ₹1,795.00 crore (6%), Union Bank of India with ₹1,736.06 crore (6%), I.C.I.C.I. Bank with ₹1,674.24 crore (6%), Bank of Baroda with ₹1,381.13 crore (5%) and Punjab National Bank with ₹928.94 crore (3%). While 68% of the total advances were made by the aforesaid 8 nos. of commercial banks, the advances made by 14 nos. of commercial banks were less than 1% each. Among the Co-operative banks, the advances made by 3 nos. of banks viz. Goa State Co-operative Bank Ltd. with credit advances of ₹1,140.02 crore i.e.(4%), Goa Urban Co-operative Bank Ltd. with ₹492.20 crore (2%) and Saraswat Co-operative Bank Ltd. with ₹464.80 crore (2%) together accounted for nearly 8% of the total credit.
- 2.2.7 The credit per bank branch in the year 2021-22 was the highest for State Bank of India (₹83.19 crore) with 89 nos. of branches in the State, followed by South Indian Bank Ltd. (₹80.59 crore) and Kotak Mahindra Bank (₹66.13 crore). The advances were least per branch for Ratnakar Bank (₹3.98 crore) and Development Credit Bank (₹5.79 crore), However, the overall position in credit per branch has improved over the years.
- 2.2.8 The ranking of talukas according to the size of credit as on 31st March, 2022 is given in Table 2.9.

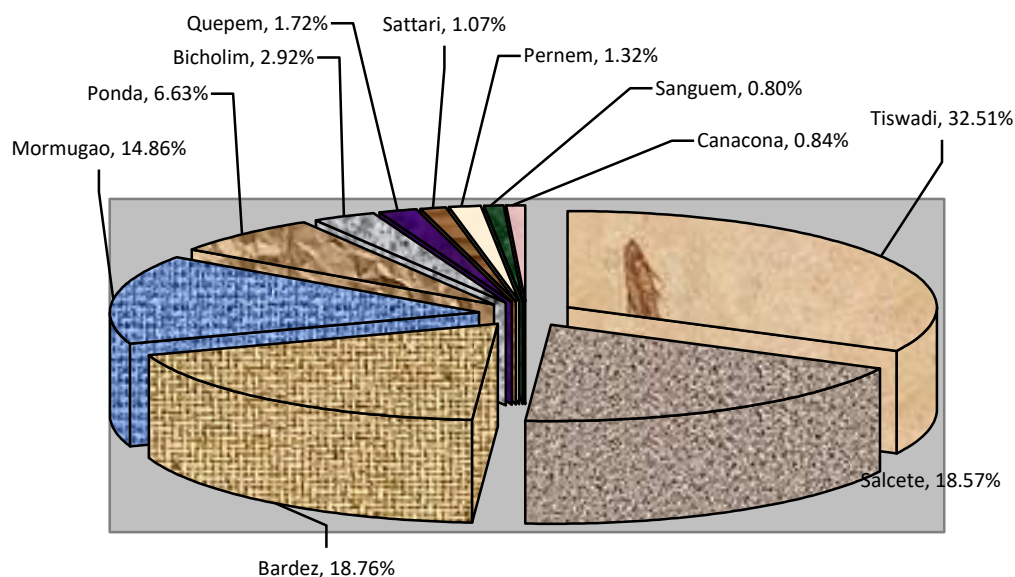
TABLE – 2.9

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2021-22

Taluka	Credit (₹ in crore)	Percentage distribution	Rank	Per Capita Credit * (₹)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	9485.02	32.51	1	500246
Bardez	5473.30	18.76	2	214285
Salcette	5419.83	18.57	3	172076
Mormugao	4335.41	14.86	4	261009
Ponda	1935.09	6.63	5	108325
Bicholim	853.11	2.92	6	81257
Quepem	501.91	1.72	7	57196
Pernem	384.50	1.32	8	47187
Sattari	312.05	1.07	9	45259
Canacona	245.48	0.84	10	50534
Sanguem	233.52	0.80	11	33116

Population figures for 2020-21 are based on Report of Technical Group on Population Projection for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

**CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF
CREDIT, 2021-22**



2.2.9 Among the talukas, Tiswadi being the main credit contributor, ranked first, with its advances amounting to ₹9,485.02 crore (32.51%) during the year 2021-22. Bardez taluka with ₹5473.30 crore (18.76%) stood second, followed by Salcete taluka with ₹5,419.83 crore (18.57%). The above three talukas accounted for 70% of the total advances during the year 2021-22. The advances were least during the year 2021-22 for Sanguem taluka with ₹233.52 crore (0.80%), followed by Canacona taluka with ₹245.48 crore (0.84%).

2.2.10 The per capita credit was the highest for Tiswadi taluka (₹5,00,246), followed by Mormugao taluka (₹2,61,009) and Bardez taluka (₹2,14,285). The per capita credit was the lowest for Sanguem taluka (₹33,116), followed by Sattari taluka (₹45,259).

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures used are as per Population Census. For the years 2011-12 to 2014-15 the population figures used are estimated using decadal growth rate. Population figures considered for the years 2015-16 onwards are estimated by the National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas, population figures for 2020-21 are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

2.2.11 It can be seen from the table below, Tiswadi & Bardez taluka in North Goa District and Salcete taluka in South Goa District have been leaders in extending Credits over the period from 2017-18 to 2021-22. These talukas have also excelled in getting highest deposits for the said period. Similarly, Sattari taluka in North Goa District and Sanguem & Canacona taluka in South Goa District had the least amount in terms of lending over the last 5 years. These talukas also accounted for the least amount of deposits for the corresponding years.

TABLE – 2.10
TALUKA-WISE CREDIT IN GOA

(₹. in crore)					
Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
Tiswadi	7461.99	8501.07	7793.31	9723.54	9485.02
Bardez	3156.84	3558.95	4036.32	4500.99	5473.30
Pernem	211.94	235.54	304.78	349.70	384.50
Bicholim	581.17	605.35	695.14	793.24	853.11
Sattari	251.13	252.69	304.45	289.79	312.05
Ponda	1432.98	1638.54	1746.83	1845.00	1935.09
North Goa District	13096.05	14792.14	14880.83	17502.26	18443.07
Sanguem	200.01	216.38	245.88	202.55	233.52
Canacona	192.64	185.29	222.89	237.22	245.48
Quepem	380.05	394.90	432.12	460.81	501.91
Salcete	3988.99	4417.28	5082.22	7874.13	5419.83
Mormugao	2284.52	2519.31	3023.72	2780.30	4335.41
South Goa District	7046.21	7733.16	9006.83	11555.01	10736.15
Goa State	20142.26	22525.30	23887.66	29057.27	29179.22

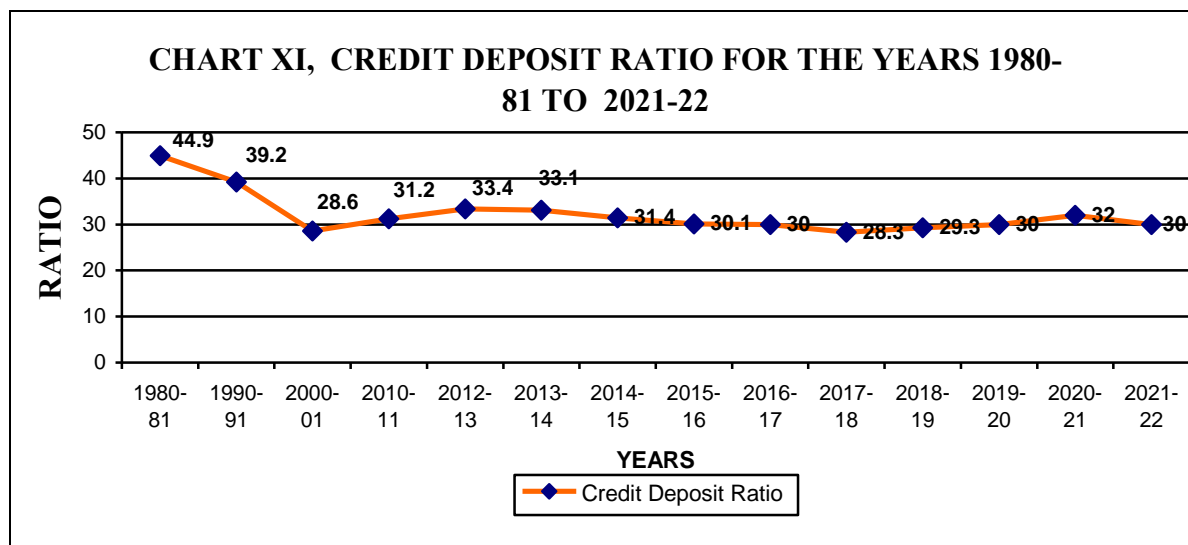
CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, all the 748 nos. of commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of ₹98,627.35 crore up-to the year 2021-22, registering an annual increase of 13.2% over the previous year. However, advances amounting to ₹29,179.22 crore were made till 2021-22. The Credit Deposit Ratio for the year 2021-22 works out to 30.0.
- 3.2 The credit deposit ratios for the period 1980-81 to 2020-21 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 30.0 up-to the year 2019-20 recording an increase during the year 2010-11 and 2012-13. However, it decreased in the years 2013-14, 2014-15, 2015-16, 2016-17 and 2017-18 by 0.3, 1.7, 1.3, 0.1 and 1.7 points respectively. During the year 2018-19, 2019-20 and 2020-21, it increased by 1.0, 0.7 and 2.0 point respectively. However, in the year 2021-22 it has again declined by 2.0 points.

TABLE – 3.1
CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
<i>1</i>	<i>2</i>
1980-81	44.9
1990-91	39.2
2000-01	28.6
2010-11	31.2
2012-13	33.4
2013-14	33.1
2014-15	31.4
2015-16	30.1
2016-17	30.0
2017-18	28.3
2018-19	29.3
2019-20	30.0
2020-21	32.0
2021-22	30.0



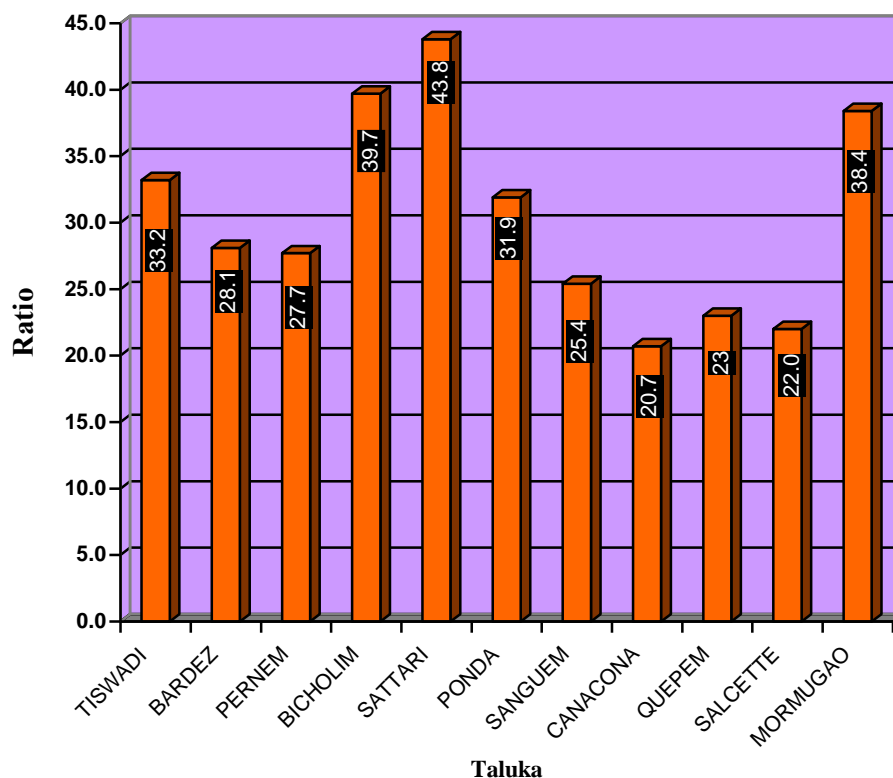
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During the year 2021-22, the credit deposit ratio for co-operative banks was quite high (56) as compared to the commercial banks (28). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the Apna Sahakari Bank (221) was the highest, followed by Jammu & Kashmir Bank Ltd. (154) and South Indian Bank Ltd. (112). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Saraswat Co-operative Bank Ltd. (43), Citizen's Co-operative Bank Ltd (45) and highest being for Kokan Mercantile Co-operative Bank Ltd. (200) during the year 2021-22. The credit deposit ratio for major banks such as State Bank of India, Canara Bank and Union Bank of India were 35, 18 and 17 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2021-22 (refer Table 3.2) was the highest in Sattari (43.8), followed by Bicholim (39.7) and Tiswadi (33.2). The ratio for North Goa district (31.6) was higher than South Goa district (26.7). Pernem taluka had the lowest ratio (27.6) in North Goa District while Canacona taluka (20.7) recorded the lowest credit deposit ratio in South Goa District.

TABLE - 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2021-22

Taluka/District/State	Credit Deposit Ratio
<i>1</i>	<i>2</i>
Tiswadi	33.2
Bardez	28.1
Pernem	27.6
Bicholim	39.7
Sattari	43.8
Ponda	31.9
North Goa District	31.6
Sanguem	25.4
Canacona	20.7
Quepem	23.0
Salcete	22.0
Mormugao	38.4
South Goa District	26.7
Goa State	29.6

**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO,
2021-22**



3.5 In terms of credit deposit ratio, Sattari and Bicholim talukas ranked first and second respectively while Canacona remained at the bottom of the list during 2021-22.

3.6 There were 952 nos. of Automated Teller Machines (ATMs) operating in the State of Goa during the year 2021-22. The State Bank of India (174 nos.) had the highest number of ATMs followed by H.D.F.C. Bank (142 nos.), Union Bank of India (77 nos.), Canara Bank (76 nos.) and I.C.I.C.I. Bank (71 nos.).

3.7 Details of number of ATMs per bank are given in Statement - 23

- 3.8 Table 3.3 depicts the growth of Credit Deposit Ratio during the last five years. Sattari taluka in North Goa District and Mormugao taluka in South Goa District had the highest Credit Deposit Ratio whereas Pernem taluka in North Goa District and Canacona taluka in South Goa District accounted for the least Credit Deposit Ratio, over the last five years.

TABLE – 3.3
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
Tiswadi	38	40	35	38	33
Bardez	21	23	25	24	28
Pernem	22	22	25	28	27
Bicholim	34	37	40	40	40
Sattari	51	50	52	45	44
Ponda	31	32	33	32	32
North Goa District	31	33	32	33	31
Sanguem	34	33	32	24	25
Canacona	21	19	22	21	21
Quepem	24	23	26	24	23
Salcete	21	22	24	34	22
Mormugao	32	32	34	26	38
South Goa District	24	25	27	31	27
Goa State	28	29	30	32	30

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2022, 42 nos. of scheduled banks having 748 nos. of bank branches in Goa were catering to an estimated population of 15.67 lakh. The estimation of population for the year 2021-22 is based on the Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi. 490 nos. of new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2022. Out of the 748 nos. of bank branches registered as on 31st March, 2022, 112 nos. of bank branches (15.0%) were in the cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (89 nos.), followed by Canara Bank (73 nos.), Union Bank of India (71 nos.), HDFC Bank (68 nos.), and Goa State Co-operative Bank Ltd. (55 nos.).
- 4.3 Ten banks viz. the State Bank of India, HDFC Bank, Goa State Co-operative Bank Ltd., Bank of Baroda, Union Bank of India, Bank of India, Canara Bank, ICICI Bank, Central Bank of India and, Indian Overseas Bank each operating more than 25 nos. of branches, together accounted for 559 nos. of branches (73%) of the total banking offices in Goa.
- 4.4 455 nos. (61%) of bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 54 nos. (7%) of bank branches were located in the three talukas of Sattari, Canacona and Sanguem each having less than 25 nos. of branches and the remaining 239 nos. of branches (32%) were scattered in Ponda, Pernem, Quepem, Mormugao and Bicholim talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding co-operative banks) was 2,426 as can be seen from Statement-18. The estimated population covered per branch office ranged from 3,158 to 16,594 for the remaining States/Union Territories. At the all-India level it stood at 9,091 during the year under report, as per the Quarterly Statistics on Deposits and Credit on Scheduled Commercial Banks issued by the Reserve Bank of India, during March, 2022.
- 4.6 As against the aggregate deposits of ₹98,627.35 crore, the gross credit amounted to ₹29,179.22 crore and the credit deposit ratio stood at 30.
- 4.7 The index of deposits per bank branch stood at 8,909 in 2021-22 as against 5,911 for credit during the same period. The index of per capita deposits and per capita credit for 2021-22 was 16,655 and 10,966 respectively.
- 4.8 Over 74% of the total deposits were concentrated in the talukas of Tiswadi, Salcete and Bardez and this has been the predominant trend through the years.
- 4.9 The talukas of Tiswadi, Salcete and Bardez also accounted for about 70% of the credit and this showed a decline compared to previous years.

- 4.10 Five talukas of Goa, viz. Tiswadi, Salcete, Bardez, Mormugao and Ponda mobilized deposits amounting to ₹90,093.36 crore and advanced credit worth ₹26,648.65 crore both being 91% of the total deposits and advances of the State. These five talukas comprising the important commercial centers of Goa have been dominating the banking scenario. .
- 4.11 The State Bank of India with aggregate deposits of ₹21,268.06 crore, constituting 21% of the total deposits and advances of ₹7403.84 crore, contributing 25% of the total credit, topped the list among all the banks in Goa.
- 4.12 There were 952 nos. of Automated Teller Machines (ATM) operational in the State of Goa during the year 2021-22.
- 4.13 During the year 2021-22 State Bank of India (2 nos.), Bank of India (2 nos.), Bank of Baroda (1 no.), Canara Bank (5 nos.), Union Bank of India (5 nos.), Punjab National Bank (6 nos.) and I.C.I.C.I. Bank (1 no.) together closed 22 bank branches.

Statements

STATEMENT-1

BANK-WISE NUMBER OF BANKING OFFICES IN GOA

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	95	92	91	89
2	Bank of India	23	27	28	39	52	51	50	48
3	Bank of Baroda	21	26	27	27	32	59	51	50
4	Corporation Bank	19	23	31	44	57	57	-	-
5	Central Bank of India	20	22	22	25	31	31	31	31
6	Canara Bank	19	19	21	26	53	53	78	73
7	Syndicate Bank	17	17	17	22	26	26	-	-
8	Dena Bank	15	15	16	16	18	-	-	-
9	Indian Overseas Bank	11	11	12	14	29	25	25	25
10	Union Bank of India	9	10	11	15	15	15	76	71
11	Bank of Maharashtra	7	7	9	15	15	14	15	15
12	United Commercial Bank	4	5	5	8	10	10	10	10
13	Karnataka Bank Ltd.	4	4	4	5	7	7	7	7
14	Indian Bank	3	3	6	6	7	7	8	8
15	Punjab National Bank	3	3	4	4	7	7	19	13
16	State Bank of Mysore	2	2	3	3	-	-	-	-
17	Vijaya Bank	2	2	5	1	9	-	-	-
18	Allahabad Bank	-	1	1	5	4	4	-	-
19	Federal Bank Ltd.	1	1	2	5	6	6	6	6
20	New Bank of India	1	1	-	-	-	-	-	-
21	Oriental Bank of Commerce Ltd.	1	1	1	6	7	7	-	-
22	Sangli Bank Ltd.	1	1	1	-	-	-	-	-
23	South Indian Bank Ltd.	1	1	2	4	5	5	5	5
24	United Bank of India	-	2	2	4	5	5	-	-
25	United Western Bank Ltd	1	1	3	-	-	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	-	-	-	-
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4	-	-
29	Punjab & Sind Bank	-	1	1	1	1	1	1	1
30	Centurian Bank of Punjab Ltd	-	-	5	-	-	-	-	-
31	Catholic Syrian Bank Ltd.	-	-	1	3	2	2	3	3
32	Ratnakar Bank Ltd.	-	-	1	4	8	8	7	7
33	Apna Sahakari Bank Ltd.	-	-	-	-	2	2	2	2
34	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
35	I.C.I.C.I. Bank	-	-	3	18	34	34	34	33
36	Global Trust Bank Ltd	-	-	5	-	-	-	-	-

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
37	I.D.B.I. Bank	-	-	1	5	8	8	8	8
38	H.D.F.C. Bank	-	-	3	28	67	69	68	68
39	IndusInd Bank Ltd.	-	-	1	3	11	11	11	11
40	Development Credit Bank Ltd.	-	-	4	4	4	4	4	4
41	State Bank of Patiala	-	-	-	1	-	-	-	-
42	Axis Bank	-	-	-	7	18	18	18	18
43	State Bank of Travancore	-	-	-	1	-	-	-	-
44	Yes Bank	-	-	-	3	8	8	8	8
45	Karur Vysya Bank	-	-	-	1	1	1	1	1
46	Kotak Mahindra Bank	-	-	-	2	7	7	7	7
47	Dhanlaxmi Bank	-	-	-	1	-	-	-	-
48	Punjab and Maharashtra Bank	-	-	-	-	6	-	-	-
49	TJSB Bank	-	-	-	-	5	5	5	5
50	Bandhan Bank	-	-	-	-	2	2	2	2
51	GP Parsik Bank	-	-	-	-	2	2	2	2
52	IDFC First Bank	-	-	-	-	-	-	4	4
	Sub Total-(A)	217	255	313	460	681	668	658	636
	Co-operative Banks								
1	Goa Urban Co-op. Bank Ltd.	14	15	18	15	16	16	16	16
2	Goa State Co-op. Bank Ltd.	16	15	56	59	55	55	55	55
3	Madgaum Urban Co-op. Bank Ltd.	4	7	8	9	9	9	-	-
4	Mapusa Urban Co-op. Bank of Goa Ltd.	7	10	26	24	24	-	-	-
5	Women's Co-op. Bank Ltd.	-	1	1	2	2	2	2	2
6	Citizen's Co-op. Bank Ltd	-	1	4	6	6	6	6	6
7	Bicholim Urban Co-op. Bank Ltd.	-	2	10	10	11	11	11	11
8	Saraswat Co-op. Bank Ltd.	-	-	5	8	10	10	9	9
9	North Kanara G.S.B. Co-op. Bank Ltd.	-	-	1	1	5	5	5	5
10	Shamrao Vithal Co-op. Bank Ltd.	-	-	1	1	2	2	2	2
11	Goan People's Urban Co-op. Bank Ltd	-	-	1	-	-	-	-	-
12	Citizen Credit Co-op. Bank Ltd.	-	-	-	3	5	5	5	5
13	Kokan Mercantile Bank	-	-	-	-	1	1	1	1
	Sub Total-(B)	41	51	131	138	146	122	112	112
	TOTAL (Sub Total A+B)	258	306	444	598	827	790	770	748

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	47	55	87	116	152	144	138	135
Bardez	62	66	92	127	171	160	160	156
Pernem	4	9	15	19	31	30	30	30
Bicholim	13	18	20	27	37	34	34	31
Sattari	3	7	11	11	16	17	17	17
Ponda	22	23	41	59	84	80	81	76
North Goa District	151	178	266	359	491	465	460	445
Sanguem	11	16	15	17	20	18	16	17
Canacona	7	9	11	18	21	21	21	20
Quepem	8	9	15	21	30	27	28	29
Salcete	57	65	93	131	185	182	170	164
Mormugao	24	29	44	52	80	77	75	73
South Goa District	107	128	178	239	336	325	310	303
Goa State	258	306	444	598	827	790	770	748

STATEMENT – 3

TALUKA-WISE PERCENTAGE DISTRIBUTION OF NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	18.2	18.0	19.6	19.4	18.4	18.2	17.9	18.0
Bardez	24.0	21.6	20.7	21.2	20.7	20.3	20.8	20.9
Pernem	1.6	2.9	3.4	3.2	3.7	3.8	3.9	4.0
Bicholim	5.0	5.9	4.5	4.5	4.5	4.3	4.4	4.1
Sattari	1.2	2.3	2.5	1.8	1.9	2.2	2.2	2.3
Ponda	8.5	7.5	9.2	9.9	10.2	10.1	10.5	10.1
North Goa District	58.5	58.2	59.9	60.0	59.4	58.9	59.7	59.4
Sanguem	4.3	5.2	3.4	2.8	2.4	2.3	2.1	2.3
Canacona	2.7	3.0	2.5	3.0	2.5	2.7	2.7	2.7
Quepem	3.1	2.9	3.4	3.5	3.6	3.4	3.6	3.9
Salcete	22.1	21.2	20.9	22.0	22.4	23.0	22.1	21.9
Mormugao	9.3	9.5	9.9	8.7	9.7	9.7	9.8	9.8
South Goa District	41.5	41.8	40.1	40.0	40.6	41.1	40.3	40.6
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 4
TALUKA-WISE DEPOSITS IN GOA

(₹. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	104.00	431.80	2172.04	10743.23	21312.57	22247.84	25508.54	28588.94
Bardez	85.62	384.76	1889.87	6344.63	15579.64	16136.78	18624.00	19492.68
Pernem	2.29	11.78	65.45	279.53	1085.16	1215.08	1264.32	1390.55
Bicholim	7.62	35.51	185.72	672.94	1630.77	1725.41	1994.27	2150.95
Sattari	0.95	7.63	46.01	169.03	504.26	575.59	643.80	712.06
Ponda	12.31	68.96	381.53	1737.64	5138.08	5219.64	5704.29	6058.94
North Goa District	212.79	940.44	4740.62	19947.00	45250.48	47120.34	53739.22	58394.12
Sanguem	6.35	19.48	73.05	292.23	663.92	760.98	851.96	919.18
Canacona	3.29	17.30	93.49	350.30	960.28	1021.29	1116.48	1183.43
Quepem	5.92	37.94	207.31	728.32	1699.52	1688.92	1939.43	2177.82
Salcete	97.33	443.19	2478.97	9197.39	20316.92	21375.42	23115.51	24656.63
Mormugao	55.24	178.53	822.46	5115.86	7889.02	8837.23	10694.10	11296.17
South Goa District	168.13	696.44	3675.28	15684.10	31529.66	33683.84	37717.48	40233.23
Goa State	380.92	1636.88	8415.90	35631.10	76780.14	80804.18	91456.70	98627.35

STATEMENT – 5
TALUKA-WISE PERCENTAGE DISTRIBUTION OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	27.3	26.4	25.8	30.2	27.7	27.5	27.9	29.0
Bardez	22.6	23.5	22.5	17.8	20.3	20.0	20.4	19.8
Pernem	0.6	0.7	0.8	0.8	1.4	1.5	1.4	1.4
Bicholim	2.0	2.2	2.2	1.9	2.1	2.1	2.2	2.2
Sattari	0.2	0.5	0.5	0.4	0.7	0.7	0.7	0.7
Ponda	3.2	4.2	4.5	4.9	6.7	6.5	6.2	6.1
North Goa District	55.9	57.5	56.3	56.0	58.9	58.3	58.8	59.2
Sanguem	1.7	1.2	0.9	0.8	0.9	0.9	0.9	0.9
Canacona	0.8	1.0	1.1	1.0	1.2	1.3	1.2	1.2
Quepem	1.5	2.3	2.5	2.0	2.2	2.1	2.1	2.2
Salcete	25.6	27.1	29.5	25.8	26.5	26.5	25.3	25.0
Mormugao	14.5	10.9	9.8	14.4	10.3	10.9	11.7	11.5
South Goa District	44.1	42.5	43.7	44.0	41.1	41.7	41.2	40.8
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	100	415	2089	10330	20493	21392	24527	27489
Bardez	100	449	2207	7410	18196	18847	21752	22767
Pernem	100	514	2858	12207	47387	53060	55210	60723
Bicholim	100	466	2437	8831	21401	22643	26172	28228
Sattari	100	803	4843	17793	53080	60588	67768	74954
Ponda	100	560	3099	14116	41739	42402	46339	49220
North Goa District	100	442	2228	9374	21265	22144	25255	27442
Sanguem	100	307	1150	4602	10455	11984	13417	14475
Canacona	100	526	2842	10647	29188	31042	33936	35971
Quepem	100	641	3502	12303	28708	28529	32761	36787
Salcete	100	455	2547	9450	20874	21962	23750	25333
Mormugao	100	323	1489	9261	14281	15998	19359	20449
South Goa District	100	414	2186	9329	18753	20034	22434	23930
Goa State	100	430	2209	9354	20157	21213	24009	25892

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	2.21	7.85	24.97	92.61	140.21	154.50	184.84	211.77
Bardez	1.38	5.83	20.54	49.96	91.11	100.85	116.40	124.95
Pernem	0.57	1.31	4.36	14.71	35.01	40.50	42.14	46.35
Bicholim	0.59	1.97	9.29	24.92	44.07	50.75	58.66	69.38
Sattari	0.32	1.09	4.18	15.37	31.52	33.86	37.87	41.89
Ponda	0.56	3.00	9.30	29.45	61.17	65.25	70.42	74.72
North Goa District	1.41	5.28	17.82	55.56	92.16	101.33	116.82	131.22
Sanguem	0.58	1.22	4.87	17.19	33.20	42.28	53.25	54.07
Canacona	0.47	1.92	8.50	19.46	45.73	48.63	53.17	59.17
Quepem	0.74	4.22	13.82	34.68	56.65	62.55	62.27	75.10
Salcete	1.71	6.82	26.66	70.20	109.82	117.45	135.97	150.35
Mormugao	2.30	6.16	18.69	98.38	98.61	114.77	142.59	154.74
South Goa District	1.57	5.44	20.65	65.62	93.84	103.64	121.67	132.78
Goa State	1.48	5.35	18.95	59.58	92.84	102.28	118.77	131.85

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	7882	29486	136256	607652	1146725	1190074	1352241	1507800
Bardez	5562	20317	83251	266930	622270	640768	732891	763159
Pernem	385	1766	9092	36916	135862	151242	155958	170653
Bicholim	1028	4201	20461	68722	158463	166682	190925	204874
Sattari	232	1540	7851	26513	74612	84670	93854	103275
Ponda	1140	5378	25498	104755	293430	296352	320960	339174
North Goa District	3746	14146	62590	243922	525133	523647	614444	664259
Sanguem	1135	3282	11391	44934	96053	109454	121440	130352
Canacona	915	4249	21290	77526	201672	213235	231017	243619
Quepem	1064	5881	28043	89723	197582	195206	222147	248179
Salcete	5023	20154	95423	312392	658068	688320	737669	782832
Mormugao	5605	14815	56786	331875	484536	539612	647131	680074
South Goa District	3823	13791	62655	245079	467588	496625	551102	584859
Goa State	3779	13993	62618	244430	499871	523004	586637	629402

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures are as per the Population Census. For the years 2012-13, 2013-14 and 2014-15 population is estimated on decadal growth. Population figures considered for the years 2015-16 onwards is as estimated by the Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas, population figures for the year 2020-21 are based on the Report of the Technical Group on Population Projections for India & States 2011-2036.

STATEMENT – 9

RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST MARCH, 2022

Sr. No.	Name of the Bank	Deposits (₹. in crore)	Rank	Percentage to Total Deposits	Deposits per Branch (₹. in crore)
1	2	3	4	5	6
1	State Bank of India	21268.06	1	21.56	238.97
2	Canara Bank	11158.00	2	11.31	152.85
3	H.D.F.C. Bank	10338.67	3	10.48	152.04
4	Union Bank of India	9961.01	4	10.10	140.30
5	Bank of India	9848.00	5	9.99	205.17
6	Bank of Baroda	8005.43	6	8.12	160.11
7	I.C.I.C.I. Bank	3381.00	7	3.43	102.45
8	Central Bank of India	2866.57	8	2.91	92.47
9	Axis Bank	2571.84	9	2.61	142.88
10	Goa State Co-operative Bank Ltd	2161.15	10	2.19	39.29
11	Punjab National Bank	1859.01	11	1.88	143.00
12	Indian Overseas Bank	1769.15	12	1.79	70.77
13	Yes Bank	1329.94	13	1.35	166.24
14	Saraswat Co-operative Bank Ltd.	1053.72	14	1.07	117.08
15	IndusInd Bank Ltd	1037.13	15	1.05	94.28
16	Bank of Maharashtra	986.38	16	1.00	65.76
17	I.D.B.I Bank	863.42	17	0.88	107.93
18	Goa Urban Co-operative Bank Ltd	856.08	18	0.87	53.5
19	United Commercial Bank	782.28	19	0.79	78.23
20	Kotak Mahindra Bank	735.04	20	0.75	105.01
21	Indian Bank	729.59	21	0.74	91.20
22	Karnataka Bank Ltd.	701.21	22	0.71	100.17
23	Federal Bank Ltd.	635.84	23	0.64	105.97
24	Ratnakar Bank Ltd.	587.31	24	0.60	83.90
25	Bicholim Urban Co-operative Bank Ltd.	549.54	25	0.56	49.96
26	IDFC First Bank	512.00	26	0.52	128.00
27	Development Credit Bank Ltd	405.71	27	0.41	101.43
28	South Indian Bank Ltd.	358.87	28	0.36	71.77
29	TJSB Bank	263.96	29	0.27	52.79
30	North Kanara G.S.B. Co-op Bank Ltd.	217.27	30	0.22	43.45
31	Citizen's Co-operative Bank Ltd.	168.42	31	0.17	28.07
32	Catholic Syrian Bank Ltd.	127.71	32	0.13	42.57
33	Citizen Credit Co-operative Bank	124.08	33	0.13	24.82
34	Shamrao Vithal Co-op Bank Ltd.	101.50	34	0.10	50.75
35	Women's Co-operative Bank Ltd.	75.55	35	0.08	37.78
36	Bandhan Bank	73.41	36	0.07	36.71
37	Apna Sahakari Bank	47.29	37	0.05	23.65
38	The Karur Vysya Bank Ltd.	44.22	38	0.04	44.22

Contd/

Sr. No.	Name of the Bank	Deposits (₹.. in crore)	Rank	Percentage to Total Deposits	Deposits per Branch (₹. in crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
39	Punjab and Sind Bank	29.43	39	0.03	29.43
40	Jammu and Kashmir Bank Ltd.	21.14	40	0.02	21.14
41	GP Parsik Bank	16.35	41	0.02	8.18
42	Kokan Mercantile Co-operative Bank	5.07	42	0.01	5.07
TOTAL		98627.35		100.00	131.85

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	44.40	196.83	957.40	4882.38	8501.07	7793.31	9723.54	9485.02
Bardez	12.87	73.10	277.51	1205.77	3558.95	4036.32	4500.99	5473.30
Pernem	0.77	5.75	20.72	77.51	235.54	304.78	349.70	384.50
Bicholim	5.04	18.57	62.13	325.76	605.35	695.14	793.24	853.11
Sattari	0.41	5.09	13.26	74.00	252.69	304.45	289.79	312.05
Ponda	6.39	34.43	141.36	769.01	1638.54	1746.83	1845.00	1935.09
North Goa District	69.88	333.77	1472.38	7334.43	14792.14	14880.83	17502.26	18443.07
Sanguem	3.06	8.54	46.42	116.41	216.38	245.88	202.55	233.52
Canacona	0.52	4.36	14.95	91.77	185.29	222.89	237.22	245.48
Quepem	3.08	11.74	39.80	271.32	394.90	432.12	460.81	501.91
Salcete	43.77	145.18	478.57	2007.30	4417.28	5082.22	7874.13	5419.83
Mormugao	50.87	137.35	353.04	1313.29	2519.31	3023.72	2780.30	4335.41
South Goa District	101.30	307.17	932.78	3800.09	7733.16	9006.83	11555.01	10736.15
Goa State	171.18	640.94	2405.16	11134.52	22525.30	23887.66	29057.27	29179.22

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	25.9	30.7	39.8	43.8	37.7	32.6	33.5	32.5
Bardez	7.5	11.4	11.5	10.8	15.8	16.9	15.5	18.8
Pernem	0.5	0.9	0.9	0.7	1.1	1.3	1.2	1.3
Bicholim	3.0	2.9	2.6	2.9	2.7	2.9	2.7	2.9
Sattari	0.2	0.8	0.6	0.7	1.1	1.3	1.0	1.1
Ponda	3.7	5.4	5.8	6.9	7.3	7.3	6.3	6.6
North Goa District	40.8	52.1	61.2	65.8	65.7	62.3	60.2	63.2
Sanguem	1.8	1.3	1.9	1.2	1.0	1.0	0.7	0.8
Canacona	0.3	0.7	0.6	0.8	0.8	0.9	0.8	0.8
Quepem	1.8	1.8	1.7	2.4	1.7	1.8	1.6	1.7
Salcete	25.6	22.7	19.9	18.0	19.6	21.3	27.1	18.6
Mormugao	29.7	21.4	14.7	11.8	11.2	12.7	9.6	14.9
South Goa District	59.2	47.9	38.8	34.2	34.3	37.7	39.8	36.8
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 12

TALUKA-WISE INDEX OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	100	443	2156	10996	19147	17553	21900	21363
Bardez	100	568	2156	9369	27653	31362	34973	42528
Pernem	100	747	2691	10066	30590	39582	45416	49935
Bicholim	100	368	1233	6463	12011	13792	15739	16927
Sattari	100	1241	3234	18049	61632	74256	70680	76110
Ponda	100	539	2212	12035	25642	27337	28873	30283
North Goa District	100	478	2107	10496	21168	21295	25046	26392
Sanguem	100	279	1517	3804	7071	8035	6619	7631
Canacona	100	838	2875	17648	35633	42863	45619	47208
Quepem	100	381	1292	8809	12821	14030	14961	16296
Salcete	100	332	1093	4586	10092	11611	17990	12383
Mormugao	100	270	694	2582	4952	5944	5466	8523
South Goa District	100	303	921	3751	7634	8891	11407	10598
Goa State	100	374	1405	6505	13159	13945	16975	17046

STATEMENT – 13
TALUKA-WISE PER BANK BRANCH CREDIT IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	0.94	3.58	11.00	42.09	55.93	54.12	70.46	70.26
Bardez	0.21	1.11	3.02	9.49	20.81	25.23	28.13	35.08
Pernem	0.19	0.64	1.38	4.08	7.60	10.16	11.66	12.82
Bicholim	0.30	1.03	3.11	12.07	16.36	20.45	23.33	27.52
Sattari	0.32	0.73	1.21	6.73	15.79	17.91	17.05	18.36
Ponda	0.29	1.50	3.45	13.03	19.51	21.84	22.78	31.21
North Goa District	0.46	1.88	5.54	20.43	30.13	32.00	38.05	41.44
Sanguem	0.28	0.53	3.09	6.85	10.82	13.66	12.66	13.74
Canacona	0.07	0.48	1.36	5.10	8.82	10.61	11.30	12.27
Quepem	0.39	1.30	2.65	12.92	13.16	16.00	16.46	17.31
Salcete	0.77	2.23	5.15	15.32	23.88	27.92	46.32	33.05
Mormugao	2.12	4.74	8.02	25.26	31.49	39.27	37.07	59.39
South Goa District	0.95	2.40	5.24	15.90	23.02	27.71	37.27	35.43
Goa State	0.66	2.09	5.42	18.62	27.24	30.24	37.74	39.01

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2018-2019	2019-2020	2020-2021	2021-2022
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	3365	13441	60059	276154	457401	416877	515458	500246
Bardez	836	3860	12225	50729	142149	160276	177123	214285
Pernem	129	862	2878	10236	29490	37936	43137	47187
Bicholim	680	2197	6845	33267	58822	67154	75942	81257
Sattari	100	1028	2263	11607	37389	44785	42246	45259
Ponda	592	2685	9447	46360	93575	99178	103811	108325
North Goa District	1230	5021	19440	89689	171663	171686	200118	209798
Sanguem	547	1439	7238	17900	31305	35366	28872	33116
Canacona	144	1071	3405	20310	38913	46537	49084	50534
Quepem	544	1820	5384	33424	45910	49945	52782	57196
Salcete	2259	6602	18422	68179	143076	163655	251281	172076
Mormugao	5162	11398	24375	85196	154734	184632	168244	261009
South Goa District	2299	6083	15902	59380	114684	132794	168834	156068
Goa State	1698	5479	17896	76383	146649	154613	186384	186211

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures are as per the Population Census. For the years 2012-13, 2013-14 and 2014-15 population is estimated on decadal growth. Population figures considered for the years 2015-16 onwards is as estimated by the Central Statistics Office, MoS & PI, New Delhi based on Population Census 2011. Whereas, population figures for the year 2020-21 are based on the Report of the Technical Group on Population Projections for India & States 2011-2036.

STATEMENT – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2022**

Sr. No.	Name of the Bank	Credit (₹. in crore)	Rank	% to Total Credit	Credit per Branch (₹. in crore)
1	2	3	4	5	6
1	State Bank of India	7403.84	1	25.37	83.19
2	H.D.F.C. Bank	2894.18	2	9.92	42.56
3	Canara Bank	1984.00	3	6.80	27.18
4	Bank of India	1795.00	4	6.15	37.40
5	Union Bank of India	1736.06	5	5.95	24.45
6	I.C.I.C.I. Bank Ltd.	1674.24	6	5.74	50.73
7	Bank of Baroda	1381.13	7	4.73	27.62
8	Goa State Co-operative Bank Ltd.	1140.02	8	3.91	20.73
9	Punjab National Bank	928.94	9	3.18	71.46
10	Axis Bank	822.35	10	2.82	45.69
11	Bank of Maharashtra	795.41	11	2.73	53.03
12	Central Bank of India	678.97	12	2.33	21.90
13	Indian Overseas Bank	540.45	13	1.85	21.62
14	Goa Urban Co-operative Bank Ltd.	492.20	14	1.69	30.76
15	IndusInd Bank Ltd	465.47	15	1.60	42.32
16	Saraswat Co-operative Bank Ltd.	464.80	16	1.59	51.64
17	Kotak Mahindra Bank	462.91	17	1.59	66.13
18	Yes Bank	423.81	18	1.45	52.98
19	South Indian Bank Ltd.	403.93	19	1.38	80.59
20	Karnataka Bank Ltd	344.48	20	1.18	49.21
21	Federal Bank Ltd.	334.77	21	1.15	55.80
22	Bicholim Urban Co-operative Bank Ltd.	280.80	22	0.96	25.53
23	North Kanara G.S.B. Co-op Bank Ltd.	267.10	23	0.92	53.42
24	TJSB Bank	242.59	24	0.83	48.52
25	I.D.B.I. Bank	213.62	25	0.73	26.70
26	United Commercial Bank	155.79	26	0.53	15.58
27	Citizen Credit Co-operative Bank	116.32	27	0.40	23.26
28	Indian Bank	115.47	28	0.40	14.43
29	Apna Sahakari Bank Ltd.	104.62	29	0.36	52.31
30	Shamrao Vithal Co-op Bank Ltd	98.43	30	0.34	49.22
31	Citizen's Co-operative Bank Ltd	76.32	31	0.26	12.72
32	Women's Co-operative Bank Ltd.	50.44	32	0.17	25.22
33	IDFC First Bank	45.17	33	0.15	11.29
34	Bandhan Bank	41.33	34	0.14	20.67
35	Catholic Syrian Bank Ltd.	38.71	35	0.13	12.90
36	The Karur Vysya Bank Ltd	37.48	36	0.13	37.48
37	Jammu and Kashmir Bank Ltd.	32.61	37	0.11	32.61
38	Ratnakar Bank	27.85	38	0.10	3.98

Sr. No.	Name of the Bank	Credit (₹. in crore)	Rank	% to Total Credit	Credit per Branch (₹. in crore)
1	2	3	4	5	6
39	Development Credit Bank Ltd	23.17	39	0.08	5.79
40	Punjab and Sind Bank Ltd.	20.93	40	0.07	20.93
41	GP Parsik Bank	14.39	41	0.05	7.20
42	Kokan Mercantile Co-op. Bank	10.12	42	0.03	10.12
TOTAL		29179.22		100.00	39.01

STATEMENT – 16
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980- 1981	1990- 1991	2000- 2001	2010- 2011	2018- 2019	2019- 2020	2020- 2021	2021- 2022
1	2	3	4	5	6	7	8	9
Tiswadi	43	46	44	45	40	35	38	33
Bardez	15	19	15	19	23	25	24	28
Pernem	34	49	32	28	22	25	28	27
Bicholim	66	52	33	48	37	40	40	40
Sattari	43	67	29	44	50	52	45	44
Ponda	52	50	37	44	32	33	32	32
North Goa District	33	35	31	36	33	32	33	31
Sanguem	48	44	64	40	33	32	24	25
Canacona	16	25	16	26	19	22	21	21
Quepem	52	31	19	37	23	26	24	23
Salcete	45	33	19	22	22	24	34	22
Mormugao	92	77	43	26	32	34	26	38
South Goa District	60	44	25	24	25	27	31	27
Goa State	45	39	29	31	29	30	32	30

STATEMENT – 17

BANK-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2022

[illegible]

Sr. No.	Name of the Bank	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	57
2	Goa State Co-operative Bank Ltd.	53
3	Women's Co-operative Bank Ltd.	67
4	Citizen's Co-op. Bank Ltd.	45
5	Bicholim Urban Co-op. Bank Ltd.	51
6	Saraswat Co-op. Bank Ltd.	43
7	North Kanara G.S.B. Co-op. Bank Ltd.	123
8	Shamrao Vithal Co-op. Bank Ltd.	97
9	Citizen Credit Co-op. Bank Ltd.	94
10	Kokan Mercantile Co-op Bank	200
	Co-operative Banks	56
	ALL BANKS	30

STATEMENT – 18

STATE/UNION TERRITORY-WISE POPULATION PER BRANCH (excluding Co-operative Banks)

Sr. No.	State/Union Territory	Average population per branch, 2022
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	7240
2	Arunachal Pradesh	8552
3	Assam	11944
4	Bihar	16594
5	Chhattisgarh	10367
6	Goa	2426
7	Gujarat	8413
8	Haryana	5919
9	Himachal Pradesh	4520
10	Jharkhand	12407
11	Karnataka	6396
12	Kerala	5405
13	Madhya Pradesh	11792
14	Maharashtra	9486
15	Manipur	14259
16	Meghalaya	9016
17	Mizoram	5478
18	Nagaland	11771
19	Odisha	8692
20	Punjab	4796
21	Rajasthan	10169
22	Sikkim	4114
23	Tamil Nadu	6505
24	Tripura	7134
25	Telangana	6872
26	Uttar Pradesh	13191
27	Uttarakhand	5433
28	West Bengal	10542
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	5743
2	Chandigarh	3158
3	Dadra & Nagar Haveli and Daman & Diu	11250
4	NCT of Delhi	5916
5	Jammu & Kashmir	7515
6	Lakshadweep	5231
7	Ladakh	3738
8	Puducherry	6114
	ALL INDIA	9091

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2022 for number of bank offices.

Note: State wise projected population figures used are based on Report of Technical Group on Population Projections for India & States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

STATEMENT – 19

**STATE/UNION TERRITORY-WISE CREDIT DEPOSIT RATIO
AS ON 31ST MARCH, 2022 (excluding Co-operative Banks)**

Sr. No.	State/Union Territory	Credit Deposit Ratio
I	2	3
I	STATE	
1	Andhra Pradesh	139
2	Arunachal Pradesh	24
3	Assam	49
4	Bihar	42
5	Chhattisgarh	66
6	Goa	24
7	Gujarat	70
8	Haryana	55
9	Himachal Pradesh	32
10	Jharkhand	31
11	Karnataka	61
12	Kerala	62
13	Madhya Pradesh	67
14	Maharashtra	91
15	Manipur	60
16	Meghalaya	32
17	Mizoram	45
18	Nagaland	43
19	Odisha	41
20	Punjab	54
21	Rajasthan	79
22	Sikkim	39
23	Tamil Nadu	102
24	Tripura	42
25	Telangana	97
26	Uttar Pradesh	44
27	Uttarakhand	36
28	West Bengal	46
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	47
2	Chandigarh	89
3	Dadra & Nagar Haveli & Daman & Diu	36
4	NCT of Delhi	93
5	Lakshadweep	10
6	Pondicherry	64
7	Jammu & Kashmir	52
8	Ladakh	36
	ALL INDIA	72

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2022.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2022

(₹. in crore)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	21268.06	6150.72	15117.34
2	Bank of India	9848.00	2045.00	7803.00
3	Bank of Baroda	8005.43	2197.18	5808.25
4	Central Bank of India	2866.57	459.30	2407.27
5	Canara Bank	11158.00	2625.07	8532.93
6	Indian Overseas Bank	1769.15	342.65	1426.50
7	Union Bank of India	9961.01	2249.12	7711.89
8	Bank of Maharashtra	986.38	35.01	951.37
9	United Commercial Bank	782.28	22.09	760.19
10	Karnataka Bank Ltd.	701.21	75.97	625.24
11	Indian Bank	729.59	0.00	729.59
12	Punjab National Bank	1859.01	82.16	1776.85
13	Federal Bank Ltd.	635.84	232.06	403.78
14	South Indian Bank	358.87	24.17	334.70
15	Punjab and Sind Bank	29.43	0.00	29.43
16	Catholic Syrian Bank Ltd.	127.71	34.54	93.17
17	Jammu and Kashmir Bank Ltd.	21.14	0.16	20.98
18	I.C.I.C.I. Bank Ltd.	3381.00	935.00	2446.00
19	Ratnakar Bank Ltd.	587.31	52.92	534.39
20	I.D.B.I. Bank	863.42	110.69	752.73
21	H.D.F.C. Bank	10338.67	2239.56	8099.11
22	IndusInd Bank Ltd	1037.13	49.62	987.51
23	North Kanara G.S.B. Co-op Bank Ltd.	217.27	1.95	215.32
24	Goa Urban Co-operative Bank Ltd.	856.08	0.00	856.08
25	Goa State Co-operative Bank Ltd.	2161.15	0.00	2161.15
26	Women's Co-operative Bank Ltd.	75.55	0.00	75.55
27	Citizen's Co-operative Bank Ltd.	168.42	0.00	168.42
28	Bicholim Urban Co-operative Bank Ltd.	549.54	0.00	549.54
29	Saraswat Co-operative Bank Ltd.	1053.72	17.01	1036.71
30	Shamrao Vithal Co-op Bank Ltd.	101.50	9.71	91.79
31	Citizen Credit Co-operative Bank	124.08	1.59	122.49
32	Axis Bank	2571.84	0.00	2571.84
33	The Karur Vysya Bank Ltd	44.22	15.00	29.22
34	Yes Bank	1329.94	47.37	1282.57
35	Kotak Mahindra Bank	735.04	199.88	535.16
36	TJSB Bank	263.96	0.40	263.56
37	Kokan Mercantile Co-operative Bank	5.07	0.00	5.07
38	Apna Sahakari Bank Ltd.	47.29	0.00	47.29
39	IDFC First Bank	512.00	26.00	486.00
40	Bandhan Bank	73.41	2.84	70.57

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
41	Development Credit Bank Ltd	405.71	0.00	405.71
42	GP Parsik Bank	16.35	0.00	16.35
	TOTAL	98627.35	20284.74	78342.61

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON
31ST MARCH, 2022

(₹. in crore)

Sr. No	Name of the Bank	Deposits	Advances	Advances to		
				Priority Sector	Weaker Sections	Under 20-Point Programme
1	2	3	4	5	6	7
1	State Bank of India	21268.06	7403.84	2106.59	202.77	0
2	Bank of India	9848	1795	763	267	0
3	Bank of Baroda	8005.43	1381.13	612.30	125.84	0
4	Central Bank of India	2866.57	678.97	529.13	43.10	0
5	Canara Bank	11158	1984	140.91	1.62	0
6	Indian Overseas Bank	1769.15	540.45	274.29	17.90	8.28
7	Union Bank of India	9961.01	1736.06	961.50	840.44	961.50
8	Bank of Maharashtra	986.38	795.41	279.45	24.79	468.93
9	United Commercial Bank	782.28	155.79	84.93	32.94	0
10	Karnataka Bank Ltd.	701.21	344.48	154.03	30.20	0
11	Indian Bank	729.59	115.47	46.08	11.01	0
12	Punjab National Bank	1859.01	928.94	474.34	6.45	0
13	Federal Bank Ltd.	635.84	334.77	233.04	0	0
14	South Indian Bank	358.87	402.93	278.11	0	0
15	Punjab and Sind Bank	29.43	20.93	17.13	1.31	0
16	Catholic Syrian Bank Ltd.	127.71	38.71	2.98	0	0
17	Jammu and Kashmir Bank Ltd.	21.14	32.61	15.75	2.80	0
18	I.C.I.C.I. Bank Ltd.	3381	1674.24	281.08	49.79	0
19	Ratnakar Bank Ltd.	587.31	27.85	21.15	19.04	0
20	I.D.B.I. Bank	863.42	213.62	111.50	20.43	79.27
21	H.D.F.C. Bank	10338.67	2894.18	628.62	49.17	0
22	IndusInd Bank Ltd	1037.13	465.47	221.50	5.59	0
23	North Kanara G.S.B. Co-op Bank Ltd.	217.27	267.10	176.15	34.92	0
24	Goa Urban Co-operative Bank Ltd.	856.08	492.20	414.92	55.99	0
25	Goa State Co-operative Bank Ltd.	2161.15	1140.02	253.59	5.62	0
26	Women's Co-operative Bank Ltd.	75.55	50.44	23.74	3.49	0
27	Citizen's Co-operative Bank Ltd.	168.42	76.32	55.82	33.46	0
28	Bicholim Urban Co-operative Bank Ltd.	549.54	280.80	165.93	26.83	0
29	Saraswat Co-operative Bank Ltd.	1053.72	464.80	25.92	0	0
30	Shamrao Vithal Co-op Bank Ltd.	101.50	98.43	21.84	3.60	0
31	Citizen Credit Co-operative Bank	124.08	116.32	51.73	11.92	0
32	Axis Bank	2571.84	822.35	209.03	2.38	0
33	The Karur Vysya Bank Ltd.	44.22	37.48	1.65	0	0
34	Yes Bank	1329.94	423.81	138.20	2.57	0
35	Kotak Mahindra Bank	735.04	462.91	80.67	14.16	0
36	TJSB Bank	263.96	242.59	81.89	3.90	0
37	Kokan Mercantile Co-operative Bank	5.07	10.12	10.12	0	0

Sr. No	Name of the Bank	Deposits	Advances	Advances to		
				Priority Sector	Weaker Sections	Under 20- Point Programme
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
38	Apna Sahakari Bank Ltd.	47.29	104.62	0	0	0
39	IDFC First Bank	512	45.17	0.02	0	0
40	Bandhan Bank	73.41	41.33	19.63	8.83	0
41	Development Credit Bank Ltd	405.71	23.17	3.42	0.10	0
42	GP Parsik Bank	16.35	14.39	7.12	1.26	0
	Total	98627.35	29179.22	9978.80	1961.22	1517.98

STATEMENT – 22

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT
OF COMMERCIAL BANKS AS ON MARCH, 2022**

Sr. No.	State/Union Territory	Deposit (₹. in crore)	Per Capita Deposit (in ₹.)	Credit (₹. in crore)	Per Capita Credit (in ₹.)
1	2	3	4	5	6
	STATE				
1	Andhra Pradesh	386156	72898	535917	101170
2	Arunachal Pradesh	24131	155885	5903	38133
3	Assam	189530	53573	92145	26046
4	Bihar	443245	35483	188318	15075
5	Chhattisgarh	196783	65955	130044	43586
6	Goa	92900	592853	22614	144314
7	Gujarat	928352	131405	649141	91884
8	Haryana	612931	205365	335549	112427
9	Himachal Pradesh	123575	166297	39622	53320
10	Jharkhand	283111	72650	87413	22431
11	Karnataka	1382665	205546	838300	124621
12	Kerala	670023	188034	413288	115985
13	Madhya Pradesh	510433	59666	344156	40230
14	Maharashtra	3500979	279160	3182905	253798
15	Manipur	13874	43438	8316	26036
16	Meghalaya	29453	88767	9413	28369
17	Mizoram	13106	106813	5945	48452
18	Nagaland	14574	65856	6262	28296
19	Odisha	421290	91611	171898	37380
20	Punjab	510163	167075	275797	90322
21	Rajasthan	530607	66199	417660	52108
22	Sikkim	12397	181508	4879	71435
23	Tamil Nadu	1111871	145094	1129451	147388
24	Tripura	31165	75846	13213	32156
25	Telangana	638895	168543	619491	163424
25	Uttar Pradesh	1399785	60000	609654	26132
26	Uttarakhand	180722	156904	64337	55858
27	West Bengal	977993	99184	454694	46113
	UNION TERRITORY (UT)				
28	Andaman and Nicobar Island	6761	168184	3144	78209
29	Chandigarh	89747	736235	80125	657301
30	Dadra & Nagar Haveli and Daman & Diu	13207	112880	4718	40325
31	NCT of Delhi	1488952	710208	1387541	661837
32	Jammu & Kashmir	153283	113501	78994	58492
33	Lakshadweep	1231	181029	118	17353
34	Ladakh	7456	249365	2699	90268
35	Puducherry	24587	152904	15633	97220
	ALL INDIA	17015931	123700	12229297	88902

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2021.

- State-wise population figures are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

STATEMENT – 23
BANK-WISE NUMBER OF AUTOMATED TELLER MACHINES (ATMs) IN THE STATE
OF GOA AS ON MARCH, 2022

Sr. No.	Name of the Bank	Number of ATMs
1	State Bank of India	174
2	Bank of India	57
3	Bank of Baroda	59
4	Central Bank of India	18
5	Canara Bank	76
6	Indian Overseas Bank	31
7	Union Bank of India	77
8	Bank of Maharashtra	12
9	United Commercial Bank	10
10	Karnataka Bank Ltd.	5
11	Indian Bank	4
12	Punjab National Bank	15
13	Federal Bank Ltd.	6
14	South Indian Bank Ltd.	7
15	Punjab and Sindh Bank	1
16	Catholic Syrian Bank Ltd.	3
17	Ratnakar Bank	20
18	Apna Sahakari Bank Ltd.	2
19	Jammu and Kashmir Bank Ltd.	1
20	I.C.I.C.I. Bank	71
21	I.D.B.I. Bank	9
22	H.D.F.C. Bank	142
23	IndusInd Bank Ltd.	16
24	Development Credit Bank Ltd.	3
25	Axis Bank	34
26	Yes Bank	8
27	Karur Vysya Bank	1
28	Kotak Mahindra Bank	18
29	TJSB Bank	5
30	Bandhan Bank	1
31	Goa Urban Co-operative Bank Ltd.	7
32	Goa State Co-operative Bank Ltd.	24
33	Women's Co-operative Bank Ltd.	0
34	Citizen's Co-operative Bank Ltd.	1
35	Bicholim Urban Co-operative Bank Ltd.	8
36	Saraswat Co-operative Bank Ltd.	11
37	North Kanara G.S.B. Co-op Bank Ltd.	5
38	Shamrao Vithal Co-op Bank Ltd.	2
39	Citizen Credit Co-operative Bank Ltd.	2
40	Kokan Mercantile Co-operative Bank Ltd.	0
41	GP Parsik Bank	2
42	IDFC First Bank	4
	Total	952

