



GOVERNMENT OF GOA

A REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2022-23



Directorate of Planning, Statistics and Evaluation

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PREFACE

The present brochure on “Credit Deposit Ratio in Goa 2022-23”, thirty-fifth in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2022-23. 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 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 and 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 the next Population Census.

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
September, 2024

CHAPTER – I

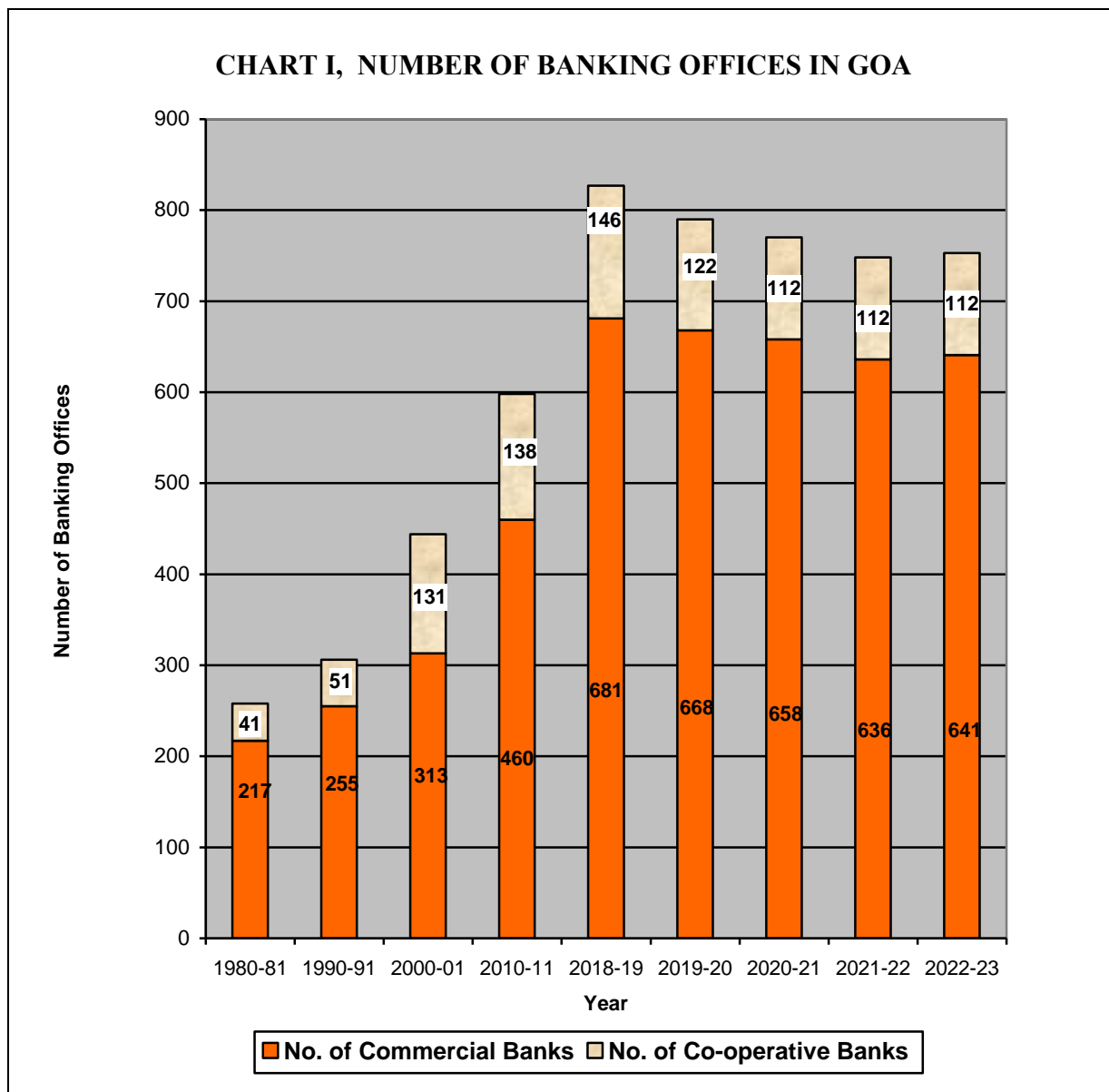
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.2 Goa has a geographical area of 3,702 sq. kms. and an estimated population of 15.75 lakh as on 31st March, 2023. The State population for the year 2021-23 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 753 nos. of banking offices as on 31st March, 2023 as compared to 748 nos. of banking offices as on 31st March, 2022. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2023 based on the population projected during 2023, there was a scheduled commercial bank branch for every 2,358 people in Goa, as against the all-India average of 10,183 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 six 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 258 nos. of bank branches as on 31st March, 1981 after attaining Statehood and further to 753 nos. of bank branches as on March 31st, 2023. The aggregate deposits also registered a phenomenal growth from ₹9.00 crore in 1962 to ₹108509.07 crore in 2022-23. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to ₹32807.02 crore during 2022-23. Consequently, the credit deposit ratio in 2022-23 was about 30.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2022-23. The total number of bank branches in 2022-23 stood at 753 nos. During the year 2022-23 Canara Bank (4 nos.), Bank of Baroda (2 nos.), Bank of India (1 no.) together closed down 7 nos. of bank branches. Whereas, Punjab National Bank (4 nos.), Bandhan Bank (4 nos.), State Bank of India (2 nos.), I.D.B.I. Bank (1 nos.) & Kotak Mahindra Bank (1 nos.) together opened 12 nos. of bank branches in Goa.

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
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
2022-23	32	641	10	112	42	753



1.2. Commercial Banks

- 1.2.1 It is observed from the data collected that there were 32 nos. of commercial banks with 641 nos. of branch offices operating in Goa as on March, 31st 2023. 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 (91 nos.), followed by Union Bank of India (71 nos.), Canara Bank (69 nos.), HDFC Bank (68 nos.), Bank of Baroda (48 nos.), Bank of India (47 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 483 branches accounted for nearly 75% of the commercial banks and around 64% 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 2022-23, 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 2022-23, out of 753 nos. of banking offices, 448 nos. (59%) were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (155 nos.) followed by Tiswadi taluka (138 nos.). Whereas, in South Goa District, Salcete taluka had the maximum number of branches (167 nos.) followed by Mormugao taluka (74 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together accounted for 534 nos. of banking offices i.e. 71% of the total number of banking offices in the State.
- 1.4.2 During the year 2022-23, Sattari taluka had the least number of banking offices in operation (17 nos.), followed by Pernem taluka (31 nos.) in North Goa District. While in South Goa District, Sanguem taluka (17 nos.) followed by Canacona taluka (20 nos.) had the least number of banking offices. The overall trend in the number of banking offices talukawise during the period 2022-23 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 2022-23 ranged between 3,906 to 1,857 persons per branch as can be seen from Table 1.2, thus indicating that Goa possesses an excellent banking network.

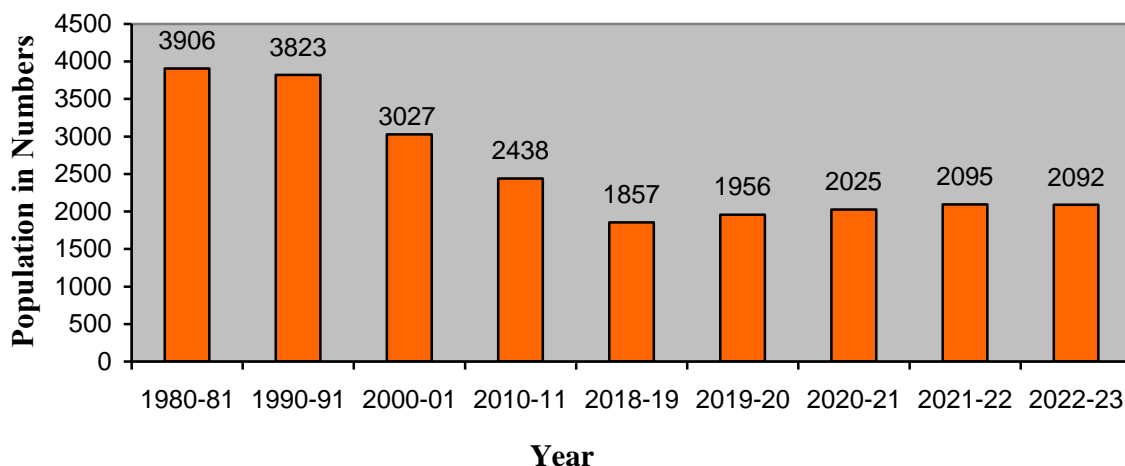
TABLE – 1.2

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
2018-19	1,857
2019-20	1,956
2020-21	2,025
2021-22	2,095
2022-23	2,092

*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, 2018-19, 2019-20, 2020-21 and 2021-22 are presented in Table 1.3.

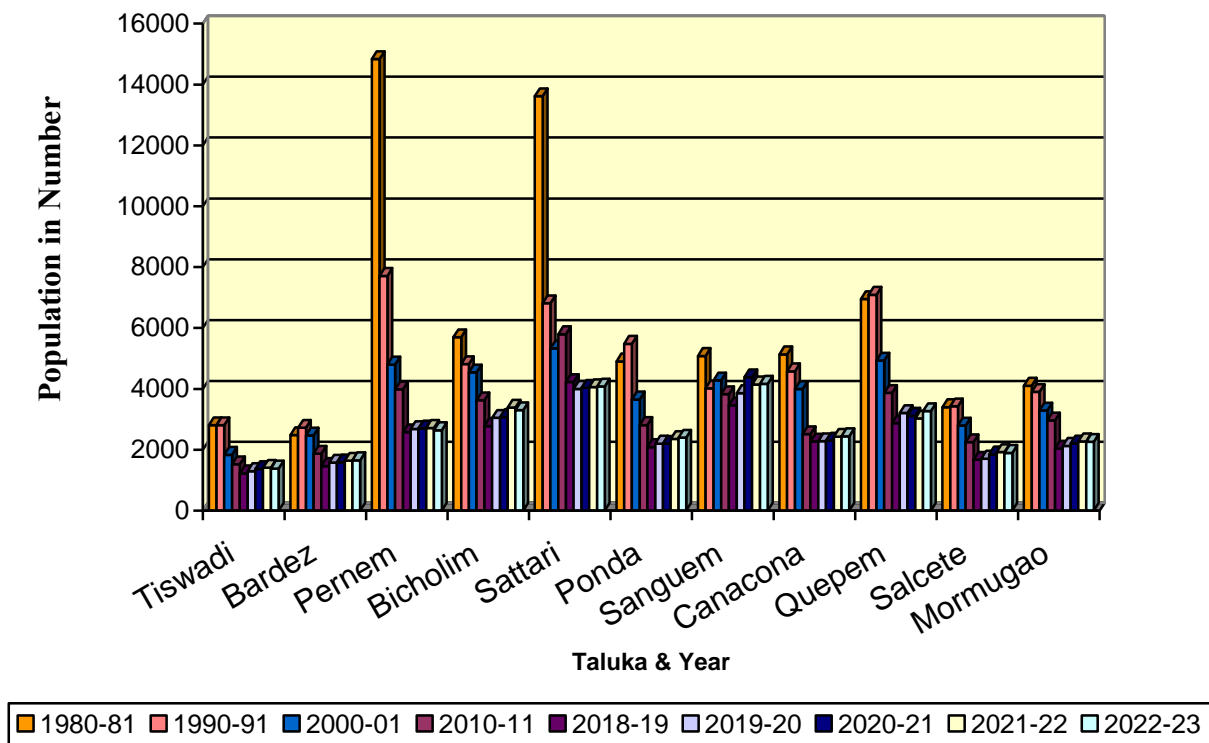
TABLE - 1.3

TALUKA-WISE POPULATION PER BRANCH

State/ District/ Taluka	Population per branch								
	1980-81	1990-91	2000-01	2010-11	2018-19	2019-20	2020-21	2021-22	2022-23
<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	1857	1956	2025	2095	2092
North Goa District	3762	3729	2847	2278	1755	1864	1901	1975	1972
Tiswadi	2807	2804	1832	1524	1223	1298	1367	1404	1381
Bardez	2482	2724	2468	1872	1464	1574	1588	1637	1656
Pernem	14838	7711	4799	3985	2577	2678	2702	2716	2642
Bicholim	5699	4811	4538	3627	2781	3045	3072	3387	3298
Sattari	13612	6814	5328	5796	4224	3999	4035	4056	4076
Ponda	4904	5483	3650	2811	2085	2202	2194	2351	2394
South Goa District	4110	3944	3295	2678	2007	2087	2208	2270	2267
Sanguem	5082	4013	4275	3826	3456	3863	4385	4148	4169
Canacona	5133	4578	3992	2510	2267	2281	2301	2429	2441
Quepem	6949	7089	4928	3865	2867	3204	3118	3026	3267
Salcete	3399	3423	2793	2247	1669	1706	1843	1921	1896
Mormugao	4105	3900	3292	2964	2035	2127	2203	2275	2256

*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 2,092 was covered per bank branch in the State during the year 2022-23. The population covered per branch for North Goa District and South Goa District was 1,972 and 2,267 respectively. The estimated population covered per bank branch was the lowest in Tiswadi taluka (1381), followed by Bardez (1,656) in North Goa district while Salcete (1,896) and Mormugao (2,256) were least served in South Goa District. Sattari taluka in North Goa district, had the maximum population covered per branch i.e. 4,076, followed by Bicholim taluka (3,298) whereas Sanguem (4,169) and Quepem (3,267) 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 2,358 while at All India level it was 10,183 during 2022-23. The State-wise number of banking offices is provided by Reserve Bank of India vide Quarterly Statistics of Deposits and Credit of Scheduled Commercial Banks, March, 2023 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 753 nos. in the year 2022-23. 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	2022-2023
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	152	152	144	138	135	138
Bardez	170	171	160	160	156	155
Pernem	31	31	30	30	30	31
Bicholim	37	37	34	34	31	32
Sattari	17	16	17	17	17	17
Ponda	84	84	80	81	76	75
North Goa District	491	491	465	460	445	448
Sanguem	18	20	18	16	17	17
Canacona	21	21	21	21	20	20
Quepem	32	30	27	28	29	27
Salcete	190	185	182	170	164	167
Mormugao	80	80	77	75	73	74
South Goa District	341	336	325	310	303	305
Goa State	832	827	790	770	748	753

CHAPTER – II

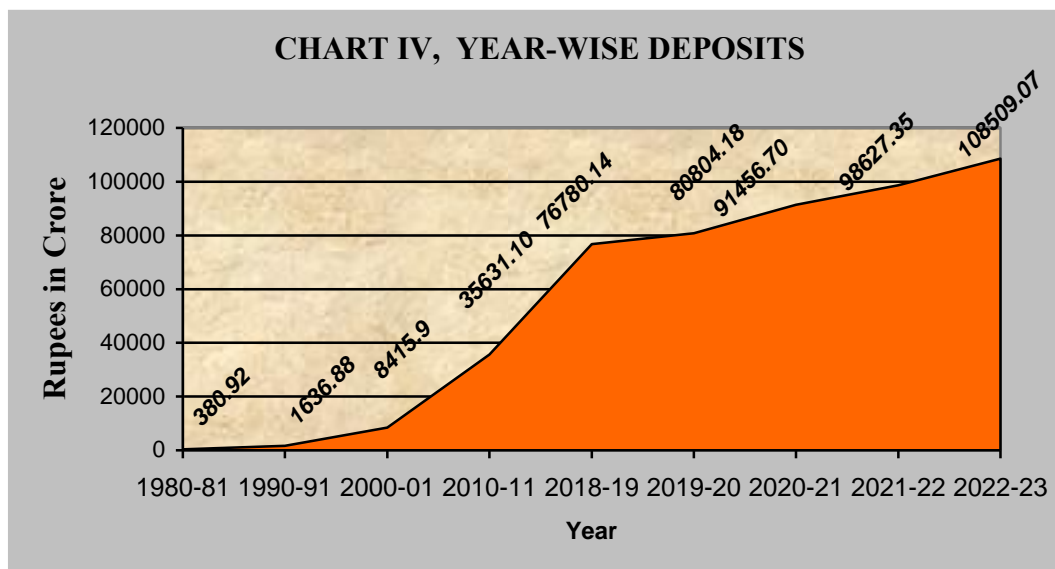
DEPOSITS/CREDIT

2.1 DEPOSITS

- 2.1.1 The 753 nos. of bank branches of 42 nos. of scheduled banks operating in Goa had mobilized deposits to the tune of ₹1,08,509.07 crore, as on 31st March, 2023 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
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
2022-23	1,08,509.07	10.0

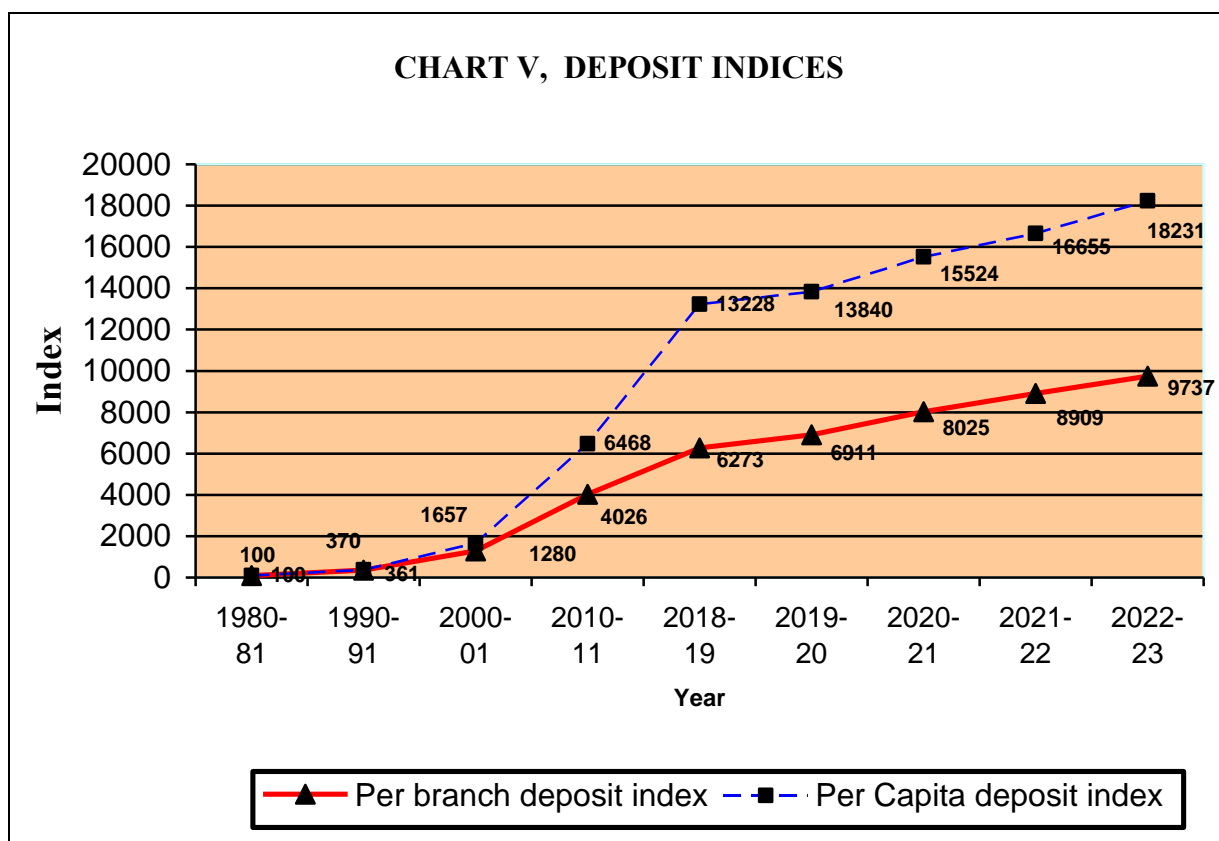


- 2.1.2 It is observed from the above table that the aggregate deposits over the period 1980-81 to 2022-23 have leaped from ₹380.92 crore to ₹108509.07 crore, registering an average annual growth rate of 14.4%. During the year 2022-23, the annual growth rate recorded was 10.0%.

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
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
2022-23	144.10	9,737	6,88,946	18,231

*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 97 times and the per capita deposits increased more than 182 times during the period from 1980-81 to 2022-23.

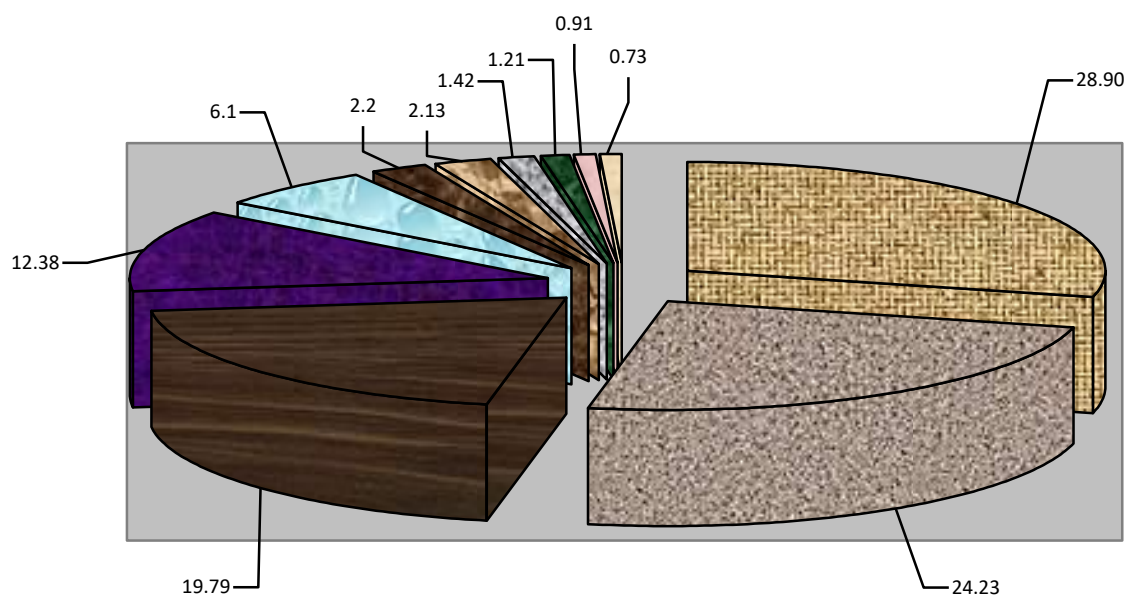
- 2.1.4 The Deposits per bank branch have steadily increased from ₹1.48 crore in 1980-81 to ₹131.85 crore in 2021-22 and further to ₹144.10 crore in 2022-23, thereby registering an annual growth rate of 11.5% over the period from 1980-81 to 2022-23. Similarly, the per capita deposits have shot up from ₹3,779 in 1980-81 to ₹6,29,402 in 2021-22 and thereafter to ₹6,88,946 during 2022-23 at an annual growth rate of 13.2%.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2023. The State Bank of India with total aggregate deposits of ₹22,304.66 crore (nearly 21% of the total deposits) topped the list followed by Canara Bank ₹12,224.10 (11%) and H.D.F.C. Bank ₹12,117.92 crore (11%). These three banks together accounted for 43% of the total deposits. The deposits mobilized by as many as 19 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 ₹2,253.07 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 2022-23, the deposits per branch were the highest in case of State Bank of India (₹245.11 crore), Bank of India (₹219.77 crore), I.D.F.C. First Bank (209.45 crore), Yes Bank (₹200.55 crore), Bank of Baroda (184.65 crore), H.D.F.C Bank (₹178.20 crore), Canara Bank (₹177.16 crore), Axis Bank (₹169.78 crore) and Union Bank of India (₹157.62 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (₹6.46 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2023 is given in Table 2.3.

TABLE - 2.3
TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2022-23

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	31336.31	28.90	1	1644303
Salcete	26298.30	24.23	2	830713
Bardez	21478.60	19.79	3	836638
Mormugao	13438.03	12.38	4	804913
Ponda	6622.99	6.10	5	368866
Bicholim	2389.63	2.20	6	226452
Quepem	2309.91	2.13	7	261895
Pernem	1542.74	1.42	8	188369
Canacona	1312.87	1.21	9	268893
Sanguem	992.01	0.91	10	139966
Sattari	787.68	0.73	11	113662

*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, 2022-23**



- 2.1.8 During the year 2022-23, Tiswadi taluka with ₹31,336.31 crore (28.90%) had the highest deposits followed by Salcete taluka ₹26,298.30 crore (24.23%) and Bardez taluka ₹21,478.60 crore (19.79%). The above three talukas together accounted for 73% of the total deposits. The least contribution was from Sattari taluka at ₹787.68 crore (0.73%) followed by Sanguem taluka with deposits of ₹.992.01 crore (0.91%). 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 (₹16,44,303/-) followed by Bardez (₹8,36,638/-), Salcete (₹8,30,713/-) and Mormugao (₹8,04,913/-). The lowest per capita deposits were mobilized in Sattari taluka (₹1,13,662/-) and Sanguem taluka (₹1,39,966/-).

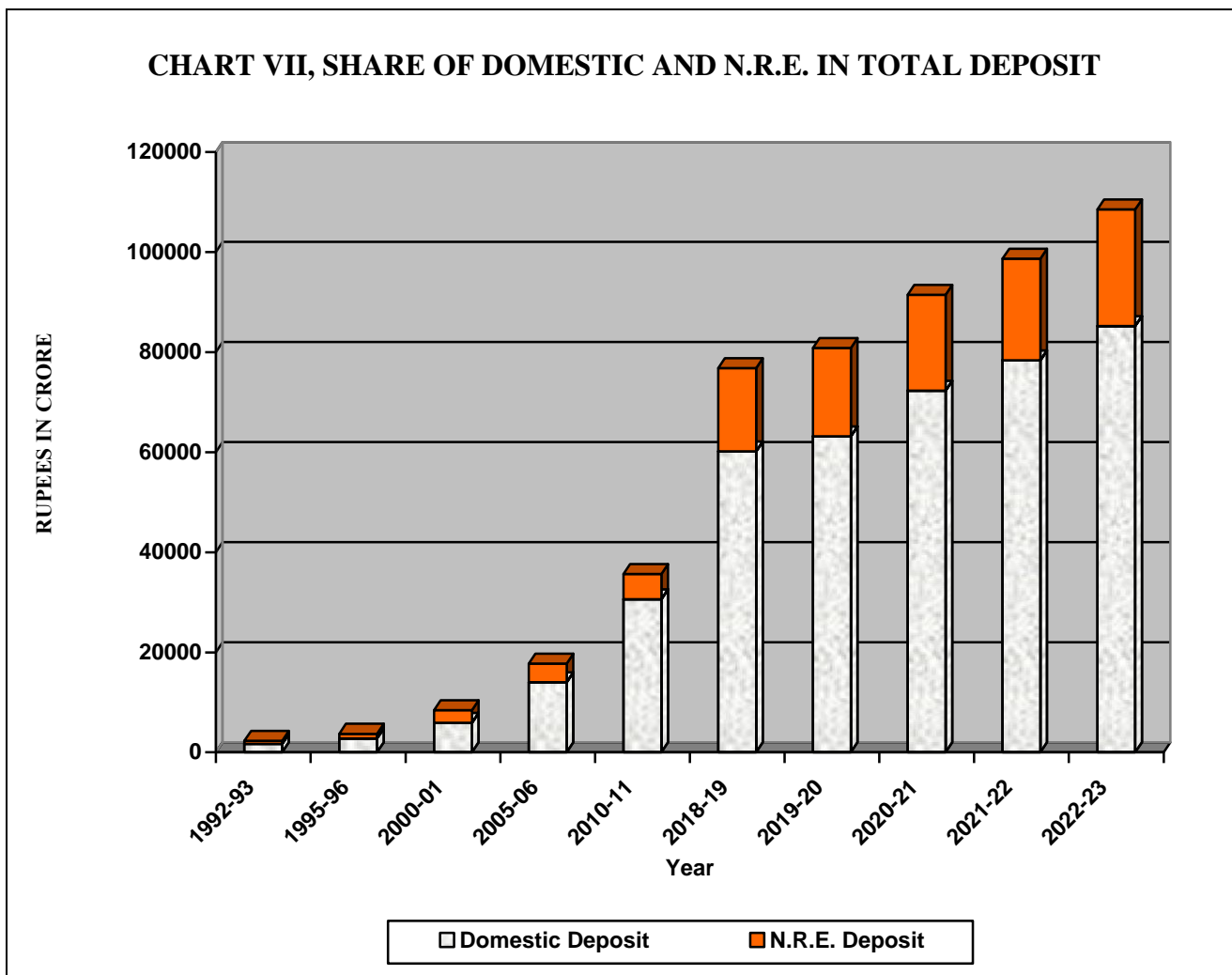
Non Resident External (N.R.E.) Deposits

- 2.1.9 As on March 31st 2023, the NRE deposits mobilized by the banking institutions in Goa amounted to ₹23,312.89 crore as against ₹20,284.74 crore during the previous year i.e. 2021-22. 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 2022-23 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
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
2022-23	85,196.18	23,312.89	1,08,509.07	21.48



2.1.10 The N.R.E. deposits during the period 1992-93 to 2022-23 have increased from ₹583.47 crore to ₹23,312.89 crore. The percentage contribution of NRE deposits to the total deposits stood at over 21.0% during 2022-23 thereby registering an increase of 0.91% as compared to the year 2021-22.

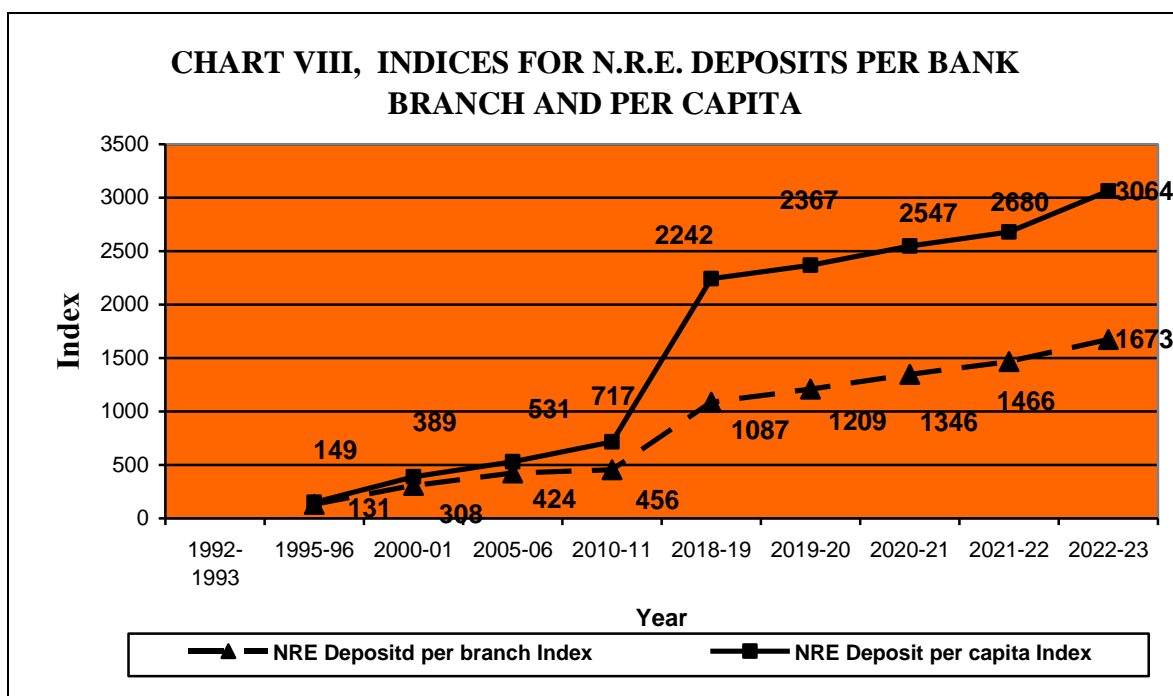
2.1.11 Table 2.5 presents the N.R.E. deposits per bank branch and the per capita N.R.E. deposits for the period from 1992-93 to 2022-23. Also, the trend of N.R.E. deposits per branch and per capita deposits are shown in Chart VIII.

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
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	2547
2021-22	27.12	1,466	1,29,450	2680
2022-23	30.96	1,673	1,48,018	3,064

*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 ₹71,231.24 crore to ₹1,08,509.07 crore from 2017-18 to 2022-23.

TABLE – 2.6
TALUKA-WISE DEPOSITS IN GOA

(₹. In Crore)

Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	19615.61	21312.57	22247.84	25508.54	28588.94	31336.31
Bardez	14626.38	15579.64	16136.78	18624.00	19492.68	21478.60
Pernem	981.13	1085.16	1215.08	1264.32	1390.55	1542.74
Bicholim	1688.72	1630.77	1725.41	1994.27	2150.95	2389.63
Sattari	495.89	504.26	575.59	643.80	712.06	787.68
Ponda	4687.01	5138.08	5219.64	5704.29	6058.94	6622.99
North Goa District	42094.74	45250.48	47120.34	53739.22	58394.12	64157.95
Sanguem	585.01	663.92	760.98	851.96	919.18	992.01
Canacona	925.76	960.28	1021.29	1116.48	1183.43	1312.87
Quepem	1577.46	1699.52	1688.92	1939.43	2177.82	2309.91
Salcete	18994.09	20316.92	21375.42	23115.51	24656.63	26298.30
Mormugao	7054.18	7889.02	8837.23	10694.10	11296.17	13438.03
South Goa District	29136.50	31529.66	33683.84	37717.48	40233.23	44351.12
Goa State	71231.24	76780.14	80804.18	91456.70	98627.35	108509.07

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 ₹30,000 crore over the past 6 decades. During the year 2022-23, the gross credit advanced by the banking institutions was ₹32,807.02 crore which increased by ₹3,627.80 crore which is 12.4% as compared to the previous year. The year-wise total advances are shown in Table 2.6.

TABLE – 2.7

ANNUAL GROWTH OF CREDIT

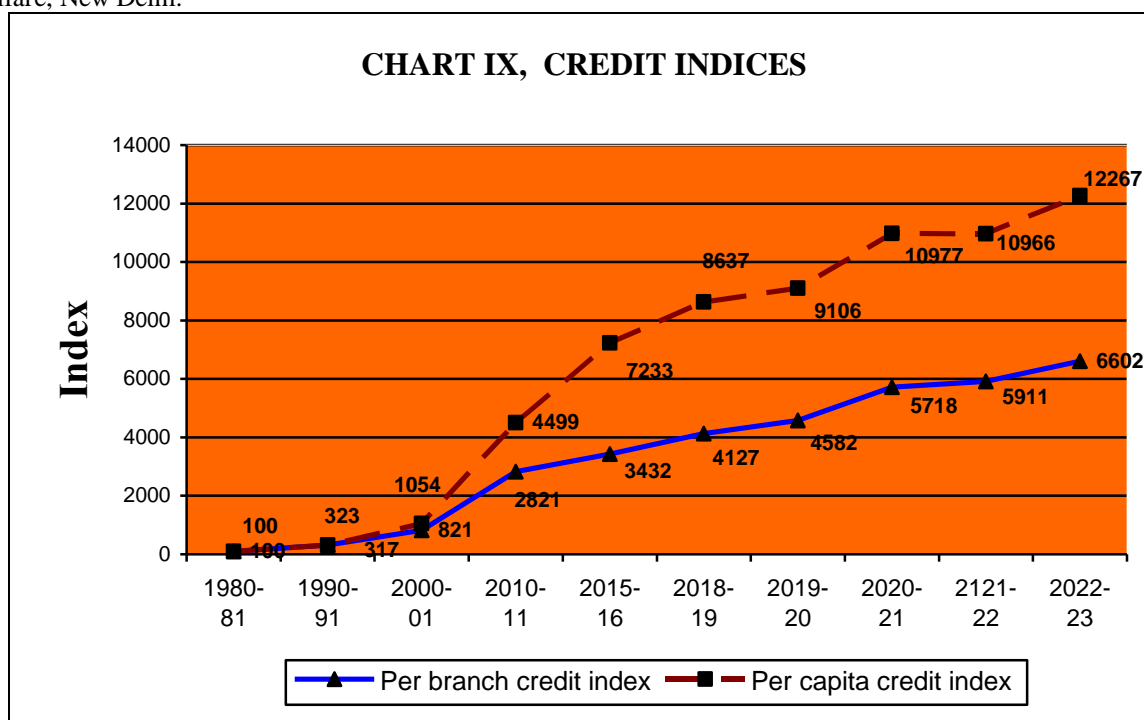
Year	Credit (₹ in crore)	Percentage Annual Growth Rate Over the Previous Year
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	171.18	-
1990-91	640.94	22.7
2000-01	2,405.16	6.5
2010-11	11,134.52	15.2
2018-19	22,525.30	11.8
2019-20	23,887.66	6.05
2020-21	29,057.27	21.6
2021-22	29,179.22	0.4
2022-23	32,807.02	12.4

- 2.2.2 During the period from 1980-81 to 2022-23 the total advances increased from ₹171.18 crore to ₹32,807.02 crore registering an annual average growth rate of 13.3%. The year 2022-23 registered a positive growth rate of around 12.4%.
- 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
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
2022-23	43.57	6,602	2,08,299	12,267

*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 2022-23 indicates an overwhelming 66 times increase in credit per bank branch and 123 times increase in per capita credit.

2.2.5 In a span of over four decades, the credit per branch office has increased from ₹0.66 crore in 1980-81 to ₹43.57 crore in 2022-23 and the per capita credit has escalated from ₹1,698 in 1980-81 to ₹2,08,299 in 2022-23. 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, 2023 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of ₹8,303.97 crore (25% of the total credit) topped the list followed by H.D.F.C. bank with ₹3,755.51 crore (11%), Canara Bank with ₹2,459.20 crore (8%), Union Bank of India with ₹1,942.50 crore (6%), Bank of India with ₹1,937.52 crore (6%), I.C.I.C.I. Bank with ₹1,576.00 crore (5%), Bank of Baroda with ₹1,570.11 crore (5%) and Axis Bank with ₹1007.00 crore (3%). While 69% of the total advances were made by the aforesaid 8 nos. of commercial banks, the advances made by 15 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 ₹1,210.48 crore i.e.(4%), Saraswat Co-operative Bank Ltd. with ₹499.71 crore (2%) and Goa Urban Co-operative Bank Ltd. with ₹480.70 crore (1%) together accounted for nearly 7% of the total credit.
- 2.2.7 The credit per bank branch in the year 2022-23 was the highest for State Bank of India (₹91.25 crore) with 91 nos. of branches in the State, followed by South Indian Bank Ltd. (₹84.99 crore) and Yes Bank (₹71.03 crore). The advances were least per branch for Bandhan Bank (₹5.81 crore) and Ratnakar Bank (₹2.65 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, 2023 is given in Table 2.9.

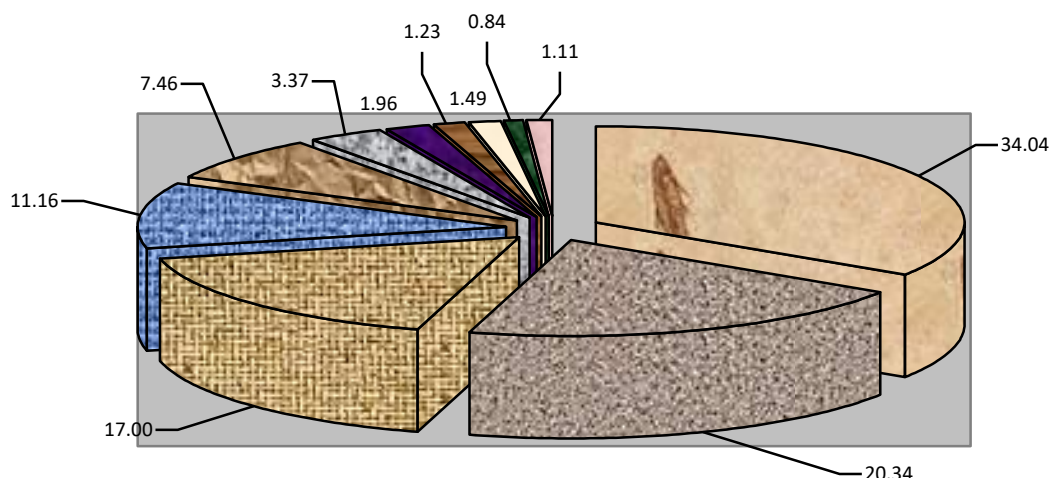
TABLE – 2.9

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2022-23

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	11165.65	34.04	1	585945
Salcete	6675.08	20.34	2	210853
Bardez	5575.79	17.00	3	217189
Mormugao	3660.78	11.16	4	219274
Ponda	2448.28	7.46	5	136356
Bicholim	1107.38	3.37	6	104940
Quepem	643.16	1.96	7	72921
Pernem	488.63	1.49	8	59662
Sattari	402.45	1.23	9	58074
Canacona	363.76	1.11	10	74503
Sanguem	275.06	0.84	11	38809

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, TALUKA WISE PERCENTAGE DISTRIBUTION OF
CREDIT, 2022-23**



2.2.9 Among the talukas, Tiswadi being the main credit dispenser, ranked first, with its advances amounting to ₹11166.65 crore (34.04%) during the year 2022-23. Salcete taluka with ₹6675.08 crore (20.34%) stood second, followed by Bardez taluka with ₹5,575 crore (17.00%). The above three talukas accounted for 71% of the total advances during the year 2022-23. The advances were least during the year 2022-23 for Sanguem taluka with ₹275.06 crore (0.84%), followed by Canacona taluka with ₹363.76 crore (1.11%).

2.2.10 The per capita credit was the highest for Tiswadi taluka (₹5,85,945), followed by Mormugao taluka (₹2,19,274) and Bardez taluka (₹2,17,189). The per capita credit was the lowest for Sanguem taluka (₹38,809), followed by Sattari taluka (₹58,074).

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 2022-23. 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 6 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	2022-2023
<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	11166.65
Bardez	3156.84	3558.95	4036.32	4500.99	5473.30	5575.79
Pernem	211.94	235.54	304.78	349.70	384.50	488.63
Bicholim	581.17	605.35	695.14	793.24	853.11	1107.38
Sattari	251.13	252.69	304.45	289.79	312.05	402.45
Ponda	1432.98	1638.54	1746.83	1845.00	1935.09	2448.28
North Goa District	13096.05	14792.14	14880.83	17502.26	18443.07	21189.18
Sanguem	200.01	216.38	245.88	202.55	233.52	275.06
Canacona	192.64	185.29	222.89	237.22	245.48	363.76
Quepem	380.05	394.90	432.12	460.81	501.91	643.16
Salcete	3988.99	4417.28	5082.22	7874.13	5419.83	6675.08
Mormugao	2284.52	2519.31	3023.72	2780.30	4335.41	3660.78
South Goa District	7046.21	7733.16	9006.83	11555.01	10736.15	11617.84
Goa State	20142.26	22525.30	23887.66	29057.27	29179.22	32807.02

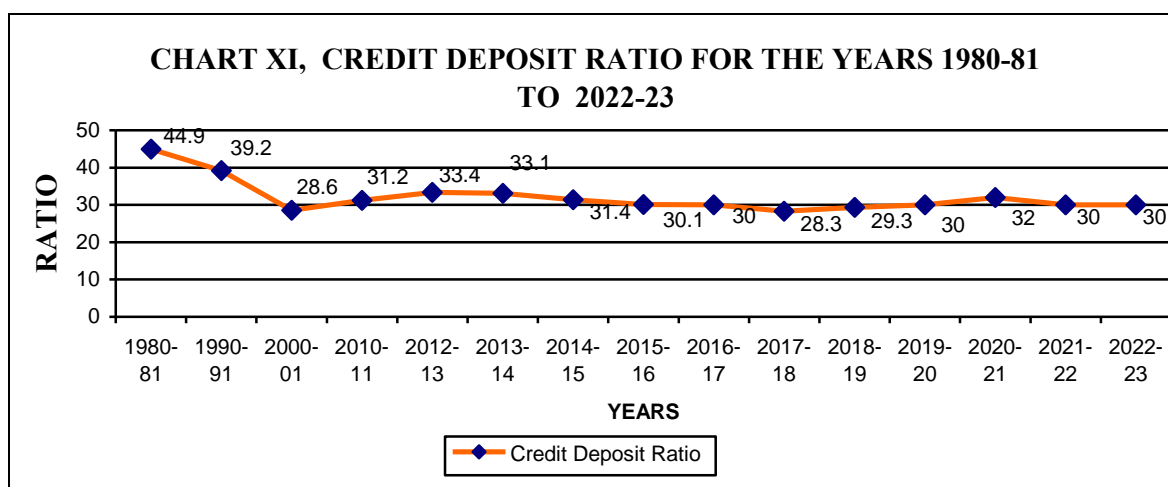
CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, all the 753 nos. of commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of ₹1,08,509.07 crore up-to the year 2022-23, registering an annual increase of 10.0% over the previous year. However, advances amounting to ₹32,807.02 crore were made till 2022-23. The Credit Deposit Ratio for the year 2022-23 works out to 30.2.
- 3.2 The credit deposit ratios for the period 1980-81 to 2022-23 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 32.0 up-to the year 2020-21 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 and declined by 2.0 points in the year 2021-22. However, in the year 2022-23 it has increased marginally by 0.2 points and stood at 30.2.

TABLE – 3.1
CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
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
2022-23	30.2



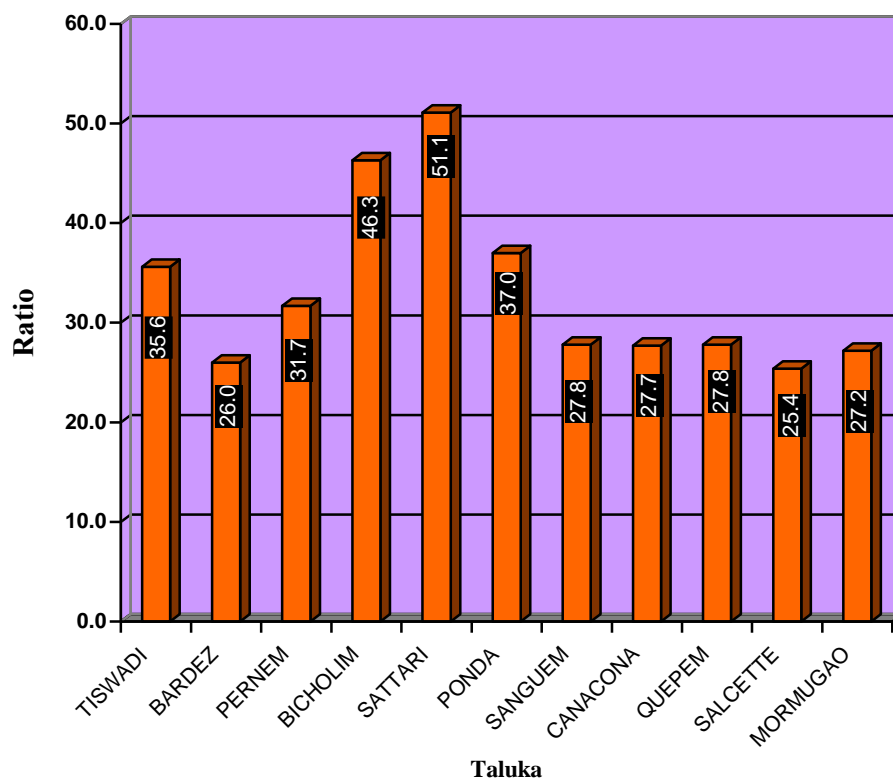
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During the year 2022-23, the credit deposit ratio for co-operative banks was quite high (57) as compared to the commercial banks (29). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the Apna Sahakari Bank (376) was the highest, followed by GP Parsik Bank Ltd. (143) and Jammu & Kashmir Bank Ltd. (120). 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 (49) and highest being for Kokan Mercantile Co-operative Bank Ltd. (142) during the year 2022-23. The credit deposit ratio for major banks such as State Bank of India, Canara Bank and Union Bank of India were 37, 20 and 17 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2022-23 (refer Table 3.2) was the highest in Sattari (51.1), followed by Bicholim (46.3) and Ponda (37.0). The ratio for North Goa district (33.0) was higher than South Goa district (26.2). Pernem taluka had the lowest ratio (31.7) in North Goa District while Canacona taluka (27.7) recorded the lowest credit deposit ratio in South Goa District.

TABLE - 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2022-23

Taluka/District/State	Credit Deposit Ratio
<i>1</i>	<i>2</i>
Tiswadi	35.6
Bardez	26.0
Pernem	31.7
Bicholim	46.3
Sattari	51.1
Ponda	37.0
North Goa District	33.0
Sanguem	27.8
Canacona	27.7
Quepem	27.8
Salcete	25.4
Mormugao	27.2
South Goa District	26.2
Goa State	30.2

**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO
2022-23**



3.5 In terms of credit deposit ratio, Sattari and Bicholim talukas ranked first and second respectively while Bardez and Salcete remained at the bottom of the list during 2022-23.

3.6 There were 952 nos. of Automated Teller Machines (ATMs) operating in the State of Goa during the year 2022-23. The State Bank of India (178 nos.) had the highest number of ATMs followed by H.D.F.C. Bank (144 nos.), Canara Bank (82 nos.), I.C.I.C.I. Bank (80 nos.), Union Bank of India and (69 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 six 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 Sanguem and Canacona taluka in South Goa District accounted for the least Credit Deposit Ratio, over the last six years.

TABLE – 3.3
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	38	40	35	38	33	36
Bardez	21	23	25	24	28	26
Pernem	22	22	25	28	27	32
Bicholim	34	37	40	40	40	46
Sattari	51	50	52	45	44	51
Ponda	31	32	33	32	32	37
North Goa District	31	33	32	33	31	33
Sanguem	34	33	32	24	25	28
Canacona	21	19	22	21	21	28
Quepem	24	23	26	24	23	28
Salcete	21	22	24	34	22	25
Mormugao	32	32	34	26	38	27
South Goa District	24	25	27	31	27	26
Goa State	28	29	30	32	30	30

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2023, 42 nos. of scheduled banks having 753 nos. of bank branches in Goa were catering to an estimated population of 15.75 lakh. The estimation of population for the year 2022-23 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. 495 nos. of new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2023. Out of the 753 nos. of bank branches registered as on 31st March, 2023, 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 (91 nos.), followed by Union Bank of India (71 nos.), Canara Bank (69 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 538 nos. of branches (71%) of the total banking offices in Goa.
- 4.4 460 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 2,358 as can be seen from Statement-18. The estimated population covered per branch office ranged from 2,742 to 16,758 for the remaining States/Union Territories. At the all-India level it stood at 10,183 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, 2023.
- 4.6 As against the aggregate deposits of ₹1,08,509.07 crore, the gross credit amounted to ₹32,807.02 crore and the credit deposit ratio stood at 30.2. However, the Credit Deposit Ratio for Goa continues to be below the benchmark which is 60% and above in other States.
- 4.7 The index of deposits per bank branch stood at 9,737 in 2021-23 as against 6,602 for credit during the same period. The index of per capita deposits and per capita credit for 2022-23 was 18,231 and 12,267 respectively.
- 4.8 Over 73% 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 71% of the credit and this showed an increase compared to the previous year.

- 4.10 Five talukas of Goa, viz. Tiswadi, Salcete, Bardez, Mormugao and Ponda mobilized deposits amounting to ₹99,174.23 crore and advanced credit worth ₹29,526.58 crore both being 91% & 90% of the total deposits and advances of the State respectively. 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 ₹22,304.66 crore, constituting 21% of the total deposits and advances of ₹8303.97 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 2022-23.
- 4.13 During the year 2022-23 Bank of India (1 nos.), Bank of Baroda (2 nos.) and Canara Bank (4 nos.), together closed 07 bank branches. Whereas, Punjab National Bank (4 nos.), Bandhan Bank (4 nos.), State Bank of India (2 nos.), I.D.B.I. Bank (1 no.), Kotak Mahindra Bank (1 no.) together opened 12 new 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	2019-2020	2020-2021	2021-2022	2022-2023
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	92	91	89	91
2	Bank of India	23	27	28	39	51	50	48	47
3	Bank of Baroda	21	26	27	27	59	51	50	48
4	Corporation Bank	19	23	31	44	57	-	-	-
5	Central Bank of India	20	22	22	25	31	31	31	31
6	Canara Bank	19	19	21	26	53	78	73	69
7	Syndicate Bank	17	17	17	22	26	-	-	-
8	Dena Bank	15	15	16	16	-	-	-	-
9	Indian Overseas Bank	11	11	12	14	25	25	25	25
10	Union Bank of India	9	10	11	15	15	76	71	71
11	Bank of Maharashtra	7	7	9	15	14	15	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	8	8	8
15	Punjab National Bank	3	3	4	4	7	19	13	17
16	State Bank of Mysore	2	2	3	3	-	-	-	-
17	Vijaya Bank	2	2	5	1	-	-	-	-
18	Allahabad Bank	-	1	1	5	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	-	-	-
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	-	-	-
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	-	-	-
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	3	3	3
32	Ratnakar Bank Ltd.	-	-	1	4	8	7	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	33	33
36	Global Trust Bank Ltd	-	-	5	-	-	-	-	-

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
37	I.D.B.I. Bank	-	-	1	5	8	8	8	9
38	H.D.F.C. Bank	-	-	3	28	69	68	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	8
47	Dhanlaxmi Bank	-	-	-	1	-	-	-	-
48	Punjab and Maharashtra Bank	-	-	-	-	-	-	-	-
49	TJSB Bank	-	-	-	-	5	5	5	5
50	Bandhan Bank	-	-	-	-	2	2	2	6
51	GP Parsik Bank	-	-	-	-	2	2	2	2
52	IDFC First Bank	-	-	-	-	-	4	4	4
	Sub Total-(A)	217	255	313	460	668	658	636	641
	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	-	-	-
4	Mapusa Urban Co-op. Bank of Goa Ltd.	7	10	26	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	9	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	122	112	112	112
	TOTAL (Sub Total A+B)	258	306	444	598	790	770	748	753

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	144	138	135	138
Bardez	62	66	92	127	160	160	156	155
Pernem	4	9	15	19	30	30	30	31
Bicholim	13	18	20	27	34	34	31	32
Sattari	3	7	11	11	17	17	17	17
Ponda	22	23	41	59	80	81	76	75
North Goa District	151	178	266	359	465	460	445	448
Sanguem	11	16	15	17	18	16	17	17
Canacona	7	9	11	18	21	21	20	20
Quepem	8	9	15	21	27	28	29	27
Salcete	57	65	93	131	182	170	164	167
Mormugao	24	29	44	52	77	75	73	74
South Goa District	107	128	178	239	325	310	303	305
Goa State	258	306	444	598	790	770	748	753

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	18.2	17.9	18.0	18.3
Bardez	24.0	21.6	20.7	21.2	20.3	20.8	20.9	20.6
Pernem	1.6	2.9	3.4	3.2	3.8	3.9	4.0	4.1
Bicholim	5.0	5.9	4.5	4.5	4.3	4.4	4.1	4.2
Sattari	1.2	2.3	2.5	1.8	2.2	2.2	2.3	2.3
Ponda	8.5	7.5	9.2	9.9	10.1	10.5	10.1	9.9
North Goa District	58.5	58.2	59.9	60.0	58.9	59.7	59.4	59.4
Sanguem	4.3	5.2	3.4	2.8	2.3	2.1	2.3	2.3
Canacona	2.7	3.0	2.5	3.0	2.7	2.7	2.7	2.7
Quepem	3.1	2.9	3.4	3.5	3.4	3.6	3.9	3.6
Salcete	22.1	21.2	20.9	22.0	23.0	22.1	21.9	22.2
Mormugao	9.3	9.5	9.9	8.7	9.7	9.8	9.8	9.8
South Goa District	41.5	41.8	40.1	40.0	41.1	40.3	40.6	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	2019-2020	2020-2021	2021-2022	2022-2023
<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	22247.84	25508.54	28588.94	31336.31
Bardez	85.62	384.76	1889.87	6344.63	16136.78	18624.00	19492.68	21478.60
Pernem	2.29	11.78	65.45	279.53	1215.08	1264.32	1390.55	1542.74
Bicholim	7.62	35.51	185.72	672.94	1725.41	1994.27	2150.95	2389.63
Sattari	0.95	7.63	46.01	169.03	575.59	643.80	712.06	787.68
Ponda	12.31	68.96	381.53	1737.64	5219.64	5704.29	6058.94	6622.99
North Goa District	212.79	940.44	4740.62	19947.00	47120.34	53739.22	58394.12	64157.95
Sanguem	6.35	19.48	73.05	292.23	760.98	851.96	919.18	992.01
Canacona	3.29	17.30	93.49	350.30	1021.29	1116.48	1183.43	1312.87
Quepem	5.92	37.94	207.31	728.32	1688.92	1939.43	2177.82	2309.91
Salcete	97.33	443.19	2478.97	9197.39	21375.42	23115.51	24656.63	26298.30
Mormugao	55.24	178.53	822.46	5115.86	8837.23	10694.10	11296.17	13438.03
South Goa District	168.13	696.44	3675.28	15684.10	33683.84	37717.48	40233.23	44351.12
Goa State	380.92	1636.88	8415.90	35631.10	80804.18	91456.70	98627.35	108509.07

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	27.5	27.9	29.0	28.9
Bardez	22.6	23.5	22.5	17.8	20.0	20.4	19.8	19.8
Pernem	0.6	0.7	0.8	0.8	1.5	1.4	1.4	1.4
Bicholim	2.0	2.2	2.2	1.9	2.1	2.2	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	6.5	6.2	6.1	6.1
North Goa District	55.9	57.5	56.3	56.0	58.3	58.8	59.2	59.1
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	1.3	1.2	1.2	1.2
Quepem	1.5	2.3	2.5	2.0	2.1	2.1	2.2	2.1
Salcete	25.6	27.1	29.5	25.8	26.5	25.3	25.0	24.3
Mormugao	14.5	10.9	9.8	14.4	10.9	11.7	11.5	12.4
South Goa District	44.1	42.5	43.7	44.0	41.7	41.2	40.8	40.9
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	2019-2020	2020-2021	2021-2022	2022-2023
<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	21392	24527	27489	30131
Bardez	100	449	2207	7410	18847	21752	22767	25086
Pernem	100	514	2858	12207	53060	55210	60723	67369
Bicholim	100	466	2437	8831	22643	26172	28228	31360
Sattari	100	803	4843	17793	60588	67768	74954	82914
Ponda	100	560	3099	14116	42402	46339	49220	53802
North Goa District	100	442	2228	9374	22144	25255	27442	30151
Sanguem	100	307	1150	4602	11984	13417	14475	15622
Canacona	100	526	2842	10647	31042	33936	35971	39905
Quepem	100	641	3502	12303	28529	32761	36787	39019
Salcete	100	455	2547	9450	21962	23750	25333	27020
Mormugao	100	323	1489	9261	15998	19359	20449	24327
South Goa District	100	414	2186	9329	20034	22434	23930	26379
Goa State	100	430	2209	9354	21213	24009	25892	28486

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	154.50	184.84	211.77	227.07
Bardez	1.38	5.83	20.54	49.96	100.85	116.40	124.95	138.57
Pernem	0.57	1.31	4.36	14.71	40.50	42.14	46.35	49.77
Bicholim	0.59	1.97	9.29	24.92	50.75	58.66	69.38	74.68
Sattari	0.32	1.09	4.18	15.37	33.86	37.87	41.89	46.33
Ponda	0.56	3.00	9.30	29.45	65.25	70.42	74.72	88.31
North Goa District	1.41	5.28	17.82	55.56	101.33	116.82	131.22	143.21
Sanguem	0.58	1.22	4.87	17.19	42.28	53.25	54.07	58.35
Canacona	0.47	1.92	8.50	19.46	48.63	53.17	59.17	65.64
Quepem	0.74	4.22	13.82	34.68	62.55	62.27	75.10	85.55
Salcete	1.71	6.82	26.66	70.20	117.45	135.97	150.35	157.47
Mormugao	2.30	6.16	18.69	98.38	114.77	142.59	154.74	181.60
South Goa District	1.57	5.44	20.65	65.62	103.64	121.67	132.78	145.41
Goa State	1.48	5.35	18.95	59.58	102.28	118.77	131.85	144.10

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	1190074	1352241	1507800	1644303
Bardez	5562	20317	83251	266930	640768	732891	763159	836638
Pernem	385	1766	9092	36916	151242	155958	170653	188369
Bicholim	1028	4201	20461	68722	166682	190925	204874	226452
Sattari	232	1540	7851	26513	84670	93854	103275	113662
Ponda	1140	5378	25498	104755	296352	320960	339174	368866
North Goa District	3746	14146	62590	243922	523647	614444	664259	726118
Sanguem	1135	3282	11391	44934	109454	121440	130352	139966
Canacona	915	4249	21290	77526	213235	231017	243619	268893
Quepem	1064	5881	28043	89723	195206	222147	248179	261895
Salcete	5023	20154	95423	312392	688320	737669	782832	830713
Mormugao	5605	14815	56786	331875	539612	647131	680074	804913
South Goa District	3823	13791	62655	245079	496625	551102	584859	641445
Goa State	3779	13993	62618	244430	523004	586637	629402	688946

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, 2023

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	22304.66	1	20.56	245.11
2	Canara Bank	12224.10	2	11.27	177.16
3	H.D.F.C. Bank	12117.92	3	11.17	178.20
4	Union Bank of India	11191.27	4	10.31	157.62
5	Bank of India	10328.97	5	9.52	219.77
6	Bank of Baroda	8863.00	6	8.17	184.65
7	I.C.I.C.I. Bank	4178.00	7	3.85	126.61
8	Axis Bank	3056.00	8	2.82	169.78
9	Central Bank of India	3052.47	9	2.81	98.47
10	Goa State Co-operative Bank Ltd	2253.07	10	2.08	40.96
11	Punjab National Bank	2224.79	11	2.05	130.87
12	Indian Overseas Bank	1787.74	12	1.65	71.51
13	Yes Bank	1604.39	13	1.48	200.55
14	Bank of Maharashtra	1203.90	14	1.11	80.26
15	Saraswat Co-operative Bank Ltd.	1166.30	15	1.07	129.59
16	IndusInd Bank Ltd	1023.05	16	0.94	93.00
17	Kotak Mahindra Bank	966.42	17	0.89	120.80
18	I.D.B.I Bank	901.45	18	0.83	100.16
19	Goa Urban Co-operative Bank Ltd	857.46	19	0.79	53.59
20	IDFC First Bank	837.85	20	0.77	209.46
21	Karnataka Bank Ltd.	817.51	21	0.75	116.79
22	United Commercial Bank	753.77	22	0.69	75.38
23	Federal Bank Ltd.	716.50	23	0.66	119.42
24	Indian Bank	700.10	24	0.65	87.51
25	Ratnakar Bank Ltd.	601.33	25	0.55	85.90
26	Bicholim Urban Co-operative Bank Ltd.	542.70	26	0.50	49.34
27	Development Credit Bank Ltd	485.46	27	0.45	121.37
28	South Indian Bank Ltd.	371.58	28	0.34	74.32
29	TJSB Bank	306.45	29	0.28	61.29
30	North Kanara G.S.B. Co-op Bank Ltd.	229.58	30	0.21	45.92
31	Citizen's Co-operative Bank Ltd.	157.36	31	0.15	26.23
32	Catholic Syrian Bank Ltd.	134.75	32	0.12	44.92
33	Citizen Credit Co-operative Bank	119.72	33	0.11	23.94
34	Shamrao Vithal Co-op Bank Ltd.	117.91	34	0.11	58.96
35	Women's Co-operative Bank Ltd.	76.22	35	0.07	38.11
36	Bandhan Bank	67.86	36	0.06	11.31
37	The Karur Vysya Bank Ltd.	59.82	37	0.06	59.82
38	Punjab and Sind Bank	36.11	38	0.03	36.11

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	Apna Sahakari Bank	25.30	39	0.02	12.65
40	Jammu and Kashmir Bank Ltd.	24.77	40	0.02	24.77
41	GP Parsik Bank	15.00	41	0.01	7.50
42	Kokan Mercantile Co-operative Bank	6.46	42	NEG.	6.46
TOTAL		108509.07		100.00	144.10

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(₹. in crore)								
Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	7793.31	9723.54	9485.02	11166.65
Bardez	12.87	73.10	277.51	1205.77	4036.32	4500.99	5473.30	5575.79
Pernem	0.77	5.75	20.72	77.51	304.78	349.70	384.50	488.63
Bicholim	5.04	18.57	62.13	325.76	695.14	793.24	853.11	1107.38
Sattari	0.41	5.09	13.26	74.00	304.45	289.79	312.05	402.45
Ponda	6.39	34.43	141.36	769.01	1746.83	1845.00	1935.09	2448.28
North Goa District	69.88	333.77	1472.38	7334.43	14880.83	17502.26	18443.07	21189.18
Sanguem	3.06	8.54	46.42	116.41	245.88	202.55	233.52	275.06
Canacona	0.52	4.36	14.95	91.77	222.89	237.22	245.48	363.76
Quepem	3.08	11.74	39.80	271.32	432.12	460.81	501.91	643.16
Salcete	43.77	145.18	478.57	2007.30	5082.22	7874.13	5419.83	6675.08
Mormugao	50.87	137.35	353.04	1313.29	3023.72	2780.30	4335.41	3660.78
South Goa District	101.30	307.17	932.78	3800.09	9006.83	11555.01	10736.15	11617.84
Goa State	171.18	640.94	2405.16	11134.52	23887.66	29057.27	29179.22	32807.02

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	32.6	33.5	32.5	34.0
Bardez	7.5	11.4	11.5	10.8	16.9	15.5	18.8	17.0
Pernem	0.5	0.9	0.9	0.7	1.3	1.2	1.3	1.5
Bicholim	3.0	2.9	2.6	2.9	2.9	2.7	2.9	3.4
Sattari	0.2	0.8	0.6	0.7	1.3	1.0	1.1	1.2
Ponda	3.7	5.4	5.8	6.9	7.3	6.3	6.6	7.5
North Goa District	40.8	52.1	61.2	65.8	62.3	60.2	63.2	64.6
Sanguem	1.8	1.3	1.9	1.2	1.0	0.7	0.8	0.8
Canacona	0.3	0.7	0.6	0.8	0.9	0.8	0.8	1.1
Quepem	1.8	1.8	1.7	2.4	1.8	1.6	1.7	2.0
Salcete	25.6	22.7	19.9	18.0	21.3	27.1	18.6	20.3
Mormugao	29.7	21.4	14.7	11.8	12.7	9.6	14.9	11.2
South Goa District	59.2	47.9	38.8	34.2	37.7	39.8	36.8	35.4
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	2019-2020	2020-2021	2021-2022	2022-2023
<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	17553	21900	21363	25150
Bardez	100	568	2156	9369	31362	34973	42528	43324
Pernem	100	747	2691	10066	39582	45416	49935	63458
Bicholim	100	368	1233	6463	13792	15739	16927	21972
Sattari	100	1241	3234	18049	74256	70680	76110	98159
Ponda	100	539	2212	12035	27337	28873	30283	38315
North Goa District	100	478	2107	10496	21295	25046	26392	30322
Sanguem	100	279	1517	3804	8035	6619	7631	8989
Canacona	100	838	2875	17648	42863	45619	47208	69954
Quepem	100	381	1292	8809	14030	14961	16296	20882
Salcete	100	332	1093	4586	11611	17990	12383	15250
Mormugao	100	270	694	2582	5944	5466	8523	7196
South Goa District	100	303	921	3751	8891	11407	10598	11469
Goa State	100	374	1405	6505	13945	16975	17046	19165

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

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	54.12	70.46	70.26	80.92
Bardez	0.21	1.11	3.02	9.49	25.23	28.13	35.08	35.97
Pernem	0.19	0.64	1.38	4.08	10.16	11.66	12.82	15.76
Bicholim	0.30	1.03	3.11	12.07	20.45	23.33	27.52	34.61
Sattari	0.32	0.73	1.21	6.73	17.91	17.05	18.36	23.67
Ponda	0.29	1.50	3.45	13.03	21.84	22.78	31.21	32.64
North Goa District	0.46	1.88	5.54	20.43	32.00	38.05	41.44	47.30
Sanguem	0.28	0.53	3.09	6.85	13.66	12.66	13.74	16.18
Canacona	0.07	0.48	1.36	5.10	10.61	11.30	12.27	18.19
Quepem	0.39	1.30	2.65	12.92	16.00	16.46	17.31	23.82
Salcete	0.77	2.23	5.15	15.32	27.92	46.32	33.05	39.97
Mormugao	2.12	4.74	8.02	25.26	39.27	37.07	59.39	49.47
South Goa District	0.95	2.40	5.24	15.90	27.71	37.27	35.43	38.09
Goa State	0.66	2.09	5.42	18.62	30.24	37.74	39.01	43.57

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2019-2020	2020-2021	2021-2022	2022-2023
<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	416877	515458	500246	585945
Bardez	836	3860	12225	50729	160276	177123	214285	217189
Pernem	129	862	2878	10236	37936	43137	47187	59662
Bicholim	680	2197	6845	33267	67154	75942	81257	104940
Sattari	100	1028	2263	11607	44785	42246	45259	58074
Ponda	592	2685	9447	46360	99178	103811	108325	136356
North Goa District	1230	5021	19440	89689	171686	200118	209798	239812
Sanguem	547	1439	7238	17900	35366	28872	33116	38809
Canacona	144	1071	3405	20310	46537	49084	50534	74503
Quepem	544	1820	5384	33424	49945	52782	57196	72921
Salcete	2259	6602	18422	68179	163655	251281	172076	210853
Mormugao	5162	11398	24375	85196	184632	168244	261009	219274
South Goa District	2299	6083	15902	59380	132794	168834	156068	168027
Goa State	1698	5479	17896	76383	154613	186384	186211	208299

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, 2023**

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	8303.97	1	25.31	91.25
2	H.D.F.C. Bank	3755.51	2	11.45	55.23
3	Canara Bank	2459.20	3	7.50	35.64
4	Union Bank of India	1942.50	4	5.92	27.36
5	Bank of India	1937.52	5	5.91	41.22
6	I.C.I.C.I. Bank Ltd.	1576.00	6	4.80	47.76
7	Bank of Baroda	1570.11	7	4.79	32.71
8	Goa State Co-operative Bank Ltd.	1210.48	8	3.69	22.01
9	Axis Bank	1007.00	9	3.07	55.94
10	Punjab National Bank	935.45	10	2.85	55.03
11	Bank of Maharashtra	888.10	11	2.71	59.21
12	Central Bank of India	848.54	12	2.59	27.37
13	Indian Overseas Bank	594.25	13	1.81	23.77
14	IndusInd Bank Ltd	574.45	14	1.75	52.22
15	Yes Bank	568.26	15	1.73	71.03
16	Saraswat Co-operative Bank Ltd.	499.71	16	1.52	55.52
17	Goa Urban Co-operative Bank Ltd.	480.70	17	1.47	30.04
18	South Indian Bank Ltd.	424.94	18	1.30	84.99
19	Federal Bank Ltd.	423.89	19	1.29	70.65
20	Karnataka Bank Ltd	335.35	20	1.02	47.91
21	TJSB Bank	311.33	21	0.95	62.27
22	North Kanara G.S.B. Co-op Bank Ltd.	304.17	22	0.93	60.83
23	Bicholim Urban Co-operative Bank Ltd.	297.17	23	0.91	27.02
24	Kotak Mahindra Bank	279.20	24	0.85	34.90
25	I.D.B.I. Bank	223.85	25	0.68	24.87
26	United Commercial Bank	162.02	26	0.49	16.20
27	Shamrao Vithal Co-op Bank Ltd	116.92	27	0.36	58.46
28	Indian Bank	112.98	28	0.34	14.12
29	Citizen Credit Co-operative Bank	101.99	29	0.31	20.40
30	Apna Sahakari Bank Ltd.	95.24	30	0.29	47.62
31	Citizen's Co-operative Bank Ltd	76.89	31	0.23	12.82
32	IDFC First Bank	70.75	32	0.22	17.69
33	Development Credit Bank Ltd	51.06	33	0.16	12.77
34	Women's Co-operative Bank Ltd.	49.61	34	0.15	24.81
35	The Karur Vysya Bank Ltd	42.84	35	0.13	42.84
36	Catholic Syrian Bank Ltd.	39.45	36	0.12	13.15
37	Bandhan Bank	34.83	37	0.11	5.81
38	Jammu and Kashmir Bank Ltd.	29.71	38	0.09	29.71

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	Punjab and Sind Bank Ltd.	22.00	39	0.07	22.00
40	GP Parsik Bank	21.38	40	0.07	10.69
41	Ratnakar Bank	18.55	41	0.06	2.65
42	Kokan Mercantile Co-op. Bank	9.15	42	0.03	9.15
TOTAL		32807.02		100.00	43.57

STATEMENT – 16
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980- 1981	1990- 1991	2000- 2001	2010- 2011	2019- 2020	2020- 2021	2021- 2022	2022- 2023
1	2	3	4	5	6	7	8	9
Tiswadi	43	46	44	45	35	38	33	36
Bardez	15	19	15	19	25	24	28	26
Pernem	34	49	32	28	25	28	27	32
Bicholim	66	52	33	48	40	40	40	46
Sattari	43	67	29	44	52	45	44	51
Ponda	52	50	37	44	33	32	32	37
North Goa District	33	35	31	36	32	33	31	33
Sanguem	48	44	64	40	32	24	25	28
Canacona	16	25	16	26	22	21	21	28
Quepem	52	31	19	37	26	24	23	28
Salcete	45	33	19	22	24	34	22	25
Mormugao	92	77	43	26	34	26	38	27
South Goa District	60	44	25	24	27	31	27	26
Goa State	45	39	29	31	30	32	30	30

STATEMENT – 17

BANK-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2023[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.	56
2	Goa State Co-operative Bank Ltd.	54
3	Women's Co-operative Bank Ltd.	65
4	Citizen's Co-op. Bank Ltd.	49
5	Bicholim Urban Co-op. Bank Ltd.	55
6	Saraswat Co-op. Bank Ltd.	43
7	North Kanara G.S.B. Co-op. Bank Ltd.	132
8	Shamrao Vithal Co-op. Bank Ltd.	99
9	Citizen Credit Co-op. Bank Ltd.	85
10	Kokan Mercantile Co-op Bank	142
	Co-operative Banks	57
	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	8399
2	Arunachal Pradesh	10143
3	Assam	13699
4	Bihar	22203
5	Chhattisgarh	12756
6	Goa	2358
7	Gujarat	8826
8	Haryana	6520
9	Himachal Pradesh	5122
10	Jharkhand	13882
11	Karnataka	7296
12	Kerala	5700
13	Madhya Pradesh	13969
14	Maharashtra	9564
15	Manipur	15131
16	Meghalaya	11961
17	Mizoram	10065
18	Nagaland	12406
19	Odisha	10179
20	Punjab	4981
21	Rajasthan	12119
22	Sikkim	4101
23	Tamil Nadu	6546
24	Tripura	8996
25	Telangana	7802
26	Uttar Pradesh	16758
27	Uttarakhand	6083
28	West Bengal	11279
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	5757
2	Chandigarh	2742
3	Dadra & Nagar Haveli and Daman & Diu	12262
4	NCT of Delhi	5658
5	Jammu & Kashmir	8827
6	Lakshadweep	3136
7	Ladakh	3409
8	Puducherry	7283
	ALL INDIA	10183

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2023 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, 2023 (excluding Co-operative Banks)**

Sr. No.	State/Union Territory	Credit Deposit Ratio
I	2	3
I	STATE	
1	Andhra Pradesh	151
2	Arunachal Pradesh	27
3	Assam	52
4	Bihar	45
5	Chhattisgarh	74
6	Goa	25
7	Gujarat	72
8	Haryana	58
9	Himachal Pradesh	33
10	Jharkhand	34
11	Karnataka	64
12	Kerala	65
13	Madhya Pradesh	72
14	Maharashtra	100
15	Manipur	72
16	Meghalaya	38
17	Mizoram	41
18	Nagaland	49
19	Odisha	44
20	Punjab	53
21	Rajasthan	82
22	Sikkim	43
23	Tamil Nadu	106
24	Tripura	42
25	Telangana	102
26	Uttar Pradesh	45
27	Uttarakhand	36
28	West Bengal	48
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	52
2	Chandigarh	76
3	Dadra & Nagar Haveli & Daman & Diu	38
4	NCT of Delhi	90
5	Lakshadweep	10
6	Puducherry	65
7	Jammu & Kashmir	55
8	Ladakh	40
	ALL INDIA	76

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2023.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2023

(₹. in crore)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	22304.66	6150.72	16153.94
2	Bank of India	10328.97	2045.00	8283.97
3	Bank of Baroda	8863.00	2281.00	6582.00
4	Central Bank of India	3052.47	459.30	2593.17
5	Canara Bank	12224.10	2755.36	9468.74
6	Indian Overseas Bank	1787.14	342.65	1445.09
7	Union Bank of India	11191.27	4275.33	6915.94
8	Bank of Maharashtra	1203.90	35.01	1168.89
9	United Commercial Bank	753.77	22.09	731.68
10	Karnataka Bank Ltd.	817.51	81.63	735.88
11	Indian Bank	700.10	40.00	660.10
12	Punjab National Bank	2224.79	82.16	2142.63
13	Federal Bank Ltd.	716.50	232.06	484.44
14	South Indian Bank	371.58	23.04	348.54
15	Punjab and Sind Bank	36.11	0.00	36.11
16	Catholic Syrian Bank Ltd.	134.75	34.54	100.21
17	Jammu and Kashmir Bank Ltd.	24.77	0.00	24.77
18	I.C.I.C.I. Bank Ltd.	4178.00	111.41	3066.59
19	Ratnakar Bank Ltd.	601.33	58.09	543.24
20	I.D.B.I. Bank	901.45	110.69	790.76
21	H.D.F.C. Bank	12117.92	2696.89	9421.03
22	IndusInd Bank Ltd	1023.05	49.62	973.43
23	North Kanara G.S.B. Co-op Bank Ltd.	229.58	2.10	227.48
24	Goa Urban Co-operative Bank Ltd.	857.46	0.00	857.46
25	Goa State Co-operative Bank Ltd.	2253.07	0.00	2253.07
26	Women's Co-operative Bank Ltd.	76.22	0.00	76.22
27	Citizen's Co-operative Bank Ltd.	157.36	0.00	157.36
28	Bicholim Urban Co-operative Bank Ltd.	542.70	0.00	542.70
29	Saraswat Co-operative Bank Ltd.	1166.30	42.44	1123.86
30	Shamrao Vithal Co-op Bank Ltd.	117.91	9.71	108.20
31	Citizen Credit Co-operative Bank	119.72	1.59	118.13
32	Axis Bank	3056.00	0.00	3056.00
33	The Karur Vysya Bank Ltd	59.82	0.00	59.82
34	Yes Bank	1604.39	51.56	1552.83
35	Kotak Mahindra Bank	966.42	197.96	768.46
36	TJSB Bank	306.45	0.75	305.70
37	Kokan Mercantile Co-operative Bank	6.46	0.00	6.46
38	Apna Sahakari Bank Ltd.	25.30	0.00	25.30
39	IDFC First Bank	837.85	102.75	735.10
40	Bandhan Bank	67.86	2.43	65.43

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
41	Development Credit Bank Ltd	485.46	0.00	485.46
42	GP Parsik Bank	15.00	0.01	14.99
	TOTAL	108509.07	23312.89	85196.18

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON
31ST MARCH, 2023

(₹. 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	22304.66	8303.97	686.42	189.95	0.00
2	Bank of India	10328.97	1937.52	815.00	253.20	0.00
3	Bank of Baroda	8863.00	1570.11	566.00	167.00	40.00
4	Central Bank of India	3052.47	848.54	529.13	43.10	0.00
5	Canara Bank	12224.10	2459.20	1408.77	672.36	0.00
6	Indian Overseas Bank	1787.14	594.25	274.26	17.90	8.28
7	Union Bank of India	11191.27	1942.50	1121.71	121.40	0.00
8	Bank of Maharashtra	1203.90	888.10	279.45	24.79	468.93
9	United Commercial Bank	753.77	162.02	84.93	32.94	0.00
10	Karnataka Bank Ltd.	817.51	335.35	161.08	10.68	0.00
11	Indian Bank	700.10	112.98	30.00	10.00	10.00
12	Punjab National Bank	2224.79	935.45	483.00	7.76	0.00
13	Federal Bank Ltd.	716.50	423.89	233.04	0.00	0.00
14	South Indian Bank	371.58	424.94	376.97	0.00	0.00
15	Punjab and Sind Bank	36.11	22.00	17.13	1.31	0.00
16	Catholic Syrian Bank Ltd.	134.75	39.45	2.98	0.00	0.00
17	Jammu and Kashmir Bank Ltd.	24.77	29.71	7.12	2.80	0.00
18	I.C.I.C.I. Bank Ltd.	4178.00	1576.00	287.53	45.14	0.00
19	Ratnakar Bank Ltd.	601.33	18.55	15.46	13.52	0.00
20	I.D.B.I. Bank	901.45	223.85	111.50	20.53	79.27
21	H.D.F.C. Bank	12117.92	3755.51	886.73	76.51	0.00
22	IndusInd Bank Ltd	1023.05	574.45	221.50	5.59	0.00
23	North Kanara G.S.B. Co-op Bank Ltd.	229.58	304.17	217.34	192.93	0.00
24	Goa Urban Co-operative Bank Ltd.	857.46	480.70	401.91	55.95	0.00
25	Goa State Co-operative Bank Ltd.	2253.07	1210.48	343.56	8.06	0.00
26	Women's Co-operative Bank Ltd.	76.22	49.61	27.05	3.34	0.00
27	Citizen's Co-operative Bank Ltd.	157.36	76.89	54.70	29.06	0.00
28	Bicholim Urban Co-operative Bank Ltd.	542.70	197.17	174.64	17.27	0.00
29	Saraswat Co-operative Bank Ltd.	1166.30	499.71	181.70	63.53	0.00
30	Shamrao Vithal Co-op Bank Ltd.	117.91	116.92	21.84	3.60	0.00
31	Citizen Credit Co-operative Bank	119.72	101.99	51.73	11.92	0.00
32	Axis Bank	3056.00	1007.00	248.00	20.00	0.00
33	The Karur Vysya Bank Ltd	59.82	42.84	1.65	0.00	0.00
34	Yes Bank	1604.39	468.26	143.59	3.24	0.00
35	Kotak Mahindra Bank	966.42	279.20	142.84	17.42	0.00
36	TJSB Bank	306.45	311.33	147.00	9.48	0.00
37	Kokan Mercantile Co-operative Bank	6.46	9.15	10.12	0.00	0.00

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.	25.30	95.24	0.00	0.00	0.00
39	IDFC First Bank	837.85	70.75	0.00	0.00	0.00
40	Bandhan Bank	67.86	34.83	16.63	16.63	0.00
41	Development Credit Bank Ltd	485.46	51.06	37.29	0.10	0.00
42	GP Parsik Bank	15.00	21.38	8.60	1.41	0.00
	Total	108509.07	32807.02	10829.93	2170.41	606.48

STATEMENT – 22

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT
OF COMMERCIAL BANKS AS ON MARCH, 2023**

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	381183	71710	574544	108086
2	Arunachal Pradesh	25401	162618	6913	44257
3	Assam	194924	54581	101892	28531
4	Bihar	437125	34486	197376	15571
5	Chhattisgarh	202072	66956	150393	49832
6	Goa	102038	647860	25566	162324
7	Gujarat	1007060	140834	721271	100867
8	Haryana	681807	225697	397500	131583
9	Himachal Pradesh	128635	172248	42065	56327
10	Jharkhand	294507	74623	99192	25134
11	Karnataka	1433387	211751	916494	135392
12	Kerala	702126	196256	454591	127066
13	Madhya Pradesh	519460	59998	375457	43366
14	Maharashtra	3902298	308763	3891879	307938
15	Manipur	14430	44772	10478	32510
16	Meghalaya	27692	82687	10653	31809
17	Mizoram	9711	78441	4022	32488
18	Nagaland	15445	69167	7575	33923
19	Odisha	439977	95077	192228	41539
20	Punjab	547853	178280	291056	94714
21	Rajasthan	552286	68162	452459	55842
22	Sikkim	13554	196720	5803	84224
23	Tamil Nadu	1191475	155019	1260693	164025
24	Tripura	26055	62829	10879	26233
25	Telangana	671885	176394	686927	180343
25	Uttar Pradesh	1431019	60717	644125	27330
26	Uttarakhand	193281	166092	69893	60061
27	West Bengal	1026965	103646	489030	49355
	UNION TERRITORY (UT)				
28	Andaman and Nicobar Island	7121	176700	3674	91166
29	Chandigarh	99918	811682	75586	614021
30	Dadra & Nagar Haveli and Daman & Diu	14188	112336	5407	42811
31	NCT of Delhi	1658866	776659	1496251	700525
32	Jammu & Kashmir	156285	114890	86601	63663
33	Lakshadweep	1412	204638	144	20870
34	Ladakh	8226	274200	3305	110167
35	Puducherry	25573	155365	16495	100213
	ALL INDIA	18145240	130714	13778417	99256

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2023.

- 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, 2023

Sr. No.	Name of the Bank	Number of ATMs
1	State Bank of India	178
2	Bank of India	49
3	Bank of Baroda	56
4	Central Bank of India	18
5	Canara Bank	82
6	Indian Overseas Bank	31
7	Union Bank of India	69
8	Bank of Maharashtra	12
9	United Commercial Bank	10
10	Karnataka Bank Ltd.	5
11	Indian Bank	3
12	Punjab National Bank	16
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	80
21	I.D.B.I. Bank	9
22	H.D.F.C. Bank	144
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.	9
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

