



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2012-13



Directorate of Planning, Statistics and Evaluation

Panaji-Goa

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P R E F A C E

The present brochure on “Credit Deposit Ratio, 2012-13”, the twenty-fifth in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period from 1980-81 to 2012-13. 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.

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 analysis the trends in deposits and credit and their corresponding ratios, all these are well depicted through Charts wherever necessary, while Chapter IV summarizes the findings of the report. In addition to this the ‘Statements’ section presents tables in detail.

The success of this report depends on the co-operation extended by the management of all the Banks and the Lead Bank Offices in North and South Districts of the State. The data furnished by them is gratefully acknowledged.

Suggestions, if any, for the improvement of this brochure are welcome.

**Anand Sherkhane, IES
Director**

**Panaji-Goa
September, 2014**

CHAPTER – I

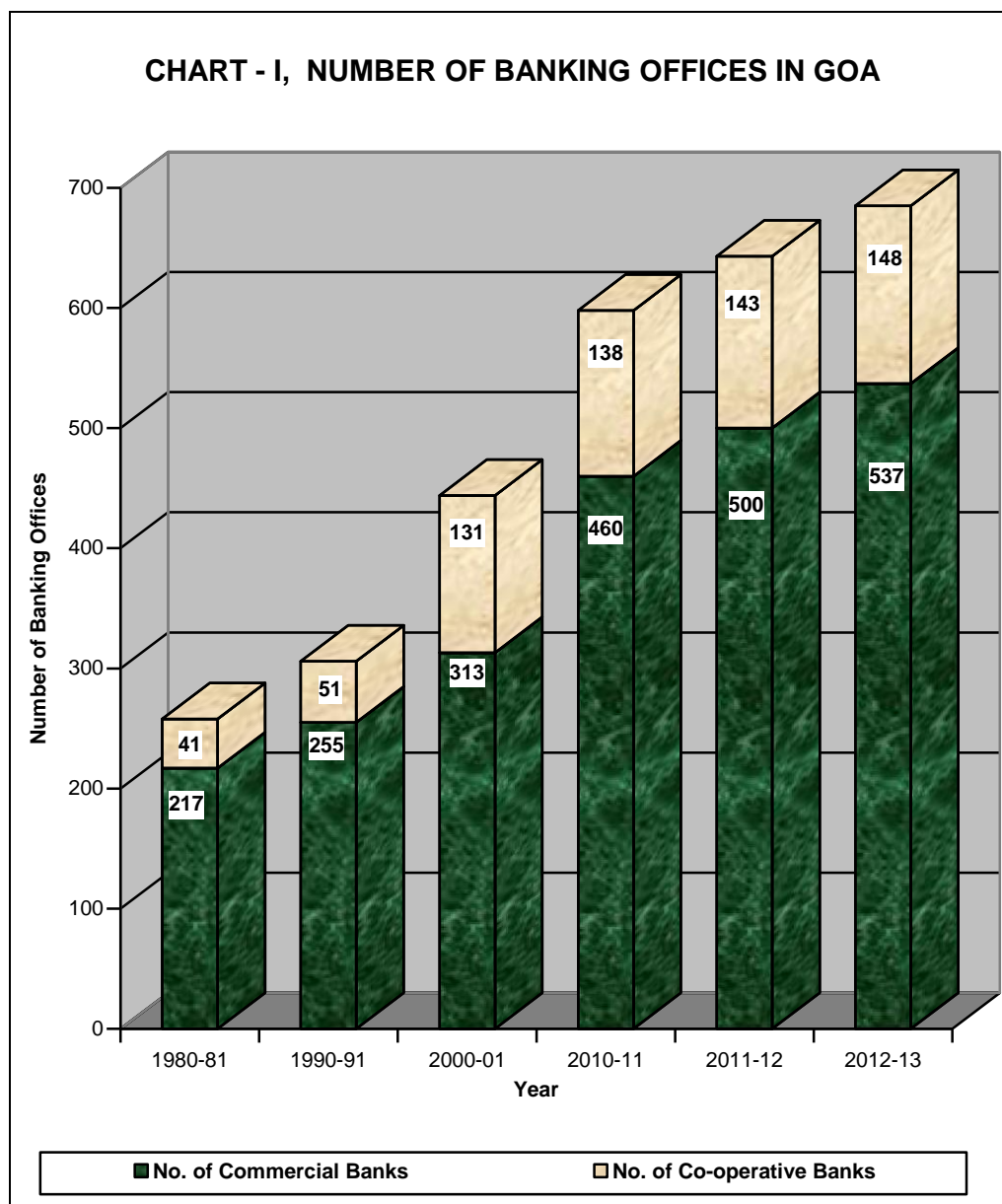
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3,702 sq. kms, and estimated population of 17.07 lakhs during 2012-13 based on decadal growth rate of Population Census, 2011. It has a well-knit banking system with as many as 685 banking offices as on 31st March, 2013. As per Quarterly bulletin published by Reserve Bank of India in March 2013, and the population projected during 2013 by the Registrar General India, there was a scheduled commercial bank branch for each 3531 people in Goa, as against the all-India average of 11692 people.
- 1.1.2 After Liberation in 1961, Goa joined the mainstream of national economic development and within a span of just over five decades it has made tremendous progress in both economic and social fields. The number of banking offices in Goa steadily increased many fold from a mere 5 in 1962, just after liberation, to 300 bank branches as on 31st March, 1988 after it gained Statehood and further to 685 bank branches as on March 31st, 2013. The aggregate deposits registered a phenomenal rise from Rs. 9 crore in 1962 to Rs. 41111.43 crore in 2012-13. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 13770.21 crore during 2012-13. Consequently, the credit deposit ratio in 2012-13 was 33%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2012-13. Thirty seven new banking offices under Commercial category and five under co-operative category have joined banking sector in Goa during 2012-13, increasing the total banking offices by about 6.5% to 685 from 643 during the previous year.

Table 1.1
NUMBER OF BANKING OFFICES

Year	No. of Banking Offices		
	Commercial Banks	Co-operative Banks	Total
1	2	3	4
1980-1981	217	41	258
1990-1991	255	51	306
2000-2001	313	131	444
2010-2011	460	138	598
2011-2012	500	143	643
2012-2013	537	148	685



1.2. Commercial Banks.

- 1.2.1 It is observed from data collected that forty two commercial banks with its 537 offices were operating in Goa as on March, 31st 2013. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (78), followed by Corporation Bank (47), Bank of India (46), HDFC Bank (42) Canara Bank (30), Central Bank of India (30), Bank of Baroda (28), ICICI(28) Syndicate Bank (24) and Indian Overseas Bank (24) having twenty or more branches operating. The above ten Commercial Banks have in all 377 branches accounting for 70 percent of the commercial banks and 55 percent 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 Cooperative Sector, in the year 2012-13, there were in all 12 banks operating in Goa State and having 148 branches. Out of these, Goa State Co-operative Bank Ltd. has the maximum number of branches (59) followed by Mapusa Urban Co-operative Bank Ltd. (24) and Goa Urban Co-operative Bank Ltd. (16). The bank wise number of banking offices is shown in statement -1.

1.4 District/Taluka-wise Banks

- 1.4.1 During the year 2012-13, fifty nine percent or 407 out of 685 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (145), followed by Tiswadi taluka (128). In South Goa District, Salcete taluka had the maximum number of branches (153), followed by Mormugao taluka (64). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 490 banking offices accounting for over 72% of the total number of banking offices in the State.
- 1.4.2 During the year 2012-13, the least number of banking offices were in Sattari taluka (12) and Pernem taluka (21) in North Goa district and Canacona (19) Sanguem (20) in the South Goa District. The overall trend in the number of banking offices talukawise during the period 2012-13 is shown in statement- 2 and its percentage distribution in Statement- 3.

1.5 Population Covered

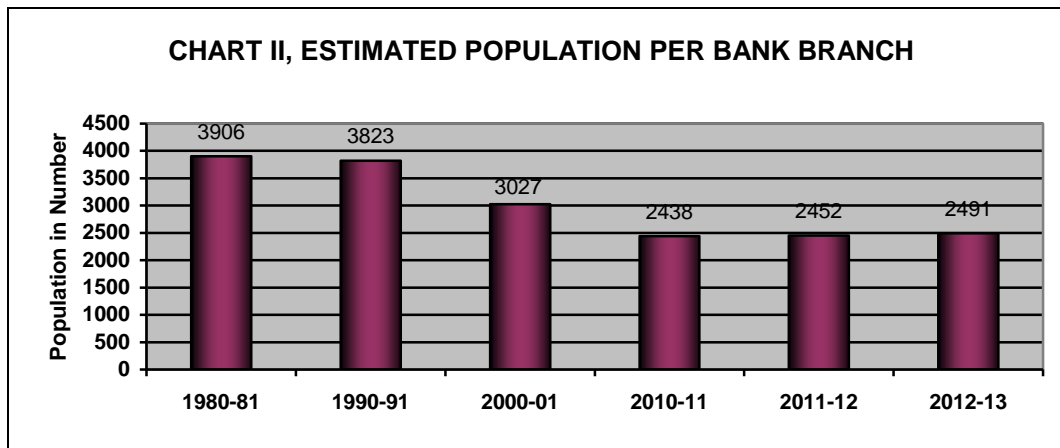
- 1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2012-13 is ranging between 3906 to 2491 persons per branches could be seen from Table 1.2, thus Goa possesses a good banking net work.

TABLE 1.2

POPULATION PER BRANCH (INCLUDING COOPERATIVE BANKS)

Year	Estimated population covered per branch
1	2
1980-1981	3,906
1990-1991	3,823
2000-2001	3,027
2010-2011	2,438
2011-2012	2,452
2012-2013*	2,491

* Estimated Population for the year 2012-13 based on decadal growth rate of Population Census, 2011.

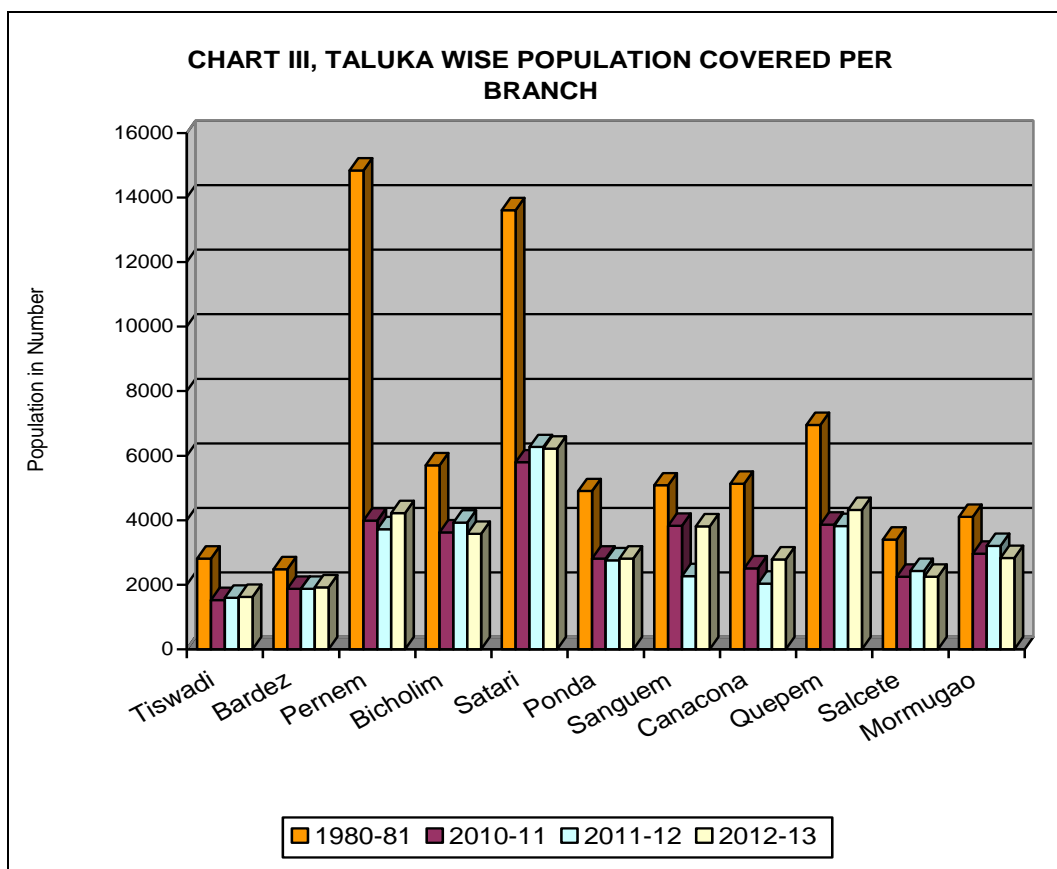


- 1.5.2 The average estimated population covered per branch office (excluding Co-operative banks) in Goa works out to 3531 while at all India level it was 11692 during 2012-13 as presented in Statement-18. The average therefore tops in the country among States/UTs. The projected population as supplied by Registrar General India is used in calculation.
- 1.5.3 The details of estimated population covered per bank branch in each of the taluka for 1980-81, 2010-11, 2011-12 and 2012-13 are presented in table 1.3.

TABLE 1.3
TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch			
	1980-81	2010-11	2011-12	2012-13*
1	2	3	4	5
Goa State	3,906	2438	2454	2491
North Goa District	3,762	2278	2316	2352
Tiswadi	2,807	1524	1597	1620
Bardez	2,482	1872	1875	1916
Pernem	14,838	3985	3724	4220
Bicholim	5,699	3627	3924	3582
Sattari	13,612	5796	6275	6223
Ponda	4,904	2811	2760	2812
South Goa District	4,110	2678	2655	2696
Sanguem	5,082	3826	2273	3811
Canacona	5,133	2510	2036	2782
Quepem	6,949	3865	3818	4318
Salcete	3,399	2247	2431	2252
Mormugao	4,105	2964	3215	2826

* Estimated Population for the year 2012-13 based on decadal growth rate of Population Census, 2011.



1.5.4 The estimated population covered per branch in the State during 2012-13 was 2,491. The population covered per branch for South Goa district and North Goa district for the year 2012-13 is 2,696 and 2,352 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka 1,620 followed by Bardez 1,916 in North Goa district and Salcete talukas 2,252 and Canacona 2,782 in South Goa district. The ranking of talukas during 2012-13 is based on population covered per branch office. Satari taluka in North Goa district, had the maximum population covered per branch i.e 6,223 followed by Pernem taluka (4,220) in North Goa district and Quepem (4,318) and Sanguem (3,811) talukas in South Goa district.

1.5.5 During the year 2011, Sanguem taluka has been split into two talukas forming the States 12th taluka by the name Dharbandora. The Various banking information presented in this report cannot be split up for the past years from 1980-81 onwards in respect of Sanguem and Dharbandora taluka, therefore the information for Dharbandora is included in the Sanguem taluka.

CHAPTER – II

DEPOSITS/CREDITS

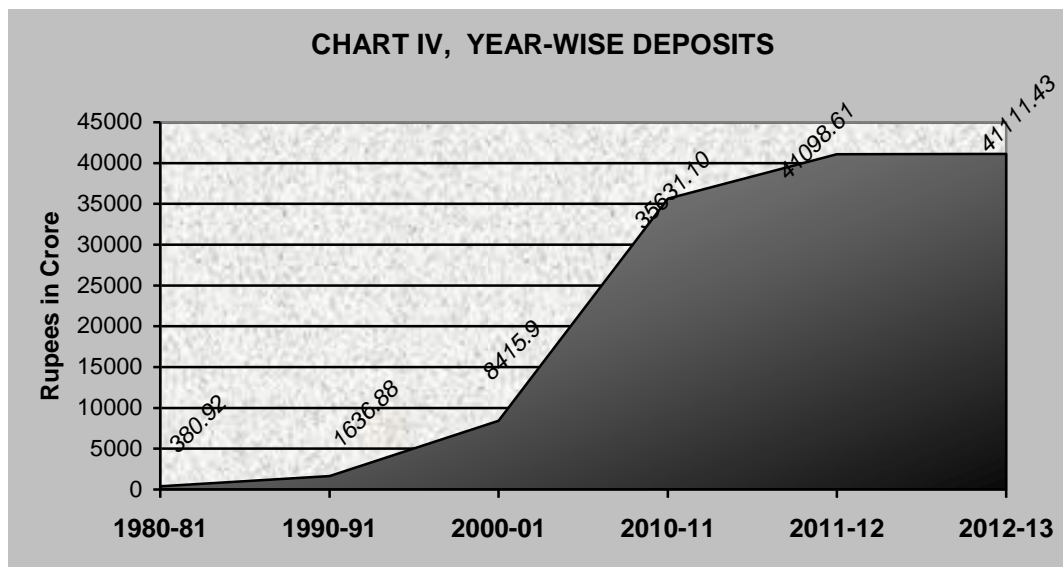
2.1 DEPOSITS

- 2.1.1 The 685 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 41111.43 crore, as on 31st March, 2013 as against Rs. 9 crore only, in 1962. The details of deposits for decinial year 1980-81, 1990-91 and 2000-01 and last two years are given below in Table 2.1.

TABLE 2.1

ANNUAL GROWTH OF DEPOSITS

Year	Deposits (Rs. In Crore)	Percentage annual growth rate over previous year
1	2	3
1980-1981	380.92	-
1990-1991	1,636.88	7.1
2000-2001	8,415.90	14.8
2010-2011	35631.10	20.8
2011-2012	41098.61	15.3
2012-2013	41111.43	0.03

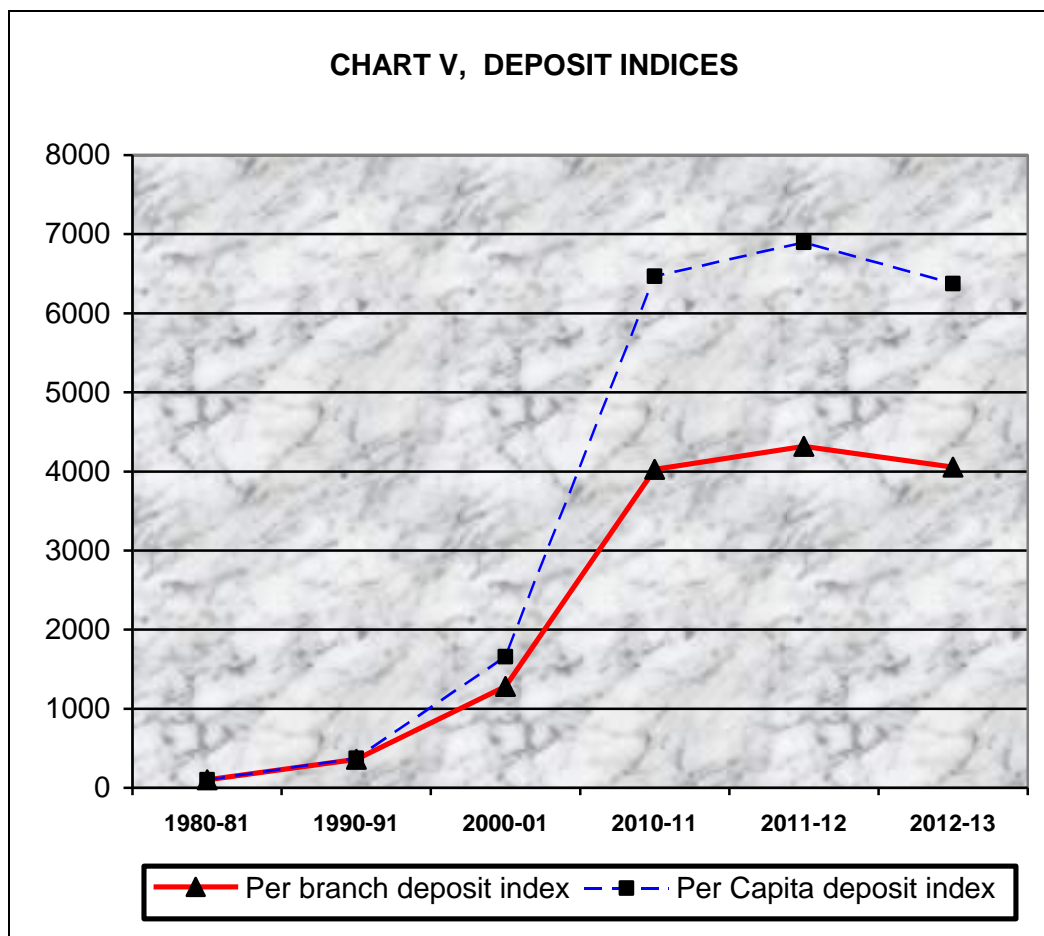


- 2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2012-13 registered a tremendous increase from Rs 380.92 crore to Rs. 41111.43 crore, registering an average annual growth rate of 15.8%. During the year 2012-13, the annual growth rate recorded was 0.03%.

TABLE 2.2

DEPOSITS PER BRANCH AND PER CAPITA

Year	Deposits per branch office (Rs. In crore)	Index	Per Capita Deposits * (Rs.)	Index
1	2	3	4	5
1980-1981	1.48	100	3779	100
1990-1991	5.35	361	13993	370
2000-2001	18.95	1,280	62,618	1,657
2010-2011	59.58	4,026	2,44,430	6,468
2011-2012	63.92	4,319	2,60,496	6,893
2012-2013	60.02	4,055	2,40,895	6,375



2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 40 times and the per capita deposits increased more than 63 times during the period 1980-81 to 2012-13.

- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 63.92 in 2011-12 has shown a downward trend and stood at Rs. 60.02 crore in 2012-13, the per capita deposits also showed a phenomenal increase from Rs. 3,779 to Rs. 2,60,496 upto 2011-12 but has decreased to Rs. 2, 40,895 during 2012-13. The deposits per branch and the per capita deposits registered a growth rate of 12.3 % and 13.9% per annum respectively over the period 1980-81 to 2012-13.
- 2.1.5 As per publication of Quarterly report for the March 2013 of the Reserve Bank of India, the top 200 centers' in the country, ranked according to their size of deposits as on March 31, 2013 indicated that Panaji centre reporting 72 offices with total deposits amounting to Rs. 10,095 crore ranked 64th, Margao centre (52 reporting offices) with deposit of Rs. 7,152 crore ranked 78th, Mormugao centre (34 reporting offices) with deposit amounting to Rs. 5,170 crore stood at rank number 106 and Mapusa centre (39 reporting offices) with deposit amounting to Rs.3,624 crores ranked at 141 . The average deposits per reporting office for Panaji, Margao, Mormugao and Mapusa centre worked out to Rs. 140.21 crore, Rs. 137.54 crore Rs. 152.01 crore and 92.92 crore respectively.
- 2.1.6 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2013. The State Bank of India with total aggregate deposits of Rs. 5,429.31 crore (over 13% of the total deposit) topped the list followed by Bank of India Rs. 5,294.44 crore (just below 13%) and Canara Bank Rs. 3,915.00 (10%). These three banks together accounted for 36% of the total deposits. The deposits mobilized by as many as 25 of the 42 commercial banks were less than one percent each of the total deposits. In the co-operative sector, maximum deposits were mobilized by the Goa State Co-operative Bank Ltd. amounting to Rs. 944.10 crore (more than 2%). Eight out of 12 Co-operative banks viz.(1) Bicholim Urban Co-operative Bank Ltd., (2) Madgao Urban Co-operative Bank Ltd, (3) Citizen's Co-operative Bank Ltd. (4) North Kanara G.S.B. Cooperative Bank Ltd. (5) Women's Co-operative Bank Ltd., (6) Citizen Credit Co-operative Bank Ltd. (7) Shamrao Vithal Co-operative Bank Ltd and (8) Kokan Mercantile Co-operative Bank mobilized less than 1% each of the deposits during the year.
- 2.1.7 During the year 2012-13, the deposits per branch were the highest in case of IDBI Bank (Rs. 222.46 crore), Canara Bank (Rs. 130.50 crore), Axis Bank (Rs.122.54 crore), Bank of India (115.10 crore), Oriental Bank of Commerce (Rs.103.56 crore), and Kotak Mahindra (Rs.97.24 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (Rs. 1.75 crore).
- 2.1.8 The ranking of talukas according to the size of deposits as on 31st March, 2013 is given in Table 2.3.

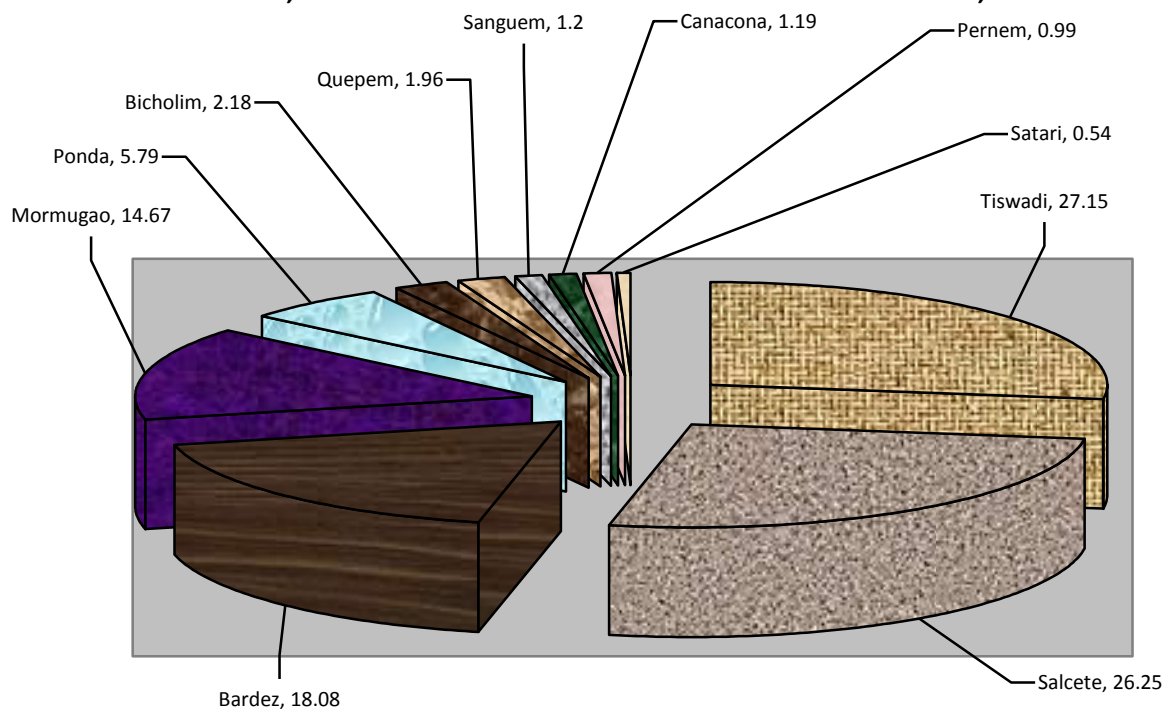
TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2012-13.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	Per capita deposits * (Rs.)
1	2	3	4	5
Tiswadi	11159.40	27.15	1	538166
Salcete	10789.99	26.25	2	313166
Bardez	7432.58	18.08	3	267529
Mormugao	6029.09	14.67	4	333379
Ponda	2381.35	5.79	5	122729
Bicholim	898.05	2.18	6	78354
Quepem	807.40	1.96	7	84989
Sanguem	493.08	1.20	8	64686
Canacona	491.13	1.19	9	92920
Pernem	405.19	0.99	10	45717
Sattari	224.17	0.54	11	30021

* Estimated Population for the year 2012-13 based on decadal growth rate of Population Census, 2011.

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2012-13



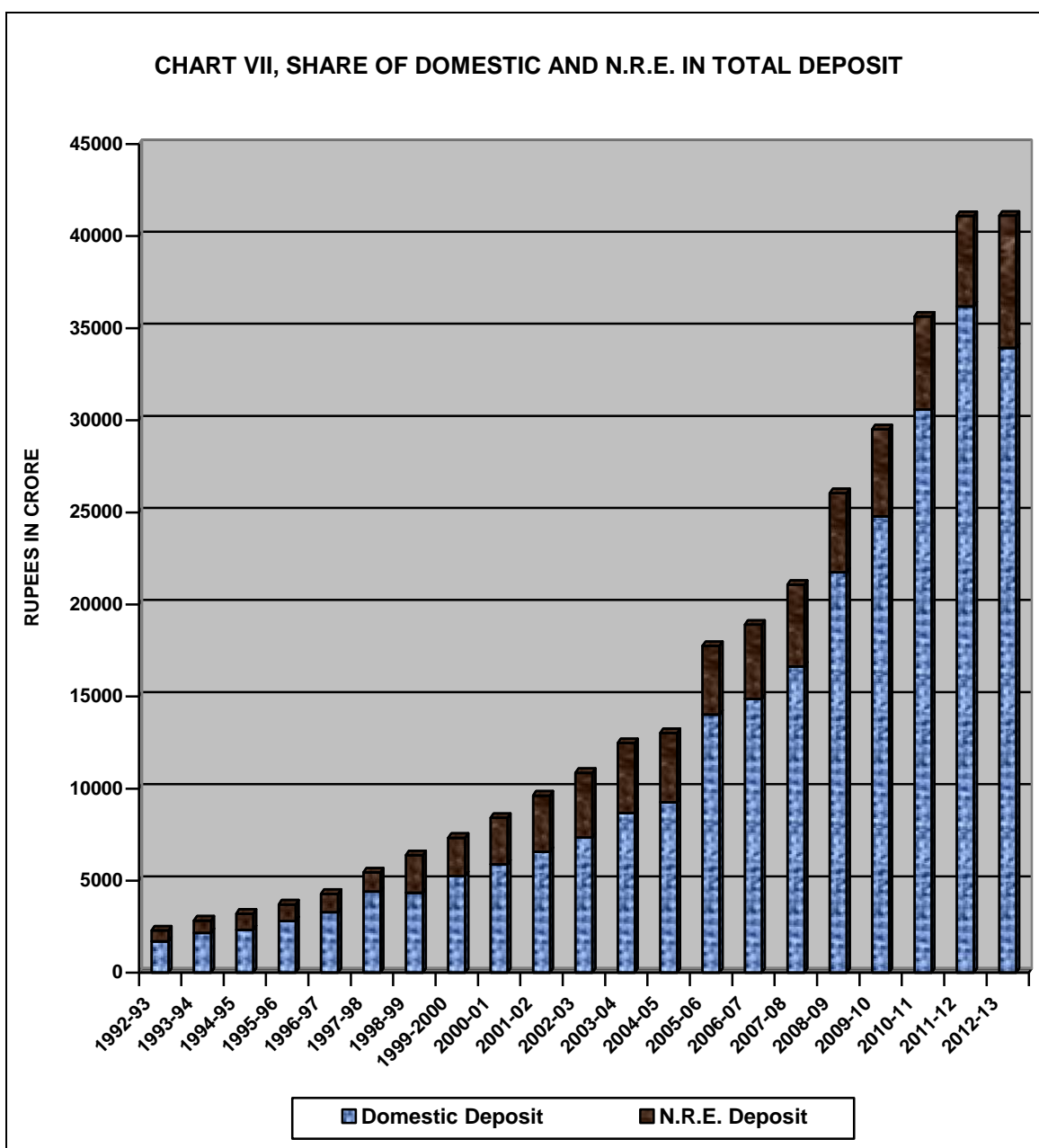
2.1.9 During the year 2012-13, Tiswadi taluka with Rs.11159.40 crore (27.15%) had the highest deposits followed by Salcete taluka Rs. 10789.99 crore (26.25%) and Bardez taluka Rs. 7432.58 crore (18.08%). The above three talukas together accounted for over 71% of the total deposits. The contribution of Sattari taluka was Rs. 224.17 crore or 0.54% following Pernem taluka Rs. 405.19 crore or 0.99%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for 8 percent of the total deposits. The per capita deposits for Tiswadi taluka was the highest (Rs. 5, 38,166) followed by Mormugao (Rs. 3, 33,379), Salcete (Rs. 3, 13,166), and Bardez (Rs. 2, 67,529). The lowest per capita deposits were mobilized in Sattari taluka (Rs. 30,021) and Pernem taluka (Rs. 45,717).

N.R.E. Deposits

2.1.10 As on March 31st 2013, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 7182.59 crore as against Rs. 4912.30 crore in 2011-12. The gross NRE deposits, which stood at Rs. 583.47 crore in 1992-93, have been boosted remarkably. Year-wise Domestic and NRE deposits during 1992-93 to 2012-13 are shown in Table 2.4.

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

Year	Deposits (Rs. In crore)			Percentage contribution of NRE deposits to the total deposits
	Domestic	N.R.E.	Total	
1	2	3	4	5
1992-1993	1716.29	583.47	2299.76	25.37
1993-1994	2167.38	668.69	2836.07	23.58
1994-1995	2332.43	879.78	3212.21	27.38
1995-1996	2803.72	910.59	3714.31	24.52
1996-1997	3278.21	1007.18	4285.39	23.50
1997-1998	4406.88	1041.40	5448.28	19.11
1998-1999	4350.74	2036.13	6386.87	31.88
1999-2000	5256.27	2074.74	7331.01	28.30
2000-2001	5889.52	2526.38	8415.90	30.02
2001-2002	6579.71	3049.14	9628.85	31.67
2002-2003	7346.53	3511.60	10858.13	32.34
2003-2004	8677.64	3796.53	12474.17	30.44
2004-2005	9264.96	3749.86	13014.82	28.81
2005-2006	14021.75	3730.91	17752.66	21.02
2006-2007	14882.00	4023.50	18905.50	21.28
2007-2008	16629.91	4445.74	21075.65	21.09
2008-2009	21746.74	4298.32	26045.06	16.50
2009-2010	24784.64	4721.11	29505.75	16.00
2010-2011	30584.20	5046.90	35631.10	14.16
2011-2012	36186.31	4912.30	41098.61	11.95
2012-2013	33928.84	7182.59	41111.43	17.47

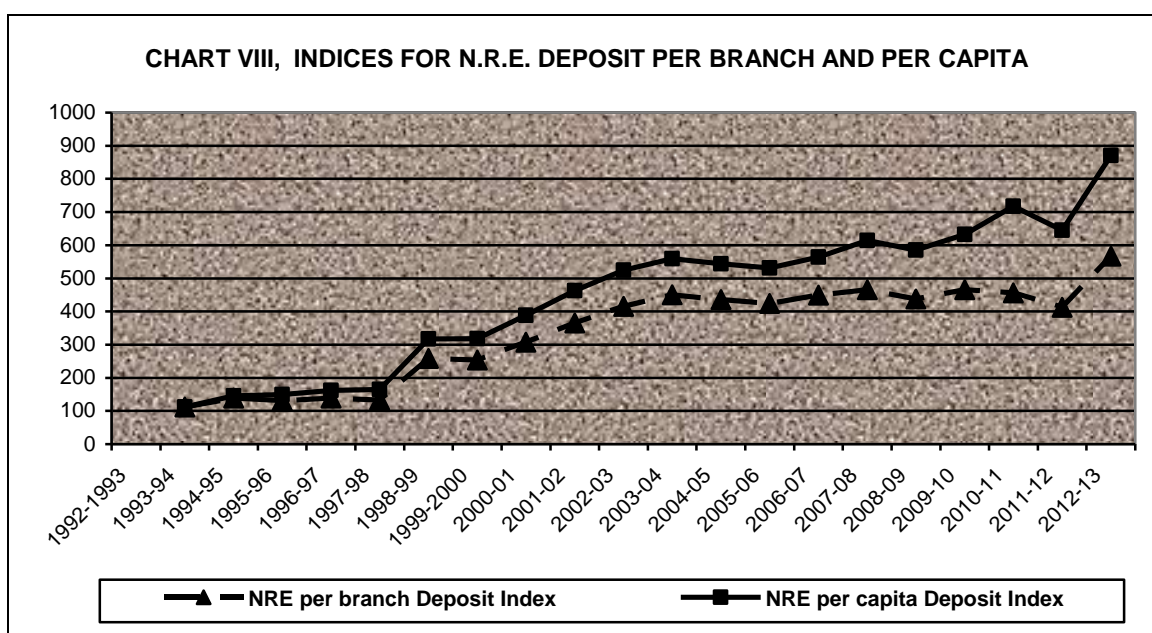


2.1.11 The N.R.E. deposits during the period 1992-93 to 2012-13 have increased from Rs. 583.47 crore to Rs. 7182.59 crore. The percentage contribution of NRE deposit to the total deposit stood at over 17% during 2012-13 increasing by 5.5 % as compared to the year 2011-12.

2.1.12 Table 2.5 presents the N.R.E. deposits per branch and the per capita N.R.E. deposit for the period 1992-93 to 2012-13. Also, the trend of Domestic and N.R.E. deposits is shown in Chart VIII.

TABLE-2.5
N.R.E. DEPOSITS PER BRANCH AND PER CAPITA

Year	NRE Deposit per branch (Rs. In crore)	Index	Per capita NRE Deposits (in Rs.)	Index
1	2	3	4	5
1992-1993	1.85	100	4831	100
1993-1994	2.08	112	5,449	112
1994-1995	2.57	139	7,052	146
1995-1996	2.43	131	7,187	149
1996-1997	2.58	139	7,824	162
1997-1998	2.47	133	7,962	165
1998-1999	4.78	258	15,320	317
1999-2000	4.69	254	15,364	318
2000-2001	5.69	308	18,797	389
2001-2002	6.76	365	22,354	463
2002-2003	7.70	416	25,367	525
2003-2004	8.33	450	27,023	559
2004-2005	8.06	436	26,299	544
2005-2006	7.84	424	25,672	531
2006-2007	8.30	449	27,270	564
2007-2008	8.63	466	29,680	614
2008-2009	8.11	438	28,266	585
2009-2010	8.63	466	30,581	633
2010-2011	8.44	456	34,622	717
2011-2012	7.64	413	31,136	645
2012-2013	10.49	567	42087	871



2.2 CREDIT

- 2.2.1 As on March 31st 2013, the gross credit advanced by the banking institutions in Goa accounted for Rs. 13770.21 crore as against Rs 12334.17 crore in 2011-12, which shows an increase of 11.6%. Compared to pre-liberation period, the Banks have made a steady and significant progress in their activities. During the span of just over five decades, the gross credit which stood at a mere Rs. 3 crore in 1962, was pushed up remarkably during the course of years. Year-wise total advances are shown in Table 2.6.

TABLE – 2.6

ANNUAL GROWTH OF CREDIT

Year	Credit (Rs. In crore)	Percentage Annual Growth Rate Over Previous Year
1	2	3
1980-1981	171.18	-
1990-1991	640.94	22.7
2000-2001	2,405.16	6.5
2010-2011	11134.52	15.2
2011-2012	12334.17	10.8
2012-2013	13770.21	11.6

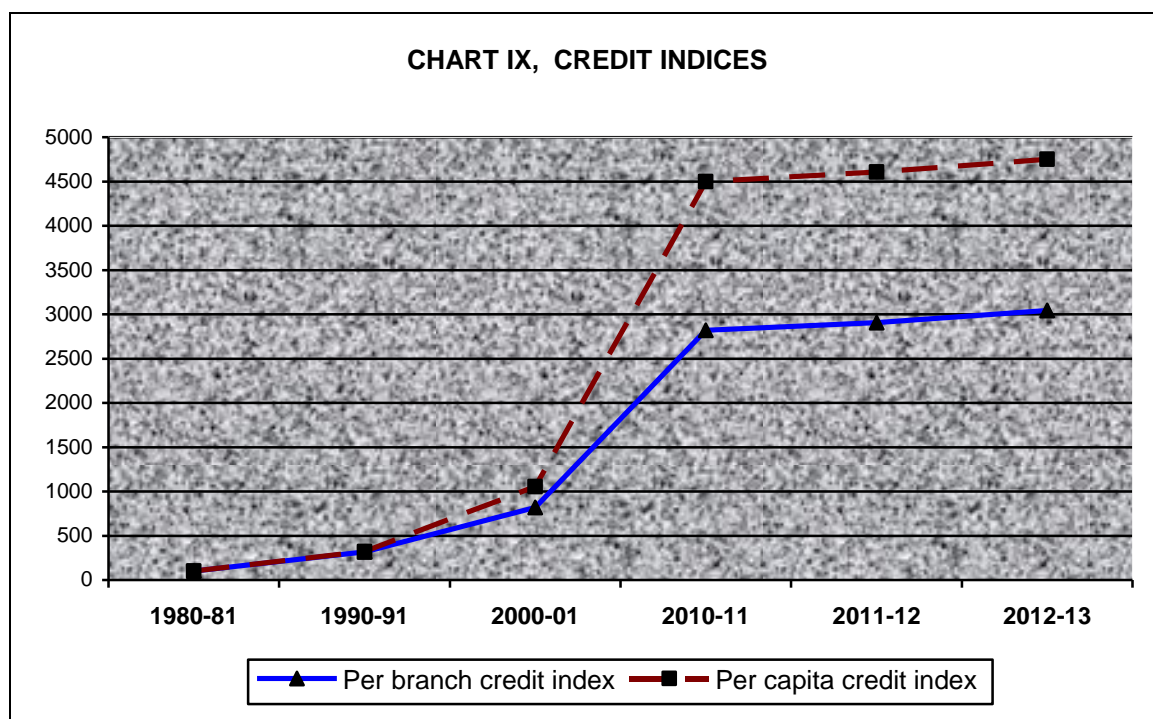
- 2.2.2 Total advances during the period from 1980-81 to 2012-13 increased from Rs. 171.18 crore to Rs. 13770.21 crores registering an annual average growth rate of 14.7%, during the year 2012-13, 11.6% growth was observed as compared to previous year.
- 2.2.3 Table 2.7 presents the credit per branch and the per capita credit.

TABLE – 2.7

CREDIT PER BRANCH AND PER CAPITA

Year	Credit per bank branch (Rs. In crore)	Index	Per Capita Credit *(Rs.)	Index
1	2	3	4	5
1980-1981	0.66	100	1,698	100
1990-1991	2.09	317	5,479	323
2000-2001	5.42	821	17,896	1,054
2010-2011	18.62	2,821	76,383	4,499
2011-2012	19.18	2,906	78,178	4,604
2012-2013	20.10	3,045	80,688	4,752

* Estimated Population for the year 2012-13 based on decadal growth rate of Population Census, 2011.



2.2.4 The credit pattern over the period 1980-81 to 2012-13, has shown 30 times increase in credit per bank branch and 47 times increase in per capita credit.

2.2.5 In a span of over three decades, the credit per branch office has increased from Rs. 0.66 crore in 1980-81 to Rs. 20.10 crore in 2012-13 and the per capita credit from Rs. 1,698 in 1980-81 to Rs. 80,688 in 2012-13. The overall growth registered during the above period was 11.3 % and 12.8 % respectively for the above indicators.

- 2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31st March, 2013 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 2202.78 crore (or 16% of the total credit) topped the list followed by Bank of India (Rs.1155.98 crore or 8%), Corporation Bank (Rs.1054.73 crore or 8%), Canara Bank (Rs.1020.00 crore or 7%), Indian Overseas bank (815.61 crore or 6%) Dena Bank (Rs.605.74 crore or 4%), and H.D.F.C. Bank (Rs. 563.35 crore or 4%). While 54% of the total advances were made by the above Seven banks, the advances made by 23 Commercial banks were less than one percent each. Among Co-operative banks, the advances made by three Banks viz. Goa State Co-operative Bank Ltd. (Rs. 507.74 crore or 4%), Goa Urban Co-operative Bank Ltd. (Rs.493.55 crore or 4%) and Saraswat Co-operative Bank Ltd. (Rs. 433.99 crore or 3%) together accounted for over 10% of the total credit.
- 2.2.7 The credit per branch in the year 2012-13 was the highest for Yes Bank (Rs. 111.46 crore), followed by IndusInd Bank Ltd. (Rs. 57.48 crore) and Shamrao Vithal Co-operative Bank Ltd (Rs 55.49 crore). Among the lowest advances per branch were the Dhanlaxmi Bank (Rs.0.14 crore), Punjab and Maharashtra Bank Ltd. (Rs. 0.51 crore) and I.C.I.C.I Bank Ltd. (Rs. 0.11 crore). However, the overall position in credit per branch has improved in the course of years.
- 2.2.8 The ranking of talukas according to the size of credit as on 31st March, 2013 is given in Table 2.8.

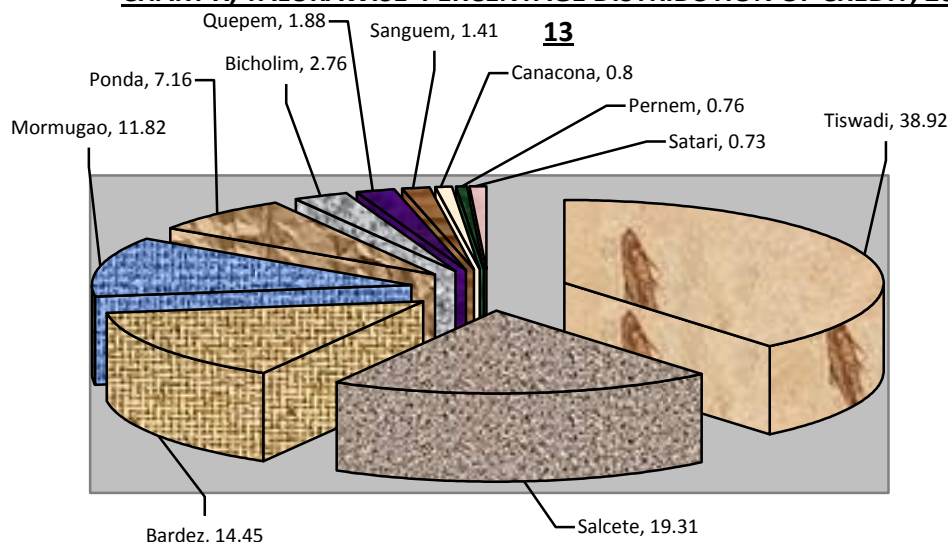
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2012-13

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits * (Rs.)
1	2	3	4	5
Tiswadi	5358.76	38.92	1	258428
Salcete	2659.29	19.31	2	77183
Bardez	1989.80	14.45	3	71621
Mormugao	1627.08	11.82	4	89969
Ponda	986.18	7.16	5	50825
Bicholim	380.13	2.76	6	33166
Quepem	258.98	1.88	7	27261
Sanguem	193.64	1.41	8	25403
Canacona	110.16	0.80	9	20842
Pernem	104.23	0.76	10	11760
Sattari	101.96	0.73	11	13655

* Estimated Population for the year 2012-13 based on decadal growth rate of Population Census, 2011.

CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2012-



2.2.9 Among talukas, Tiswadi being the main credit contributor ranked first, with its advances amounting to Rs.5358.76 crore (39.0%) during the year 2012-13. The Salcete taluka with Rs. 2659.29 crore (19.3%) stood second followed by Bardez taluka with Rs. 1989.80 crore (14.4%). The above three talukas accounted for 72.7% of the total advances during the year 2012-13. The lowest advances made during the year 2012-13 were in Satari taluka (Rs. 101.96 crore or 0.7%) followed by Pernem taluka (Rs. 104.23 crore or 0.8%). The per capita credit was the highest for Tiswadi taluka (Rs. 2, 58,428) followed by Mormugao taluka (Rs. 89,969) and Salcete taluka (Rs. 77,183). The per capita credit were the lowest for Pernem taluka (Rs. 11,760) followed by Sattari taluka (Rs. 13,655).

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 year 2012-13 the population figures used are estimated.

CHAPTER – III

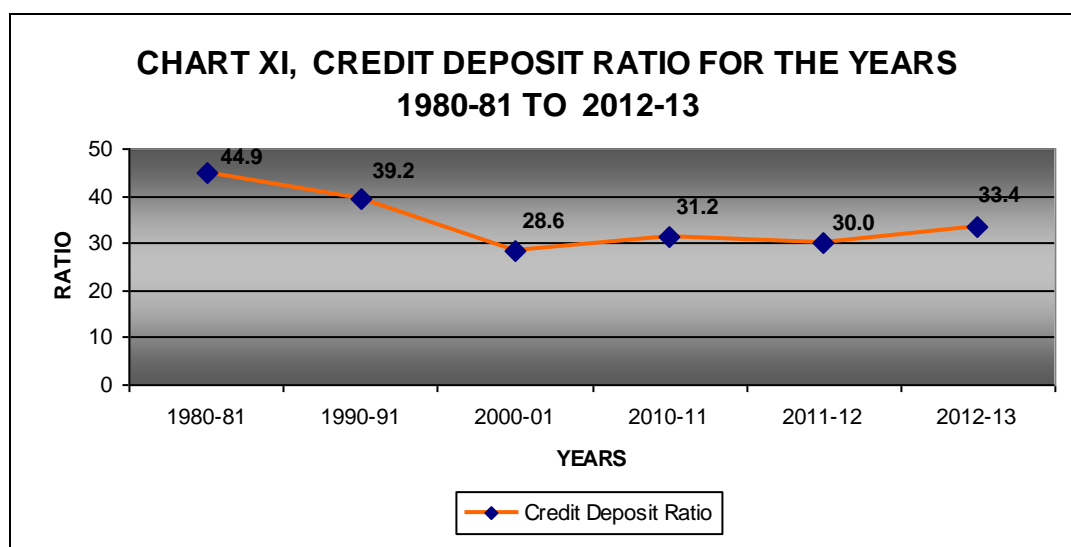
CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 685 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs. 41111.43 crore upto the year 2012-13, registering an annual increase of 0.03% during 2012-13 over the previous year. Alongside, advances amounting to Rs. 13770.21 crore were made till 2012-13, representing an increase of 11.6% during 2012-13 over the previous year. Thus, the credit deposit ratio works out to 33.4.
- 3.2 The credit deposit ratio for the period 1980-81 to 2012-13 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 2011-12 but during the year in discussion it has shown an increase over the previous year by 3.4 and stood at 33.4.

TABLE – 3.1

CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
2000-2001	28.6
2010-2011	31.2
2011-2012	30.0
2012-2013	33.4



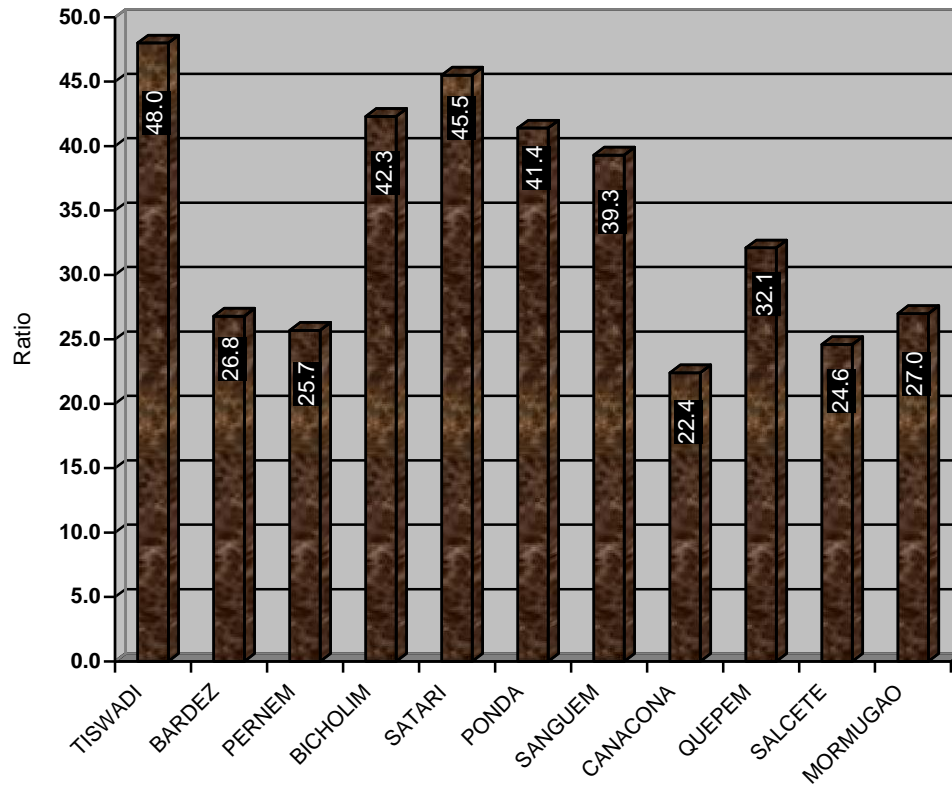
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2012-13, the credit deposit ratio for Co-operative Banks was quite high (67) as compared to the Commercial Banks (30). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio of Yes Bank (398) was the highest followed by IndusInd Bank (176) and Ratnakar Bank (175). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Goa State Co-operative Bank Ltd (54), Citizen Co-operative Bank Ltd (55) and highest being for Citizen Credit Cooperative Bank Ltd. (218) during the year 2012-13. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 41, 22 and 12 respectively, during the year in discussion.
- 3.4 Taluka-wise credit deposit ratio in 2012-13 (refer Table 3.2) was the highest in Tiswadi (48.0), followed by Sattari (45.5) and Bicholim (42.3). The ratio for North Goa district (39.6) was more than South Goa district (26.1). Pernem taluka has lowest (25.7) in North Goa District while Canacona (22.4) recorded lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2012-13

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	48.0
Bardez	26.8
Pernem	25.7
Bicholim	42.3
Sattari	45.5
Ponda	41.4
North Goa District	39.6
Sanguem	39.3
Canacona	22.4
Quepem	32.1
Salcete	24.6
Mormugao	27.0
South Goa District	26.1
Goa State	33.4

CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO, 2012-13



3.5 In terms of credit deposit ratio, Tiswadi and Sattari taluka ranked first and second while Canacona remained at the bottom of the list during 2012-13.

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2013, 54 scheduled banks having 685 bank branches in Goa were catering to an estimated population of 17.07 lakh. The estimation of population for the year 2012-13 is based on decadal growth rate of Population Census, 2011. 427 new branches were opened in Goa from the period 1980-81 to 2012-13. Of the 685 bank branches registered, as on 31st March, 2013, 148 (21.6%) were in the Cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (78) followed by Goa State Co-operative Bank Ltd. (59), Corporation Bank (47) and Bank of India (46).
- 4.3 The State Bank of India, Goa State Co-operative Bank Ltd., Corporation Bank, Bank of India, HDFC, Canara Bank, Central Bank of India Bank of Baroda and ICICI bank together accounted for 388 branches (57%) of the total banking offices in Goa.
- 4.4 426 (62%) bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 94 (14%) bank branches were located in the Five talukas of Sattari, Pernem, Quepem, Canacona and Sanguem each having less than 25 bank branches and the remaining 165 branches (24%) were scattered in Ponda , Mormugao and Bicholim talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding Co-operative Banks) is 3,531 as can be seen from Statement-18. The estimated population covered per branch office ranges from 4,862 to 24,812 for the remaining States/Union Territories and at the all-India level it stood at 11,692 during the year in question.
- 4.6 As against the aggregate deposits of Rs. 41111.43 crore, the gross credit amounted to Rs. 13770.21 crore and the credit deposit ratio was 33.4.
- 4.7 The index of deposits per branch stood at 4,055 in 2012-13 as against 3,045 for credit during the same period. The index of per capita deposits for 2012-13 was 6375 and that for credit was 4752 respectively.
- 4.8 Over 71% 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 Also, over about 72% of the credit was accounted for by the talukas of Tiswadi, Salcete and Bardez and this trend has continued through the years.

- 4.10 Five talukas of Goa, viz Tiswadi, Salcete, Bardez, Mormugao, and Ponda mobilized deposit amounting to Rs. 37792.41 crore or 92 % of the total while all the above five talukas accounted for Rs. 12621.11 crore or 92% of the total credit. These five talukas comprising the important commercial centers of Goa appear to be dominating the banking scene.
- 4.11 The State Bank of India with aggregate deposits of Rs. 5429.31 crore, constituting 13.2% of the total deposits and advances of Rs. 2202.78 crore, contributing 16.0% of the total credit, topped the list among all the banks in Goa.
- 4.12 Among the top 100 centers in the country ranked according to their size of deposit and credit, as at the end of March, 2013, Panaji centre with total deposit of Rs. 10,096 crore rated 64th with 72 reporting offices and Margao centre with total deposit of Rs. 7,152 crore ranked 78th (52 reporting offices). Also, Panaji centre with credit of Rs. 4,028 crore ranked 82 in the order, as per the Quarterly report for the March 2013 of the Reserve Bank of India. Mormugao and Mapusa centres in terms of deposits and Margao for Credit were rated at 106, 141 and 155 respectively as per the said Quarterly report of Reserve Bank of India , March 2013.

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	2011-2012	2012-2013
1	2	3	4	5	7	8	9
Commercial Banks							
1	State Bank of India	31	46	50	76	76	78
2	Bank of India	23	27	28	39	45	46
3	Bank of Baroda	21	26	27	27	28	28
4	Corporation Bank	19	23	31	44	45	47
5	Central Bank of India	20	22	22	25	28	30
6	Canara Bank	19	19	21	26	29	30
7	Syndicate Bank	17	17	17	22	22	24
8	Dena Bank	15	15	16	16	16	16
9	Indian Overseas Bank	11	11	12	14	18	24
10	Union Bank of India	9	10	11	15	15	15
11	Bank of Maharashtra	7	7	9	15	16	15
12	United Commercial Bank	4	5	5	8	8	8
13	Karnataka Bank Ltd.	4	4	4	5	5	6
14	Indian Bank	3	3	6	6	6	7
15	Punjab National Bank	3	3	4	4	5	5
16	State Bank of Mysore	2	2	3	3	2	3
17	Vijaya Bank	2	2	5	1	5	8
18	Allahabad Bank	-	1	1	5	5	5
19	Federal Bank Ltd.	1	1	2	5	6	6
20	New Bank of India	1	1	-	-	-	-
21	Oriental Bank of Commerce Ltd.	1	1	1	6	7	5
22	Sangli Bank Ltd.	1	1	1	-	-	-
23	South Indian Bank Ltd.	1	1	2	4	4	5
24	United Bank of India	-	2	2	4	4	4
25	United Western Bank Ltd	1	1	3	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	3	3
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4
29	Punjab & Sind Bank	-	1	1	1	1	1
30	Centurian Bank of Punjab Ltd	-	-	5	-	-	-
31	Catholic Syrian Bank Ltd.	-	-	1	3	2	2
32	Ratnakar Bank Ltd.	-	-	1	4	4	4
33	Times Bank Ltd.	-	-	-	-	-	-
34	Bank of Madhura	-	-	-	-	-	-
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	19	28

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
1	2	3	4	5	7	8	9
37	Global Trust Bank Ltd	-	-	5	-	-	-
38	I.D.B.I. Bank	-	-	1	5	5	5
39	H.D.F.C. Bank	-	-	3	28	38	42
40	IndusInd Bank Ltd.	-	-	1	3	3	4
41	Development Credit Bank Ltd.	-	-	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	1
43	Axis Bank	-	-	-	7	7	7
44	State Bank of Travancore	-	-	-	1	1	1
45	State Bank of Rajasthan	-	-	-	-	-	-
46	Yes Bank	-	-	-	3	7	2
47	Karur Vysya Bank	-	-	-	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	3	3
49	Dhanlaxmi Bank	-	-	-	1	1	1
50	Punjab and Maharashtra Bank	-	-	-	-	-	5
51	TJSB Bank	-	-	-	-	-	3
	Sub Total-(A)	217	255	313	460	500	537
Co-operative banks							
1	Goa Urban Coop. Bank Ltd.	14	15	18	15	16	16
2	Goa State Coop. Bank Ltd.	16	15	56	59	59	59
3	Madgaum Urban Coop. Bank Ltd.	4	7	8	9	9	9
4	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	26	24	24	24
5	Women's Coop. Bank Ltd.	-	1	1	2	2	2
6	Citizen's Coop. Bank Ltd	-	1	4	6	6	6
7	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	10	12
8	Saraswat Coop. Bank Ltd.	-	-	5	8	8	9
9	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	4	4
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	1
11	Goan People's Urban Co-operative Bank Ltd	-	-	1	-	-	-
12	Citizen Credit Coop. Bank Ltd.	-	-	-	3	4	5
13	Kokan Mercantile Bank	-	-	-	-	-	1
	Sub Total-(B)	41	51	131	138	143	148
	TOTAL (Sub Total A+B)	258	306	444	598	643	685

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2010-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	47	55	87	116	120	128
Bardez	62	66	92	127	137	145
Pernem	4	9	15	19	22	21
Bicholim	13	18	20	27	27	32
Sattari	3	7	11	11	11	12
Ponda	22	23	41	59	65	69
North Goa District	151	178	266	359	382	407
Sanguem	11	16	15	17	31	20
Canacona	7	9	11	18	24	19
Quepem	8	9	15	21	23	22
Salcete	57	65	93	131	131	153
Mormugao	24	29	44	52	52	64
South Goa District	107	128	178	239	261	278
Goa State	258	306	444	598	643	685

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	18.2	18.0	19.6	19.4	18.7	18.7
Bardez	24.0	21.6	20.7	21.2	21.3	21.2
Pernem	1.6	2.9	3.4	3.2	3.4	3.0
Bicholim	5.0	5.9	4.5	4.5	4.2	4.7
Sattari	1.2	2.3	2.5	1.8	1.7	1.7
Ponda	8.5	7.5	9.2	9.9	10.1	10.1
North Goa District	58.5	58.2	59.9	60.0	59.4	59.4
Sanguem	4.3	5.2	3.4	2.8	4.8	3.0
Canacona	2.7	3.0	2.5	3.0	3.7	2.8
Quepem	3.1	2.9	3.4	3.5	3.6	3.2
Salcete	22.1	21.2	20.9	22.0	20.4	22.3
Mormugao	9.3	9.5	9.9	8.7	8.1	9.3
South Goa District	41.5	41.8	40.1	40.0	40.6	40.6
Goa State	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 4
TALUKA-WISE DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	104.00	431.80	2172.04	10743.23	12159.78	11159.40
Bardez	85.62	384.76	1889.87	6344.63	7447.98	7432.58
Pernem	2.29	11.78	65.45	279.53	342.00	405.19
Bicholim	7.62	35.51	185.72	672.94	802.70	898.05
Sattari	0.95	7.63	46.01	169.03	197.66	224.17
Ponda	12.31	68.96	381.53	1737.64	2029.39	2381.35
North Goa District	212.79	940.44	4740.62	19947.00	22979.51	22500.74
Sanguem	6.35	19.48	73.05	292.23	456.92	493.08
Canacona	3.29	17.30	93.49	350.30	442.83	491.13
Quepem	5.92	37.94	207.31	728.32	893.72	807.40
Salcete	97.33	443.19	2478.97	9197.39	10289.90	10789.99
Mormugao	55.24	178.53	822.46	5115.86	6035.73	6029.09
South Goa District	168.13	696.44	3675.28	15684.10	18119.10	18610.69
Goa State	380.92	1636.88	8415.90	35631.10	41098.61	41111.43

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	27.3	26.4	25.8	30.2	29.6	27.1
Bardez	22.6	23.5	22.5	17.8	18.1	18.0
Pernem	0.6	0.7	0.8	0.8	0.8	1.0
Bicholim	2.0	2.2	2.2	1.9	2.0	2.2
Sattari	0.2	0.5	0.5	0.4	0.5	0.5
Ponda	3.2	4.2	4.5	4.9	4.9	5.8
North Goa District	55.9	57.5	56.3	56.0	55.9	54.6
Sanguem	1.7	1.2	0.9	0.8	1.1	1.2
Canacona	0.8	1.0	1.1	1.0	1.1	1.2
Quepem	1.5	2.3	2.5	2.0	2.2	2.0
Salcete	25.6	27.1	29.5	25.8	25.0	26.3
Mormugao	14.5	10.9	9.8	14.4	14.7	14.7
South Goa District	44.1	42.5	43.7	44.0	44.1	45.4
Goa State	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	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	
Tiswadi	100	415	2089	10330	11692	10730
Bardez	100	449	2207	7410	8699	8681
Pernem	100	514	2858	12207	14934	17694
Bicholim	100	466	2437	8831	10534	11785
Sattari	100	803	4843	17793	20806	23597
Ponda	100	560	3099	14116	16486	19345
North Goa District	100	442	2228	9374	10799	10574
Sanguem	100	307	1150	4602	7196	7765
Canacona	100	526	2842	10647	13460	14928
Quepem	100	641	3502	12303	15097	13639
Salcete	100	455	2547	9450	10572	11086
Mormugao	100	323	1489	9261	10926	10914
South Goa District	100	414	2186	9329	10777	11069
Goa State	100	430	2209	9354	10789	10793

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	2.21	7.85	24.97	92.61	101.33	87.18
Bardez	1.38	5.83	20.54	49.96	54.36	51.26
Pernem	0.57	1.31	4.36	14.71	15.55	19.29
Bicholim	0.59	1.97	9.29	24.92	29.73	28.06
Sattari	0.32	1.09	4.18	15.37	17.97	18.68
Ponda	0.56	3.00	9.30	29.45	31.22	34.51
North Goa District	1.41	5.28	17.82	55.56	60.16	55.28
Sanguem	0.58	1.22	4.87	17.19	14.74	24.65
Canacona	0.47	1.92	8.50	19.46	18.45	25.85
Quepem	0.74	4.22	13.82	34.68	38.86	36.70
Salcete	1.71	6.82	26.66	70.20	78.55	70.52
Mormugao	2.30	6.16	18.69	98.38	116.07	94.20
South Goa District	1.57	5.44	20.65	65.62	69.42	66.94
Goa State	1.47	5.35	18.95	59.50	63.92	60.02

STATEMENT – 8
TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	7882	29486	136256	607652	634320	538166
Bardez	5562	20317	83251	266930	289986	267529
Pernem	385	1766	9092	36916	41740	45717
Bicholim	1028	4201	20461	68722	75756	78354
Sattari	232	1540	7851	26513	28634	30021
Ponda	1140	5378	25498	104755	113135	122729
North Goa District	3746	14146	62590	243922	259703	235085
Sanguem	1135	3282	11391	44934	64839	64686
Canacona	915	4249	21290	77526	90629	92920
Quepem	1064	5881	28043	89723	101760	84989
Salcete	5023	20154	95423	312392	323051	313166
Mormugao	5605	14815	56786	331875	361015	333379
South Goa District	3823	13791	62655	245079	261508	248316
Goa State	3779	13993	62618	244430	260496	240895

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 and 2012-13 the population figures used are estimated.

STATEMENT – 9

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST
MARCH, 2013.**

Sr. No.	Name of the Bank	Deposits (Rs. in Crore)	Rank	Percentage to Total Deposits	Deposits per Branch (Rs. in Crore)
1	2	3	4	5	6
1	State Bank of India	5429.31	1	13.21	69.61
2	Bank of India	5294.44	2	12.88	115.10
3	Canara Bank	3915.00	3	9.52	130.50
4	Corporation Bank	3840.52	4	9.34	81.71
5	H.D.F.C. Bank	2998.53	5	7.29	71.39
6	Bank of Baroda	2290.04	6	5.57	81.79
7	Syndicate Bank	1812.32	7	4.41	75.51
8	Central Bank of India	1211.45	8	2.95	40.38
9	I.D.B.I Bank	1112.32	9	2.71	222.46
10	Indian Overseas Bank	993.96	10	2.42	41.42
11	Dena Bank	982.53	11	2.39	61.41
12	Goa State Co-operative Bank Ltd	944.10	12	2.30	16.00
13	Axis Bank	857.81	13	2.09	122.54
14	Union Bank of India	773.64	14	1.88	51.58
15	Goa Urban Co-operative Bank Ltd	756.29	15	1.84	47.27
16	Saraswat Co-operative Bank Ltd.	658.77	16	1.60	73.20
17	Bank of Maharashtra	557.62	17	1.36	37.17
18	Karnataka Bank Ltd.	545.95	18	1.33	90.99
19	Oriental Bank of Commerce	517.82	19	1.26	103.56
20	I.C.I.C.I Bank	459.68	20	1.12	16.42
21	Mapusa Urban Co-op. Bank of Goa	454.85	21	1.11	18.95
22	Vijaya Bank	362.62	22	0.88	45.33
23	Federal Bank Ltd.	357.41	23	0.87	59.57
24	Bicholim Urban Co-operative Bank Ltd.	329.04	24	0.80	27.42
25	United Commercial Bank	321.03	25	0.78	40.13
26	Punjab National Bank	320.35	26	0.78	64.07
27	Madgaon Urban Co-op Bank Ltd.	311.22	27	0.76	34.58
28	Indian Bank	291.84	28	0.71	41.69
29	Kotak Mahindra Bank	291.73	29	0.71	97.24
30	South Indian Bank Ltd.	234.38	30	0.57	46.88
31	Andhra Bank	234.16	31	0.57	58.54
32	State Bank of Mysore	228.49	32	0.56	76.16
33	Development Credit Bank Ltd	200.59	33	0.49	50.15
34	ING Vysya Bank Ltd.	145.35	34	0.35	48.45
35	IndusInd Bank Ltd	130.51	35	0.32	32.63
36	Citizen's Co-operative Bank Ltd.	126.84	36	0.31	21.14

Contd/-

Sr. No.	Name of the Bank	Deposits (Rs. in Crore)	Rank	Percentage to Total Deposits	Deposits per Branch (Rs. in Crore)
1	2	3	4	5	6
37	Catholic Syrian Bank Ltd.	116.12	37	0.28	58.06
38	North Kanara G.S.B. Co-op Bank Ltd.	72.75	38	0.18	18.19
39	United Bank of India	71.78	39	0.17	17.94
40	Ratnakar Bank Ltd.	67.77	40	0.16	16.94
41	Citizen Cedit Co-operative Bank	65.23	41	0.16	13.05
42	Women's Co-operative Bank Ltd.	64.23	42	0.16	32.12
43	Yes Bank	55.95	43	0.14	27.98
44	Allahabad Bank	46.16	44	0.11	9.23
45	Shamrao Vithal Co-op Bank Ltd.	44.36	45	0.11	44.36
46	Jammu and Kashmir Bank Ltd.	36.32	46	0.09	36.32
47	State Bank of Patiala	35.53	47	0.09	35.53
48	Punjab and Maharashtra Bank	34.64	48	0.08	6.93
49	State Bank of Travancore	26.34	49	0.06	26.34
50	TJSB Bank	21.34	50	0.05	7.11
51	Punjab and Sind Bank	21.20	51	0.05	21.20
52	Dhanlaxami Bank	18.95	52	0.05	18.95
53	The Karur Vysya Bank Ltd	18.50	53	0.04	18.50
54	Kokan Mercantile Co-op. Bank	1.75	54	NEG. 0.00	1.75
TOTAL		41111.43	-	100.00	60.02

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(Rs. In Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>I</i>	2	3	4	6	7	8
Tiswadi	44.40	196.83	957.40	4882.38	5105.29	5358.76
Bardez	12.87	73.10	277.51	1205.77	1495.02	1989.80
Pernem	0.77	5.75	20.72	77.51	88.48	104.23
Bicholim	5.04	18.57	62.13	325.76	365.97	380.13
Sattari	0.41	5.09	13.26	74.00	79.60	101.96
Ponda	6.39	34.43	141.36	769.01	876.03	986.18
North Goa District	69.88	333.77	1472.38	7334.43	8010.39	8921.06
Sanguem	3.06	8.54	46.42	116.41	131.78	193.64
Canacona	0.52	4.36	14.95	91.77	99.38	110.16
Quepem	3.08	11.74	39.80	271.32	332.84	258.98
Salcete	43.77	145.18	478.57	2007.30	2203.29	2659.29
Mormugao	50.87	137.35	353.04	1313.29	1556.49	1627.08
South Goa District	101.30	307.17	932.78	3800.09	4323.78	4849.15
Goa State	171.18	640.94	2405.16	11134.52	12334.17	13770.21

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	25.9	30.7	39.8	43.8	41.4	38.9
Bardez	7.5	11.4	11.5	10.8	12.1	14.5
Pernem	0.5	0.9	0.9	0.7	0.7	0.7
Bicholim	3.0	2.9	2.6	2.9	3.0	2.8
Sattari	0.2	0.8	0.6	0.7	0.6	0.7
Ponda	3.7	5.4	5.8	6.9	7.1	7.2
North Goa District	40.8	52.1	61.2	65.8	64.9	64.8
Sanguem	1.8	1.3	1.9	1.2	1.1	1.4
Canacona	0.3	0.7	0.6	0.8	0.8	0.8
Quepem	1.8	1.8	1.7	2.4	2.7	1.9
Salcete	25.6	22.7	19.9	18.0	17.9	19.3
Mormugao	29.7	21.4	14.7	11.8	12.6	11.8
South Goa District	59.2	47.9	38.8	34.2	35.1	35.2
Goa State	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	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	100	443	2156	10996	11498	12069
Bardez	100	568	2156	9369	11616	15461
Pernem	100	747	2691	10066	11491	13536
Bicholim	100	368	1233	6463	7261	7542
Sattari	100	1241	3234	18049	19415	24868
Ponda	100	539	2212	12035	13709	15433
North Goa District	100	478	2107	10496	11463	12766
Sanguem	100	279	1517	3804	4307	6328
Canacona	100	838	2875	17648	19112	21185
Quepem	100	381	1292	8809	10806	8408
Salcete	100	332	1093	4586	5034	6076
Mormugao	100	270	694	2582	3060	3199
South Goa District	100	303	921	3751	4268	4787
Goa State	100	374	1405	6505	7205	8044

STATEMENT – 13
TALUKA-WISE PER BANK BRANCH CREDIT IN GOA
(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	0.94	3.58	11.00	42.09	42.54	41.87
Bardez	0.21	1.11	3.02	9.49	10.91	13.72
Pernem	0.19	0.64	1.38	4.08	4.02	4.96
Bicholim	0.30	1.03	3.11	12.07	13.55	11.88
Sattari	0.32	0.73	1.21	6.73	7.24	8.50
Ponda	0.29	1.50	3.45	13.03	13.48	14.29
North Goa District	0.46	1.88	5.54	20.43	20.97	21.92
Sanguem	0.28	0.53	3.09	6.85	4.25	9.68
Canacona	0.07	0.48	1.36	5.10	4.14	5.80
Quepem	0.39	1.30	2.65	12.92	14.47	11.77
Salcete	0.77	2.23	5.15	15.32	16.82	17.38
Mormugao	2.12	4.74	8.02	25.26	29.93	25.42
South Goa District	0.95	2.40	5.24	15.90	16.57	17.44
Goa State	0.66	2.09	5.42	18.62	19.18	20.10

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA
(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	3365	13441	60059	276154	266319	258428
Bardez	836	3860	12225	50729	58208	71621
Pernem	129	862	2878	10236	10799	11760
Bicholim	680	2197	6845	33267	34539	33166
Sattari	100	1028	2263	11607	11531	13655
Ponda	592	2685	9447	46360	48837	50825
North Goa District	1230	5021	19440	89689	90529	93206
Sanguem	547	1439	7238	17900	18700	25403
Canacona	144	1071	3405	20310	20339	20842
Quepem	544	1820	5384	33424	37898	27261
Salcete	2259	6602	18422	68179	69172	77183
Mormugao	5162	11398	24375	85196	93098	89969
South Goa District	2299	6083	15902	59380	62404	64700
Goa State	1698	5479	17896	76383	78178	80688

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 and 2012-13 the population figures used are estimated.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2013**

Sr. No.	Name of the Bank	Credit (Rs. in Crore)	Rank	% to Total Credit	Credit per Branch(Rs. in Crore)
1	2	3	4	5	6
1	State Bank of India	2202.78	1	16.00	28.24
2	Bank of India	1155.98	2	8.39	25.13
3	Corporation Bank	1054.73	3	7.66	22.44
4	Canara Bank	1020.00	4	7.41	34.00
5	Indian Overseas Bank	815.61	5	5.92	33.98
6	Dena Bank	605.74	6	4.40	37.86
7	H.D.F.C. Bank	563.35	7	4.09	13.41
8	Goa State Co-operative Bank Ltd.	507.74	8	3.69	8.61
9	Goa Urban Co-operative Bank Ltd.	493.55	9	3.58	30.85
10	Syndicate Bank	488.82	10	3.55	20.37
11	Saraswat Co-operative Bank Ltd.	433.99	11	3.15	48.22
12	Mapusa Urban Co-op. Bank of Goa	287.75	12	2.09	11.99
13	Bank of Maharashtra	286.82	13	2.08	19.12
14	Bank of Baroda	276.14	14	2.01	9.86
15	Punjab National Bank	249.63	15	1.81	49.93
16	IndusInd Bank Ltd	229.94	16	1.67	57.48
17	Yes Bank	222.92	17	1.62	111.46
18	Bicholim Urban Co-operative Bank Ltd.	215.75	18	1.57	17.98
19	Union Bank of India	210.66	19	1.53	14.04
20	Madgao Urban Co-operative Bank Ltd.	208.44	20	1.51	23.16
21	Central Bank of India	200.61	21	1.46	6.69
22	Federal Bank Ltd.	183.88	22	1.34	30.65
23	Oriental Bank of Commerce	180.11	23	1.31	36.02
24	Axis Bank	175.24	24	1.27	25.03
25	Karnataka Bank Ltd.	157.55	25	1.14	26.26
26	Citizen Credit Co-operative Bank	142.44	26	1.03	28.49
27	Ratnakar Bank Ltd.	118.73	27	0.86	29.68
28	North Kanara G.S.B. Co-op Bank Ltd.	96.26	28	0.70	24.06
29	Andhra Bank	96.14	29	0.70	24.04
30	South Indian Bank Ltd.	92.87	30	0.67	18.57
31	I.D.B.I. Bank	82.50	31	0.60	16.50
32	Vijaya Bank	78.95	32	0.57	9.87
33	Citizen's Co-operative Bank Ltd.	69.67	33	0.51	11.61
34	Indian Bank	61.94	34	0.45	8.85
35	State Bank of Mysore	60.61	35	0.44	20.20
36	United Commercial Bank	58.33	36	0.42	7.29

Sr. No.	Name of the Bank	Credit (Rs. in Crore)	Rank	% to Total Credit	Credit per Branch(Rs. in Crore)
1	2	3	4	5	6
37	Shamrao Vithal Co-op Bank Ltd.	55.49	37	0.40	55.49
38	Allahabad Bank	47.14	38	0.34	9.43
39	Women's Co-operative Bank Ltd.	41.68	39	0.30	20.84
40	Catholic Syrian Bank Ltd.	40.48	40	0.29	20.24
41	United Bank of India	36.84	41	0.27	9.21
42	Ing Vysya Bank Ltd.	29.81	42	0.22	9.94
43	Jammu and Kashmir Bank Ltd.	28.47	43	0.21	28.47
44	Kotak Mahindra Bank	19.76	44	0.14	6.59
45	State Bank of Patiala	18.43	45	0.13	18.43
46	State Bank of Travancore	17.60	46	0.13	17.60
47	The Karur Vysya Bank Ltd	16.36	47	0.12	16.36
48	Punjab and Sind Bank	10.03	48	0.07	10.03
49	TJSB Bank	7.60	49	0.06	2.53
50	Development Credit Bank Ltd	4.41	50	0.03	1.10
51	Kokan Mercantile Co-op. Bank	3.79	51	0.03	3.79
52	I.C.I.C.I. Bank Ltd.	3.14	52	0.02	0.11
53	Punjab and Maharashtra Bank	2.57	53	0.02	0.51
54	Dhanlaxmi Bank	0.14	54	NEG. 0.00	0.14
TOTAL		13770.21		100.00	20.10

STATEMENT – 16

TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	43	46	44	45	42	48
Bardez	15	19	15	19	20	27
Pernem	34	49	32	28	26	26
Bicholim	66	52	33	48	46	42
Sattari	43	67	29	44	40	45
Ponda	52	50	37	44	43	41
North Goa District	33	35	31	36	35	40
Sanguem	48	44	64	40	29	39
Canacona	16	25	16	26	22	22
Quepem	52	31	19	37	37	32
Salcete	45	33	19	22	21	25
Mormugao	92	77	43	26	26	27
South Goa District	60	44	25	24	24	26
Goa State	45	39	29	31	30	33

STATEMENT – 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31ST MARCH, 2013

Sr. No.	Name of the Bank	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
I	COMMERCIAL BANKS	
1	State Bank of India	41
2	Bank of India	22
3	Bank of Baroda	12
4	Corporation Bank	27
5	Central Bank of India	17
6	Canara Bank	26
7	Syndicate Bank	27
8	Dena Bank	62
9	Indian Overseas Bank	82
10	Union Bank of India	27
11	Bank of Maharashtra	51
12	United Commercial Bank	18
13	Karnataka Bank Ltd.	29
14	Indian Bank	21
15	Punjab National Bank	78
16	State Bank of Mysore	27
17	Vijaya Bank	22
18	Allahabad Bank	102
19	Federal Bank Ltd.	51
20	Oriental Bank of Commerce	35
21	South Indian Bank Ltd.	40
22	United Bank of India	51
23	Ing Vysya Bank Ltd.	21
24	Andhra Bank	41
25	Punjab & Sind Bank	47
26	Catholic Syrian Bank Ltd.	35
27	Ratnakar Bank Ltd.	175
28	Jammu & Kashmir Bank Ltd.	78
29	I.C.I.C.I. Bank	1
30	I.D.B.I Bank	7
31	H.D.F.C. Bank	19
32	IndusInd Bank Ltd.	176
33	Development Credit Bank Ltd.	2
34	State Bank of Patiala	52
35	Axis Bank Ltd.	20
36	State Bank of Travancore	67
37	The Karur Vysya Bank Ltd	88
38	Yes Bank	398

Sr. No.	Name of the Bank	Credit Deposit Ratio
39	Kotak Mahindra Bank	7
40	Dhanlaxmi Bank	1
41	Punjab and Maharashtra Bank	7
42	TJSB Bank	36
	Commercial Banks	30
Sr. No.	Name of the Bank	Credit Deposit Ratio
I	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	65
2	Goa State Co-operative Bank Ltd.	54
3	Madgao Urban Co-operative Bank Ltd.	67
4	Mapusa Urban Co-op. Bank of Goa Ltd.	63
5	Women's Co-operative Bank Ltd.	65
6	Citizen's Co-op. Bank Ltd.	55
7	Bicholim Urban Co-op. Bank Ltd.	66
8	Saraswat Co-op. Bank Ltd.	66
9	North Kanara G.S.B. Co-op. Bank Ltd.	132
10	Shamrao Vithal Co-op. Bank Ltd.	125
11	Citizen Credit Co-op. Bank Ltd.	218
12	Kokan Mercantile Co-op Bank	217
	Co-operative Banks	67
	ALL BANKS	33

STATEMENT – 18

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

Sr.No.	State/Union Territory	Average population per branch, 2013
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	9869
2	Arunachal Pradesh	12828
3	Assam	18620
4	Bihar	20772
5	Chattisgarh	14316
6	Goa	3531
7	Gujarat	10441
8	Haryana	7976
9	Himachal Pradesh	5597
10	Jammu & Kashmir	9420
11	Jharkhand	14182
12	Karnataka	8236
13	Kerala	6728
14	Madhya Pradesh	15191
15	Maharashtra	11837
16	Manipur	24812
17	Meghalaya	10771
18	Mizoram	8939
19	Nagaland	19667
20	Orissa	12026
21	Punjab	6114
22	Rajasthan	13473
23	Sikkim	6454
24	Tamil Nadu	8718
25	Tripura	12671
26	Uttar Pradesh	16453
27	Uttarakhand	6630
28	West Bengal	14769
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	9811
2	Chandigarh	4862
3	Dadra & Nagar Haveli	8234
4	Daman & Diu	7712
5	Delhi	6857
6	Lakshadweep	6417
7	Ponducherry	8548
	ALL INDIA	11692

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2013 for number of bank offices.

Note: - Projected population figures used are as supplied by Registrar General, India.

STATEMENT – 19

STATE/UNION TERRITORY-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2013 (Excluding Co-operative Banks)

Sr.No.	State/Union Territory	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	110
2	Arunachal Pradesh	21
3	Assam	37
4	Bihar	30
5	Chhattisgarh	53
6	Goa	28
7	Gujarat	72
8	Haryana	76
9	Himachal Pradesh	35
10	Jammu & Kashmir	37
11	Jharkhand	34
12	Karnataka	71
13	Kerala	73
14	Madhya Pradesh	58
15	Maharashtra	88
16	Manipur	27
17	Meghalaya	23
18	Mizoram	35
19	Nagaland	28
20	Orissa	46
21	Punjab	81
22	Rajasthan	92
23	Sikkim	27
24	Tamil Nadu	123
25	Tripura	32
26	Uttar Pradesh	44
27	Uttaranchal (Uttarakhand)	35
28	West Bengal	62
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	38
2	Chandigarh	126
3	Dadra & Nagar Haveli	38
4	Daman & Diu	20
5	Delhi	98
6	Lakshadweep	10
7	Pondichery	83
	ALL INDIA	78

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2013.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2013

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	5429.31	2253.51	3175.80
2	Bank of India	5294.44	865.61	4428.83
3	Bank of Baroda	2290.04	445.00	1845.04
4	Corporation Bank	3840.52	784.33	3056.19
5	Central Bank of India	1211.45	134.54	1076.91
6	Canara Bank	3915.00	709.00	3206.00
7	Syndicate Bank	1812.32	180.30	1632.02
8	Dena Bank	982.53	185.27	797.26
9	Indian Overseas Bank	993.96	109.29	884.67
10	Union Bank of India	773.64	83.16	690.48
11	Bank of Maharashtra	557.62	57.35	500.27
12	United Commercial Bank	321.03	7.64	313.39
13	Karnataka Bank Ltd.	545.95	0.00	545.95
14	Indian Bank	291.84	35.08	256.76
15	Punjab National Bank	320.35	12.82	307.53
16	State Bank of Mysore	228.49	3.31	225.18
17	Vijaya Bank	362.62	34.99	327.63
18	Allahabad Bank	46.16	0.41	45.75
19	Federal Bank Ltd.	357.41	48.37	309.04
20	Oriental Bank of Commerce	517.82	28.21	489.61
21	South Indian Bank Ltd.	234.38	8.16	226.22
22	United Bank of India	71.78	2.80	68.98
23	Ing Vysya Bank Ltd.	145.35	9.93	135.42
24	Andhra Bank	234.16	12.20	221.96
25	Punjab and Sind Bank	21.20	0.03	21.17
26	Catholic Syrian Bank Ltd.	116.12	18.00	98.12
27	Ratnakar Bank Ltd.	67.77	0.00	67.77
28	Jammu and Kashmir Bank Ltd.	36.32	0.50	35.82
29	I.C.I.C.I. Bank Ltd.	459.68	110.40	349.28
30	I.D.B.I. Bank	1112.32	73.42	1038.90
31	H.D.F.C. Bank	2998.53	677.05	2321.48
32	IndusInd Bank Ltd	130.51	11.90	118.61
33	Development Credit Bank Ltd	200.59	10.77	189.82
34	State Bank of Patiala	35.53	17.03	18.50
35	Goa Urban Co-operative Bank Ltd.	756.29	0.00	756.29
36	Goa State Co-operative Bank Ltd.	944.10	0.11	943.99
37	Women's Co-operative Bank Ltd.	64.23	0.00	64.23
38	Citizen's Co-operative Bank Ltd.	126.84	0.00	126.84

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Bicholim Urban Co-operative Bank Ltd.	329.04	0.00	329.04
40	Saraswat Co-operative Bank Ltd.	658.77	3.40	655.37
41	North Kanara G.S.B. Co-op Bank Ltd.	72.75	0.01	72.74
42	Shamrao Vithal Co-op Bank Ltd.	44.36	0.24	44.12
43	Madgao Urban Co-operative Bank Ltd.	311.22	0.00	311.12
44	Dhanlaxami Bank	18.95	5.46	13.49
45	Mapusa Urban Co-op. Bank of Goa	454.85	0.28	454.57
46	Citizen Cedit Co-operative Bank	65.23	0.00	65.23
47	Axis Bank	857.81	171.55	686.26
48	State Bank of Travancore	26.34	8.48	17.86
49	The Karur Vysya Bank Ltd	18.50	0.00	18.50
50	Yes Bank	55.95	2.06	53.89
51	Kotak Mahindra Bank	291.73	60.22	231.51
52	Punjab and Maharashtra Bank	34.64	0.32	34.32
53	TJSB Bank	21.34	0.08	21.26
54	Kokan Mercantile Co-operative Bank	1.75	0.00	1.75
	TOTAL	41111.43	7182.59	33928.84

STATEMENT – 21

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER
SECTIONS AS ON 31ST MARCH, 2013**

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	5429.31	2202.78	638.14	12.23	0.00
2	Bank of India	5294.44	1155.98	540.21	119.67	0.00
3	Bank of Baroda	2290.04	276.14	137.04	8.80	0.00
4	Corporation Bank	3840.52	1054.73	534.24	65.44	3.35
5	Central Bank of India	1211.45	200.91	123.20	8.35	0.00
6	Canara Bank	3915.00	1020.00	358.00	37.00	0.00
7	Syndicate Bank	1812.32	488.82	312.29	6.30	0.72
8	Dena Bank	982.53	605.74	218.64	3.88	0.00
9	Indian Overseas Bank	993.96	815.61	112.40	9.61	112.40
10	Union Bank of India	773.64	210.66	141.23	5.60	4.88
11	Bank of Maharashtra	557.62	286.82	143.78	3.95	0.00
12	United Commercial Bank	321.03	58.33	56.21	4.55	1.60
13	Karnataka Bank Ltd.	545.95	157.55	0.00	0.00	0.00
14	Indian Bank	294.84	61.94	36.69	1.56	0.00
15	Punjab National Bank	320.35	249.63	106.94	10.94	0.00
16	State Bank of Mysore	228.49	60.61	23.81	0.03	0.00
17	Vijaya Bank	362.62	78.95	53.70	0.69	0.00
18	Allahabad Bank	46.16	47.14	12.56	0.00	0.00
19	Federal Bank Ltd.	357.41	183.88	18.04	9.04	5.94
20	Oriental Bank of Commerce	517.82	180.11	109.43	10.75	0.00
21	South Indian Bank Ltd.	234.38	92.87	50.71	0.99	0.00
22	United Bank of India	71.78	36.84	35.38	4.02	0.00
23	Ing Vysya Bank Ltd.	145.35	29.81	29.81	0.00	0.00
24	Andhra Bank	234.16	96.14	42.86	30.14	0.00
25	Punjab and Sind Bank	21.20	10.03	6.77	0.00	0.00
26	Catholic Syrian Bank Ltd.	116.12	40.48	1.74	19.00	0.00
27	Ratnakar Bank Ltd.	67.77	118.73	2.24	0.06	0.00
28	Jammu and Kashmir Bank Ltd.	36.32	28.47	14.58	0.00	0.00
29	I.C.I.C.I. Bank Ltd.	459.68	3.14	0.00	0.00	0.00
30	I.D.B.I. Bank	1112.32	82.50	20.04	0.00	0.00
31	H.D.F.C. Bank	2998.53	563.35	107.71	20.77	0.00
32	IndusInd Bank Ltd	130.51	229.94	95.68	14.25	0.00
33	Development Credit Bank Ltd	200.59	4.41	0.07	0.00	0.00
34	State Bank of Patiala	35.53	18.43	5.32	0.00	0.00
35	Axis Bank	857.81	175.24	0.00	0.00	0.00

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
36	State Bank of Travancore	26.34	17.60	8.43	1.02	0.00
37	The Karur Vysya Bank Ltd	18.50	16.36	1.65	0.00	0.00
38	Yes Bank	55.95	222.92	222.87	0.00	0.00
39	Kotak Mahindra Bank	291.73	19.76	15.35	0.28	0.00
40	Goa Urban Co-operative Bank Ltd.	756.29	493.55	228.53	29.30	0.00
41	Goa State Co-operative Bank Ltd.	944.10	507.74	124.74	26.25	0.00
42	Women's Co-operative Bank Ltd.	64.23	41.68	9.70	1.13	0.00
43	Citizen's Co-operative Bank Ltd.	126.84	69.67	39.45	17.37	0.00
44	Bicholim Urban Co-op. Bank Ltd.	329.04	215.75	114.40	30.92	0.00
45	Saraswat Co-operative Bank Ltd.	658.77	433.99	89.26	0.00	0.00
46	North Kanara G.S.B. Co-op Bank Ltd.	72.75	96.26	7.60	1.85	0.00
47	Shamrao Vithal Co-op Bank Ltd.	44.36	55.49	55.49	0.01	0.00
48	Madgao Urban Co-op. Bank Ltd.	311.22	208.44	116.00	27.75	0.00
49	Dhanlaxami Bank	18.95	0.14	0.00	0.00	0.00
50	Mapusa Urban Co-op. Bank of Goa	454.85	287.75	155.77	30.07	0.00
51	Citizen Cedit Co-operative Bank	65.23	142.44	142.44	0.00	0.00
52	Punjab and Maharashtra Bank	34.64	2.57	0.33	0.00	0.00
53	TJSB Bank	21.34	7.60	3.43	2.00	0.00
54	Kokan Mercantile Bank	1.75	3.79	2.51	0.03	0.00
	Total	41111.43	13770.21	5427.41	575.60	128.89

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2013.

Sr.No.	State/Union Territory	Deposit (Rs. in crore)	Per Capita Deposit (in Rs.)	Credit (Rs. in crore)	Per Capita Credit (In Rs.)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
	STATE				
1	Andhra Pradesh	398497	46213.80	438107	50807.38
2	Arunachal Pradesh	7215	56811.02	1531	12055.12
3	Assam	77730	24818.64	28576	9124.14
4	Bihar	165209	16473.27	49735	4959.21
5	Chhattisgarh	83828	33653.86	44503	17866.27
6	Goa	40086	214591.54	11289	60432.55
7	Gujarat	361054	59610.31	260642	43023.19
8	Haryana	169911	64688.72	129274	49217.12
9	Himachal Pradesh	45528	65810.35	15772	22798.64
10	Jammu & Kashmir	59454	49503.41	21806	18156.87
11	Jharkhand	105700	32690.33	33415	10334.45
12	Karnataka	464639	76642.81	331540	54687.95
13	Kerala	234217	66854.25	171712	49012.99
14	Madhya Pradesh	200820	26962.23	115776	15544.17
15	Maharashtra	1785043	154286.03	1576490	136260.19
16	Manipur	5355	21368.31	1470	5861.93
17	Meghalaya	13972	52095.08	3274	12205.44
18	Mizoram	4229	41137.16	1491	14499.03
19	Nagaland	6458	28066.49	1802	7830.51
20	Orissa	143978	34732.78	66325	16000.14
21	Punjab	200680	70964.36	162550	57480.89
22	Rajasthan	177139	25327.29	163268	23343.98
23	Sikkim	4989	79699.68	1345	21492.01
24	Tamil Nadu	446577	65418.18	549245	80457.73
25	Tripura	11913	32198.38	3869	10456.22
26	Uttar Pradesh	515015	24791.45	224708	10816.85
27	Uttarakhand	66453	64997.07	23147	22639.67
28	West Bengal	438344	48105.22	269934	29623.35
	UNION TERRITORY				
29	Andaman and Nicobar Island	2355	45284.62	896	17236.54
30	Chandigarh	45682	289127.85	57517	364029.75
31	Dadra & Nagar Haveli	1977	51093.02	753	19444.44
32	Daman & Diu	2573	87822.53	505	17228.67
33	Delhi	755821	387025.14	737304	377543.04
34	Lakshadweep	620	80558.44	61	7922.08
35	Pondicherry	8268	54643.09	6866	45382.68
	ALL INDIA	7051329	57628.65	5506498	45003.12

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2013.

Officers and Officials associated with this report

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Shri Jagdish N. Shirodkar, Deputy Director
Shri Deepak Pednekar, Statistical Officer
Shri Laximan Amonkar, Research Assistant
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Shri James Cardozo, Investigator
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