



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2013-2014



Directorate of Planning, Statistics and Evaluation

Alto Porvorim-Goa

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P R E F A C E

The present brochure on “Credit Deposit Ratio, 2013-14”, the twenty-sixth in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period from 1980-81 to 2013-14. 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**

Porvorim-Goa

April, 2015

CHAPTER – I

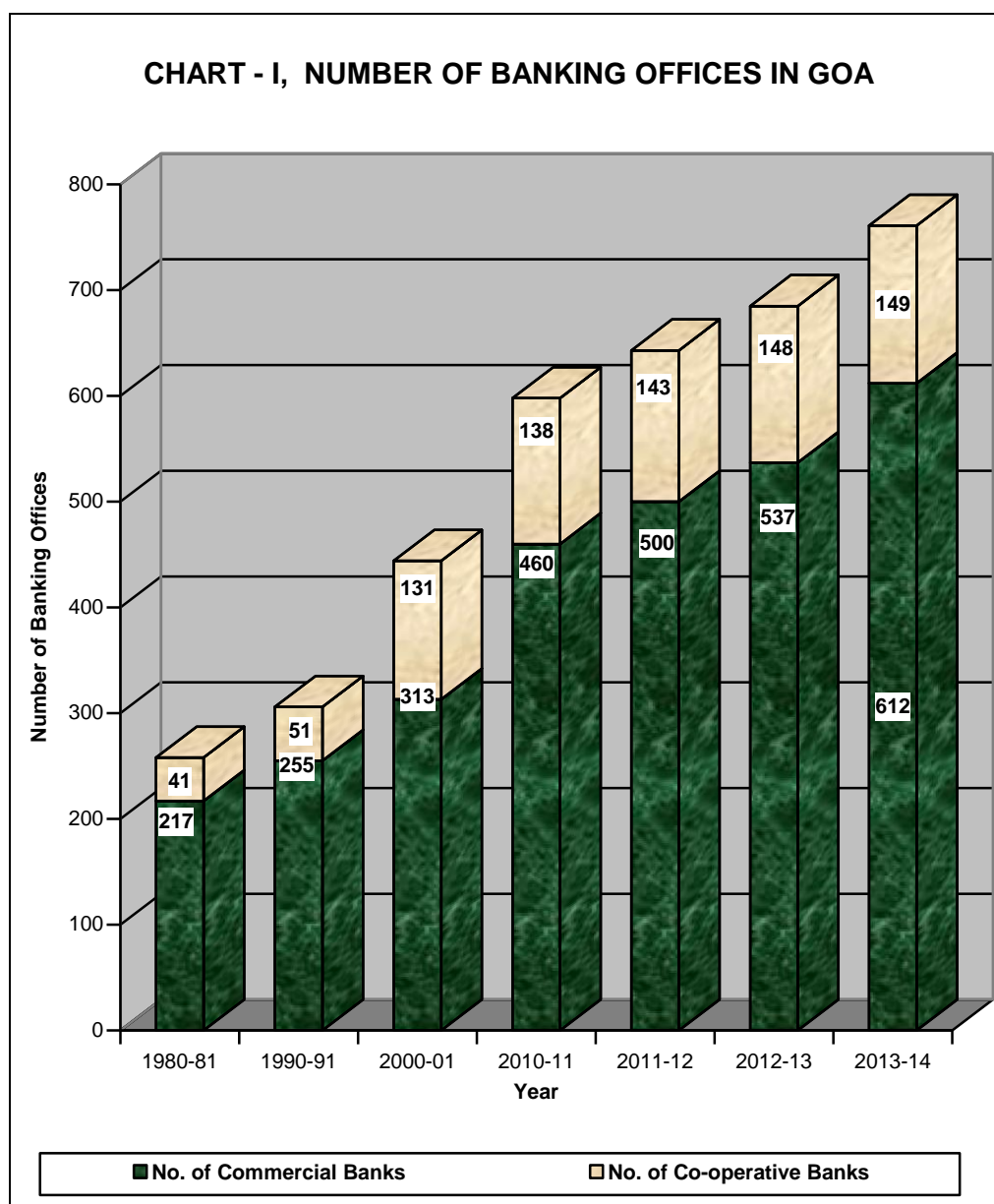
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3,702 sq. kms, and estimated population of 18.46 lakhs during 2013-14 estimated on decadal growth rate of Population Census, 2011. It has a well-knit banking system with as many as 761 banking offices as on 31st March, 2014. As per Quarterly bulletin published by Reserve Bank of India in March 2014, and the population projected during 2013 by the Registrar General India, there was a scheduled commercial bank branch for each 3181 people in Goa, as against the all-India average of 10696 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 761 bank branches as on March 31st, 2014. The aggregate deposits registered a phenomenal rise from Rs. 9 crore in 1962 to Rs. 48553 crore in 2013-14. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 16090 crore during 2013-14. Consequently, the credit deposit ratio in 2013-14 was 33%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2013-14. Seventy five new banking offices under Commercial category and one under co-operative category have joined banking sector in Goa during 2013-14, increasing the total banking offices by about 11.1% to 761 from 685 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
2013-2014	612	149	761



1.2. Commercial Banks.

- 1.2.1 It is observed from data collected that forty two commercial banks with its 612 offices were operating in Goa as on March, 31st 2014. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (86), followed by HDFC Bank (65), Corporation Bank (50), Bank of India (46) Canara Bank (46), Central Bank of India (32), Bank of Baroda (29), ICICI (29) Indian Overseas Bank (28) and Syndicate Bank (25) having twenty five or more branches operating. The above ten Commercial Banks have in all 436 branches accounting for over 71 percent of the commercial banks and 57 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 2013-14, there were in all 12 banks operating in Goa State and having 149 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 2013-14, sixty percent or 453 out of 761 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (155), followed by Tiswadi taluka (144). In South Goa District, Salcete taluka had the maximum number of branches (173), followed by Mormugao taluka (68). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 540 banking offices accounting for 71% of the total number of banking offices in the State.

1.4.2 During the year 2013-14, the least number of banking offices operating were observed in Sattari taluka (14) followed by Pernem taluka (27) in North Goa district and Canacona (20) and Sanguem (21) in the South Goa District. The overall trend in the number of banking offices talukawise during the period 2013-14 is shown in statement- 2 and its percentage distribution in Statement- 3.

1.5 Population Covered

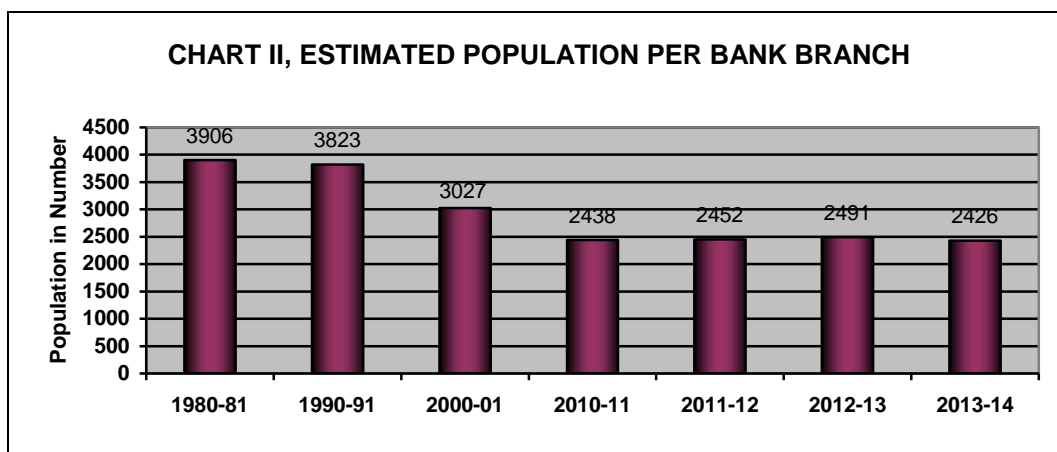
1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2013-14 is ranging between 3906 to 2426 persons per branches could be seen from Table 1.2, thus Goa possesses a good banking net work.

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
2013-2014*	2,426

* Estimated Population for the year 2013-14 based on decadal growth rate of Population Census, 2011.



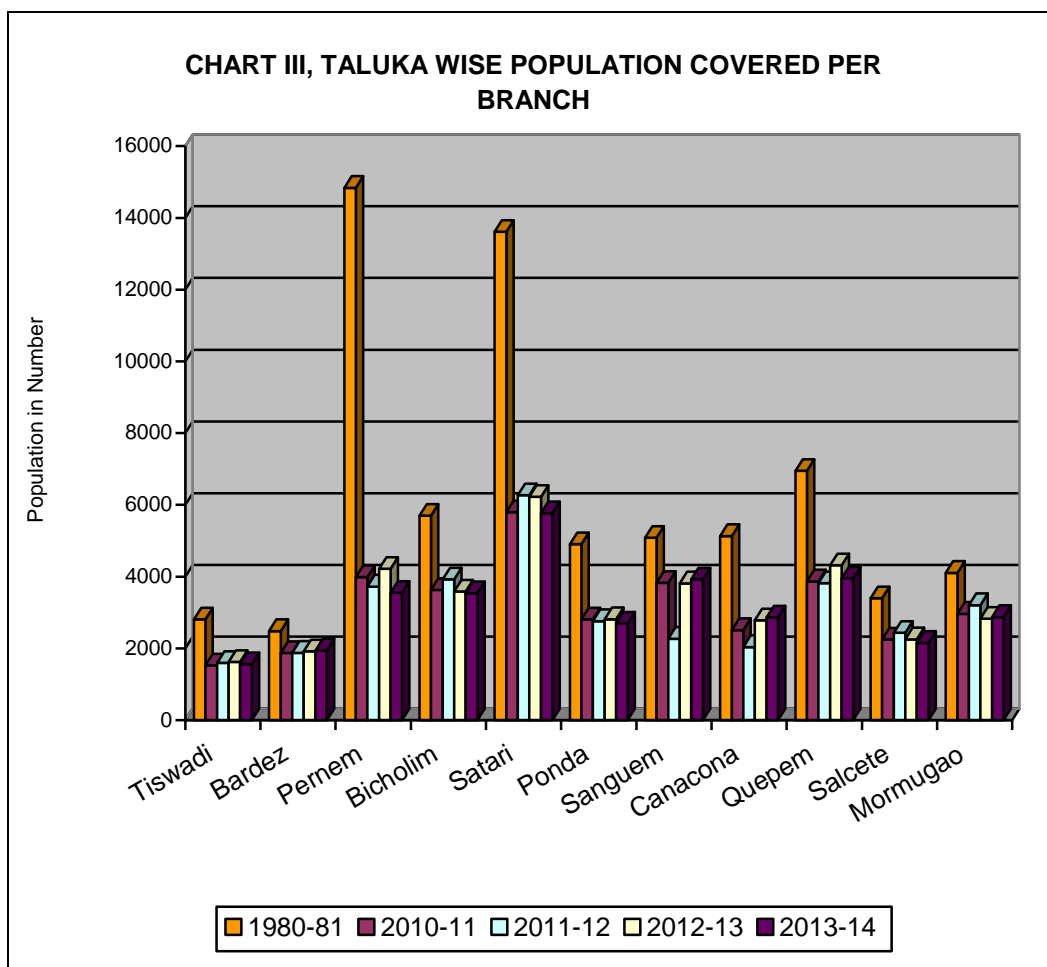
1.5.2 The details of estimated population covered per bank branch in each of the taluka for 1980-81, 2010-11, 2011-12, 2012-13 and 2013-14 are presented in table 1.3.

TABLE 1.3

TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch				
	1980-81	2010-11	2011-12	2012-13	2013-14*
1	2	3	4	5	6
Goa State	3,906	2438	2454	2491	2426
North Goa District	3,762	2278	2316	2352	2285
Tiswadi	2,807	1524	1597	1620	1558
Bardez	2,482	1872	1875	1916	1939
Pernem	14,838	3985	3724	4220	3551
Bicholim	5,699	3627	3924	3582	3542
Sattari	13,612	5796	6275	6223	5769
Ponda	4,904	2811	2760	2812	2691
South Goa District	4,110	2678	2655	2696	2632
Sanguem	5,082	3826	2273	3811	3926
Canacona	5,133	2510	2036	2782	2859
Quepem	6,949	3865	3818	4318	3952
Salcete	3,399	2247	2431	2252	2154
Mormugao	4,105	2964	3215	2826	2877

* Estimated Population for the year 2013-14 based on decadal growth rate of Population Census, 2011.



- 1.5.3 The estimated population covered per branch in the State during 2013-14 was 2,426. The population covered per branch for South Goa district and North Goa district for the year 2013-14 is 2,632 and 2,285 respectively. During the above reference year, the estimated population covered per bank branch in talukas was the lowest in Tiswadi (1,558) followed by Bardez (1,939) in North Goa district while Salcete (2,154) and Canacona (2,859) were best served in South Goa district. Satari taluka in North Goa district, had the maximum population covered per branch i.e 5,769 followed by Pernem taluka (3,551) in North Goa district whereas Quepem (3,952) and Sanguem (3,926) talukas in South Goa district.

- 1.5.4 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.
- 1.5.5 Population served per branch Commercial Bank office across the country compared with scenario in Goa may be seen in Statement No-18. The average estimated population covered per branch Commercial offices (excluding Co-operative banks) in Goa works out to 3181 while at all India level it was 10696 during 2013-14 as presented in Statement-18. The average therefore tops in the country among States/UTs. The State wise number of banking offices as provided vide Quarterly Statistics of Deposits & Credit of Scheduled Commercial Banks by Reserve Bank of India, March, 2014 and Statewise projected population as supplied by Registrar General India is used in calculation of average population per branch in each State..

CHAPTER – II

DEPOSITS/CREDITS

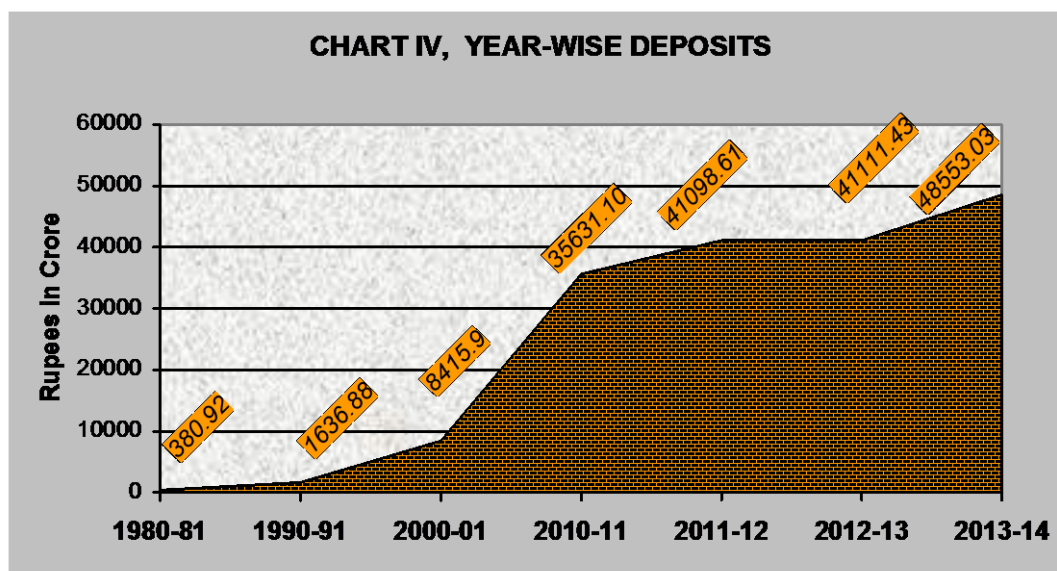
2.1 DEPOSITS

- 2.1.1 The 761 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 48553.03 crore, as on 31st March, 2014 as against Rs. 9 crore in 1962. The details of deposits for decennial year 1980-81, 1990-91 2000-01, 2010-11 and last three 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
2013-2014	48553.03	18.1

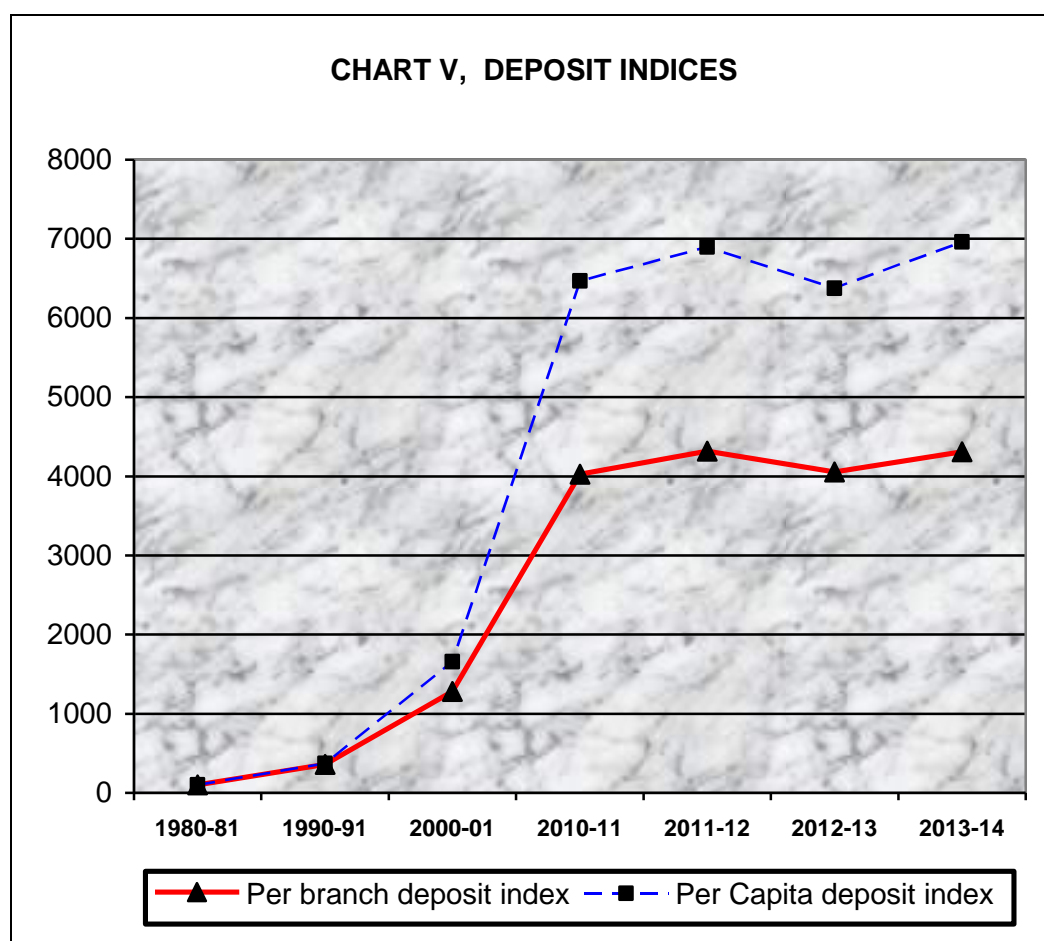


- 2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2013-14 registered a tremendous increase from Rs 380.92 crore to Rs. 48553.03 crore, registering an average annual growth rate of 15.8%. During the year 2013-14, the annual growth rate recorded was 18.1%.

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
2013-2014	63.80	4,311	*2,63,012	6,960

*Calculated considering estimated population for the year 2013-14 based on decadal growth rate of Population Census, 2011



2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 43 times and the per capita deposits increased by more than 69 times during the period 1980-81 to 2013-14.

- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 60.02 in 2012-13 has shown an upward trend and stood at Rs. 63.80 crore in 2013-14, the per capita deposits also showed a phenomenal increase from Rs. 3,779 to Rs. 2, 60,496 upto 2011-12 but decreased to Rs. 2, 40,895 during 2012-13 only to overtake the previous height registering upward trend to stand at Rs. 2, 63,012 during 2013-14. The deposits per branch and the per capita deposits registered a growth rate of 12.1 % and 13.7% per annum respectively over the period 1980-81 to 2013-14.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2014. The State Bank of India with total aggregate deposits of Rs. 8,457.14 crore (over 17% of the total deposit) topped the list followed by Bank of India Rs. 5,703.41 crore (just below 12%) and Corporation Bank Rs. 4432.00 (9%). These three banks together accounted for 38% 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. 1,088.39 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.
- 2.1.6 During the year 2013-14, the deposits per branch were the highest in case of IDBI Bank (Rs. 188.61 crore), Bank of India (Rs. 123.99 crore), Axis Bank (Rs.119.06 crore), State Bank of India (98.34 crore), Bank of Baroda (Rs.94.97 crore), and Canara Bank (Rs.93.95 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (Rs. 2.99 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2014 is given in Table 2.3.

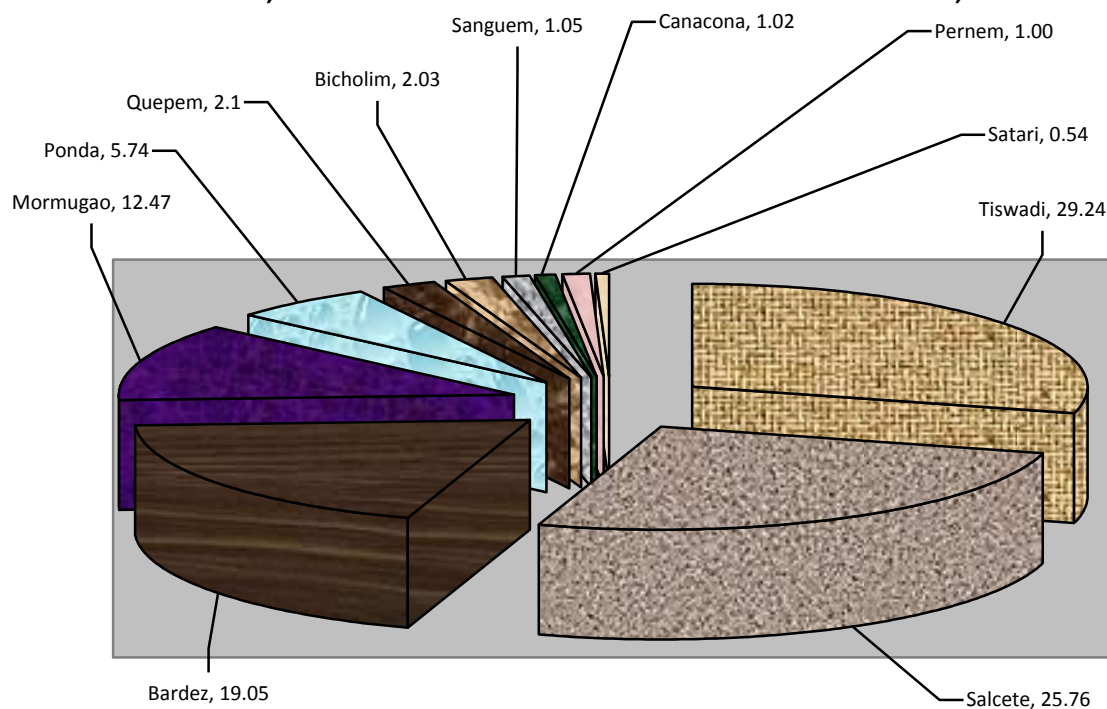
TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2013-14.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	Per capita deposits (Rs.)
1	2	3	4	5
Tiswadi	14191.75	29.24	1	632710
Salcete	12506.98	25.76	2	335582
Bardez	9250.94	19.05	3	307830
Mormugao	6055.79	12.47	4	309563
Ponda	2788.35	5.74	5	132851
Quepem	1018.19	2.10	6	99081
Bicholim	983.77	2.03	7	79350
Sanguem	510.59	1.05	8	61923
Canacona	494.42	1.02	9	86478
Pernem	487.80	1.00	10	50881
Sattari	264.45	0.54	11	*32741

* Calculated considering estimated Population for the year 2013-14 based on decadal growth rate of Population Census, 2011.

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2013-14



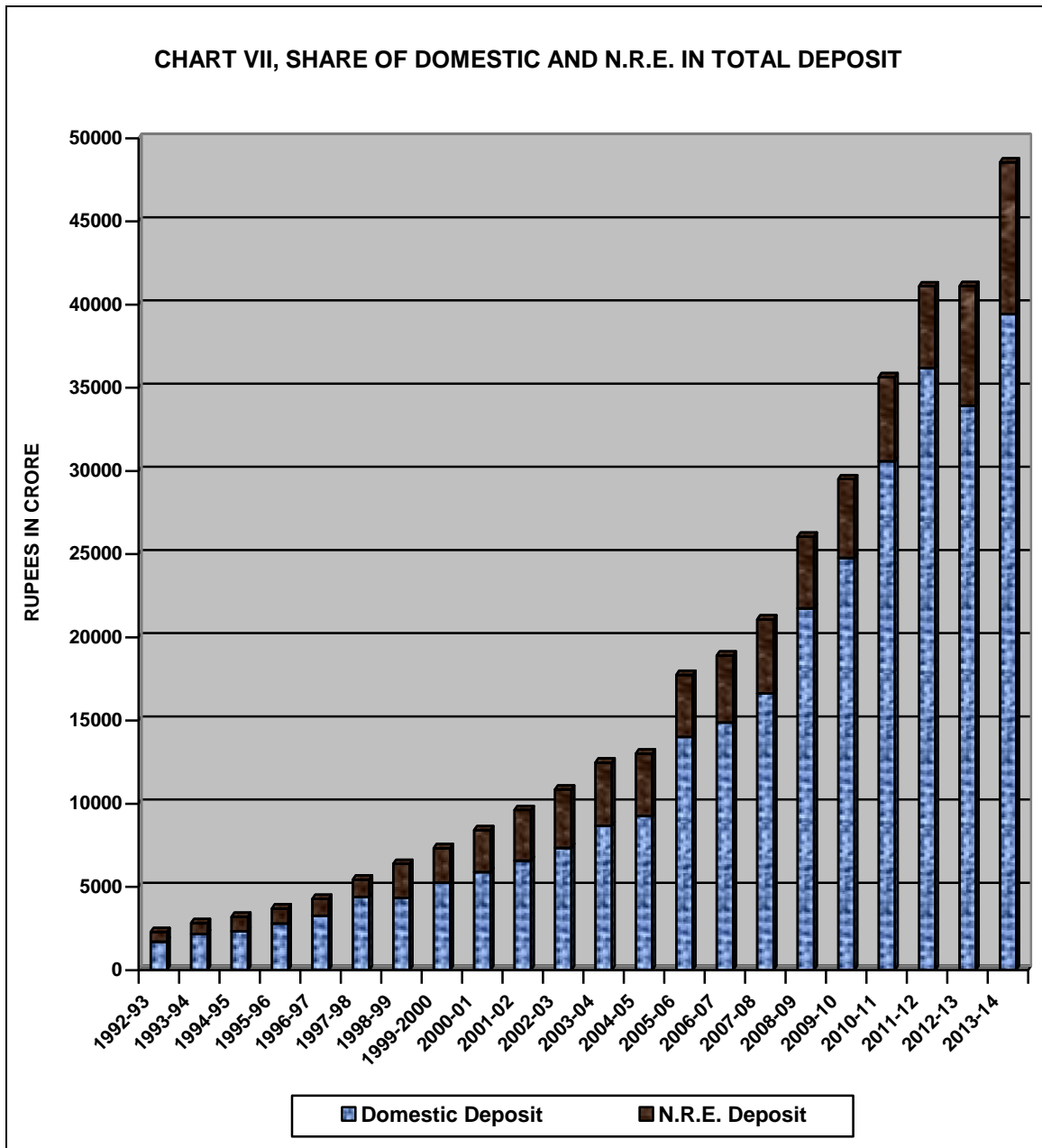
2.1.8 During the year 2013-14, Tiswadi taluka with Rs.14191.75 crore (29.24%) had the highest deposits followed by Salcete taluka Rs. 12506.98 crore (25.76%) and Bardez taluka Rs. 9250.94 crore (19.05%). The above three talukas together accounted for over 74% of the total deposits. The contribution of Sattari taluka was Rs. 264.45 crore or 0.54% following Pernem with Deposit Rs. 487.80 crore or 1.00%. The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for less than 8 percent of the total deposits. The per capita deposits for Tiswadi taluka was the highest (Rs. 6,32,710) followed by Salcete (Rs. 3,35,582), Mormugao (Rs. 3,09,563), and Bardez (Rs. 3,07,830). The lowest per capita deposits were mobilized in Sattari taluka (Rs. 32,741) and Pernem taluka (Rs. 50,881).

N.R.E. Deposits

2.1.9 As on March 31st 2014, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 9106.32 crore as against Rs. 7182.59 crore in 2012-13. 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 2013-14 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
2013-2014	39446.71	9106.32	48553.03	18.76



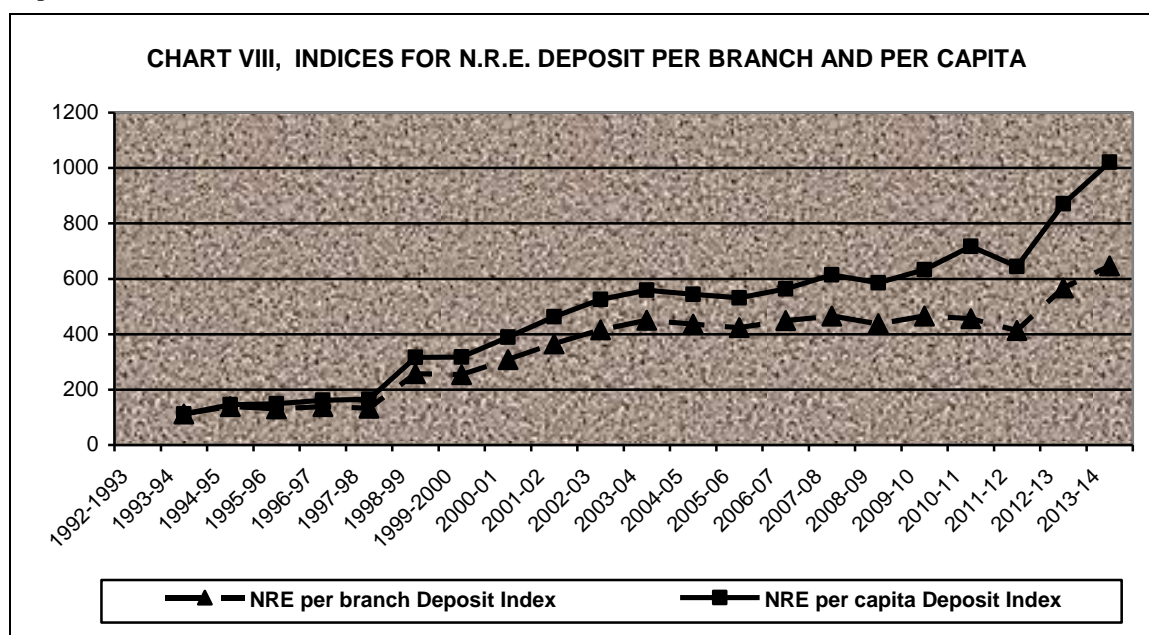
2.1.10 The N.R.E. deposits during the period 1992-93 to 2013-14 have increased from Rs. 583.47 crore to Rs. 9106.32 crore. The percentage contribution of NRE deposit to the total deposit stood at over 18.8% during 2013-14 increasing by 1.3 % as compared to the year 2012-13.

2.1.11 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 2013-14. 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 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
2013-2014	11.97	647	*49329	1021

*Calculated considering estimated population for the year 2013-14 based on decadal growth rate of Population Census, 2011.



2.2 CREDIT

- 2.2.1 As on March 31st 2014, the gross credit advanced by the banking institutions in Goa accounted for Rs. 16089.89 crore as against Rs 13770.21 crore in 2012-13, which shows an increase of 16.8%. 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

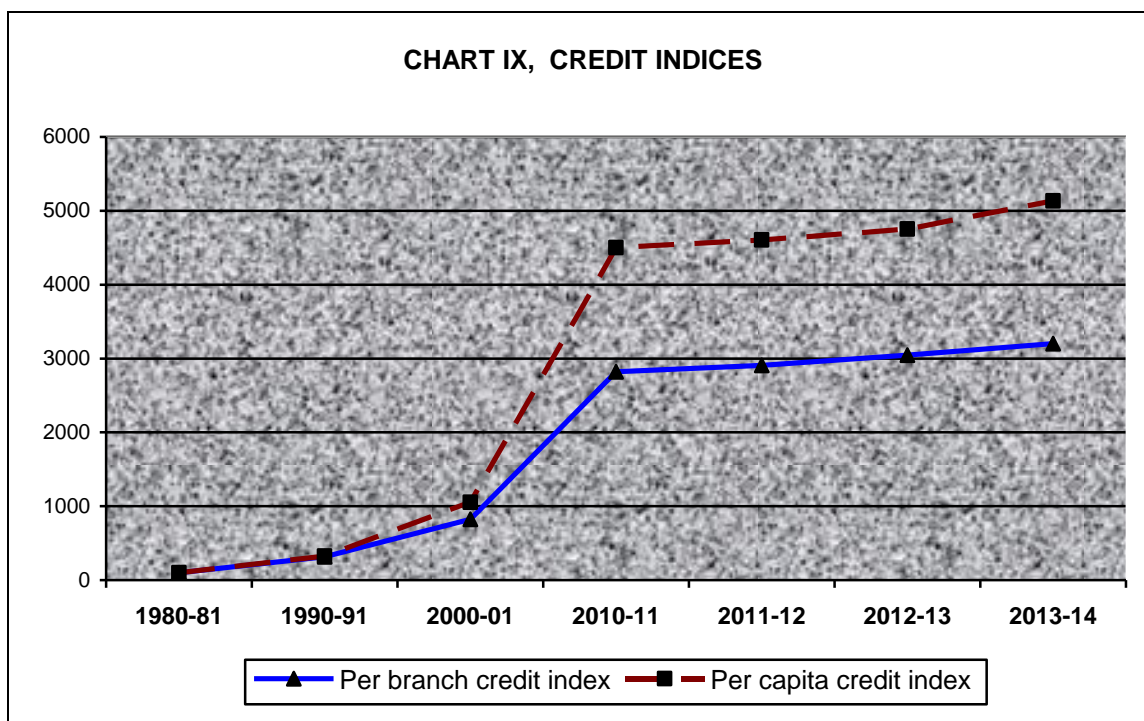
Year	Credit (Rs. In crore)	Percentage Annual Growth Rate Over Previous Year
1	2	3
1980-1981	171.18	-
1990-1991	640.94	22.7
2000-2001	2,405.16	6.5
2010-2011	11134.52	15.2
2011-2012	12334.17	10.8
2012-2013	13770.21	11.6
2013-2014	16089.89	16.85

- 2.2.2 Total advances during the period from 1980-81 to 2013-14 increased from Rs. 171.18 crore to Rs. 16089.89 crores registering an annual average growth rate of 14.8% during the year 2013-14. The annual growth rate of 16.8% was observed during 2013-14 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
2013-2014	21.14	3,203	*87159	5,133

* Calculated considering Estimated Population for the year 2013-14 based on decadal growth rate of Population Census, 2011.



2.2.4 The credit pattern over the period 1980-81 to 2013-14, has shown 32 times increase in credit per bank branch and 51 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. 21.14 crore in 2013-14 and the per capita credit from Rs. 1,698 in 1980-81 to Rs. 87,159 in 2013-14. The overall growth registered during the above period was 11.1% and 12.7% 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, 2014 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 2715.52 crore (or 17% of the total credit) topped the list followed by Bank of India (Rs.1396.59 crore or 9%), Corporation Bank (Rs.1309.00 crore or 8%), Canara Bank (Rs.1185.05 crore or 7%), HDFC bank (863.92 crore or 5%) Indian Overseas Bank (Rs.636.65 crore or 4%), and Dena Bank (Rs. 622.50 crore or 4%). While 54% of the total advances were made by the above Seven Commercial banks, the advances made by 24 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. 689.67 crore or 4%), Goa Urban Co-operative Bank Ltd. (Rs.511.90 crore or 3%) and Saraswat Co-operative Bank Ltd. (Rs. 420.13 crore or 3%) together accounted for over 10% of the total credit.
- 2.2.7 The credit per branch in the year 2013-14 was the highest for Shamrao Vithal Co-operative Bank Ltd (Rs. 73.56 crore) with single branch in the State, followed by IndusInd Bank Ltd. (Rs. 71.00 crore) and Punjab National Bank (Rs 50.63 crore). Among the lowest advances per branch were of the Dhanlaxmi Bank (Rs.1.27 crore), Development Credit Bank Ltd. (Rs. 1.62 crore) and Punjab and Maharashtra Bank Ltd. (Rs. 1.66 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, 2014 is given in Table 2.8.

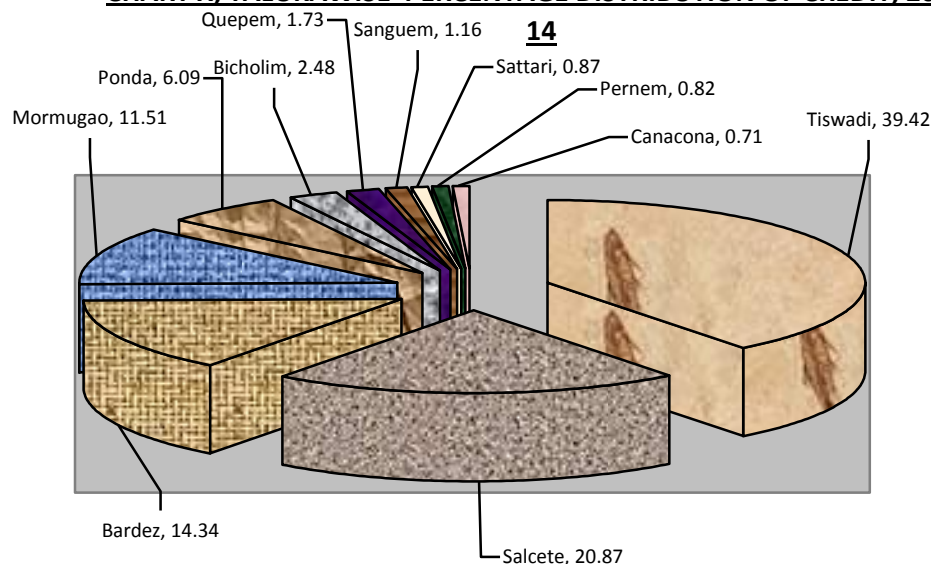
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2013-14

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits * (Rs.)
1	2	3	4	5
Tiswadi	6343.30	39.42	1	282803
Salcete	3358.48	20.87	2	90113
Bardez	2307.43	14.34	3	76781
Mormugao	1852.50	11.51	4	94697
Ponda	979.85	6.09	5	46685
Bicholim	398.93	2.48	6	32177
Quepem	278.59	1.73	7	27110
Sanguem	185.79	1.16	8	22532
Sattari	139.57	0.87	9	17280
Pernem	131.48	0.82	10	13714
Canacona	113.97	0.71	11	19934

* Calculated considering Estimated Population for the year 2013-14 based on decadal growth rate of Population Census, 2011.

CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2013-



2.2.9 Among talukas, Tiswadi being the main credit contributor ranked first, with its advances amounting to Rs. 6343.30 crore (39.4%) during the year 2013-14. The Salcete taluka with Rs. 3358.48 crore (20.9%) stood second followed by Bardez taluka with Rs. 2307.43 crore (14.3%). The above three talukas accounted for 74.6% of the total advances during the year 2013-14. The lowest advances made during the year 2012-13 were in Canacona taluka (Rs. 113.97 crore or 0.7%) followed by Pernem taluka (Rs. 131.48 crore or 0.8%). The per capita credit was the highest for Tiswadi taluka (Rs. 2, 82,803) followed by Mormugao taluka (Rs. 94,697) and Salcete taluka (Rs. 90,113). The per capita credit were the lowest for Pernem taluka (Rs. 13,714) followed by Sattari taluka (Rs. 17,280).

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 2013-14 the population figures used are estimated.

CHAPTER – III

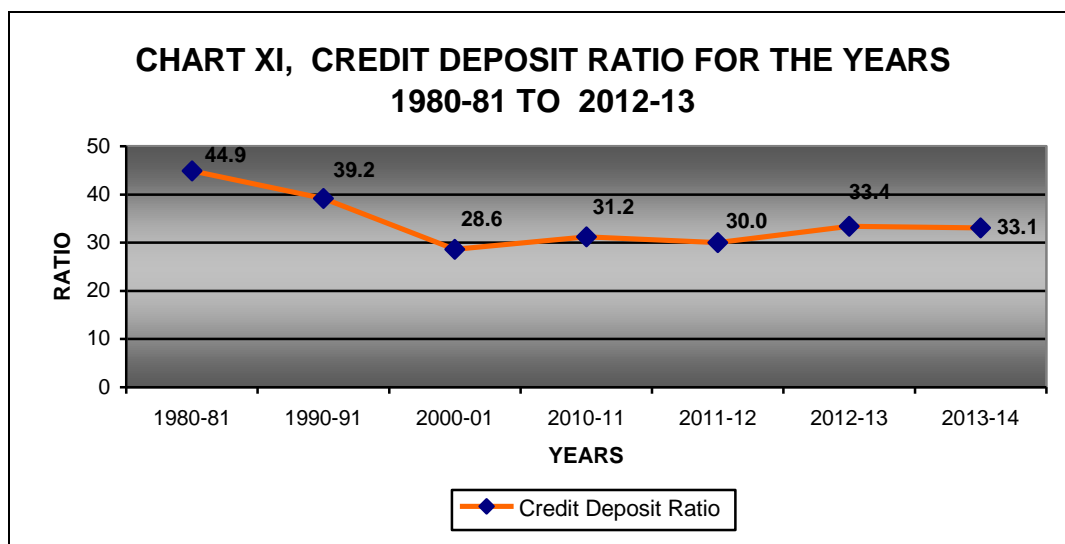
CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 761 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs. 48553.03 crore upto the year 2013-14, registering an annual increase of 18.1% during 2013-14 over the previous year. Alongside, advances amounting to Rs. 16089.89 crore were made till 2013-14, representing an increase of 16.8% during 2013-14 over the previous year. Thus, the credit deposit ratio works out to 33.1.
- 3.2 The credit deposit ratios for the period 1980-81 to 2013-14 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 33.1 up to the year 2013-14 recording an increase during the year 2010-11 and 2012-13, it decreased during current year by 0.3 points and stood at 33.1.

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
2013-2014	33.1



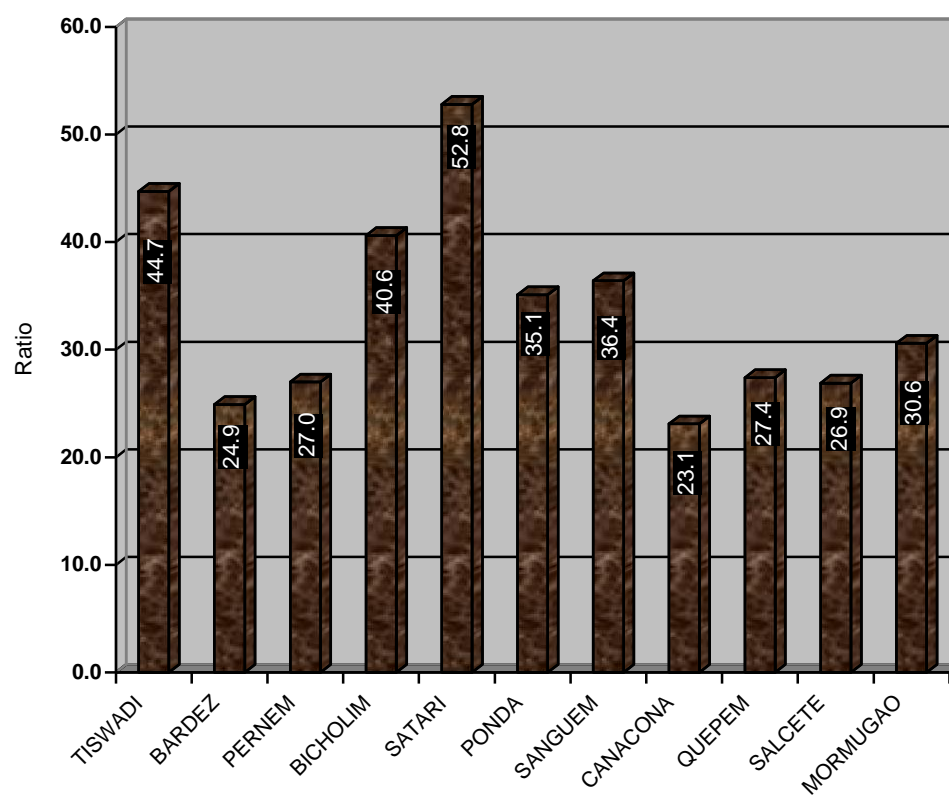
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2013-14, the credit deposit ratio for Co-operative Banks was quite high (67) as compared to the Commercial Banks (30). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio of IndusInd Bank (198) was the highest followed by Allahabad Bank (115) and Ratnakar Bank (108). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Citizen Co-operative Bank Ltd (51), Mapusa Urban Coop. Bank of Goa Ltd. (57) and highest being for Citizen Credit Cooperative Bank Ltd. (197) during the year 2013-14. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 32, 24 and 12 respectively, during the year in discussion.
- 3.4 Taluka-wise credit deposit ratio in 2013-14 (refer Table 3.2) was the highest in Sattari (52.8), followed by Tiswadi (44.7) and Bicholim (40.6). The ratio for North Goa district (37.0) was higher than South Goa district (28.1). Bardez taluka has lowest (24.9) in North Goa District while Canacona (23.1) recorded lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2013-14

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	44.7
Bardez	24.9
Pernem	27.0
Bicholim	40.6
Sattari	52.8
Ponda	35.1
North Goa District	36.8
Sanguem	36.4
Canacona	23.1
Quepem	27.4
Salcete	26.9
Mormugao	30.6
South Goa District	28.1
Goa State	33.1

CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO, 2013-14



3.5 In terms of credit deposit ratio, Sattari and Tiswadi taluka ranked first and second while Canacona remained at the bottom of the list during 2013-14.

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2014, 54 scheduled banks having 761 bank branches in Goa were catering to an estimated population of 18.46 lakh. The estimation of population for the year 2013-14 is based on decadal growth rate of Population Census, 2011. 503 new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2014. Of the 761 bank branches registered, as on 31st March, 2014, 149 (19.6%) were in the Cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (86) followed by HDFC Bank (65), Goa State Co-operative Bank Ltd. (59) and Corporation Bank (50).
- 4.3 The State Bank of India, Goa State Co-operative Bank Ltd., Corporation Bank, Bank of India, HDFC Bank, Canara Bank, Central Bank of India, Bank of Baroda, ICICI bank and Indian Overseas Bank, these 10 banks operating more than 25 branched have together accounted for 470 branches (62%) of the total banking offices in Goa.
- 4.4 472 (62%) bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 55 (7%) bank branches were located in the three talukas of Sattari, Canacona and Sanguem each having less than 25 bank branches and the remaining 234 branches (31%) 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) is 3,181 as can be seen from Statement-18. The estimated population covered per branch office ranges from 4,744 to 19,197 for the remaining States/Union Territories and at the all-India level it stood at 10,696 during the year in question, as per Quarterly Statistics on Deposits and Credits on Scheduled Commercial Banks issued by Reserve Bank of India, during March, 2014
- 4.6 As against the aggregate deposits of Rs. 48553.03 crore, the gross credit amounted to Rs. 16089.89 crore and the credit deposit ratio was 33.1.
- 4.7 The index of deposits per branch stood at 4,311 in 2013-14 as against 3,203 for credit during the same period. The index of per capita deposits for 2013-14 was 6960 and that for credit was 5133 respectively.
- 4.8 Over 74% of the total deposits were concentrated in the talukas of Tiswadi, Salcete and Bardez and this have been the predominant trend through the years.
- 4.9 Also, over about 75% 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. 44,793.81 crore and advanced credit worth Rs.14,841.56 crores both being 92% respectively of their totals. These five talukas comprising the important commercial centers of Goa appear to be dominating the banking scenario.
- 4.11 The State Bank of India with aggregate deposits of Rs. 8457.14 crore, constituting 17.4% of the total deposits and advances of Rs. 2715.52 crore, contributing 16.9% of the total credit, topped the list among all the banks in Goa.

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	2013-2014
1	2	3	4	5	6	7	8	9
Commercial Banks								
1	State Bank of India	31	46	50	76	76	78	86
2	Bank of India	23	27	28	39	45	46	46
3	Bank of Baroda	21	26	27	27	28	28	29
4	Corporation Bank	19	23	31	44	45	47	50
5	Central Bank of India	20	22	22	25	28	30	32
6	Canara Bank	19	19	21	26	29	30	46
7	Syndicate Bank	17	17	17	22	22	24	25
8	Dena Bank	15	15	16	16	16	16	17
9	Indian Overseas Bank	11	11	12	14	18	24	28
10	Union Bank of India	9	10	11	15	15	15	15
11	Bank of Maharashtra	7	7	9	15	16	15	15
12	United Commercial Bank	4	5	5	8	8	8	10
13	Karnataka Bank Ltd.	4	4	4	5	5	6	8
14	Indian Bank	3	3	6	6	6	7	7
15	Punjab National Bank	3	3	4	4	5	5	5
16	State Bank of Mysore	2	2	3	3	2	3	3
17	Vijaya Bank	2	2	5	1	5	8	8
18	Allahabad Bank	-	1	1	5	5	5	5
19	Federal Bank Ltd.	1	1	2	5	6	6	6
20	New Bank of India	1	1	-	-	-	-	-
21	Oriental Bank of Commerce Ltd.	1	1	1	6	7	5	7
22	Sangli Bank Ltd.	1	1	1	-	-	-	
23	South Indian Bank Ltd.	1	1	2	4	4	5	5
24	United Bank of India	-	2	2	4	4	4	4
25	United Western Bank Ltd	1	1	3	-	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	3	3	3
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4	4
29	Punjab & Sind Bank	-	1	1	1	1	1	1
30	Centurian Bank of Punjab Ltd	-	-	5	-	-	-	-
31	Catholic Syrian Bank Ltd.	-	-	1	3	2	2	1
32	Ratnakar Bank Ltd.	-	-	1	4	4	4	6
33	Times Bank Ltd.	-	-	-	-	-	-	-
34	Bank of Madhura	-	-	-	-	-	-	-
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	19	28	29

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014
1	2	3	4	5	6	7	8	9
37	Global Trust Bank Ltd	-	-	5	-	-	-	-
38	I.D.B.I. Bank	-	-	1	5	5	5	5
39	H.D.F.C. Bank	-	-	3	28	38	42	65
40	IndusInd Bank Ltd.	-	-	1	3	3	4	4
41	Development Credit Bank Ltd.	-	-	4	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	1	1
43	Axis Bank	-	-	-	7	7	7	8
44	State Bank of Travancore	-	-	-	1	1	1	2
45	State Bank of Rajasthan	-	-	-	-	-	-	-
46	Yes Bank	-	-	-	3	7	2	7
47	Karur Vysya Bank	-	-	-	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	3	3	3
49	Dhanlaxmi Bank	-	-	-	1	1	1	1
50	Punjab and Maharashtra Bank	-	-	-	-	-	5	5
51	TJSB Bank	-	-	-	-	-	3	4
	Sub Total-(A)	217	255	313	460	500	537	612
Co-operative banks								
1	Goa Urban Coop. Bank Ltd.	14	15	18	15	16	16	16
2	Goa State Coop. Bank Ltd.	16	15	56	59	59	59	59
3	Madgaum Urban Coop. Bank Ltd.	4	7	8	9	9	9	9
4	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	26	24	24	24	24
5	Women's Coop. Bank Ltd.	-	1	1	2	2	2	2
6	Citizen's Coop. Bank Ltd	-	1	4	6	6	6	6
7	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	10	12	12
8	Saraswat Coop. Bank Ltd.	-	-	5	8	8	9	10
9	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	4	4	4
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	1	1
11	Goan People's Urban Co-operative Bank Ltd	-	-	1	-	-	-	-
12	Citizen Credit Coop. Bank Ltd.	-	-	-	3	4	5	5
13	Kokan Mercantile Bank	-	-	-	-	-	1	1
	Sub Total-(B)	41	51	131	138	143	148	149
	TOTAL (Sub Total A+B)	258	306	444	598	643	685	761

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	47	55	87	116	120	128	144
Bardez	62	66	92	127	137	145	155
Pernem	4	9	15	19	22	21	27
Bicholim	13	18	20	27	27	32	35
Sattari	3	7	11	11	11	12	14
Ponda	22	23	41	59	65	69	78
North Goa District	151	178	266	359	382	407	453
Sanguem	11	16	15	17	31	20	21
Canacona	7	9	11	18	24	19	20
Quepem	8	9	15	21	23	22	26
Salcete	57	65	93	131	131	153	173
Mormugao	24	29	44	52	52	64	68
South Goa District	107	128	178	239	261	278	308
Goa State	258	306	444	598	643	685	761

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	18.2	18.0	19.6	19.4	18.7	18.7	18.9
Bardez	24.0	21.6	20.7	21.2	21.3	21.2	20.4
Pernem	1.6	2.9	3.4	3.2	3.4	3.0	3.5
Bicholim	5.0	5.9	4.5	4.5	4.2	4.7	4.6
Sattari	1.2	2.3	2.5	1.8	1.7	1.7	1.8
Ponda	8.5	7.5	9.2	9.9	10.1	10.1	10.3
North Goa District	58.5	58.2	59.9	60.0	59.4	59.4	59.5
Sanguem	4.3	5.2	3.4	2.8	4.8	3.0	2.8
Canacona	2.7	3.0	2.5	3.0	3.7	2.8	2.6
Quepem	3.1	2.9	3.4	3.5	3.6	3.2	3.4
Salcete	22.1	21.2	20.9	22.0	20.4	22.3	22.7
Mormugao	9.3	9.5	9.9	8.7	8.1	9.3	9.0
South Goa District	41.5	41.8	40.1	40.0	40.6	40.6	40.5
Goa State	100.0	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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	104.00	431.80	2172.04	10743.23	12159.78	11159.40	14191.75
Bardez	85.62	384.76	1889.87	6344.63	7447.98	7432.58	9250.94
Pernem	2.29	11.78	65.45	279.53	342.00	405.19	487.80
Bicholim	7.62	35.51	185.72	672.94	802.70	898.05	983.77
Sattari	0.95	7.63	46.01	169.03	197.66	224.17	264.45
Ponda	12.31	68.96	381.53	1737.64	2029.39	2381.35	2788.35
North Goa District	212.79	940.44	4740.62	19947.00	22979.51	22500.74	27967.06
Sanguem	6.35	19.48	73.05	292.23	456.92	493.08	510.59
Canacona	3.29	17.30	93.49	350.30	442.83	491.13	494.42
Quepem	5.92	37.94	207.31	728.32	893.72	807.40	1018.19
Salcete	97.33	443.19	2478.97	9197.39	10289.90	10789.99	12506.98
Mormugao	55.24	178.53	822.46	5115.86	6035.73	6029.09	6055.79
South Goa District	168.13	696.44	3675.28	15684.10	18119.10	18610.69	20585.97
Goa State	380.92	1636.88	8415.90	35631.10	41098.61	41111.43	48553.03

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	27.3	26.4	25.8	30.2	29.6	27.1	29.2
Bardez	22.6	23.5	22.5	17.8	18.1	18.0	19.1
Pernem	0.6	0.7	0.8	0.8	0.8	1.0	1.0
Bicholim	2.0	2.2	2.2	1.9	2.0	2.2	2.0
Sattari	0.2	0.5	0.5	0.4	0.5	0.5	0.5
Ponda	3.2	4.2	4.5	4.9	4.9	5.8	5.8
North Goa District	55.9	57.5	56.3	56.0	55.9	54.6	57.6
Sanguem	1.7	1.2	0.9	0.8	1.1	1.2	1.0
Canacona	0.8	1.0	1.1	1.0	1.1	1.2	1.0
Quepem	1.5	2.3	2.5	2.0	2.2	2.0	2.1
Salcete	25.6	27.1	29.5	25.8	25.0	26.3	25.8
Mormugao	14.5	10.9	9.8	14.4	14.7	14.7	12.5
South Goa District	44.1	42.5	43.7	44.0	44.1	45.4	42.4
Goa State	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	2011-2012	2012-2013	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	100	415	2089	10330	11692	10730	13646
Bardez	100	449	2207	7410	8699	8681	10805
Pernem	100	514	2858	12207	14934	17694	21301
Bicholim	100	466	2437	8831	10534	11785	12910
Sattari	100	803	4843	17793	20806	23597	27837
Ponda	100	560	3099	14116	16486	19345	22651
North Goa District	100	442	2228	9374	10799	10574	13143
Sanguem	100	307	1150	4602	7196	7765	8041
Canacona	100	526	2842	10647	13460	14928	15028
Quepem	100	641	3502	12303	15097	13639	17199
Salcete	100	455	2547	9450	10572	11086	12850
Mormugao	100	323	1489	9261	10926	10914	10963
South Goa District	100	414	2186	9329	10777	11069	12244
Goa State	100	430	2209	9354	10789	10793	12746

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	2.21	7.85	24.97	92.61	101.33	87.18	98.55
Bardez	1.38	5.83	20.54	49.96	54.36	51.26	59.68
Pernem	0.57	1.31	4.36	14.71	15.55	19.29	18.07
Bicholim	0.59	1.97	9.29	24.92	29.73	28.06	28.11
Sattari	0.32	1.09	4.18	15.37	17.97	18.68	18.89
Ponda	0.56	3.00	9.30	29.45	31.22	34.51	35.75
North Goa District	1.41	5.28	17.82	55.56	60.16	55.28	61.74
Sanguem	0.58	1.22	4.87	17.19	14.74	24.65	24.31
Canacona	0.47	1.92	8.50	19.46	18.45	25.85	24.72
Quepem	0.74	4.22	13.82	34.68	38.86	36.70	39.16
Salcete	1.71	6.82	26.66	70.20	78.55	70.52	72.29
Mormugao	2.30	6.16	18.69	98.38	116.07	94.20	89.06
South Goa District	1.57	5.44	20.65	65.62	69.42	66.94	66.84
Goa State	1.47	5.35	18.95	59.50	63.92	60.02	63.80

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	7882	29486	136256	607652	634320	538166	632710
Bardez	5562	20317	83251	266930	289986	267529	307830
Pernem	385	1766	9092	36916	41740	45717	50881
Bicholim	1028	4201	20461	68722	75756	78354	79350
Sattari	232	1540	7851	26513	28634	30021	32741
Ponda	1140	5378	25498	104755	113135	122729	132851
North Goa District	3746	14146	62590	243922	259703	235085	270127
Sanguem	1135	3282	11391	44934	64839	64686	61923
Canacona	915	4249	21290	77526	90629	92920	86478
Quepem	1064	5881	28043	89723	101760	84989	99081
Salcete	5023	20154	95423	312392	323051	313166	335582
Mormugao	5605	14815	56786	331875	361015	333379	309563
South Goa District	3823	13791	62655	245079	261508	248316	253925
Goa State	3779	13993	62618	244430	260496	240895	263012

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, 2012-13 & 2013-14 the population figures used are estimated.

STATEMENT – 9

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST
MARCH, 2014.**

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	8457.14	1	17.42	98.34
2	Bank of India	5703.41	2	11.74	123.99
3	Corporation Bank	4432.00	3	9.13	88.64
4	Canara Bank	4321.72	4	8.90	93.95
5	H.D.F.C. Bank	3624.61	5	7.47	55.76
6	Bank of Baroda	2754.04	6	5.67	94.97
7	Syndicate Bank	2164.6	7	4.46	86.58
8	Central Bank of India	1344.56	8	2.77	42.02
9	Indian Overseas Bank	1166.10	9	2.40	41.65
10	Goa State Co-operative Bank Ltd	1088.39	10	2.24	18.45
11	Dena Bank	1074.06	11	2.21	63.18
12	Axis Bank	952.50	12	1.96	119.06
13	I.D.B.I Bank	943.03	13	1.94	188.61
14	Union Bank of India	896.29	14	1.85	59.75
15	Goa Urban Co-operative Bank Ltd	817.11	15	1.68	51.07
16	Saraswat Co-operative Bank Ltd.	693.34	16	1.43	69.33
17	Bank of Maharashtra	634.57	17	1.31	42.30
18	Oriental Bank of Commerce	592.84	18	1.22	84.69
19	I.C.I.C.I Bank	551.93	19	1.14	19.03
20	Karnataka Bank Ltd.	541.60	20	1.12	67.70
21	Mapusa Urban Co-op. Bank of Goa	503.32	21	1.04	20.97
22	Yes Bank	452.94	22	0.93	64.71
23	Vijaya Bank	436.90	23	0.90	54.61
24	Federal Bank Ltd.	379.63	24	0.78	63.27
25	Bicholim Urban Co-operative Bank Ltd.	364.10	25	0.75	30.34
26	United Commercial Bank	361.52	26	0.74	36.15
27	Indian Bank	350.49	27	0.72	50.07
28	Madgaon Urban Co-op Bank Ltd.	339.66	28	0.70	37.74
29	Punjab National Bank	301.36	29	0.62	60.27
30	Development Credit Bank Ltd	240.74	30	0.50	60.18
31	Andhra Bank	237.00	31	0.49	59.25
32	South Indian Bank Ltd.	208.84	32	0.43	41.77
33	Kotak Mahindra Bank	204.72	33	0.42	68.24
34	IndusInd Bank Ltd	143.75	34	0.30	35.94
35	Citizen's Co-operative Bank Ltd.	143.39	35	0.30	23.90
36	State Bank of Mysore	125.05	36	0.26	41.68

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	ING Vysya Bank Ltd.	119.16	37	0.25	39.72
38	Punjab and Maharashtra Bank	96.65	38	0.20	19.33
39	North Kanara G.S.B. Co-op Bank Ltd.	91.68	39	0.19	22.92
40	Ratnakar Bank Ltd.	90.25	40	0.19	15.04
41	Citizen Cedit Co-operative Bank	73.54	41	0.15	14.71
42	United Bank of India	65.09	42	0.13	16.27
43	Catholic Syrian Bank Ltd.	64.30	43	0.13	64.30
44	Women's Co-operative Bank Ltd.	62.39	44	0.13	31.20
45	Shamrao Vithal Co-op Bank Ltd.	59.82	45	0.12	59.82
46	Jammu and Kashmir Bank Ltd.	52.56	46	0.11	52.56
47	TJSB Bank	47.29	47	0.10	11.82
48	State Bank of Travancore	39.61	48	0.08	19.80
49	State Bank of Patiala	38.43	49	0.08	38.43
50	Allahabad Bank	36.99	50	0.08	7.40
51	The Karur Vysya Bank Ltd	28.46	51	0.06	28.46
52	Punjab and Sind Bank	18.54	52	0.04	18.54
53	Dhanlaxami Bank	18.03	53	0.04	18.03
54	Kokan Mercantile Co-op. Bank	2.99	54	NEG. 0.00	2.99
TOTAL		48553.03	-	100.00	63.80

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	44.40	196.83	957.40	4882.38	5105.29	5358.76	6343.30
Bardez	12.87	73.10	277.51	1205.77	1495.02	1989.80	2307.43
Pernem	0.77	5.75	20.72	77.51	88.48	104.23	131.48
Bicholim	5.04	18.57	62.13	325.76	365.97	380.13	398.93
Sattari	0.41	5.09	13.26	74.00	79.60	101.96	139.57
Ponda	6.39	34.43	141.36	769.01	876.03	986.18	979.85
North Goa District	69.88	333.77	1472.38	7334.43	8010.39	8921.06	10300.56
Sanguem	3.06	8.54	46.42	116.41	131.78	193.64	185.79
Canacona	0.52	4.36	14.95	91.77	99.38	110.16	113.97
Quepem	3.08	11.74	39.80	271.32	332.84	258.98	278.59
Salcete	43.77	145.18	478.57	2007.30	2203.29	2659.29	3358.48
Mormugao	50.87	137.35	353.04	1313.29	1556.49	1627.08	1852.50
South Goa District	101.30	307.17	932.78	3800.09	4323.78	4849.15	5789.33
Goa State	171.18	640.94	2405.16	11134.52	12334.17	13770.21	16089.89

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	25.9	30.7	39.8	43.8	41.4	38.9	39.4
Bardez	7.5	11.4	11.5	10.8	12.1	14.5	14.3
Pernem	0.5	0.9	0.9	0.7	0.7	0.7	0.8
Bicholim	3.0	2.9	2.6	2.9	3.0	2.8	2.5
Sattari	0.2	0.8	0.6	0.7	0.6	0.7	0.9
Ponda	3.7	5.4	5.8	6.9	7.1	7.2	6.1
North Goa District	40.8	52.1	61.2	65.8	64.9	64.8	64.0
Sanguem	1.8	1.3	1.9	1.2	1.1	1.4	1.2
Canacona	0.3	0.7	0.6	0.8	0.8	0.8	0.7
Quepem	1.8	1.8	1.7	2.4	2.7	1.9	1.7
Salcete	25.6	22.7	19.9	18.0	17.9	19.3	20.9
Mormugao	29.7	21.4	14.7	11.8	12.6	11.8	11.5
South Goa District	59.2	47.9	38.8	34.2	35.1	35.2	36.0
Goa State	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	2011-2012	2012-2013	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	100	443	2156	10996	11498	12069	14287
Bardez	100	568	2156	9369	11616	15461	17929
Pernem	100	747	2691	10066	11491	13536	17075
Bicholim	100	368	1233	6463	7261	7542	7915
Sattari	100	1241	3234	18049	19415	24868	34041
Ponda	100	539	2212	12035	13709	15433	15334
North Goa District	100	478	2107	10496	11463	12766	14740
Sanguem	100	279	1517	3804	4307	6328	6072
Canacona	100	838	2875	17648	19112	21185	21917
Quepem	100	381	1292	8809	10806	8408	9045
Salcete	100	332	1093	4586	5034	6076	7673
Mormugao	100	270	694	2582	3060	3199	3642
South Goa District	100	303	921	3751	4268	4787	5715
Goa State	100	374	1405	6505	7205	8044	9399

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	0.94	3.58	11.00	42.09	42.54	41.87	44.05
Bardez	0.21	1.11	3.02	9.49	10.91	13.72	14.89
Pernem	0.19	0.64	1.38	4.08	4.02	4.96	4.87
Bicholim	0.30	1.03	3.11	12.07	13.55	11.88	11.40
Sattari	0.32	0.73	1.21	6.73	7.24	8.50	9.97
Ponda	0.29	1.50	3.45	13.03	13.48	14.29	12.56
North Goa District	0.46	1.88	5.54	20.43	20.97	21.92	22.74
Sanguem	0.28	0.53	3.09	6.85	4.25	9.68	8.85
Canacona	0.07	0.48	1.36	5.10	4.14	5.80	5.70
Quepem	0.39	1.30	2.65	12.92	14.47	11.77	10.72
Salcete	0.77	2.23	5.15	15.32	16.82	17.38	19.41
Mormugao	2.12	4.74	8.02	25.26	29.93	25.42	27.24
South Goa District	0.95	2.40	5.24	15.90	16.57	17.44	18.80
Goa State	0.66	2.09	5.42	18.62	19.18	20.10	21.14

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	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	3365	13441	60059	276154	266319	258428	282803
Bardez	836	3860	12225	50729	58208	71621	76781
Pernem	129	862	2878	10236	10799	11760	13714
Bicholim	680	2197	6845	33267	34539	33166	32177
Sattari	100	1028	2263	11607	11531	13655	17280
Ponda	592	2685	9447	46360	48837	50825	46685
North Goa District	1230	5021	19440	89689	90529	93206	99491
Sanguem	547	1439	7238	17900	18700	25403	22532
Canacona	144	1071	3405	20310	20339	20842	19934
Quepem	544	1820	5384	33424	37898	27261	27110
Salcete	2259	6602	18422	68179	69172	77183	90113
Mormugao	5162	11398	24375	85196	93098	89969	94697
South Goa District	2299	6083	15902	59380	62404	64700	71411
Goa State	1698	5479	17896	76383	78178	80688	87159

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, 2012-13 & 2013-14 the population figures used are estimated.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2014**

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	2715.52	1	16.88	31.58
2	Bank of India	1396.59	2	8.68	30.36
3	Corporation Bank	1309.00	3	8.14	26.18
4	Canara Bank	1185.05	4	7.37	25.76
5	H.D.F.C	863.92	5	5.37	13.29
6	Goa State Co-operative Bank Ltd.	689.67	6	4.29	11.69
7	Indian Overseas Bank	636.65	7	3.96	22.74
8	Dena Bank	622.50	8	3.87	36.62
9	Syndicate Bank	604.49	9	3.76	24.18
10	Goa Urban Co-operative Bank Ltd.	511.90	10	3.18	31.99
11	Saraswat Co-operative Bank Ltd.	420.13	11	2.61	42.01
12	Bank of Maharashtra	363.99	12	2.26	24.27
13	I.C.I.C.I. Bank Ltd.	345.04	13	2.14	11.90
14	Bank of Baroda	328.48	14	2.04	11.33
15	Mapusa Urban Co-op. Bank of Goa	286.94	15	1.78	11.96
16	IndusInd Bank Ltd	284.00	16	1.77	71.00
17	Oriental Bank of Commerce	265.46	17	1.65	37.92
18	Punjab National Bank	253.14	18	1.57	50.63
19	Union Bank of India	244.56	19	1.52	16.30
20	Central Bank of India	244.27	20	1.52	7.63
21	Bicholim Urban Co-operative Bank Ltd.	235.21	21	1.46	19.60
22	Madgao Urban Co-operative Bank Ltd.	228.00	22	1.42	25.33
23	Axis Bank	187.38	23	1.16	23.42
24	Federal Bank Ltd.	179.28	24	1.11	29.88
25	Karnataka Bank Ltd.	151.53	25	0.94	18.94
26	Citizen Credit Co-operative Bank	144.90	26	0.90	28.98
27	South Indian Bank Ltd.	129.70	27	0.81	25.94
28	North Kanara G.S.B. Co-op Bank Ltd.	129.46	28	0.80	32.36
29	Vijaya Bank	111.29	29	0.69	13.91
30	I.D.B.I. Bank	109.57	30	0.68	21.91
31	Andhra Bank	109.40	31	0.68	27.35
32	Ratnakar Bank Ltd.	97.06	32	0.60	16.18
33	Citizen's Co-operative Bank Ltd.	73.63	33	0.46	12.27
34	Shamrao Vithal Co-op Bank Ltd.	73.56	34	0.46	73.56
35	State Bank of Mysore	71.85	35	0.45	23.95
36	United Commercial Bank	67.55	36	0.42	6.76

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	Indian Bank	64.67	37	0.40	9.24
38	United Bank of India	44.17	38	0.27	11.04
39	Allahabad Bank	42.71	39	0.27	8.54
40	Women's Co-operative Bank Ltd.	39.66	40	0.25	19.83
41	Jammu and Kashmir Bank Ltd.	33.47	41	0.21	33.47
42	TJSB Bank	28.51	42	0.18	7.13
43	The Karur Vysya Bank Ltd	25.86	43	0.16	25.86
44	State Bank of Patiala	23.02	44	0.14	23.02
45	Ing Vysya Bank Ltd.	22.71	45	0.14	7.57
46	State Bank of Travancore	19.99	46	0.12	10.00
47	Kotak Mahindra Bank	18.09	47	0.11	6.03
48	Catholic Syrian Bank Ltd.	14.36	48	0.09	14.36
49	Yes Bank	13.16	49	0.08	1.88
50	Punjab and Maharashtra Bank	8.30	50	0.05	1.66
51	Punjab and Sind Bank	7.88	51	0.05	7.88
52	Development Credit Bank Ltd	6.49	52	0.04	1.62
53	Kokan Mercantile Co-op. Bank	4.90	53	0.03	4.90
54	Dhanlaxmi Bank	1.27	54	NEG. 0.00	1.27
TOTAL		16089.89		100.00	21.14

STATEMENT – 16

TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	43	46	44	45	42	48	45
Bardez	15	19	15	19	20	27	25
Pernem	34	49	32	28	26	26	27
Bicholim	66	52	33	48	46	42	41
Sattari	43	67	29	44	40	45	53
Ponda	52	50	37	44	43	41	35
North Goa District	33	35	31	36	35	40	37
Sanguem	48	44	64	40	29	39	36
Canacona	16	25	16	26	22	22	23
Quepem	52	31	19	37	37	32	27
Salcete	45	33	19	22	21	25	27
Mormugao	92	77	43	26	26	27	31
South Goa District	60	44	25	24	24	26	28
Goa State	45	39	29	31	30	33	33

STATEMENT – 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31ST MARCH, 2014

Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
I	COMMERCIAL BANKS	
1	State Bank of India	32
2	Bank of India	24
3	Bank of Baroda	12
4	Corporation Bank	30
5	Central Bank of India	18
6	Canara Bank	27
7	Syndicate Bank	28
8	Dena Bank	58
9	Indian Overseas Bank	55
10	Union Bank of India	27
11	Bank of Maharashtra	57
12	United Commercial Bank	19
13	Karnataka Bank Ltd.	28
14	Indian Bank	18
15	Punjab National Bank	84
16	State Bank of Mysore	57
17	Vijaya Bank	25
18	Allahabad Bank	115
19	Federal Bank Ltd.	47
20	Oriental Bank of Commerce	45
21	South Indian Bank Ltd.	62
22	United Bank of India	68
23	Ing Vysya Bank Ltd.	19
24	Andhra Bank	46
25	Punjab & Sind Bank	43
26	Catholic Syrian Bank Ltd.	22
27	Ratnakar Bank Ltd.	108
28	Jammu & Kashmir Bank Ltd.	64
29	I.C.I.C.I. Bank	63
30	I.D.B.I Bank	12
31	H.D.F.C. Bank	24
32	IndusInd Bank Ltd.	198
33	Development Credit Bank Ltd.	3
34	State Bank of Patiala	60
35	Axis Bank Ltd.	20
36	State Bank of Travancore	50
37	The Karur Vysya Bank Ltd	90
38	Yes Bank	3

Sr. No.	Name of the Bank	Credit Deposit Ratio
39	Kotak Mahindra Bank	9
40	Dhanlaxmi Bank	7
41	Punjab and Maharashtra Bank	9
42	TJSB Bank	60
	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.	63
2	Goa State Co-operative Bank Ltd.	63
3	Madgao Urban Co-operative Bank Ltd.	67
4	Mapusa Urban Co-op. Bank of Goa Ltd.	57
5	Women's Co-operative Bank Ltd.	64
6	Citizen's Co-op. Bank Ltd.	51
7	Bicholim Urban Co-op. Bank Ltd.	65
8	Saraswat Co-op. Bank Ltd.	61
9	North Kanara G.S.B. Co-op. Bank Ltd.	141
10	Shamrao Vithal Co-op. Bank Ltd.	123
11	Citizen Credit Co-op. Bank Ltd.	197
12	Kokan Mercantile Co-op Bank	164
	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, 2014
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	9128
2	Arunachal Pradesh	10612
3	Assam	17030
4	Bihar	18794
5	Chattisgarh	12692
6	Goa	3181
7	Gujarat	9489
8	Haryana	7018
9	Himachal Pradesh	5173
10	Jammu & Kashmir	8261
11	Jharkhand	13044
12	Karnataka	7416
13	Kerala	6294
14	Madhya Pradesh	14026
15	Maharashtra	11014
16	Manipur	19197
17	Meghalaya	9898
18	Mizoram	8117
19	Nagaland	16741
20	Orissa	10834
21	Punjab	5408
22	Rajasthan	12475
23	Sikkim	5703
24	Tamil Nadu	7911
25	Tripura	11038
26	Uttar Pradesh	14994
27	Uttarakhand	6135
28	West Bengal	13789
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	9034
2	Chandigarh	4744
3	Dadra & Nagar Haveli	8040
4	Daman & Diu	7093
5	Delhi	6572
6	Lakshadweep	6000
7	Ponducherry	8026
	ALL INDIA	10696

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2014 for number of bank offices.

Note: - State wise 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>I</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	110
2	Arunachal Pradesh	23
3	Assam	37
4	Bihar	32
5	Chhattisgarh	59
6	Goa	29
7	Gujarat	74
8	Haryana	76
9	Himachal Pradesh	35
10	Jammu & Kashmir	40
11	Jharkhand	31
12	Karnataka	71
13	Kerala	68
14	Madhya Pradesh	60
15	Maharashtra	88
16	Manipur	33
17	Meghalaya	27
18	Mizoram	37
19	Nagaland	31
20	Orissa	44
21	Punjab	79
22	Rajasthan	87
23	Sikkim	26
24	Tamil Nadu	119
25	Tripura	32
26	Uttar Pradesh	44
27	Uttaranchal (Uttarakhand)	35
28	West Bengal	61
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	39
2	Chandigarh	120
3	Dadra & Nagar Haveli	41
4	Daman & Diu	22
5	Delhi	102
6	Lakshadweep	9
7	Pondichery	77
	ALL INDIA	78

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2014.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2014

(Rs. In Crore)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	8457.14	2571.95	5885.19
2	Bank of India	5703.41	1207.60	4495.81
3	Bank of Baroda	2754.04	582.04	2172.00
4	Corporation Bank	4432.00	992.00	3440.00
5	Central Bank of India	1344.56	168.44	1176.12
6	Canara Bank	4321.72	770.00	3551.72
7	Syndicate Bank	2164.60	295.42	1869.18
8	Dena Bank	1074.06	209.23	864.83
9	Indian Overseas Bank	1166.10	156.98	1009.12
10	Union Bank of India	896.29	119.65	776.64
11	Bank of Maharashtra	634.57	26.00	608.57
12	United Commercial Bank	361.52	13.34	348.18
13	Karnataka Bank Ltd.	541.60	44.74	496.86
14	Indian Bank	350.49	51.60	298.89
15	Punjab National Bank	301.36	11.87	289.49
16	State Bank of Mysore	125.05	3.80	121.25
17	Vijaya Bank	436.90	57.47	379.43
18	Allahabad Bank	36.99	0.05	36.94
19	Federal Bank Ltd.	379.63	84.18	295.45
20	Oriental Bank of Commerce	592.84	3.64	589.20
21	South Indian Bank Ltd.	208.84	6.89	201.95
22	United Bank of India	65.09	2.89	62.20
23	Ing Vysya Bank Ltd.	119.16	15.96	103.20
24	Andhra Bank	237.00	16.33	220.67
25	Punjab and Sind Bank	18.54	0.00	18.54
26	Catholic Syrian Bank Ltd.	64.30	23.77	40.53
27	Ratnakar Bank Ltd.	90.25	0.00	90.25
28	Jammu and Kashmir Bank Ltd.	52.56	0.42	52.14
29	I.C.I.C.I. Bank Ltd.	551.93	147.33	404.60
30	I.D.B.I. Bank	943.03	113.03	830.00
31	H.D.F.C. Bank	3624.61	928.54	2696.07
32	IndusInd Bank Ltd	143.75	10.08	133.67
33	Development Credit Bank Ltd	240.74	15.89	224.85
34	State Bank of Patiala	38.43	18.27	20.16
35	Goa Urban Co-operative Bank Ltd.	817.11	0.00	817.11
36	Goa State Co-operative Bank Ltd.	1088.39	0.04	1088.35
37	Women's Co-operative Bank Ltd.	62.39	0.00	62.39
38	Citizen's Co-operative Bank Ltd.	143.39	0.00	143.39

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Bicholim Urban Co-operative Bank Ltd.	364.10	0.00	364.10
40	Saraswat Co-operative Bank Ltd.	693.34	3.75	689.59
41	North Kanara G.S.B. Co-op Bank Ltd.	91.68	0.04	91.64
42	Shamrao Vithal Co-op Bank Ltd.	59.82	0.48	59.34
43	Madgao Urban Co-operative Bank Ltd.	339.66	0.00	339.66
44	Dhanlaxami Bank	18.03	5.77	12.26
45	Mapusa Urban Co-op. Bank of Goa	503.32	0.30	503.02
46	Citizen Cedit Co-operative Bank	73.54	0.41	73.13
47	Axis Bank	952.50	316.60	635.90
48	State Bank of Travancore	39.61	17.72	21.89
49	The Karur Vysya Bank Ltd	28.46	0.00	28.46
50	Yes Bank	452.94	17.09	435.85
51	Kotak Mahindra Bank	204.72	73.17	131.55
52	Punjab and Maharashtra Bank	96.65	1.52	95.13
53	TJSB Bank	47.29	0.03	47.26
54	Kokan Mercantile Co-operative Bank	2.99	0.00	2.99
	TOTAL	48553.03	9106.32	39446.71

STATEMENT – 21

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER
SECTIONS AS ON 31ST MARCH, 2014**

(Rs. 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	8457.14	2715.52	1218.38	17.94	0.00
2	Bank of India	5703.41	1396.59	570.15	189.11	0.00
3	Bank of Baroda	2754.04	328.48	151.88	4.34	0.00
4	Corporation Bank	4432.00	1309.00	636.72	104.40	3.60
5	Central Bank of India	1344.56	244.27	196.45	12.21	0.00
6	Canara Bank	4321.72	1185.05	510.00	37.00	0.00
7	Syndicate Bank	2164.60	604.49	335.34	1.22	0.72
8	Dena Bank	1074.06	622.50	70.10	0.00	0.00
9	Indian Overseas Bank	1166.10	636.65	554.56	14.35	0.00
10	Union Bank of India	896.29	244.56	181.44	0.99	0.00
11	Bank of Maharashtra	634.57	363.99	157.09	5.38	0.00
12	United Commercial Bank	361.52	67.55	59.84	8.67	0.00
13	Karnataka Bank Ltd.	541.60	151.53	84.06	37.15	0.00
14	Indian Bank	350.49	64.67	40.14	0.37	0.00
15	Punjab National Bank	301.36	253.14	147.98	17.06	11.63
16	State Bank of Mysore	125.05	71.85	5.76	0.00	0.00
17	Vijaya Bank	436.90	111.29	105.89	4.08	0.00
18	Allahabad Bank	36.99	42.71	14.81	0.04	0.00
19	Federal Bank Ltd.	379.63	179.28	22.84	1.48	0.00
20	Oriental Bank of Commerce	592.84	265.46	66.00	5.00	0.00
21	South Indian Bank Ltd.	208.84	129.70	35.79	0.00	0.00
22	United Bank of India	65.09	44.17	36.32	3.80	0.00
23	Ing Vysya Bank Ltd.	119.16	22.71	0.00	0.00	0.00
24	Andhra Bank	237.00	109.40	46.89	0.00	0.00
25	Punjab and Sind Bank	18.54	7.88	6.68	0.00	0.00
26	Catholic Syrian Bank Ltd.	64.30	14.36	2.16	0.00	0.00
27	Ratnakar Bank Ltd.	90.25	97.06	3.57	0.48	0.00
28	Jammu and Kashmir Bank Ltd.	52.56	33.47	15.36	0.00	0.00
29	I.C.I.C.I. Bank Ltd.	551.93	345.04	62.22	0.00	0.00
30	I.D.B.I. Bank	943.03	109.57	31.50	0.19	0.00
31	H.D.F.C. Bank	3624.61	863.92	126.74	23.39	0.00
32	IndusInd Bank Ltd	143.75	284.00	0.00	0.00	0.00
33	Development Credit Bank Ltd	240.74	6.49	0.46	0.00	0.00
34	State Bank of Patiala	38.43	23.02	5.36	0.00	0.00
35	Axis Bank	952.50	187.38	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	39.61	19.99	7.44	1.39	0.00
37	The Karur Vysya Bank Ltd	28.46	25.86	1.42	0.52	0.00
38	Yes Bank	452.94	13.16	9.39	0.06	0.00
39	Kotak Mahindra Bank	204.72	18.09	15.39	0.25	0.00
40	Goa Urban Co-operative Bank Ltd.	817.11	511.90	245.94	29.49	0.00
41	Goa State Co-operative Bank Ltd.	1088.39	689.67	265.95	3.95	0.00
42	Women's Co-operative Bank Ltd.	62.39	39.66	9.19	1.03	0.00
43	Citizen's Co-operative Bank Ltd.	143.39	73.63	31.52	14.30	0.00
44	Bicholim Urban Co-op. Bank Ltd.	346.10	235.21	12014.82	2934.86	0.00
45	Saraswat Co-operative Bank Ltd.	693.34	420.13	114.62	0.00	0.00
46	North Kanara G.S.B. Co-op Bank Ltd.	91.68	129.46	32.51	0.42	0.00
47	Shamrao Vithal Co-op Bank Ltd.	59.82	73.56	2.02	0.26	0.00
48	Madgao Urban Co-op. Bank Ltd.	339.66	228.00	121.39	26.92	0.00
49	Dhanlaxami Bank	18.03	1.27	0.10	0.00	0.00
50	Mapusa Urban Co-op. Bank of Goa	503.32	286.94	140.56	26.01	0.00
51	Citizen Cedit Co-operative Bank	73.54	144.90	14.74	17.19	0.00
52	Punjab and Maharashtra Bank	96.65	8.30	4.58	0.78	0.00
53	TJSB Bank	47.29	28.51	3.58	1.85	0.00
54	Kokan Mercantile Bank	2.99	4.90	1.84	0.00	0.00
	Total	48553.03	16089.89	18539.48	3547.93	15.95

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2014.

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	443061	50954.66	489265	56268.40
2	Arunachal Pradesh	7685	59073.21	1783	13886.29
3	Assam	85069	26841.57	31713	10006.31
4	Bihar	191856	18897.23	61470	6054.61
5	Chhattisgarh	89288	35386.81	52533	20820.00
6	Goa	45486	237524.80	13006	67916.45
7	Gujarat	416558	67921.86	308670	50330.19
8	Haryana	193314	72470.10	147501	55295.60
9	Himachal Pradesh	52440	75150.47	18383	26344.22
10	Jammu & Kashmir	66781	54954.74	26615	21901.74
11	Jharkhand	122223	37301.78	37480	11438.69
12	Karnataka	539210	71749.93	383005	62568.20
13	Kerala	277940	78830.34	188244	53390.44
14	Madhya Pradesh	226897	30007.27	136150	18005.92
15	Maharashtra	2052530	175146.98	1813124	154717.93
16	Manipur	5136	20268.35	1705	6728.49
17	Meghalaya	14727	54303.10	3975	14657.08
18	Mizoram	4573	44013.47	1680	16169.39
19	Nagaland	6604	28379.89	2029	8719.38
20	Orissa	165909	39694.00	73239	17522.55
21	Punjab	230538	80697.98	181188	63423.41
22	Rajasthan	201603	28407.19	176097	24813.23
23	Sikkim	5212	82338.07	1365	21563.98
24	Tamil Nadu	510694	74386.63	608006	88560.90
25	Tripura	13583	36298.77	4375	11691.61
26	Uttar Pradesh	600931	28450.88	265282	12559.69
27	Uttarakhand	76625	73948.08	27078	26132.02
28	West Bengal	483397	52588.88	295864	32187.12
	UNION TERRITORY				
29	Andaman and Nicobar Island	2624	49230.77	1014	19024.39
30	Chandigarh	48412	293228.35	58146	352186.55
31	Dadra & Nagar Haveli	2255	56094.53	916	22786.07
32	Daman & Diu	3024	99147.54	651	21344.26
33	Delhi	831838	414014.53	845401	420764.98
34	Lakshadweep	711	91153.85	61	7820.51
35	Pondicherry	9488	60317.86	7269	46211.06
	ALL INDIA	8028222	64801.89	6264283	50563.80

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2014.

Officers and Officials associated with this report

Shri Vijay B. Saxena, Joint Director
Shri Jagdish N. Shirodkar, Deputy Director
Shri Digambar V. Kalapurkar, Statistical Officer
Shri Laximan Amonkar, Research Assistant
Shri Milind R. Nagvekar, Investigator

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