



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2014-2015



Directorate of Planning, Statistics and Evaluation

Alto Porvorim-Goa

CONTENTS

Preface	
I . Banks functioning in Goa	1 - 6
II . Deposits/Credits	7 - 17
III . Credit Deposit Ratio	18 - 20
IV . Summary findings	21 – 22
V. Statements	
1. Bank-wise number of Banking Offices in Goa	24 – 25
2. Taluka-wise number of Banking Offices in Goa	26
3. Taluka-wise percentage distribution of number of banking offices in Goa	26
4. Taluka-wise deposits in Goa	27
5. Taluka-wise percentage distribution of deposits in Goa	27
6. Taluka-wise index of deposits in Goa	28
7. Taluka-wise per bank branch deposits in Goa	28
8. Taluka-wise per capita deposits in Goa	29
9. Ranking of bank according to size of deposits	30 – 31
10. Taluka-wise credit in Goa	31
11. Taluka-wise percentage distribution of credit in Goa	32
12. Taluka-wise index of credit in Goa	32
13. Taluka-wise per bank branch credit in Goa	33
14. Taluka-wise per capita credit in Goa	33
15. Ranking of bank according to size of credit	34 – 35
16. Taluka-wise credit deposit ratio in Goa	35
17. Credit deposit ratio Bank-wise	36 – 37
18. State/Union Territory-wise population per branch (Excluding Co-operative banks)	38
19. State/Union Territory-wise credit deposit ratio (Excluding Co-operative banks)	39
20. Bank-wise details of deposits	40 – 41
21. Outstanding advances to priority sectors and weaker sections	42 – 43
22. State/Union Territory-wise per capita deposit and per capita credit Of commercial banks	44

P R E F A C E

The present brochure on “Credit Deposit Ratio, 2014-15”, the twenty-seventh in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period from 1980-81 to 2014-15. 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.

(Dr. S. Shanbhogue)
Director

Porvorim-Goa
April, 2016

CHAPTER – I

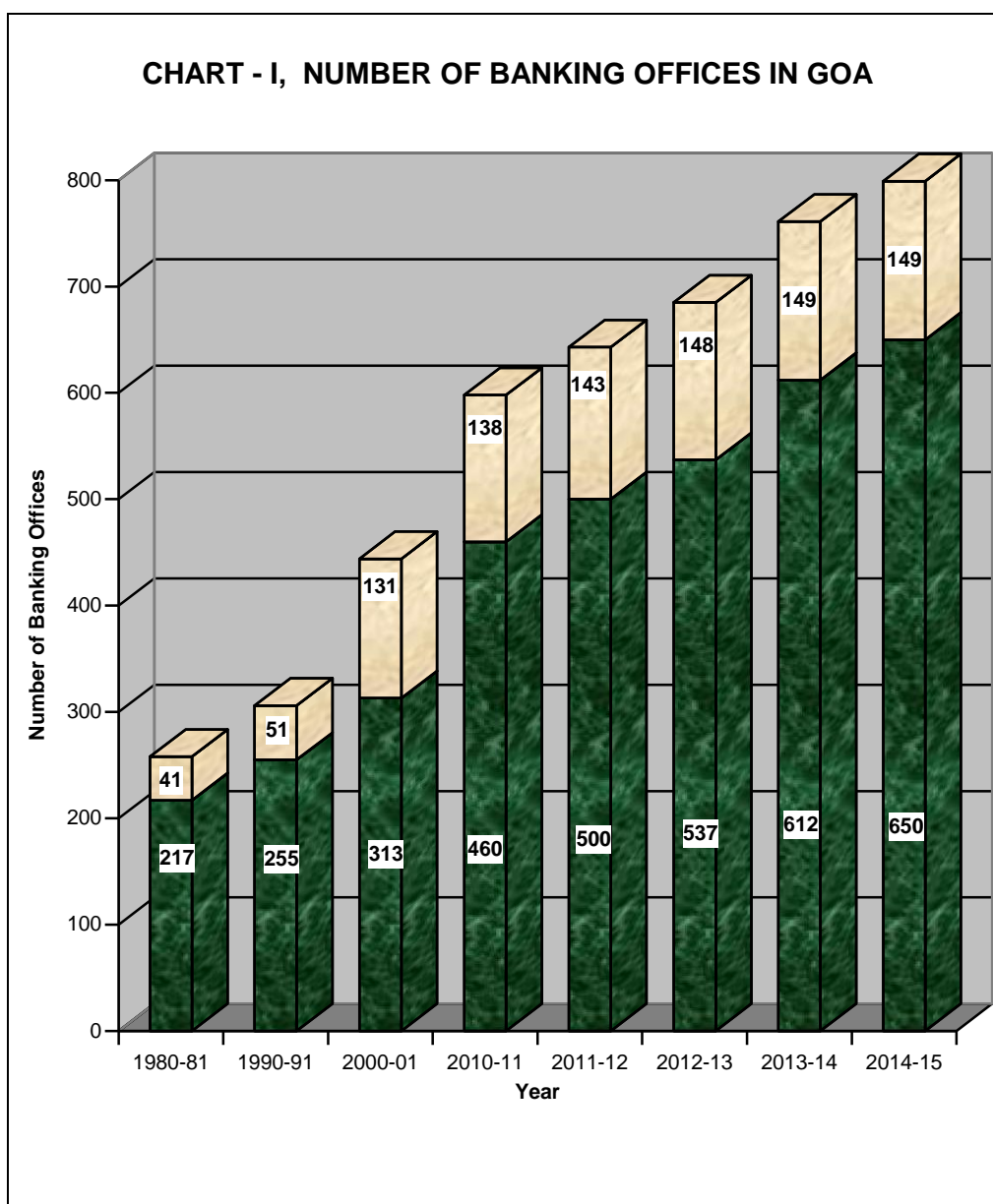
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3,702 sq. kms, and estimated population of 19.92 lakh during 2014-15 estimated on decadal growth rate of Population Census, 2011. It has a well-knit banking system with as many as 799 banking offices as on 31st March, 2015. As per Quarterly bulletin published by Reserve Bank of India in March, 2015 and the population projected during 2014 by the Registrar General India, there was a scheduled commercial bank branch for each 3,014 people in Goa, as against the all-India average of 9,963 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 799 bank branches as on March 31st, 2015. The aggregate deposits registered a phenomenal rise from Rs. 9 crore in 1962 to Rs. 55,611.52 crore in 2014-15. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 17,469.66 crore during 2014-15. Consequently, the credit deposit ratio in 2014-15 was 31%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2014-15. Thirty eight new banking offices under Commercial category have joined banking sector in Goa during 2014-15, increasing the total banking offices by about 5% to 799 from 761 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
2014-2015	650	149	799



1.2. Commercial Banks

- 1.2.1 It is observed from data collected that forty five commercial banks with its 650 offices were operating in Goa as on March, 31st 2015. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (91), followed by HDFC Bank (65), Corporation Bank (54), Canara Bank (54), Bank of India (51), Central Bank of India (32), ICICI Bank (32), Indian Overseas Bank (32), Bank of Baroda (29) and Syndicate Bank (25) having twenty five or more branches operating. The above ten Commercial Banks have in all 465 branches accounting for over 72 percent of the commercial banks and 58 percent of the total banking offices in Goa. Three banks that have newly entered are Apna Sahakari Bank, Bharatiya Mahila Bank & State Bank of Hyderabad. The bank wise number of banking offices is shown in Statement – 1.

1.3 Co-operative Banks

Under Cooperative Sector, in the year 2014-15, 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 2014-15, sixty percent or 477 out of 799 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (163), followed by Tiswadi taluka (149). In South Goa District, Salcete taluka had the maximum number of branches (181), followed by Mormugao taluka (71). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 564 banking offices accounting for 71% of the total number of banking offices in the State.

1.4.2 During the year 2014-15, the least number of banking offices operating were observed in Sattari taluka (17), followed by Pernem taluka (31) in North Goa district and Canacona (21) and Sanguem (23) 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

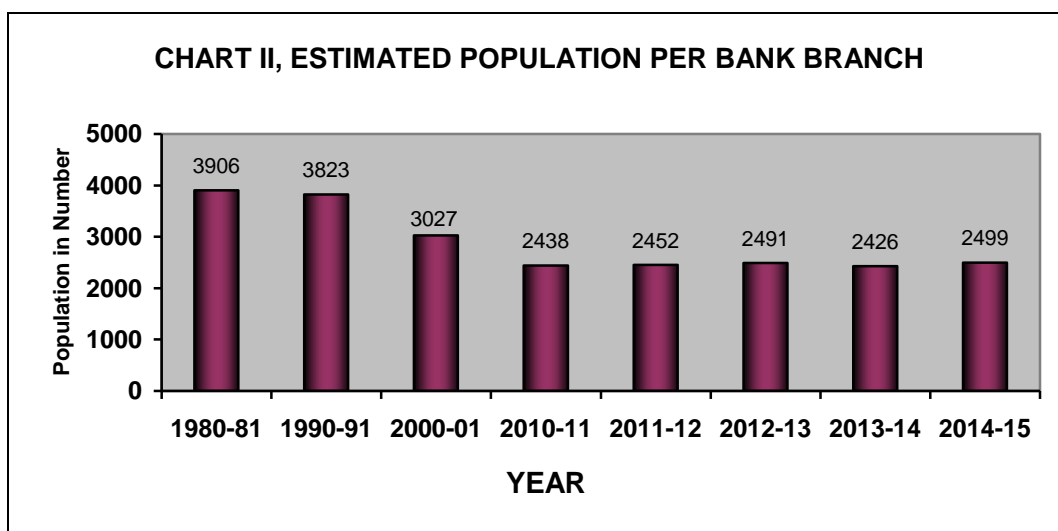
1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2014-15 is ranging between 3,906 to 2,499 persons per branches as could be seen from Table 1.2, thus Goa possesses a good banking net work.

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
2014-2015*	2,499

* Estimated Population for the year 2014-15 based on decadal growth rate of Population Census, 2011.

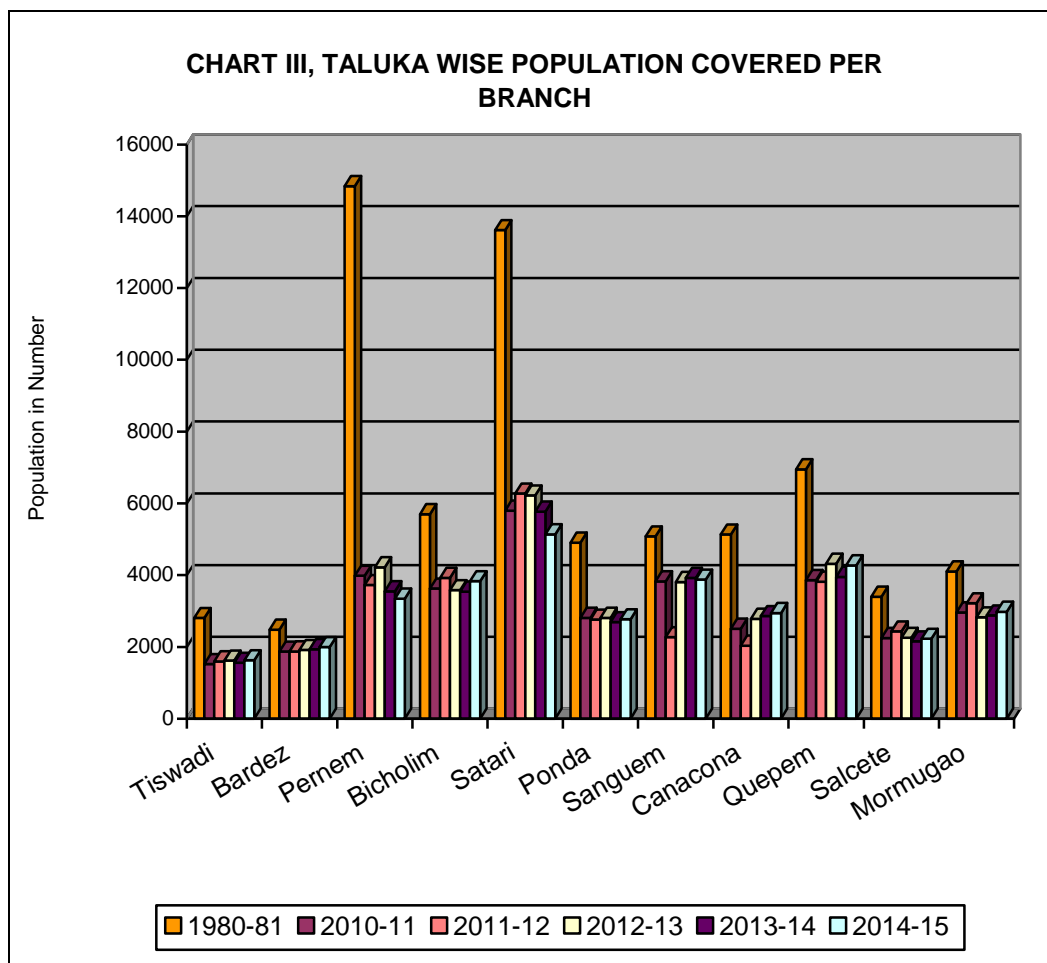


1.5.2 The details of estimated population covered per bank branch in each of the taluka for 1980-81, 2010-11, 2011-12, 2012-13, 2013-14 and 2014-15 are presented in Table 1.3.

TABLE 1.3
TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch					
	1980-81	2010-11	2011-12	2012-13	2013-14	2014-15*
1	2	3	4	5	6	7
Goa State	3906	2438	2452	2491	2426	2499
North Goa District	3762	2278	2316	2352	2285	2348
Tiswadi	2807	1524	1597	1620	1558	1628
Bardez	2482	1872	1875	1916	1939	1994
Pernem	14838	3985	3724	4220	3551	3345
Bicholim	5699	3627	3924	3582	3542	3832
Sattari	13612	5796	6275	6223	5769	5139
Ponda	4904	2811	2760	2812	2691	2769
South Goa District	4110	2678	2655	2696	2632	2723
Sanguem	5082	3826	2273	3811	3926	3878
Canacona	5133	2510	2036	2782	2859	2945
Quepem	6949	3865	3818	4318	3952	4275
Salcete	3399	2247	2431	2252	2154	2227
Mormugao	4105	2964	3215	2826	2877	2981

* Estimated Population for the year 2014-15 based on decadal growth rate of Population Census, 2011.



- 1.5.3 The estimated population covered per branch in the State during 2014-15 was 2,499. The population covered per branch for South Goa district and North Goa district for the year 2014-15 is 2,723 and 2,348 respectively. During the above reference year, the estimated population covered per bank branch in talukas was the lowest in Tiswadi (1,628), followed by Bardez (1,994) in North Goa district while Salcete (2,227) and Canacona (2,945) were best served in South Goa district. Satari taluka in North Goa district, had the maximum population covered per branch i.e 5,139, followed by Bicholim taluka (3,832) whereas Quepem (4,275) and Sanguem (3,878) talukas in South Goa district had the maximum population covered per branch.

- 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 3,014 while at all India level it was 9,963 during 2014-15 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, 2015 and Statewise projected population as supplied by Registrar General India is used in calculation of average population per branch in each State. Whereas population of Telangana State is included in Andhra Pradesh due to non-availability of Telangana population as per Census 2011.

CHAPTER – II

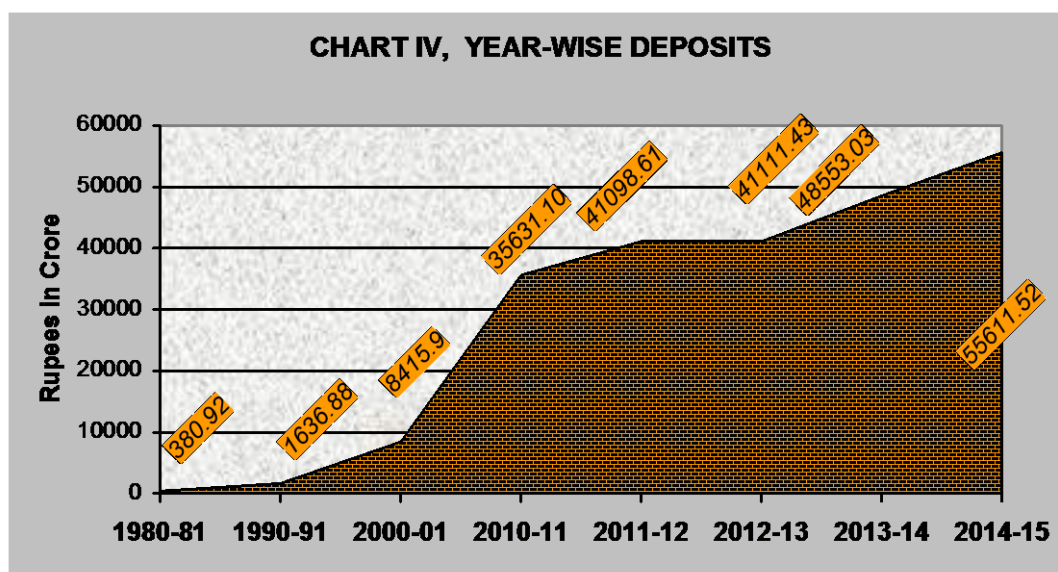
DEPOSITS/CREDITS

2.1 DEPOSITS

- 2.1.1 The 799 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 55611.52 crore, as on 31st March, 2015 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	35,631.10	20.8
2011-2012	41,098.61	15.3
2012-2013	41,111.43	0.03
2013-2014	48,553.03	18.1
2014-2015	55,611.52	14.5

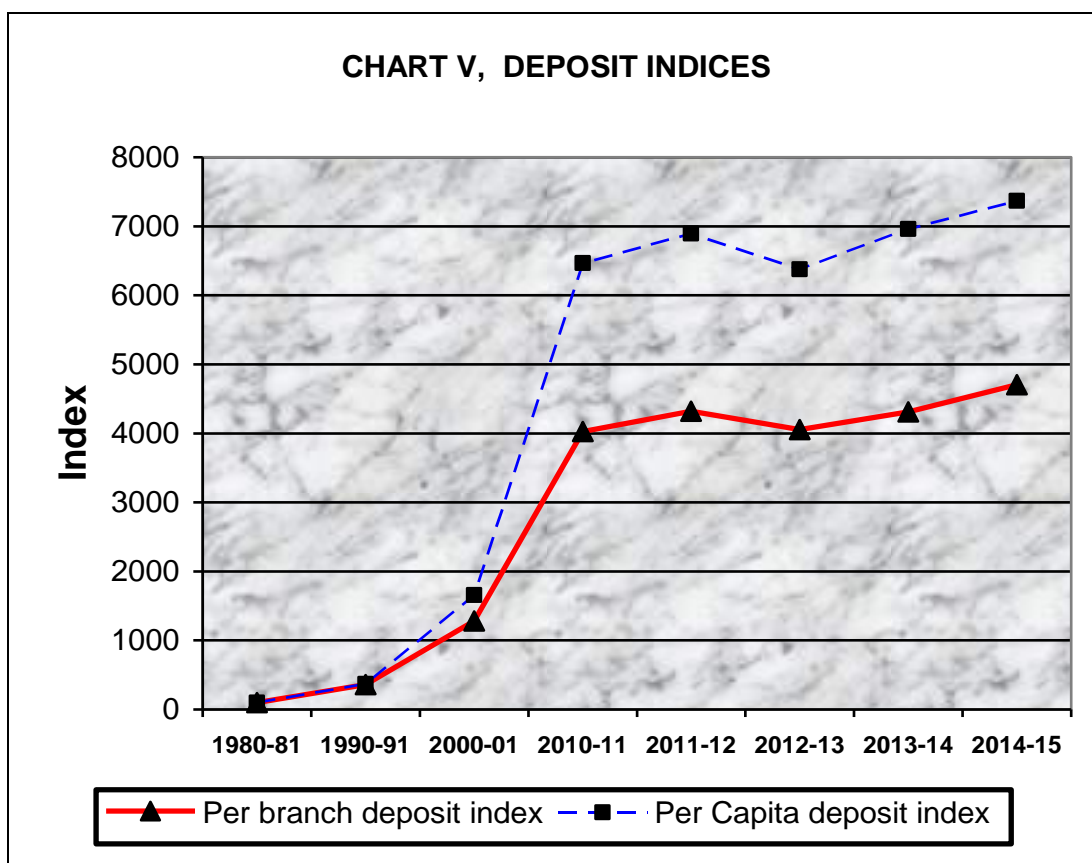


- 2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2014-15 registered a tremendous increase from Rs 380.92 crore to Rs. 55611.52 crore, registering an average annual growth rate of 15.8%. During the year 2014-15, the annual growth rate recorded was 14.5%.

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	3,779	100
1990-1991	5.35	361	13,993	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
2014-2015	69.60	4,703	*2,78,495	7,370

*Calculated considering estimated population for the year 2014-15 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 47 times and the per capita deposits increased by more than 74 times during the period 1980-81 to 2014-15.

- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 63.80 crore in 2013-14 has shown an upward trend and stood at Rs. 69.60 crore in 2014-15, 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 Rs.2,63,012 in the year 2013-14 to stand at Rs.2,78,495 during the year 2014-15. The deposits per branch and the per capita deposits registered a growth rate of 12.0 % and 13.5% per annum respectively over the period 1980-81 to 2014-15.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2015. The State Bank of India with total aggregate deposits of Rs. 9,582.21 crore (over 17% of the total deposit) topped the list followed by Bank of India Rs. 6,358.00 crore (over 11%) and Canara Bank Rs. 5,095.00 (over 9%). These three banks together accounted for 38% of the total deposits. The deposits mobilized by as many as 30 of the 45 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. 1,242.35 crore (more than 2%). Nine out of 12 Co-operative banks viz.(1) Mapusa Urban Co-operative Bank Ltd.,(2) Bicholim Urban Co-operative Bank Ltd., (3) Madgao Urban Co-operative Bank Ltd., (4) North Kanara G.S.B. Cooperative Bank Ltd., (5) Citizen's Co-operative Bank Ltd., (6) Citizen Credit Co-operative Bank Ltd., (7) Shamrao Vithal Co-operative Bank Ltd., (8) Women's Co-operative Bank Ltd. and (9) Kokan Mercantile Co-operative Bank mobilized less than 1% each of the deposits during the year.
- 2.1.6 During the year 2014-15, the deposits per branch were the highest in case of IDBI Bank (Rs. 205.55 crore), Axis Bank (Rs.128.62 crore), Bank of India (Rs. 124.67 crore), Syndicate Bank (113.58 crore), Bank of Baroda (Rs.111.45 crore) and Canara Bank (Rs.94.35 crore). The lowest deposits per branch were for the Bharatiya Mahila Bank (Rs. 1.92 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2015 is given in Table 2.3.

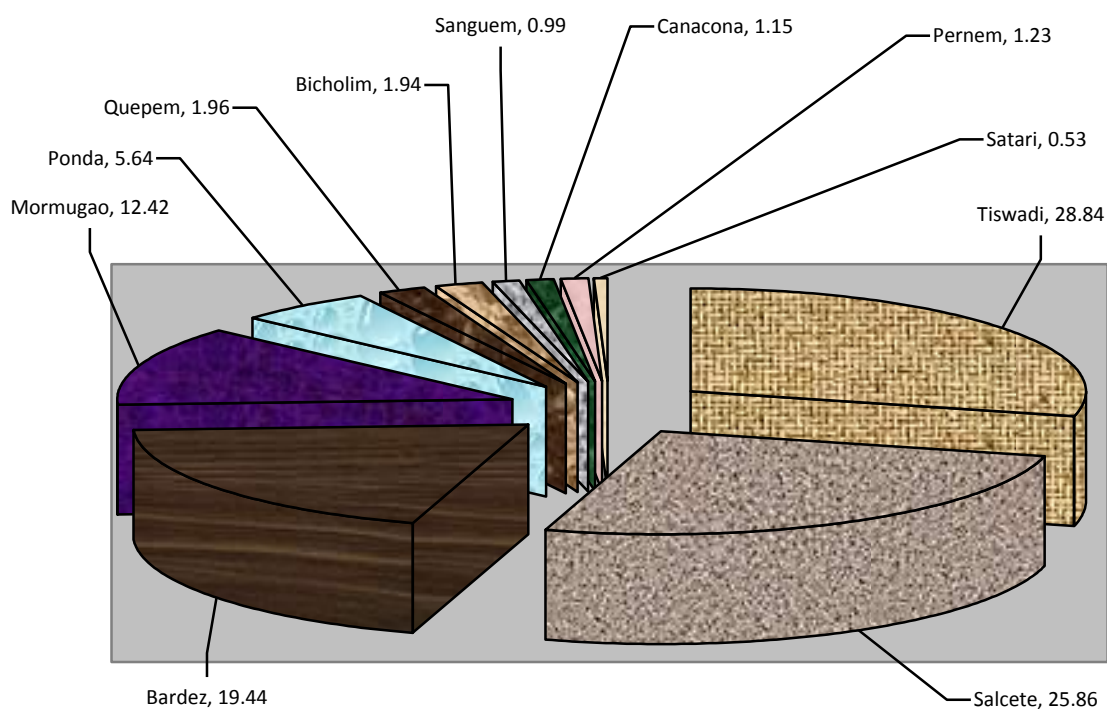
TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2014-15.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	*Per capita deposits (Rs.)
1	2	3	4	5
Tiswadi	16037.82	28.84	1	6,61,010
Salcete	14379.98	25.86	2	3,56,696
Bardez	10811.89	19.44	3	3,32,599
Mormugao	6907.53	12.42	4	3,26,434
Ponda	3134.96	5.64	5	1,38,083
Quepem	1091.03	1.96	6	98,150
Bicholim	1080.81	1.94	7	80,593
Pernem	686.67	1.23	8	66,214
Canacona	640.62	1.15	9	1,03,586
Sanguem	545.49	0.99	10	61,159
Sattari	294.72	0.53	11	33,732

* Calculated considering estimated Population for the year 2014-15 based on decadal growth rate of Population Census, 2011.

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2014-15



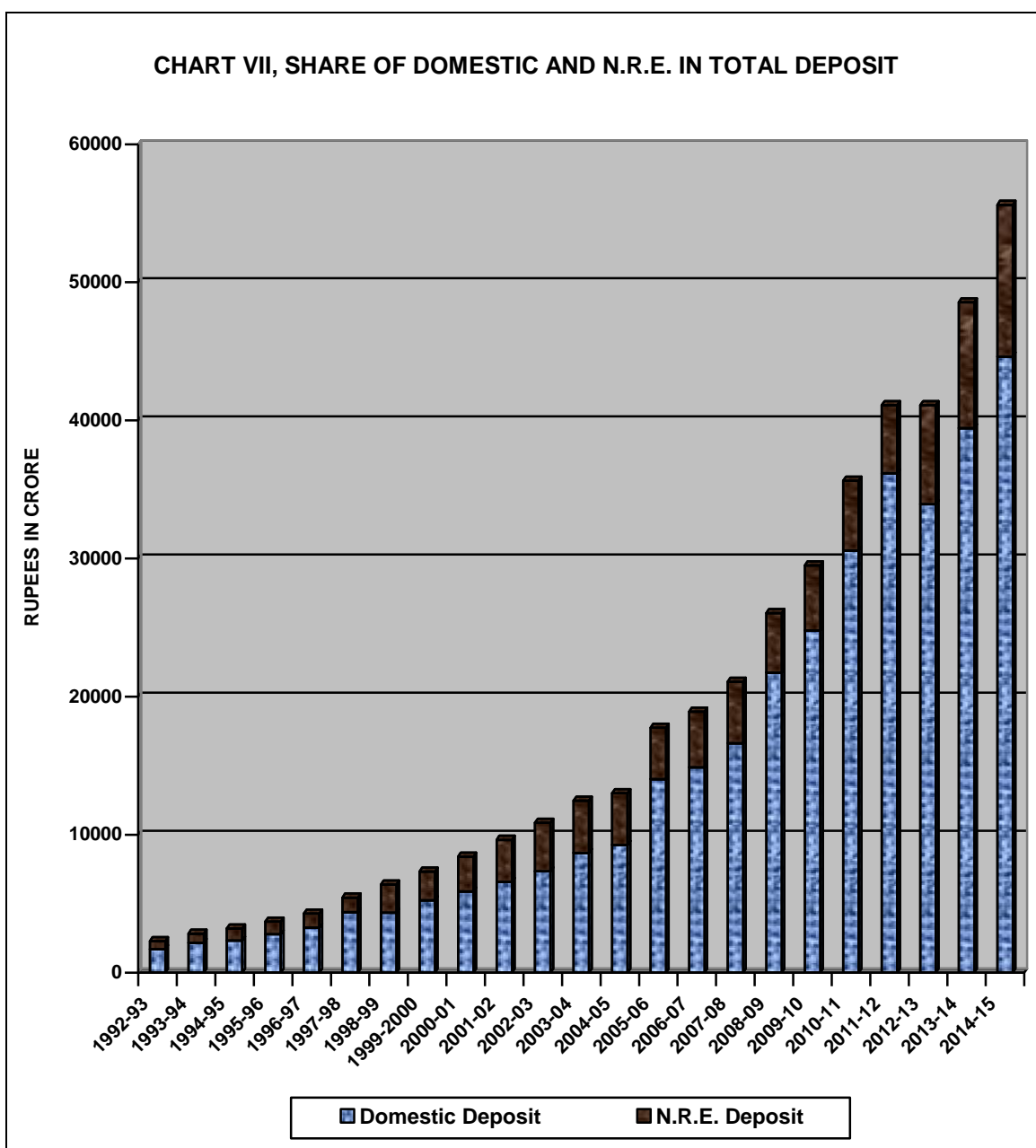
- 2.1.8 During the year 2014-15, Tiswadi taluka with Rs.16037.82 crore (28.84%) had the highest deposits followed by Salcete taluka Rs. 14379.98 crore (25.86%) and Bardez taluka Rs. 10811.89 crore (19.44%). The above three talukas together accounted for over 74% of the total deposits. The contribution of Sattari taluka was Rs. 294.72 crore or 0.53% following Sanguem with Deposit Rs. 545.49 crore or 0.99%. 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. 6,61,010) followed by Salcete (Rs. 3,56,696), Bardez (Rs. 3,32,599), and Mormugao (Rs. 3,26,434). The lowest per capita deposits were mobilized in Sattari taluka (Rs. 33,732) and Sanguem taluka (Rs. 61,159).

N.R.E. Deposits

- 2.1.9 As on March 31st 2015, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 10978.84 crore as against Rs. 9106.32 crore in 2013-14. 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 2014-15 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
1995-1996	2803.72	910.59	3714.31	24.52
2000-2001	5889.52	2526.38	8415.90	30.02
2005-2006	14021.75	3730.91	17752.66	21.02
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
2014-2015	44632.68	10978.84	55611.52	19.74



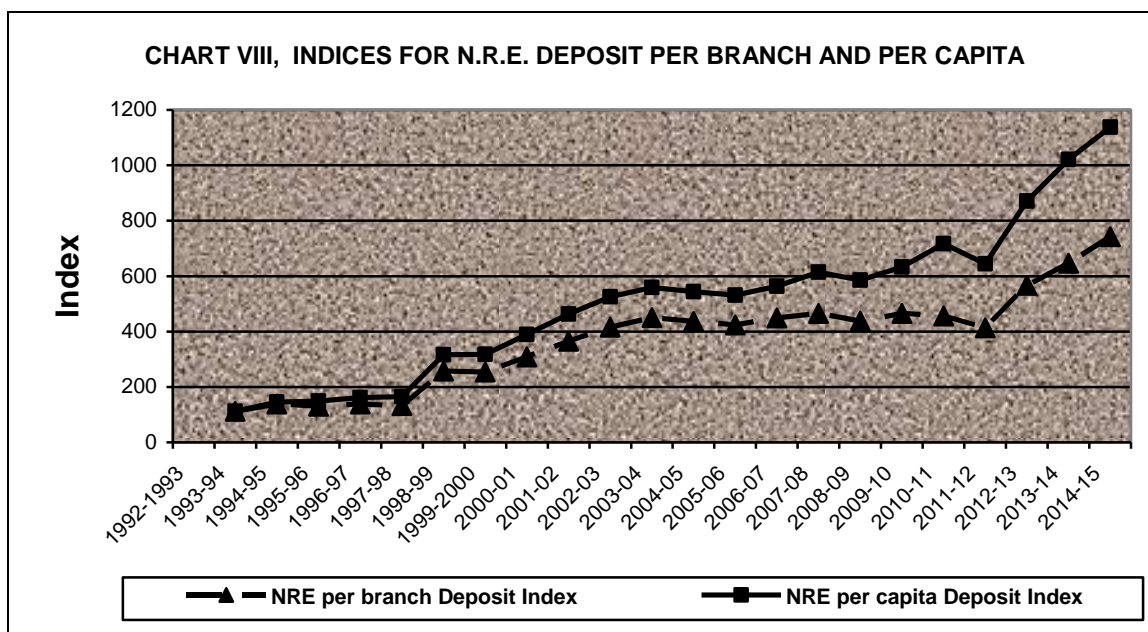
2.1.10 The N.R.E. deposits during the period 1992-93 to 2014-15 have increased from Rs. 583.47 crore to Rs. 10978.84 crore. The percentage contribution of NRE deposit to the total deposit stood at over 19.7% during 2014-15 increasing by 1.0 % as compared to the year 2013-14.

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 2014-15. 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	4,831	100
1995-1996	2.43	131	7,187	149
2000-2001	5.69	308	18,797	389
2005-2006	7.84	424	25,672	531
2010-2011	8.44	456	34,622	717
2011-2012	7.64	413	31,136	645
2012-2013	10.49	567	42,087	871
2013-2014	11.97	647	49,329	1021
2014-2015	13.74	743	*54,981	1138

*Calculated considering estimated population for the year 2014-15 based on decadal growth rate of Population Census, 2011.



2.2 CREDIT

- 2.2.1 As on March 31st 2015, the gross credit advanced by the banking institutions in Goa accounted for Rs. 17,469.66 crore as against Rs 16,089.89 crore in 2013-14, which shows an increase of 8.6%. 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

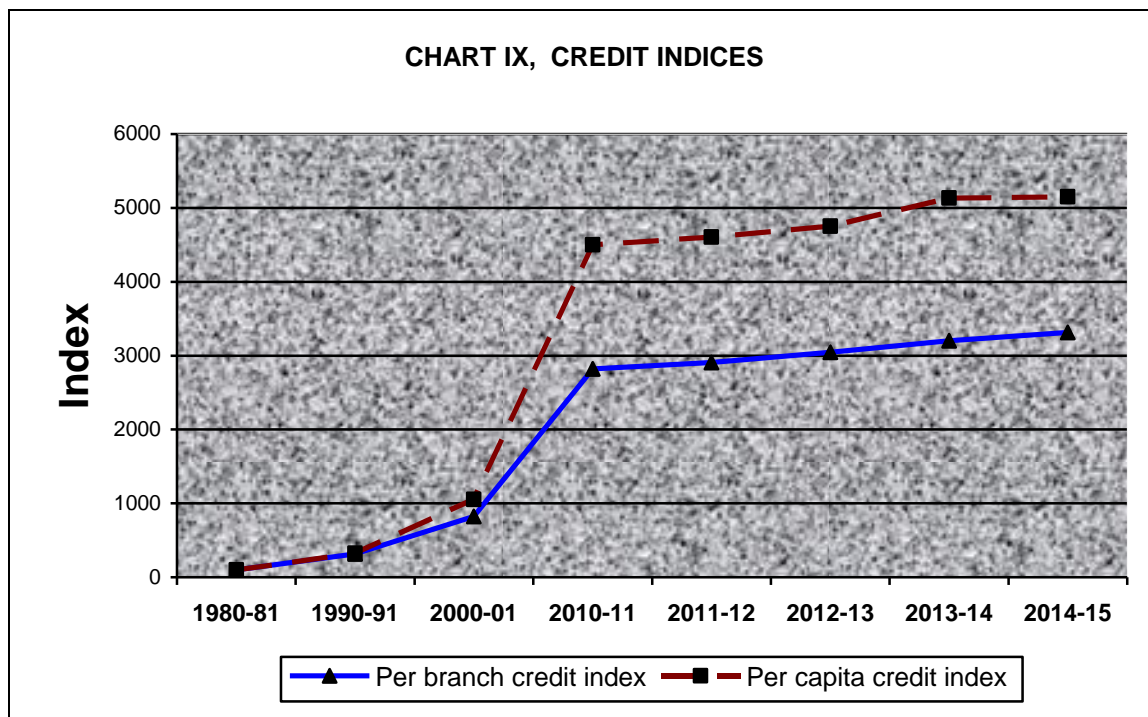
Year	Credit (Rs. In crore)	Percentage Annual Growth Rate Over Previous Year
1	2	3
1980-1981	171.18	-
1990-1991	640.94	22.7
2000-2001	2,405.16	6.5
2010-2011	11,134.52	15.2
2011-2012	12,334.17	10.8
2012-2013	13,770.21	11.6
2013-2014	16,089.89	16.8
2014-2015	17,469.66	8.6

- 2.2.2 Total advances during the period from 1980-81 to 2014-15 increased from Rs. 171.18 crore to Rs. 17,469.66 crore registering an annual average growth rate of 14.6% during the above period. The annual growth rate of 8.6% was observed during 2014-15 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	87,159	5,133
2014-2015	21.86	3,312	*87,486	5,152

* Calculated considering Estimated Population for the year 2014-15 based on decadal growth rate of Population Census, 2011.



2.2.4 The credit pattern over the period 1980-81 to 2014-15, has shown 33 times increase in credit per bank branch and 52 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. 21.86 crore in 2014-15 and the per capita credit from Rs. 1,698 in 1980-81 to Rs. 87,486 in 2014-15. The overall growth registered during the above period was 10.8% and 12.3% 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, 2015 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 2805.48 crore (or 16% of the total credit) topped the list followed by Bank of India (Rs.1436.00 crore or 8%), Corporation Bank (Rs.1412.34 crore or 8%), Canara Bank (Rs.1338.00 crore or 8%), HDFC bank (1230.46 crore or 7%) Dena Bank (Rs.619.33 crore or 4%) and Syndicate Bank (Rs. 536.25 crore or 3%). While 54% of the total advances were made by the above Seven Commercial banks, the advances made by 26 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. 950.82 crore or 5%), Goa Urban Co-operative Bank Ltd. (Rs.499.53 crore or 3%) and Saraswat Co-operative Bank Ltd. (Rs. 421.31 crore or 2%) together accounted for over 10% of the total credit.
- 2.2.7 The credit per branch in the year 2014-15 was the highest for IndusInd Bank Ltd (Rs. 58.16 crore) with four branches in the State, followed by Punjab National Bank (Rs. 42.45 crore) and Saraswat Co-operative Bank Ltd. (Rs 42.13 crore). Among the lowest advances per branch were of the Bharatiya Mahila Bank (Rs. 0.45 crore), Dhanlaxmi Bank Ltd. (Rs. 1.62 crore) and Punjab and Maharashtra Bank Ltd. (Rs. 2.92 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, 2015 is given in Table 2.8.

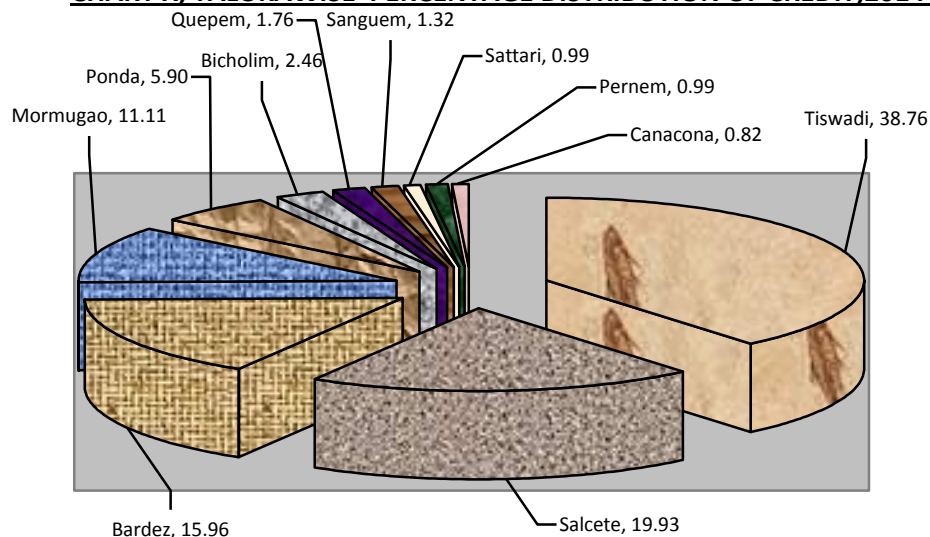
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2014-15

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits * (Rs.)
1	2	3	4	5
Tiswadi	6771.09	38.76	1	2,79,075
Salcete	3481.52	19.93	2	86,359
Bardez	2788.57	15.96	3	85,783
Mormugao	1941.27	11.11	4	91,740
Ponda	1030.17	5.90	5	45,375
Bicholim	429.51	2.46	6	32,027
Quepem	306.66	1.76	7	27,588
Sanguem	230.94	1.32	8	25,892
Sattari	173.72	0.99	9	19,883
Pernem	173.40	0.99	10	16,721
Canacona	142.81	0.82	11	23,092

* Calculated considering Estimated Population for the year 2014-15 based on decadal growth rate of Population Census, 2011.

CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2014-15



2.2.9 Among talukas, Tiswadi being the main credit contributor ranked first, with its advances amounting to Rs. 6771.09 crore (38.8%) during the year 2014-15. Salcete taluka with Rs. 3481.52 crore (20.0%) stood second, followed by Bardez taluka with Rs. 2788.57 crore (16.0%). The above three talukas accounted for 74.8% of the total advances during the year 2014-15. The lowest advances made during the year 2014-15 were in Canacona taluka (Rs. 142.81 crore or 0.8%), followed by Pernem taluka (Rs. 173.40 crore or 1.0%). The per capita credit was the highest for Tiswadi taluka (Rs. 2, 79,075), followed by Mormugao taluka (Rs. 91,740) and Salcete taluka (Rs. 86,359). The per capita credit were the lowest for Pernem taluka (Rs. 16,721), followed by Sattari taluka (Rs. 19,883).

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures used are as per population census. For the years 2011-12 to 2014-15 the population figures used are estimated.

CHAPTER – III

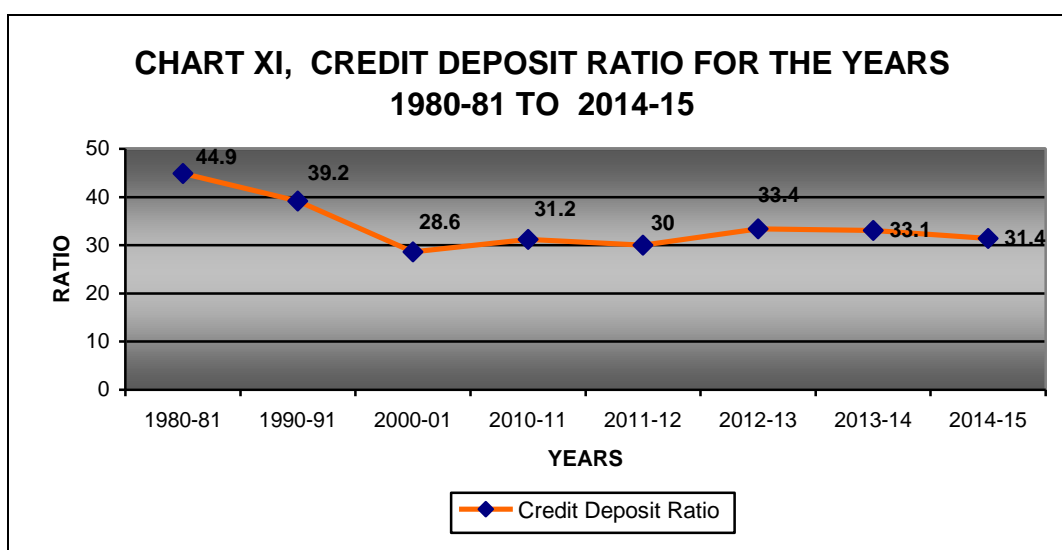
CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 799 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs. 55,611.52 crore upto the year 2014-15, registering an annual increase of 14.5% during 2014-15 over the previous year. Alongside, advances amounting to Rs. 17,469.66 crore were made till 2014-15, representing an increase of 8.6% during 2014-15 over the previous year. Thus, the credit deposit ratio works out to 31.4.
- 3.2 The credit deposit ratios for the period 1980-81 to 2014-15 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 31.4 up to the year 2014-15 recording an increase during the year 2010-11 and 2012-13. However, it decreased in the year 2013-14 by 0.3 points & further decreasing by 1.7 points and stood at 31.4 during 2014-15.

TABLE – 3.1

CREDIT DEPOSIT RATIO

Year 1	Credit Deposit Ratio 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
2014-2015	31.4



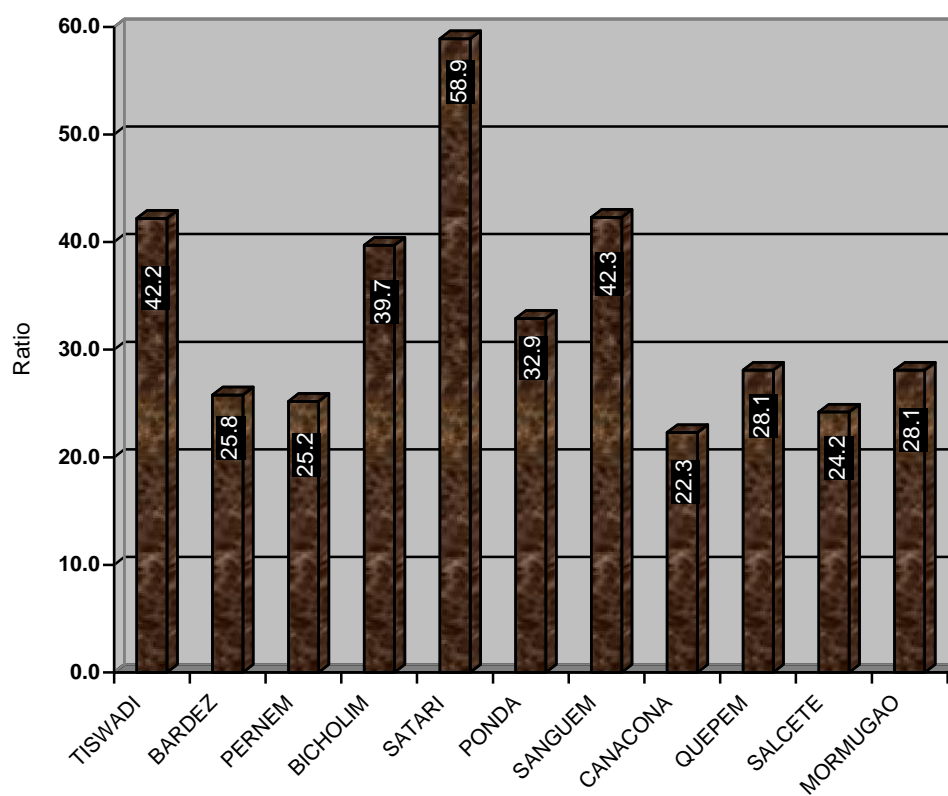
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2014-15, the credit deposit ratio for Co-operative Banks was quite high (67) as compared to the Commercial Banks (28). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio of State Bank of Hyderabad (236) was the highest, followed by Apna Sahakari Bank Ltd. (223) and Karur Vysya Bank (143). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Mapusa Urban Coop. Bank of Goa Ltd. (52), Citizen Co-operative Bank Ltd (53) and highest being for Kokan Mercantile Bank Ltd. (376) during the year 2014-15. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 26, 23 and 11 respectively, during the year in discussion.
- 3.4 Taluka-wise credit deposit ratio in 2014-15 (refer Table 3.2) was the highest in Sattari (58.9), followed by Sanguem (42.3) and Bicholim (39.7). The ratio for North Goa district (35.5) was higher than South Goa district (25.9). Pernem taluka has lowest (25.2) in North Goa District while Canacona (22.3) recorded lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2014-15

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	42.2
Bardez	25.8
Pernem	25.2
Bicholim	39.7
Sattari	58.9
Ponda	32.9
North Goa District	35.5
Sanguem	42.3
Canacona	22.3
Quepem	28.1
Salcete	24.2
Mormugao	28.1
South Goa District	25.9
Goa State	31.4

CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO, 2014-15



3.5 In terms of credit deposit ratio, Sattari and Sanguem taluka ranked first and second while Canacona remained at the bottom of the list during 2014-15.

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2015, 57 scheduled banks having 799 bank branches in Goa were catering to an estimated population of 19.92 lakh. The estimation of population for the year 2014-15 is based on decadal growth rate of Population Census, 2011. 541 new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2015. Of the 799 bank branches registered, as on 31st March, 2015, 149 (18.6%) were in the Cooperative sector.
- 4.2.1 The State Bank of India had the maximum number of branches (91), followed by HDFC Bank (65), Goa State Co-operative Bank Ltd. (59), Corporation Bank (54) and Canara Bank (54).
- 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 branches have together accounted for 499 branches (62%) of the total banking offices in Goa.
- 4.4 493 (62%) bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 61 (8%) bank branches were located in the three talukas of Sattari, Canacona and Sanguem each having less than 25 bank branches and the remaining 245 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 3,014 as can be seen from Statement-18. The estimated population covered per branch office ranges from 4,524 to 18,985 for the remaining States/Union Territories and at the all-India level it stood at 9,963 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, 2015.
- 4.6 As against the aggregate deposits of Rs. 55611.52 crore, the gross credit amounted to Rs. 17469.66 crore and the credit deposit ratio was 31.4.
- 4.7 The index of deposits per branch stood at 4,703 in 2014-15 as against 3,312 for credit during the same period. The index of per capita deposits for 2014-15 was 7,370 and that for credit was 5,152 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, 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. 51,272.18 crore and advanced credit worth Rs.16,012.62 crore 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. 9582.21 crore, constituting 17.2% of the total deposits and advances of Rs. 2805.48 crore, contributing 16.0% 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	2014-2015
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	76	78	86	91
2	Bank of India	23	27	28	39	45	46	46	51
3	Bank of Baroda	21	26	27	27	28	28	29	29
4	Corporation Bank	19	23	31	44	45	47	50	54
5	Central Bank of India	20	22	22	25	28	30	32	32
6	Canara Bank	19	19	21	26	29	30	46	54
7	Syndicate Bank	17	17	17	22	22	24	25	25
8	Dena Bank	15	15	16	16	16	16	17	17
9	Indian Overseas Bank	11	11	12	14	18	24	28	32
10	Union Bank of India	9	10	11	15	15	15	15	15
11	Bank of Maharashtra	7	7	9	15	16	15	15	15
12	United Commercial Bank	4	5	5	8	8	8	10	10
13	Karnataka Bank Ltd.	4	4	4	5	5	6	8	7
14	Indian Bank	3	3	6	6	6	7	7	7
15	Punjab National Bank	3	3	4	4	5	5	5	7
16	State Bank of Mysore	2	2	3	3	2	3	3	3
17	Vijaya Bank	2	2	5	1	5	8	8	8
18	Allahabad Bank	-	1	1	5	5	5	5	5
19	Federal Bank Ltd.	1	1	2	5	6	6	6	6
20	New Bank of India	1	1	-	-	-	-	-	-
21	Oriental Bank of Commerce Ltd.	1	1	1	6	7	5	7	7
22	Sangli Bank Ltd.	1	1	1	-	-	-	-	-
23	South Indian Bank Ltd.	1	1	2	4	4	5	5	5
24	United Bank of India	-	2	2	4	4	4	4	4
25	United Western Bank Ltd	1	1	3	-	-	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	3	3	3	3
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4	4	4
29	Punjab & Sind Bank	-	1	1	1	1	1	1	1
30	Centurian Bank of Punjab Ltd	-	-	5	-	-	-	-	-
31	Catholic Syrian Bank Ltd.	-	-	1	3	2	2	1	2
32	Ratnakar Bank Ltd.	-	-	1	4	4	4	6	8
33	Apna Sahakari Bank Ltd.	-	-	-	-	-	-	-	1
34	Bharatiya Mahila Bank Ltd.	-	-	-	-	-	-	-	1
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	19	28	29	32

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
1	2	3	4	5	6	7	8	9	10
37	Global Trust Bank Ltd	-	-	5	-	-	-	-	-
38	I.D.B.I. Bank	-	-	1	5	5	5	5	6
39	H.D.F.C. Bank	-	-	3	28	38	42	65	65
40	IndusInd Bank Ltd.	-	-	1	3	3	4	4	4
41	Development Credit Bank Ltd.	-	-	4	4	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	1	1	1
43	Axis Bank	-	-	-	7	7	7	8	8
44	State Bank of Travancore	-	-	-	1	1	1	2	2
45	State Bank of Hyderabad	-	-	-	-	-	-	-	2
46	Yes Bank	-	-	-	3	7	7	7	7
47	Karur Vysya Bank	-	-	-	1	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	3	3	3	3
49	Dhanlaxmi Bank	-	-	-	1	1	1	1	1
50	Punjab and Maharashtra Bank	-	-	-	-	-	5	5	5
51	TJSB Bank	-	-	-	-	-	3	4	4
	Sub Total-(A)	217	255	313	460	500	537	612	650
Co-operative banks									
1	Goa Urban Coop. Bank Ltd.	14	15	18	15	16	16	16	16
2	Goa State Coop. Bank Ltd.	16	15	56	59	59	59	59	59
3	Madgaum Urban Coop. Bank Ltd.	4	7	8	9	9	9	9	9
4	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	26	24	24	24	24	24
5	Women's Coop. Bank Ltd.	-	1	1	2	2	2	2	2
6	Citizen's Coop. Bank Ltd	-	1	4	6	6	6	6	6
7	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	10	12	12	11
8	Saraswat Coop. Bank Ltd.	-	-	5	8	8	9	10	10
9	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	4	4	4	4
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	1	1	2
11	Goan People's Urban Co-operative Bank Ltd	-	-	1	-	-	-	-	-
12	Citizen Credit Coop. Bank Ltd.	-	-	-	3	4	5	5	5
13	Kokan Mercantile Bank	-	-	-	-	-	1	1	1
	Sub Total-(B)	41	51	131	138	143	148	149	149
	TOTAL (Sub Total A+B)	258	306	444	598	643	685	761	799

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>6</i>	<i>7</i>	<i>8</i>
Tiswadi	47	55	87	116	120	128	144	149
Bardez	62	66	92	127	137	145	155	163
Pernem	4	9	15	19	22	21	27	31
Bicholim	13	18	20	27	27	32	35	35
Sattari	3	7	11	11	11	12	14	17
Ponda	22	23	41	59	65	69	78	82
North Goa District	151	178	266	359	382	407	453	477
Sanguem	11	16	15	17	31	20	21	23
Canacona	7	9	11	18	24	19	20	21
Quepem	8	9	15	21	23	22	26	26
Salcete	57	65	93	131	131	153	173	181
Mormugao	24	29	44	52	52	64	68	71
South Goa District	107	128	178	239	261	278	308	322
Goa State	258	306	444	598	643	685	761	799

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	18.2	18.0	19.6	19.4	18.7	18.7	18.9	18.6
Bardez	24.0	21.6	20.7	21.2	21.3	21.2	20.4	20.4
Pernem	1.6	2.9	3.4	3.2	3.4	3.0	3.5	3.9
Bicholim	5.0	5.9	4.5	4.5	4.2	4.7	4.6	4.4
Sattari	1.2	2.3	2.5	1.8	1.7	1.7	1.8	2.1
Ponda	8.5	7.5	9.2	9.9	10.1	10.1	10.3	10.3
North Goa District	58.5	58.2	59.9	60.0	59.4	59.4	59.5	59.7
Sanguem	4.3	5.2	3.4	2.8	4.8	3.0	2.8	2.9
Canacona	2.7	3.0	2.5	3.0	3.7	2.8	2.6	2.6
Quepem	3.1	2.9	3.4	3.5	3.6	3.2	3.4	3.2
Salcete	22.1	21.2	20.9	22.0	20.4	22.3	22.7	22.7
Mormugao	9.3	9.5	9.9	8.7	8.1	9.3	9.0	8.9
South Goa District	41.5	41.8	40.1	40.0	40.6	40.6	40.5	40.3
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.00

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	104.00	431.80	2172.04	10743.23	12159.78	11159.40	14191.75	16037.82
Bardez	85.62	384.76	1889.87	6344.63	7447.98	7432.58	9250.94	10811.89
Pernem	2.29	11.78	65.45	279.53	342.00	405.19	487.80	686.67
Bicholim	7.62	35.51	185.72	672.94	802.70	898.05	983.77	1080.81
Sattari	0.95	7.63	46.01	169.03	197.66	224.17	264.45	294.72
Ponda	12.31	68.96	381.53	1737.64	2029.39	2381.35	2788.35	3134.96
North Goa District	212.79	940.44	4740.62	19947.00	22979.51	22500.74	27967.06	32046.87
Sanguem	6.35	19.48	73.05	292.23	456.92	493.08	510.59	545.49
Canacona	3.29	17.30	93.49	350.30	442.83	491.13	494.42	640.62
Quepem	5.92	37.94	207.31	728.32	893.72	807.40	1018.19	1091.03
Salcete	97.33	443.19	2478.97	9197.39	10289.90	10789.99	12506.98	14379.98
Mormugao	55.24	178.53	822.46	5115.86	6035.73	6029.09	6055.79	6907.53
South Goa District	168.13	696.44	3675.28	15684.10	18119.10	18610.69	20585.97	23564.65
Goa State	380.92	1636.88	8415.90	35631.10	41098.61	41111.43	48553.03	55611.52

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	27.3	26.4	25.8	30.2	29.6	27.1	29.2	28.8
Bardez	22.6	23.5	22.5	17.8	18.1	18.0	19.1	19.4
Pernem	0.6	0.7	0.8	0.8	0.8	1.0	1.0	1.2
Bicholim	2.0	2.2	2.2	1.9	2.0	2.2	2.0	2.0
Sattari	0.2	0.5	0.5	0.4	0.5	0.5	0.5	0.5
Ponda	3.2	4.2	4.5	4.9	4.9	5.8	5.8	5.7
North Goa District	55.9	57.5	56.3	56.0	55.9	54.6	57.6	57.6
Sanguem	1.7	1.2	0.9	0.8	1.1	1.2	1.0	0.9
Canacona	0.8	1.0	1.1	1.0	1.1	1.2	1.0	1.2
Quepem	1.5	2.3	2.5	2.0	2.2	2.0	2.1	2.0
Salcete	25.6	27.1	29.5	25.8	25.0	26.3	25.8	25.9
Mormugao	14.5	10.9	9.8	14.4	14.7	14.7	12.5	12.4
South Goa District	44.1	42.5	43.7	44.0	44.1	45.4	42.4	42.4
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	100	415	2089	10330	11692	10730	13646	15421
Bardez	100	449	2207	7410	8699	8681	10805	12628
Pernem	100	514	2858	12207	14934	17694	21301	29985
Bicholim	100	466	2437	8831	10534	11785	12910	14184
Sattari	100	803	4843	17793	20806	23597	27837	31023
Ponda	100	560	3099	14116	16486	19345	22651	25467
North Goa District	100	442	2228	9374	10799	10574	13143	15060
Sanguem	100	307	1150	4602	7196	7765	8041	8590
Canacona	100	526	2842	10647	13460	14928	15028	19472
Quepem	100	641	3502	12303	15097	13639	17199	18429
Salcete	100	455	2547	9450	10572	11086	12850	14774
Mormugao	100	323	1489	9261	10926	10914	10963	12505
South Goa District	100	414	2186	9329	10777	11069	12244	14016
Goa State	100	430	2209	9354	10789	10793	12746	14599

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	2.21	7.85	24.97	92.61	101.33	87.18	98.55	107.64
Bardez	1.38	5.83	20.54	49.96	54.36	51.26	59.68	66.33
Pernem	0.57	1.31	4.36	14.71	15.55	19.29	18.07	22.15
Bicholim	0.59	1.97	9.29	24.92	29.73	28.06	28.11	30.88
Sattari	0.32	1.09	4.18	15.37	17.97	18.68	18.89	17.34
Ponda	0.56	3.00	9.30	29.45	31.22	34.51	35.75	38.23
North Goa District	1.41	5.28	17.82	55.56	60.16	55.28	61.74	67.18
Sanguem	0.58	1.22	4.87	17.19	14.74	24.65	24.31	23.72
Canacona	0.47	1.92	8.50	19.46	18.45	25.85	24.72	30.51
Quepem	0.74	4.22	13.82	34.68	38.86	36.70	39.16	41.96
Salcete	1.71	6.82	26.66	70.20	78.55	70.52	72.29	79.45
Mormugao	2.30	6.16	18.69	98.38	116.07	94.20	89.06	97.29
South Goa District	1.57	5.44	20.65	65.62	69.42	66.94	66.84	73.18
Goa State	1.47	5.35	18.95	59.50	63.92	60.02	63.80	69.60

STATEMENT – 8
TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(Figures in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	7882	29486	136256	607652	634320	538166	632710	661010
Bardez	5562	20317	83251	266930	289986	267529	307830	332599
Pernem	385	1766	9092	36916	41740	45717	50881	66214
Bicholim	1028	4201	20461	68722	75756	78354	79350	80593
Sattari	232	1540	7851	26513	28634	30021	32741	33732
Ponda	1140	5378	25498	104755	113135	122729	132851	138083
North Goa District	3746	14146	62590	243922	259703	235085	270127	286155
Sanguem	1135	3282	11391	44934	64839	64686	61923	61159
Canacona	915	4249	21290	77526	90629	92920	86478	103586
Quepem	1064	5881	28043	89723	101760	84989	99081	98150
Salcete	5023	20154	95423	312392	323051	313166	335582	356696
Mormugao	5605	14815	56786	331875	361015	333379	309563	326434
South Goa District	3823	13791	62655	245079	261508	248316	253925	268713
Goa State	3779	13993	62618	244430	260496	240895	263012	278495

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 & 2014-15 the population figures used are estimated.

STATEMENT – 9
RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST MARCH, 2015.

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	9582.21	1	17.23	105.30
2	Bank of India	6358.00	2	11.43	124.67
3	Canara Bank	5095.00	3	9.16	94.35
4	Corporation Bank	4898.02	4	8.81	90.70
5	H.D.F.C. Bank	3992.23	5	7.18	61.42
6	Bank of Baroda	3232.07	6	5.81	111.45
7	Syndicate Bank	2839.39	7	5.11	113.58
8	Central Bank of India	1595.10	8	2.87	49.85
9	I.C.I.C.I Bank	1340.61	9	2.41	41.89
10	Indian Overseas Bank	1281.00	10	2.30	40.03
11	Dena Bank	1251.51	11	2.25	73.62
12	Goa State Co-operative Bank Ltd	1242.35	12	2.23	21.06
13	I.D.B.I Bank	1233.30	13	2.22	205.55
14	Union Bank of India	1039.08	14	1.87	69.27
15	Axis Bank	1029.00	15	1.85	128.62
16	Goa Urban Co-operative Bank Ltd	838.52	16	1.51	52.41
17	Saraswat Co-operative Bank Ltd.	783.64	17	1.41	78.36
18	Bank of Maharashtra	745.41	18	1.34	49.69
19	Mapusa Urban Co-op. Bank of Goa	533.50	19	0.96	22.23
20	Karnataka Bank Ltd.	521.20	20	0.94	74.46
21	Vijaya Bank	490.60	21	0.88	61.32
22	Yes Bank	426.85	22	0.77	60.98
23	Federal Bank Ltd.	422.09	23	0.76	70.35
24	Oriental Bank of Commerce	399.09	24	0.72	57.02
25	Bicholim Urban Co-operative Bank Ltd.	385.52	25	0.69	35.05
26	Indian Bank	373.24	26	0.67	53.32
27	United Commercial Bank	357.86	27	0.64	35.79
28	Madgaon Urban Co-op Bank Ltd.	346.47	28	0.62	38.50
29	Punjab National Bank	340.63	29	0.61	48.66
30	Kotak Mahindra Bank	240.96	30	0.43	80.32
31	South Indian Bank Ltd.	230.01	31	0.41	46.00
32	Development Credit Bank Ltd	194.01	32	0.35	48.50
33	Andhra Bank	177.92	33	0.32	44.48
34	IndusInd Bank Ltd	172.77	34	0.31	43.19
35	North Kanara G.S.B. Co-op Bank Ltd.	152.88	35	0.27	38.22
36	ING Vysya Bank Ltd.	149.88	36	0.27	49.96
37	Citizen's Co-operative Bank Ltd.	147.55	37	0.27	24.59
38	Punjab and Maharashtra Bank	137.28	38	0.25	27.46

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
39	State Bank of Mysore	132.92	39	0.24	44.31
40	Ratnakar Bank Ltd.	117.19	40	0.21	14.65
41	Catholic Syrian Bank Ltd.	110.40	41	0.20	55.20
42	TJSB Bank	98.55	42	0.18	24.64
43	Citizen Cedit Co-operative Bank	83.97	43	0.15	16.79
44	Shamrao Vithal Co-op Bank Ltd.	75.04	44	0.13	37.52
45	United Bank of India	72.36	45	0.13	18.09
46	Jammu and Kashmir Bank Ltd.	60.99	46	0.11	60.99
47	Women's Co-operative Bank Ltd.	60.14	47	0.11	30.07
48	State Bank of Travancore	49.33	48	0.09	24.66
49	State Bank of Patiala	46.99	49	0.08	46.99
50	Allahabad Bank	40.77	50	0.07	8.15
51	The Karur Vysya Bank Ltd	26.40	51	0.05	26.40
52	Punjab and Sind Bank	21.23	52	0.04	21.23
53	Dhanlaxami Bank	14.91	53	0.03	14.91
54	Apna Sahakari Bank	13.62	54	0.02	13.62
55	State Bank of Hyderabad	4.74	55	0.01	2.37
56	Kokan Mercantile Co-operative Bank	3.27	56	0.01	3.27
57	Bharatiya Mahila Bank Ltd.	1.92	57	NEG.	1.92
TOTAL		55611.52	-	100.00	69.60

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	44.40	196.83	957.40	4882.38	5105.26	5358.76	6343.30	6771.09
Bardez	12.87	73.10	277.51	1205.77	1495.02	1989.80	2307.43	2788.57
Pernem	0.77	5.75	20.72	77.51	88.48	104.23	131.48	173.40
Bicholim	5.04	18.57	62.13	325.76	365.97	380.13	398.93	429.51
Sattari	0.41	5.09	13.26	74.00	79.60	101.96	139.57	173.72
Ponda	6.39	34.43	141.36	769.01	876.03	986.18	979.85	1030.17
North Goa District	69.88	333.77	1472.38	7334.43	8010.39	8921.06	10300.56	11366.46
Sanguem	3.06	8.54	46.42	116.41	131.78	193.64	185.79	230.94
Canacona	0.52	4.36	14.95	91.77	99.38	110.16	113.97	142.81
Quepem	3.08	11.74	39.80	271.32	332.84	258.98	278.59	306.66
Salcete	43.77	145.18	478.57	2007.30	2203.29	2659.29	3358.48	3481.52
Mormugao	50.87	137.35	353.04	1313.29	1556.49	1627.08	1852.50	1941.27
South Goa District	101.30	307.17	932.78	3800.09	4323.78	4849.15	5789.33	6103.20
Goa State	171.18	640.94	2405.16	11134.52	12334.17	13770.21	16089.89	17469.66

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	25.9	30.7	39.8	43.8	41.4	38.9	39.4	38.7
Bardez	7.5	11.4	11.5	10.8	12.1	14.5	14.3	16.0
Pernem	0.5	0.9	0.9	0.7	0.7	0.7	0.8	1.0
Bicholim	3.0	2.9	2.6	2.9	3.0	2.8	2.5	2.5
Sattari	0.2	0.8	0.6	0.7	0.6	0.7	0.9	1.0
Ponda	3.7	5.4	5.8	6.9	7.1	7.2	6.1	5.9
North Goa District	40.8	52.1	61.2	65.8	64.9	64.8	64.0	65.1
Sanguem	1.8	1.3	1.9	1.2	1.1	1.4	1.2	1.3
Canacona	0.3	0.7	0.6	0.8	0.8	0.8	0.7	0.8
Quepem	1.8	1.8	1.7	2.4	2.7	1.9	1.7	1.7
Salcete	25.6	22.7	19.9	18.0	17.9	19.3	20.9	20.0
Mormugao	29.7	21.4	14.7	11.8	12.6	11.8	11.5	11.1
South Goa District	59.2	47.9	38.8	34.2	35.1	35.2	36.0	34.9
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 12

TALUKA-WISE INDEX OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	100	443	2156	10996	11498	12069	14287	15250
Bardez	100	568	2156	9369	11616	15461	17929	21667
Pernem	100	747	2691	10066	11491	13536	17075	22519
Bicholim	100	368	1233	6463	7261	7542	7915	8522
Sattari	100	1241	3234	18049	19415	24868	34041	42371
Ponda	100	539	2212	12035	13709	15433	15334	16122
North Goa District	100	478	2107	10496	11463	12766	14740	16266
Sanguem	100	279	1517	3804	4307	6328	6072	7547
Canacona	100	838	2875	17648	19112	21185	21917	27463
Quepem	100	381	1292	8809	10806	8408	9045	9956
Salcete	100	332	1093	4586	5034	6076	7673	7954
Mormugao	100	270	694	2582	3060	3199	3642	3816
South Goa District	100	303	921	3751	4268	4787	5715	6025
Goa State	100	374	1405	6505	7205	8044	9399	10205

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	0.94	3.58	11.00	42.09	42.54	41.87	44.05	45.44
Bardez	0.21	1.11	3.02	9.49	10.91	13.72	14.89	17.10
Pernem	0.19	0.64	1.38	4.08	4.02	4.96	4.87	5.59
Bicholim	0.30	1.03	3.11	12.07	13.55	11.88	11.40	12.27
Sattari	0.32	0.73	1.21	6.73	7.24	8.50	9.97	10.22
Ponda	0.29	1.50	3.45	13.03	13.48	14.29	12.56	12.56
North Goa District	0.46	1.88	5.54	20.43	20.97	21.92	22.74	23.83
Sanguem	0.28	0.53	3.09	6.85	4.25	9.68	8.85	10.04
Canacona	0.07	0.48	1.36	5.10	4.14	5.80	5.70	6.80
Quepem	0.39	1.30	2.65	12.92	14.47	11.77	10.72	11.79
Salcete	0.77	2.23	5.15	15.32	16.82	17.38	19.41	19.23
Mormugao	2.12	4.74	8.02	25.26	29.93	25.42	27.24	27.34
South Goa District	0.95	2.40	5.24	15.90	16.57	17.44	18.80	18.95
Goa State	0.66	2.09	5.42	18.62	19.18	20.10	21.14	21.86

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(Figures in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	3365	13441	60059	276154	266319	258428	282803	279075
Bardez	836	3860	12225	50729	58208	71621	76781	85783
Pernem	129	862	2878	10236	10799	11760	13714	16721
Bicholim	680	2197	6845	33267	34539	33166	32177	32027
Sattari	100	1028	2263	11607	11531	13655	17280	19883
Ponda	592	2685	9447	46360	48837	50825	46685	45375
North Goa District	1230	5021	19440	89689	90529	93206	99491	101494
Sanguem	547	1439	7238	17900	18700	25403	22532	25892
Canacona	144	1071	3405	20310	20339	20842	19934	23092
Quepem	544	1820	5384	33424	37898	27261	27110	27588
Salcete	2259	6602	18422	68179	69172	77183	90113	86359
Mormugao	5162	11398	24375	85196	93098	89969	94697	91740
South Goa District	2299	6083	15902	59380	62404	64700	71411	69596
Goa State	1698	5479	17896	76383	78178	80688	87159	87486

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 2012-13, 2013-14 & 2014-15 the population figures used are estimated.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2015**

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	2805.48	1	16.06	30.83
2	Bank of India	1436.00	2	8.22	28.16
3	Corporation Bank	1412.34	3	8.08	26.15
4	Canara Bank	1338.00	4	7.66	24.78
5	H.D.F.C	1230.46	5	7.04	18.93
6	Goa State Co-operative Bank Ltd.	950.82	6	5.44	16.12
7	Dena Bank	619.33	7	3.55	36.43
8	Syndicate Bank	536.25	8	3.07	21.45
9	Goa Urban Co-operative Bank Ltd.	499.53	9	2.86	31.22
10	I.C.I.C.I. Bank Ltd.	471.06	10	2.70	14.72
11	Saraswat Co-operative Bank Ltd.	421.31	11	2.41	42.13
12	Indian Overseas Bank	419.00	12	2.40	13.09
13	Bank of Baroda	357.30	13	2.05	12.32
14	Bank of Maharashtra	324.47	14	1.86	21.63
15	Central Bank of India	304.66	15	1.74	9.52
16	Punjab National Bank	297.13	16	1.70	42.45
17	Union Bank of India	282.38	17	1.62	18.83
18	Mapusa Urban Co-op. Bank of Goa	274.86	18	1.57	11.45
19	Bicholim Urban Co-operative Bank Ltd.	254.50	19	1.46	23.14
20	Oriental Bank of Commerce	242.71	20	1.39	34.67
21	IndusInd Bank Ltd	232.65	21	1.33	58.16
22	Madgao Urban Co-operative Bank Ltd.	210.70	22	1.21	23.41
23	Federal Bank Ltd.	186.07	23	1.07	31.01
24	Axis Bank	179.00	24	1.02	22.38
25	North Kanara G.S.B. Co-op Bank Ltd.	178.88	25	1.02	44.72
26	Yes Bank	178.83	26	1.02	25.55
27	Karnataka Bank Ltd.	168.89	27	0.97	24.13
28	South Indian Bank Ltd.	148.62	28	0.85	29.72
29	Vijaya Bank	147.09	29	0.84	18.39
30	Citizen Credit Co-operative Bank	146.43	30	0.84	29.29
31	Andhra Bank	131.35	31	0.75	32.84
32	Indian Bank	110.64	32	0.63	15.81
33	I.D.B.I. Bank	101.58	33	0.58	16.93
34	Ratnakar Bank Ltd.	93.69	34	0.54	11.71
35	State Bank of Mysore	90.35	35	0.52	30.12
36	United Commercial Bank	82.73	36	0.47	8.27
37	Citizen's Co-operative Bank Ltd.	78.52	37	0.45	13.09
38	Shamrao Vithal Co-op Bank Ltd.	72.59	38	0.42	36.30

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
39	TJSB Bank	65.59	39	0.38	16.40
40	United Bank of India	40.00	40	0.23	10.00
41	The Karur Vysya Bank Ltd	37.84	41	0.22	37.84
42	Women's Co-operative Bank Ltd.	37.59	42	0.22	18.80
43	Jammu and Kashmir Bank Ltd.	37.42	43	0.21	37.42
44	Kotak Mahindra Bank	36.39	44	0.21	12.13
45	Catholic Syrian Bank Ltd.	31.16	45	0.18	15.58
46	Apna Sahakari Bank Ltd.	30.36	46	0.17	30.30
47	State Bank of Patiala	26.82	47	0.15	26.82
48	Allahabad Bank	24.00	48	0.14	4.80
49	State Bank of Travancore	22.66	49	0.13	11.33
50	Punjab and Maharashtra Bank	14.58	50	0.08	2.92
51	Kokan Mercantile Co-op. Bank	12.30	51	0.07	12.30
52	State Bank of Hyderabad	11.19	52	0.06	5.60
53	Ing Vysya Bank Ltd.	8.93	53	0.05	2.98
54	Punjab and Sind Bank	7.90	54	0.05	7.90
55	Development Credit Bank Ltd	6.66	55	0.04	1.66
56	Dhanlaxmi Bank	1.62	56	0.01	1.62
57	Bharatiya Mahila Bank	0.45	57	NEG.	0.45
TOTAL		17469.66		100.00	21.86

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	2014-2015
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	43	46	44	45	42	48	45	42
Bardez	15	19	15	19	20	27	25	26
Pernem	34	49	32	28	26	26	27	25
Bicholim	66	52	33	48	46	42	41	40
Sattari	43	67	29	44	40	45	53	59
Ponda	52	50	37	44	43	41	35	33
North Goa District	33	35	31	36	35	40	37	35
Sanguem	48	44	64	40	29	39	36	42
Canacona	16	25	16	26	22	22	23	22
Quepem	52	31	19	37	37	32	27	28
Salcete	45	33	19	22	21	25	27	24
Mormugao	92	77	43	26	26	27	31	28
South Goa District	60	44	25	24	24	26	28	26
Goa State	45	39	29	31	30	33	33	31

STATEMENT – 17

CREDIT DEPOSIT RATIO BANK-WISE AS ON 31ST MARCH, 2015

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	26
2	Bank of India	23
3	Bank of Baroda	11
4	Corporation Bank	29
5	Central Bank of India	19
6	Canara Bank	26
7	Syndicate Bank	19
8	Dena Bank	49
9	Indian Overseas Bank	33
10	Union Bank of India	27
11	Bank of Maharashtra	44
12	United Commercial Bank	23
13	Karnataka Bank Ltd.	32
14	Indian Bank	30
15	Punjab National Bank	87
16	State Bank of Mysore	68
17	Vijaya Bank	30
18	Allahabad Bank	59
19	Federal Bank Ltd.	44
20	Oriental Bank of Commerce	61
21	South Indian Bank Ltd.	65
22	United Bank of India	55
23	Ing Vysya Bank Ltd.	6
24	Andhra Bank	74
25	Punjab & Sind Bank	37
26	Catholic Syrian Bank Ltd.	28
27	Ratnakar Bank Ltd.	80
28	Jammu & Kashmir Bank Ltd.	61
29	I.C.I.C.I. Bank	35
30	I.D.B.I Bank	8
31	H.D.F.C. Bank	31
32	IndusInd Bank Ltd.	135
33	Development Credit Bank Ltd.	3
34	State Bank of Patiala	57
35	Dhanlaxmi Bank.	11
36	Axis Bank Ltd	17
37	State Bank of Travancore	46
38	The Karur Vysya Bank Ltd	143

Sr. No.	Name of the Bank	Credit Deposit Ratio
39	Yes Bank	42
40	Kotak Mahindra Bank	15
41	Punjab and Maharashtra Bank	11
42	TJSB Bank	67
43	Apna Sahakari Bank Ltd.	223
44	Bharatiya Mahila Bank Ltd.	23
45	State Bank of Hyderabad	236
	Commercial Banks	28
Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	60
2	Goa State Co-operative Bank Ltd.	77
3	Women's Co-operative Bank Ltd.	63
4	Citizen's Co-op. Bank Ltd.	53
5	Bicholim Urban Co-op. Bank Ltd.	66
6	Saraswat Co-op. Bank Ltd.	54
7	North Kanara G.S.B. Co-op. Bank Ltd.	117
8	Shamrao Vithal Co-op. Bank Ltd.	97
9	Madgao Urban Co-operative Bank Ltd.	61
10	Mapusa Urban Co-op. Bank of Goa Ltd.	52
11	Citizen Credit Co-op. Bank Ltd.	174
12	Kokan Mercantile Co-op Bank	376
	Co-operative Banks	67
	ALL BANKS	31

STATEMENT – 18

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

Sr.No.	State/Union Territory	Average population per branch, 2015
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	8266
2	Arunachal Pradesh	9694
3	Assam	15666
4	Bihar	17067
5	Chattisgarh	11728
6	Goa	3014
7	Gujarat	8913
8	Haryana	6315
9	Himachal Pradesh	4890
10	Jammu & Kashmir	7788
11	Jharkhand	12307
12	Karnataka	6865
13	Kerala	5931
14	Madhya Pradesh	13198
15	Maharashtra	10515
16	Manipur	18985
17	Meghalaya	9459
18	Mizoram	7248
19	Nagaland	16347
20	Orissa	9845
21	Punjab	4981
22	Rajasthan	11512
23	Sikkim	5289
24	Tamil Nadu	7312
25	Tripura	10227
26	Uttar Pradesh	14054
27	Uttarakhand	5669
28	West Bengal	13110
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	8902
2	Chandigarh	4524
3	Dadra & Nagar Haveli	7811
4	Daman & Diu	6891
5	Delhi	6374
6	Lakshadweep	6077
7	Ponducherry	7425
	ALL INDIA	9963

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2015 for number of bank offices.

Note: - State wise projected population figures used are as supplied by Registrar General, India.
Population for the State of Telangana is included with the State of Andhra Pradesh since Population for Telangana State is not available as per Census 2011.

STATEMENT – 19

STATE/UNION TERRITORY-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2015 (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	106
2	Arunachal Pradesh	27
3	Assam	37
4	Bihar	33
5	Chhattisgarh	62
6	Goa	27
7	Gujarat	73
8	Haryana	74
9	Himachal Pradesh	35
10	Jammu & Kashmir	42
11	Jharkhand	29
12	Karnataka	68
13	Kerala	66
14	Madhya Pradesh	55
15	Maharashtra	93
16	Manipur	34
17	Meghalaya	26
18	Mizoram	38
19	Nagaland	33
20	Orissa	42
21	Punjab	75
22	Rajasthan	86
23	Sikkim	26
24	Tamil Nadu	119
25	Tripura	35
26	Uttar Pradesh	45
27	Uttaranchal (Uttarakhand)	35
28	West Bengal	58
29	Telangana	102
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	40
2	Chandigarh	106
3	Dadra & Nagar Haveli	35
4	Daman & Diu	24
5	Delhi	104
6	Lakshadweep	9
7	Pondichery	72
	ALL INDIA	77

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2015.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2015

(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	9582.21	3235.87	6346.34
2	Bank of India	6358.00	1372.00	4986.00
3	Bank of Baroda	3232.07	1069.61	2162.46
4	Corporation Bank	4898.02	1189.99	3708.03
5	Central Bank of India	1595.10	218.62	1376.48
6	Canara Bank	5095.00	935.00	4160.00
7	Syndicate Bank	2839.39	273.31	2566.08
8	Dena Bank	1251.51	300.10	951.41
9	Indian Overseas Bank	1281.00	204.00	1077.00
10	Union Bank of India	1039.08	152.08	887.00
11	Bank of Maharashtra	745.41	28.34	717.07
12	United Commercial Bank	357.86	11.24	346.62
13	Karnataka Bank Ltd.	521.20	50.48	470.72
14	Indian Bank	373.24	62.34	310.90
15	Punjab National Bank	340.63	22.84	317.79
16	State Bank of Mysore	132.92	2.33	130.59
17	Vijaya Bank	490.60	62.60	428.00
18	Allahabad Bank	40.77	0.39	40.38
19	Federal Bank Ltd.	422.09	83.99	338.10
20	Oriental Bank of Commerce	399.12	15.69	383.43
21	South Indian Bank Ltd.	230.01	9.67	220.34
22	United Bank of India	72.36	5.83	66.53
23	Ing Vysya Bank Ltd.	149.88	29.34	120.54
24	Andhra Bank	177.92	14.47	163.45
25	Punjab and Sind Bank	21.23	0.02	21.21
26	Catholic Syrian Bank Ltd.	110.40	47.82	62.58
27	Ratnakar Bank Ltd.	117.19	0.00	117.19
28	Jammu and Kashmir Bank Ltd.	60.99	0.35	60.64
29	I.C.I.C.I. Bank Ltd.	1340.61	0.00	1340.61
30	I.D.B.I. Bank	1233.30	80.00	1153.30
31	H.D.F.C. Bank	3992.23	1002.91	2989.32
32	IndusInd Bank Ltd	172.77	23.28	149.49
33	Development Credit Bank Ltd	194.01	20.31	173.70
34	State Bank of Patiala	46.99	21.19	25.80
35	Goa Urban Co-operative Bank Ltd.	838.52	0.00	838.52
36	Goa State Co-operative Bank Ltd.	1242.35	0.04	1242.31
37	Women's Co-operative Bank Ltd.	60.14	0.00	60.14
38	Citizen's Co-operative Bank Ltd.	147.55	0.00	147.55

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Bicholim Urban Co-operative Bank Ltd.	385.52	0.00	385.52
40	Saraswat Co-operative Bank Ltd.	783.64	6.18	777.46
41	North Kanara G.S.B. Co-op Bank Ltd.	152.88	0.24	152.64
42	Shamrao Vithal Co-op Bank Ltd.	75.04	0.60	74.44
43	Madgao Urban Co-operative Bank Ltd.	346.47	0.00	346.47
44	Dhanlaxami Bank	14.91	1.30	13.61
45	Mapusa Urban Co-op. Bank of Goa	533.50	0.31	533.19
46	Citizen Cedit Co-operative Bank	83.97	0.43	83.54
47	Axis Bank	1029.00	296.00	733.00
48	State Bank of Travancore	49.33	21.48	27.85
49	The Karur Vysya Bank Ltd	26.40	0.07	26.33
50	Yes Bank	426.85	16.54	410.31
51	Kotak Mahindra Bank	240.96	86.37	154.59
52	Punjab and Maharashtra Bank	137.28	2.88	134.40
53	TJSB Bank	98.55	0.06	98.49
54	Kokan Mercantile Co-operative Bank	3.27	0.00	3.27
55	Apna Sahakari Bank Ltd.	13.62	0.00	13.62
56	Bharatiya Mahila Bank Ltd.	1.92	0.00	1.92
57	State Bank of Hyderabad	4.74	0.33	4.41
	TOTAL	55611.52	10978.84	44632.68

STATEMENT – 21

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS
ON 31ST MARCH, 2015**

(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	9582.21	2805.48	1088.96	22.00	0.00
2	Bank of India	6358.00	1436.00	573.00	207.00	0.00
3	Bank of Baroda	3232.07	357.30	178.28	5.20	0.00
4	Corporation Bank	4898.02	1412.34	718.06	138.95	3.65
5	Central Bank of India	1595.10	304.66	228.31	10.12	0.0
6	Canara Bank	5095.00	1338.00	689.00	41.00	0.00
7	Syndicate Bank	2839.39	536.25	311.02	4.47	18.24
8	Dena Bank	1251.51	619.33	48.82	13.12	15.61
9	Indian Overseas Bank	1281.00	419.00	122.76	12.53	0.00
10	Union Bank of India	1039.08	282.38	214.46	0.00	0.00
11	Bank of Maharashtra	745.41	324.47	162.38	23.41	0.00
12	United Commercial Bank	357.86	82.73	64.95	11.23	0.00
13	Karnataka Bank Ltd.	521.20	168.89	89.58	49.78	0.00
14	Indian Bank	373.24	110.64	34.12	0.62	0.00
15	Punjab National Bank	340.63	297.13	231.23	22.93	24.28
16	State Bank of Mysore	132.92	90.35	35.82	0.02	0.00
17	Vijaya Bank	490.60	147.09	125.48	5.13	0.00
18	Allahabad Bank	40.77	24.00	16.66	0.00	0.00
19	Federal Bank Ltd.	422.09	186.07	12.61	1.80	1.97
20	Oriental Bank of Commerce	399.12	242.71	89.96	5.48	0.00
21	South Indian Bank Ltd.	230.01	148.62	0.00	0.00	0.00
22	United Bank of India	72.36	40.00	32.26	6.01	6.86
23	Ing Vysya Bank Ltd.	149.88	8.93	6.64	0.00	0.00
24	Andhra Bank	177.92	131.35	70.93	8.72	0.00
25	Punjab and Sind Bank	21.23	7.90	7.12	0.00	0.00
26	Catholic Syrian Bank Ltd.	110.40	31.16	7.35	0.00	0.00
27	Ratnakar Bank Ltd.	117.19	93.69	13.29	9.93	0.00
28	Jammu and Kashmir Bank Ltd.	60.99	37.42	14.05	0.00	0.00
29	I.C.I.C.I. Bank Ltd.	1340.61	471.06	72.70	1.26	0.00
30	I.D.B.I. Bank	1233.30	101.58	68.49	0.20	0.00
31	H.D.F.C. Bank	3992.23	1230.46	145.89	25.31	0.00
32	IndusInd Bank Ltd	172.77	232.65	100.71	12.01	0.00
33	Development Credit Bank Ltd	194.01	6.66	0.27	0.00	0.00
34	State Bank of Patiala	46.99	26.82	5.68	0.00	0.00
35	Axis Bank	1029.00	179.00	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	49.33	22.66	9.30	1.84	0.00
37	The Karur Vysya Bank Ltd	26.40	37.84	0.90	0.00	0.00
38	Yes Bank	426.85	178.83	169.86	0.00	0.00
39	Kotak Mahindra Bank	240.96	36.39	16.47	0.20	0.00
40	Goa Urban Co-operative Bank Ltd.	838.52	499.53	246.60	30.18	0.00
41	Goa State Co-operative Bank Ltd.	1242.35	950.82	394.10	6.15	0.00
42	Women's Co-operative Bank Ltd.	60.14	37.59	8.75	1.44	0.00
43	Citizen's Co-operative Bank Ltd.	147.55	78.52	57.36	26.72	0.00
44	Bicholim Urban Co-op. Bank Ltd.	385.52	254.50	102.90	25.72	0.00
45	Saraswat Co-operative Bank Ltd.	783.64	421.31	74.82	0.00	0.00
46	North Kanara G.S.B. Co-op Bank Ltd.	152.88	178.88	15.23	0.00	0.00
47	Shamrao Vithal Co-op Bank Ltd.	75.04	72.59	2.39	0.25	0.00
48	Madgao Urban Co-op. Bank Ltd.	346.47	210.70	107.38	25.81	0.00
49	Dhanlaxami Bank	14.91	1.62	0.33	0.00	0.00
50	Mapusa Urban Co-op. Bank of Goa	533.50	274.86	110.00	19.19	0.00
51	Citizen Cedit Co-operative Bank	83.97	146.43	40.44	4.80	0.00
52	Punjab and Maharashtra Bank	137.28	14.58	8.04	1.37	0.00
53	TJSB Bank	98.55	65.59	9.07	0.94	0.00
54	Kokan Mercantile Bank	3.27	12.30	12.18	0.12	0.00
	Total	55611.52	17469.66	7001.90	783.37	70.64

STATEMENT – 22

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT
OF COMMERCIAL BANKS AS ON MARCH, 2015.**

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	515033	58752.09	533489	60857.44
2	Arunachal Pradesh	8009	61655.12	2151	16558.12
3	Assam	97379	30365.31	35911	11198.14
4	Bihar	216864	21109.63	72133	7021.42
5	Chhattisgarh	99177	38809.08	61023	23879.16
6	Goa	51625	264336.92	13779	70551.46
7	Gujarat	477834	76969.38	348432	56125.43
8	Haryana	222746	82257.65	165493	61115.03
9	Himachal Pradesh	59850	85050.16	20904	29706.41
10	Jammu & Kashmir	73718	59986.82	31097	25304.91
11	Jharkhand	142189	42824.23	41202	12409.09
12	Karnataka	634210	102627.88	431840	69880.43
13	Kerala	320010	90212.30	209656	59103.04
14	Madhya Pradesh	277873	36207.28	153418	19990.63
15	Maharashtra	2133718	179829.91	1976057	166542.21
16	Manipur	5736	22379.24	1947	7596.96
17	Meghalaya	16652	60708.71	4316	15733.50
18	Mizoram	5321	50626.07	2003	19057.09
19	Nagaland	6946	29507.65	2272	9653.35
20	Orissa	189205	44901.37	79849	18949.40
21	Punjab	261873	90783.16	196439	68099.11
22	Rajasthan	235472	32716.73	201512	27998.24
23	Sikkim	5716	89312.50	1465	22884.38
24	Tamil Nadu	545350	79001.91	651620	94396.62
25	Tripura	15460	40855.18	5207	13759.78
26	Uttar Pradesh	672765	31339.36	302338	14083.78
27	Uttarakhand	88651	84437.47	30600	29145.92
28	West Bengal	553113	59650.87	321137	34633.28
	UNION TERRITORY				
29	Andaman and Nicobar Island	2949	54309.39	1182	21773.48
30	Chandigarh	55401	322286.21	58861	342413.03
31	Dadra & Nagar Haveli	2717	65637.68	949	22917.87
32	Daman & Diu	3334	105173.50	806	25429.02
33	Delhi	882332	426741.87	913813	441967.98
34	Lakshadweep	761	96379.75	69	8759.49
35	Pondicherry	10996	67628.54	7880	48461.87
	ALL INDIA	8890982	70899.90	6880849	54870.38

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2015.

- Per Capita Credit & Deposit of Telangana State is included in Andhra Pradesh since population of Telangana is not available as per Census 2011.

Officers and Officials associated with this report

Dr. Y. Durga Prasad, Joint Director
Shri Jagdish N. Shirodkar, Deputy Director
Shri Tolentino T. Furtado, Statistical Officer
Shri Laximan G.Amonkar, Research Assistant
Smt. Vandana L. Naik Panvelkar, Statistical Assistant
Shri Milind R. Nagvekar, Investigator

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