



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2015-16



Directorate of Planning, Statistics and Evaluation

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P R E F A C E

The present brochure on “Credit Deposit Ratio – 2015-16”, the twenty-eighth in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2015-16. The banking data from 1st April 1980 to 31st March 1981 has been considered as base year. The information on various parameters for the subsequent years is incorporated in the report.

The present report on Credit Deposit Ratio is brought out taking into consideration the revised estimated population of the State i.e. 15.05 lakh as revised by the Central Statistics Office, Ministry of Statistics & Programme Implementation, New Delhi based on the growth rate of Population Census, 2011.

The State of Goa comprises of 2 districts subdivided into 12 talukas. However, data related to the taluka of Darbandora is included in Sanguem taluka as population of the taluka is not available in Population Census, 2011.

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 analyze 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. Detailed tabular data is presented in the ‘Statements’ section.

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

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

Dr. Y. Durga Prasad
Director

Porvorim-Goa
March, 2018

CHAPTER – I

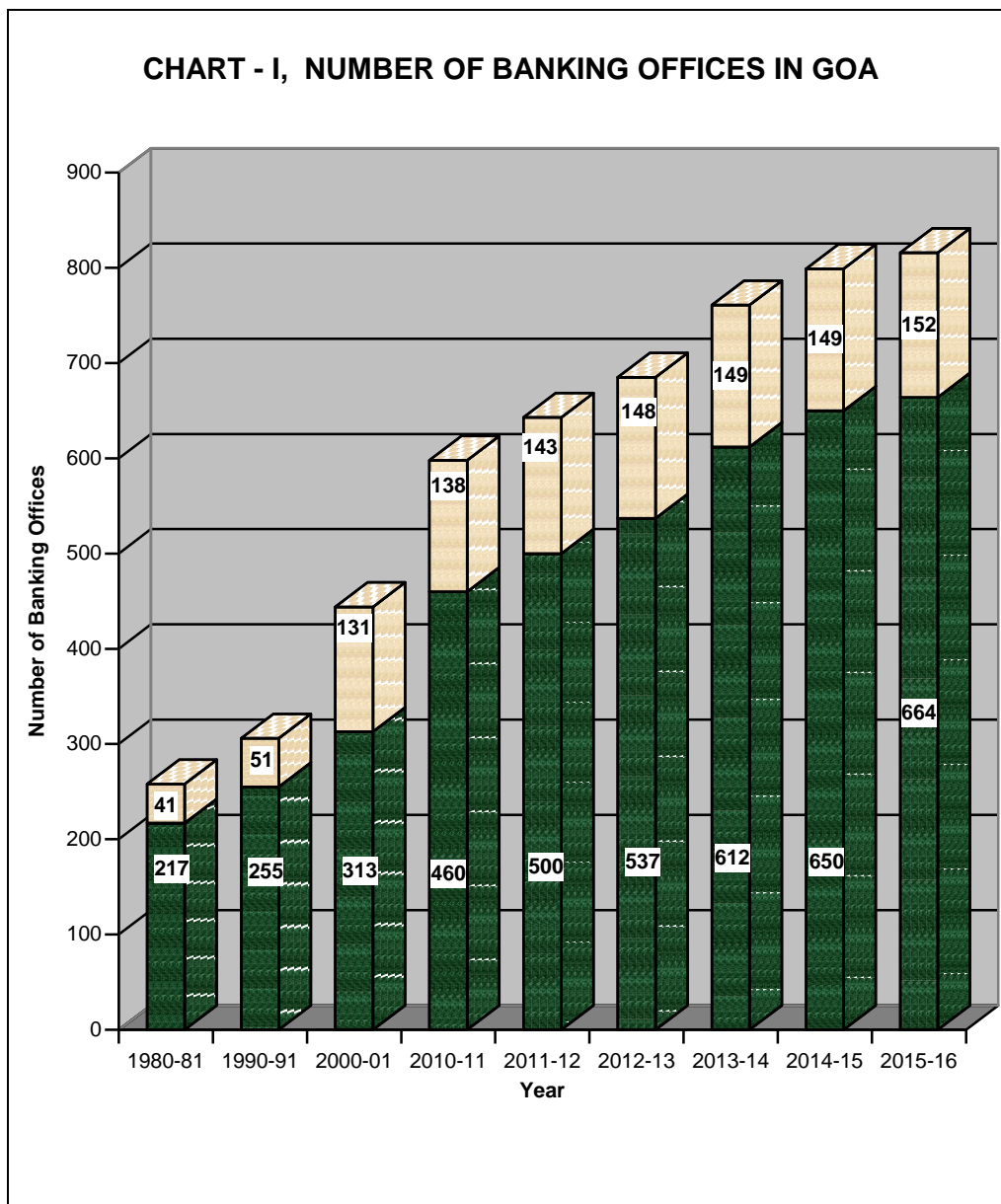
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa has a geographical area of 3,702 sq. kms., and an estimated population of 15.05 lakh. The population for the year 2015-16 is estimated by the Central Statistics Office, Ministry of Statistics & Programme Implementation, New Delhi based on the growth rate of Population Census, 2011. Goa has a well-knit banking system with as many as 816 banking offices as on 31st March, 2016. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2016 and the population projected during 2016 by the Registrar General of India, there was a scheduled commercial bank branch for each 3,005 people in Goa, as against the all-India average of 9,571 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 achieved tremendous progress in both economic and social fields. The number of banking offices in Goa has shown a steady upward trend from a mere 5 banking offices in 1962, just after liberation, to 300 bank branches as on 31st March, 1988 after attaining Statehood and further to 816 bank branches as on March 31st, 2016. The aggregate deposits registered a phenomenal rise from Rs.9.00 crore in 1962 to Rs.61,466.53 crore in 2015-16. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to Rs.18,483.30 crore during 2015-16. Consequently, the credit deposit ratio in 2015-16 was 30%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2015-16. 14 nos. of new banking offices under Commercial and 3 nos. under Co-Operative category have joined the banking sector in Goa during 2015-16, taking the tally of the total banking offices to 816 from 799 during the previous year, an increase of about 2%.

Table 1.1
NUMBER OF BANKING OFFICES

Year	No. of Banking Offices		
	Commercial Banks	Co-operative Banks	Total
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
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
2015-2016	664	152	816



1.2. Commercial Banks

- 1.2.1 It is observed from the data collected that 44 nos. of commercial banks with its 664 nos. of branch offices were operating in Goa as on March, 31st 2016. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (93 nos.), followed by HDFC Bank (66 nos.), Corporation Bank (56 nos.), Canara Bank (53 nos.), Bank of India (51 nos.), ICICI Bank (35 nos.), Central Bank of India (32 nos.), Indian Overseas Bank (32 nos.), Bank of Baroda (30 nos.) and Syndicate Bank (25 nos.) having 25 nos. or more branches operating. The above 10 Commercial Banks have in all 473 branches accounting for over 71% of the commercial banks and 58% of the total banking offices in Goa. Whereas, ING Vysya Bank has merged with Kotak Mahindra Bank. The bank wise number of banking offices is shown in Statement – 1.

1.3 Co-operative Banks

Under the Cooperative Sector, in the year 2015-16, there were in all 12 nos. of banks operating in Goa with 152 nos. of branches. Out of these, Goa State Co-operative Bank Ltd. has the maximum number of branches (61 nos.), followed by Mapusa Urban Co-operative Bank Ltd. (24 nos.) and Goa Urban Co-operative Bank Ltd. (16 nos.). The bank-wise number of banking offices is shown in Statement -1.

1.4 District/Taluka-wise Banks

- 1.4.1 During the year 2015-16, 59% or 484 nos. out of 816 nos. of banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (165 nos.), followed by Tiswadi taluka (150 nos.). In South Goa District, Salcete taluka had the maximum number of branches (185 nos.), followed by Mormugao taluka (74 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 574 nos. of banking offices accounting for 70% of the total number of banking offices in the State.
- 1.4.2 During the year 2015-16, the least number of banking offices in operation were observed in Sattari taluka (17 nos.), followed by Pernem taluka (31 nos.) in North Goa district and Canacona (22 nos.) and Sanguem (22 nos.) in the South Goa District. The overall trend in the number of banking offices talukawise during the period 2015-16 is shown in Statement- 2 and its percentage distribution in Statement- 3.

1.5 Population Covered

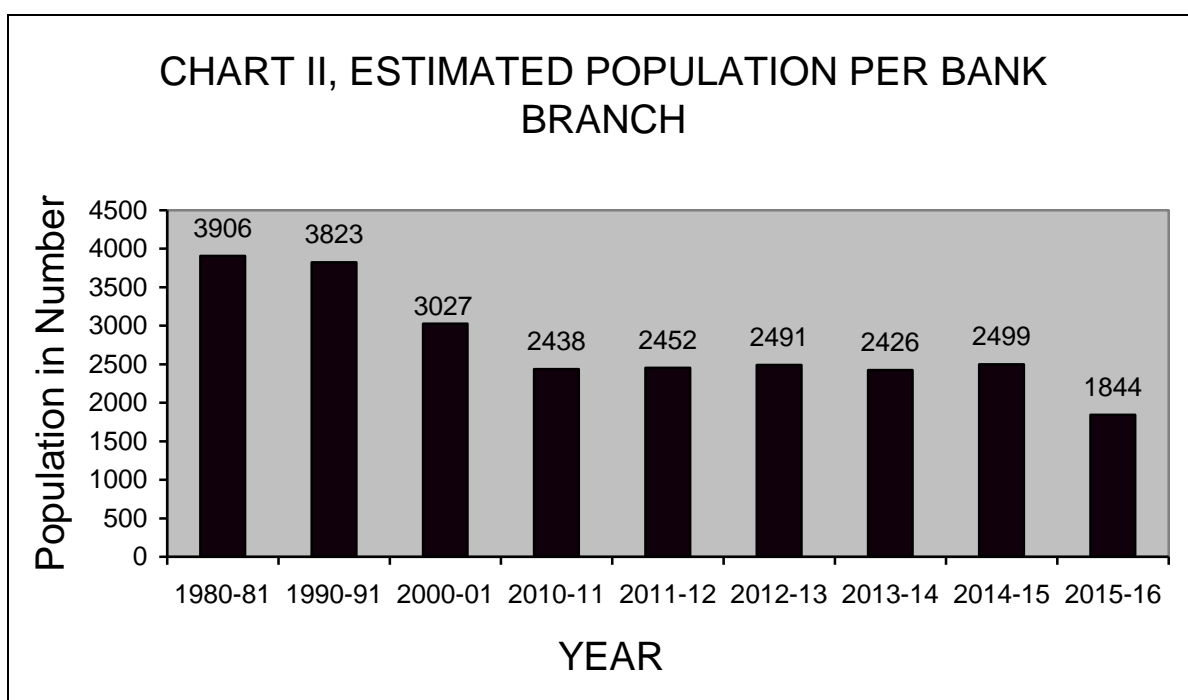
- 1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2014-15 ranged between 3,906 to 1,844 persons per branch as can be seen from Table 1.2, thus pointing out that Goa possesses a good banking net work.

TABLE 1.2

POPULATION PER BRANCH (INCLUDING COOPERATIVE BANKS)

Year	Estimated population covered per branch
<i>1</i>	<i>2</i>
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
2015-2016	*1,844

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

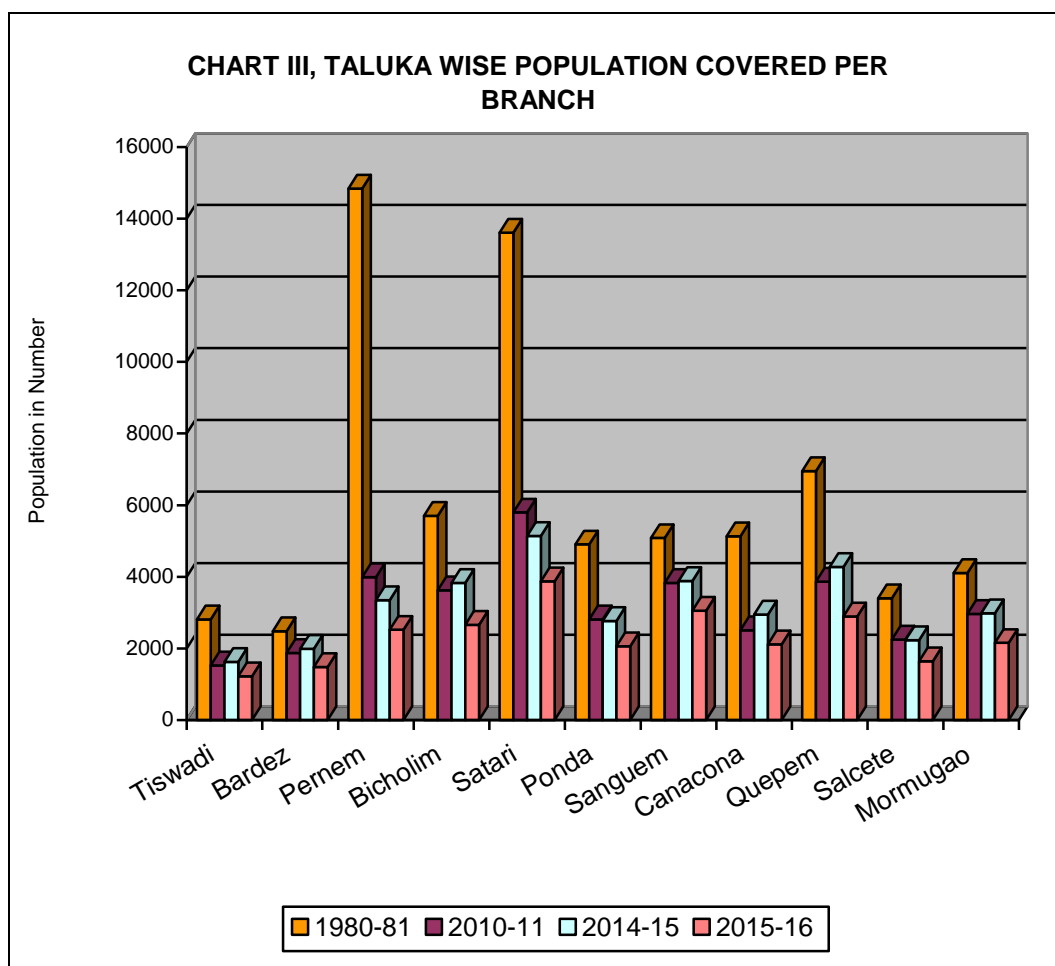


1.5.2 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 2010-11, 2012-13, 2013-14, 2014-15 and 2015-16 are presented in Table 1.3.

TABLE 1.3
TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch			
	1980-81	2010-11	2014-15	2015-16*
<i>1</i>	<i>2</i>	<i>3</i>	<i>6</i>	<i>7</i>
Goa State	3906	2438	2499	1844
North Goa District	3762	2278	2348	1744
Tiswadi	2807	1524	1628	1219
Bardez	2482	1872	1994	1485
Pernem	14838	3985	3345	2521
Bicholim	5699	3627	3832	2660
Sattari	13612	5796	5139	3873
Ponda	4904	2811	2769	2062
South Goa District	4110	2678	2723	1991
Sanguem	5082	3826	3878	3056
Canacona	5133	2510	2945	2119
Quepem	6949	3865	4275	2889
Salcete	3399	2247	2227	1642
Mormugao	4105	2964	2981	2155

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.



- 1.5.3 The estimated population covered per branch in the State during 2015-16 was 1,844. The population covered per branch for South Goa district and North Goa district for the year 2014-15 was 1,991 and 1,744 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka (1,219), followed by Bardez (1,485) in North Goa district while Salcete (1,642) and Canacona (2,119) were best served in South Goa district. Satari taluka in North Goa district, had the maximum population covered per branch i.e 3,873, followed by Bicholim taluka (2,660) whereas Sanguem (3,056) and Quepem (2,889) 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 State's 12th taluka named as Dharbandora. The banking information presented in this report for the past years from 1980-81 onwards cannot be split up in respect of Sanguem and Dharbandora talukas, therefore the information for Dharbandora is included in the Sanguem taluka. Also, population information is not available for the newly created Dharbandora Taluka in the Population Census, 2011.
- 1.5.5 The population served per branch of Commercial Bank Offices across the country compared with the scenario in Goa may be seen in Statement-18. The average estimated population covered per branch of commercial bank offices (excluding Co-operative banks) in Goa works out to 3,005 while at All India level it was 9,571 during 2015-16. 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, 2016 and State-wise projected population as supplied by Registrar General India is used in the calculation of average population per branch in each State. The population of Telangana State is included in Andhra Pradesh due to non-availability of Telangana population as per Census 2011.

CHAPTER – II

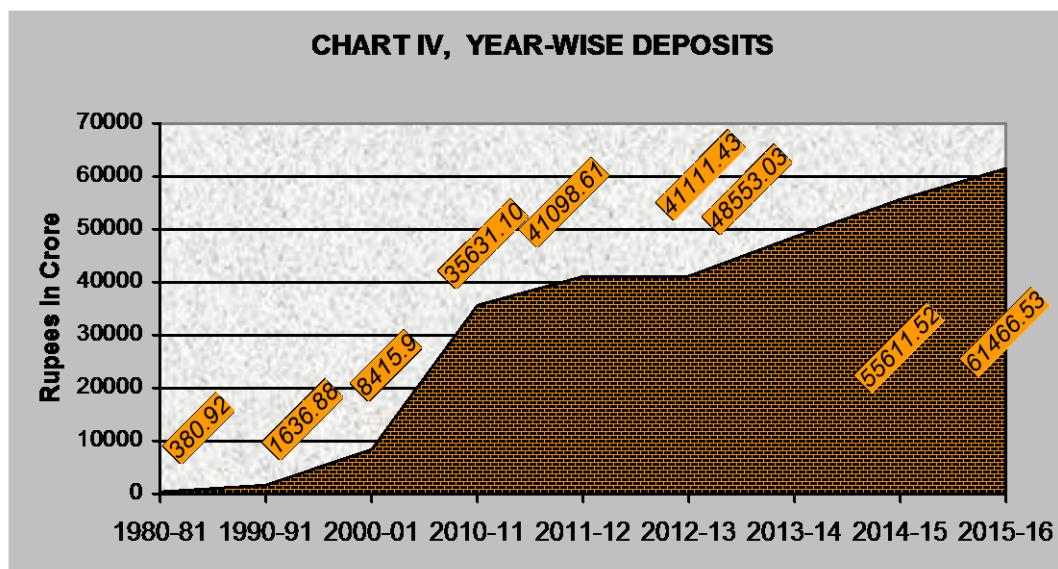
DEPOSITS/CREDITS

2.1 DEPOSITS

- 2.1.1 The 816 nos. of bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs.61,466.53 crore, as on 31st March, 2016 as against Rs.9.00 crore in 1962. The details of deposits for the decennial years 1980-81, 1990-91, 2000-01, 2010-11 and last four 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 the previous year
<i>1</i>	<i>2</i>	<i>3</i>
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
2015-2016	61,466.53	10.5

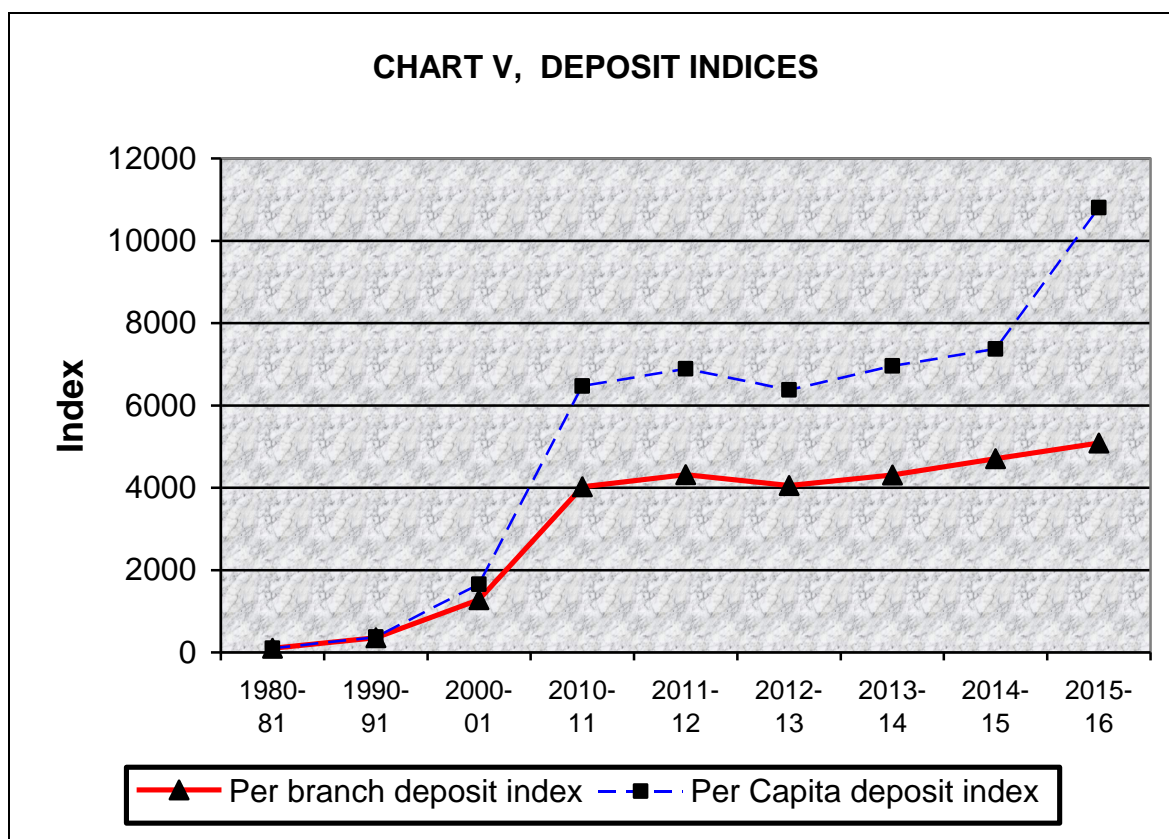


- 2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2015-16 registered a tremendous increase from Rs.380.92 crore to Rs.61,466.53 crore, registering an average annual growth rate of 15.6%. During the year 2015-16, the annual growth rate recorded was 10.5%.

TABLE 2.2
DEPOSITS PER BANK BRANCH AND PER CAPITA

Year	Deposits per branch office (Rs. In crore)	Index	Per Capita Deposits (Rs.)	Index
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
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
2015-2016	75.33	5,090	*4,08,415	10,807

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.



2.1.3 Table 2.2 above indicates that the deposits per branch office increased more than 50 times and the per capita deposits increased more than 108 times during the period 1980-81 to 2015-16.

- 2.1.4 While the deposits per branch increased from Rs.1.48 crore in 1980-81 to Rs.69.60 crore in 2014-15, the upward trend has continued in 2015-16, with the deposits per branch standing at Rs.75.33 crore. The per capita deposits also showed a phenomenal increase from Rs.3,779/- to Rs.2,60,496/- upto the year 2011-12 but decreased to Rs.2,40,895/- during 2012-13 only to overtake the previous height registering an upward trend to Rs.2,63,012/- in the year 2013-14 and Rs.2,78,495/- in 2014-15 to stand at Rs.4,08,415/- during the year 2015-16. The deposits per branch and the per capita deposits registered a growth rate of 11.9% and 14.3% per annum respectively over the period 1980-81 to 2015-16.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2016. The State Bank of India with total aggregate deposits of Rs.10,300.82 crore (over 17% of the total deposits) topped the list followed by Bank of India Rs.6,704.00 crore (over 11%) and Canara Bank Rs.5,975.00 (over 9%). These three banks together accounted for 37% of the total deposits. The deposits mobilized by as many as 28 nos. of the 44 nos. of commercial banks were less than 1% each of the total deposits. In the Co-operative sector, maximum deposits were mobilized by the Goa State Co-operative Bank Ltd. amounting to Rs.1,457.46 crore (more than 2%). 9 out of 12 Co-operative banks viz. Mapusa Urban Co-operative Bank Ltd., Bicholim Urban Co-operative Bank Ltd., Madgao Urban Co-operative Bank Ltd., North Kanara G.S.B. Cooperative Bank Ltd., Citizen's Co-operative Bank Ltd., Citizen Credit Co-operative Bank Ltd., Shamrao Vithal Co-operative Bank Ltd., Women's Co-operative Bank Ltd. and Kokan Mercantile Co-operative Bank mobilized less than 1% each of the deposits during the year.
- 2.1.6 During the year 2015-16, the deposits per branch were the highest in case of IDBI Bank (Rs.149.61 crore), Bank of Baroda (Rs.143.19 crore), Bank of India (Rs.131.45 crore), Syndicate Bank (Rs.119.09 crore), Canara Bank (Rs.112.74 crore), State Bank of India (Rs.110.76 crore) and Karnataka Bank (Rs.92.66 crore). The lowest deposits per branch were for the State Bank of Patiala (Rs.0.48 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2016 is given in Table 2.3.

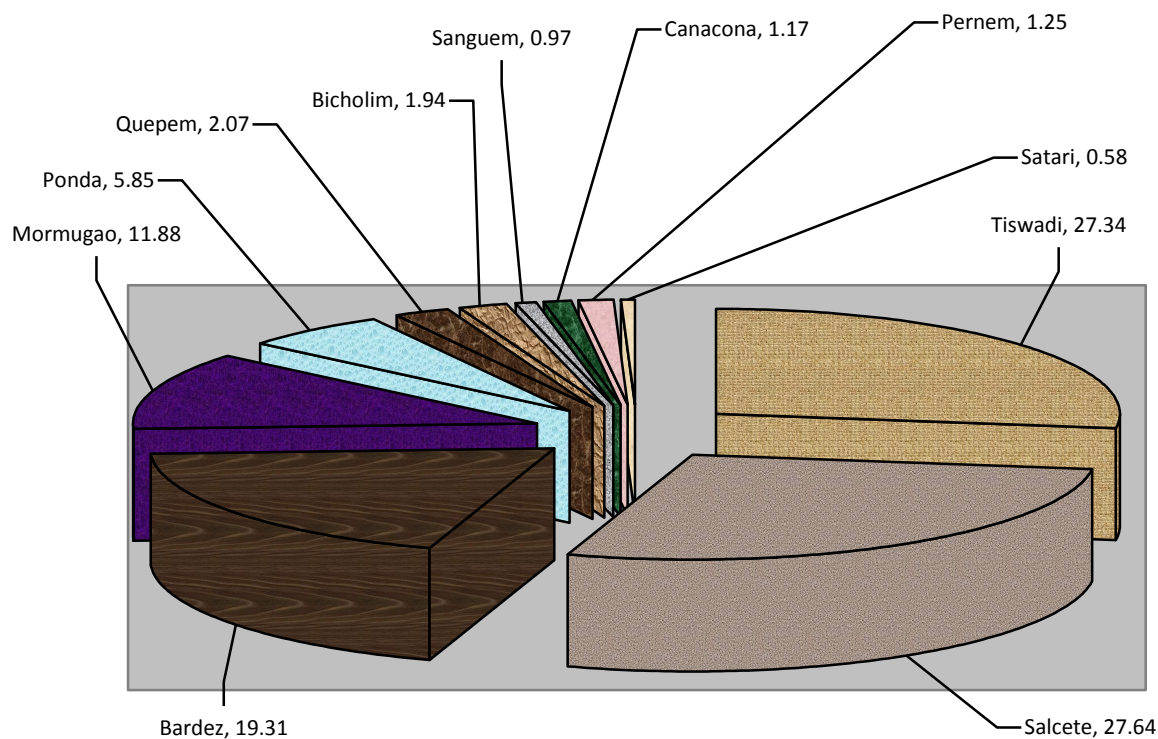
TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2015-16.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	*Per capita deposits (Rs.)
1	2	3	4	5
Salcete	16986.59	27.64	1	5,59,058
Tiswadi	16803.52	27.34	2	9,18,913
Bardez	11869.64	19.31	3	4,84,471
Mormugao	7300.85	11.88	4	4,57,779
Ponda	3596.16	5.85	5	2,10,165
Quepem	1275.13	2.07	6	1,52,202
Bicholim	1193.89	1.94	7	1,18,119
Pernem	770.62	1.25	8	98,595
Canacona	718.22	1.17	9	1,54,088
Sanguem	596.94	0.97	10	88,800
Sattari	354.97	0.58	11	53,907

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2015-16



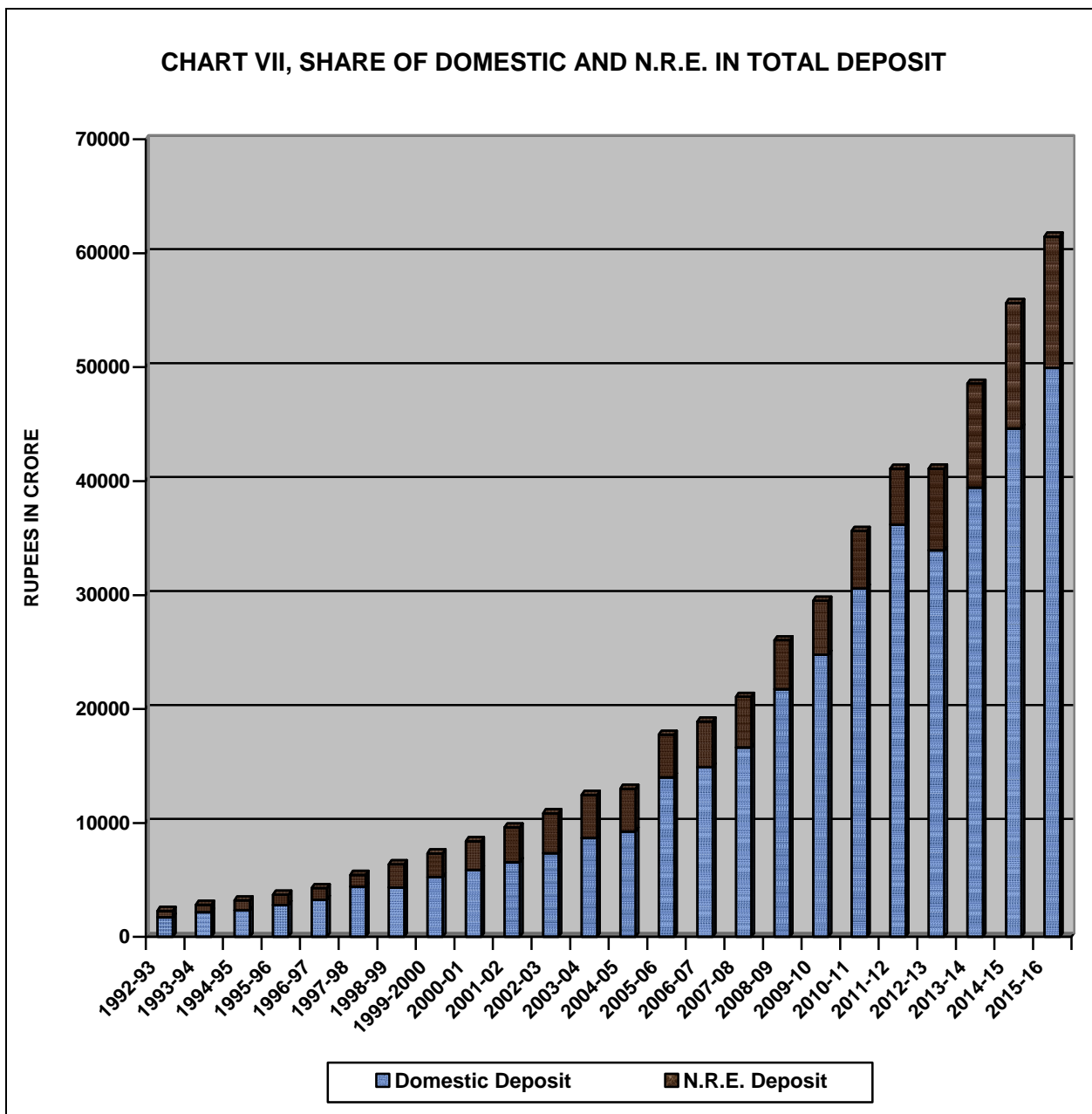
- 2.1.8 During the year 2015-16, Salcete taluka with Rs.16986.59 crore (27.64%) had the highest deposits followed by Tiswadi taluka Rs.16803.52 crore (27.34%) and Bardez taluka Rs.11869.64 crore (19.31%). The above three talukas together accounted for over 74% of the total deposits. The contribution of Sattari taluka was Rs.354.97 crore (0.58%) followed by Sanguem taluka with deposits of Rs.596.94 crore (0.97%). 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.9,18,913/-) followed by Salcete (Rs.5,59,058/-), Bardez (Rs.4,84,471/-), and Mormugao (Rs.4,57,779/-). The lowest per capita deposits were mobilized in Sattari taluka (Rs.53,907/-) and Sanguem taluka (Rs.88,800/-).

N.R.E. Deposits

- 2.1.9 As on March 31st 2016, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs.11,536.56 crore as against Rs.10,978.84 crore in 2014-15. 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 2015-16 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	
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
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
2015-2016	49929.97	11536.56	61466.53	18.77



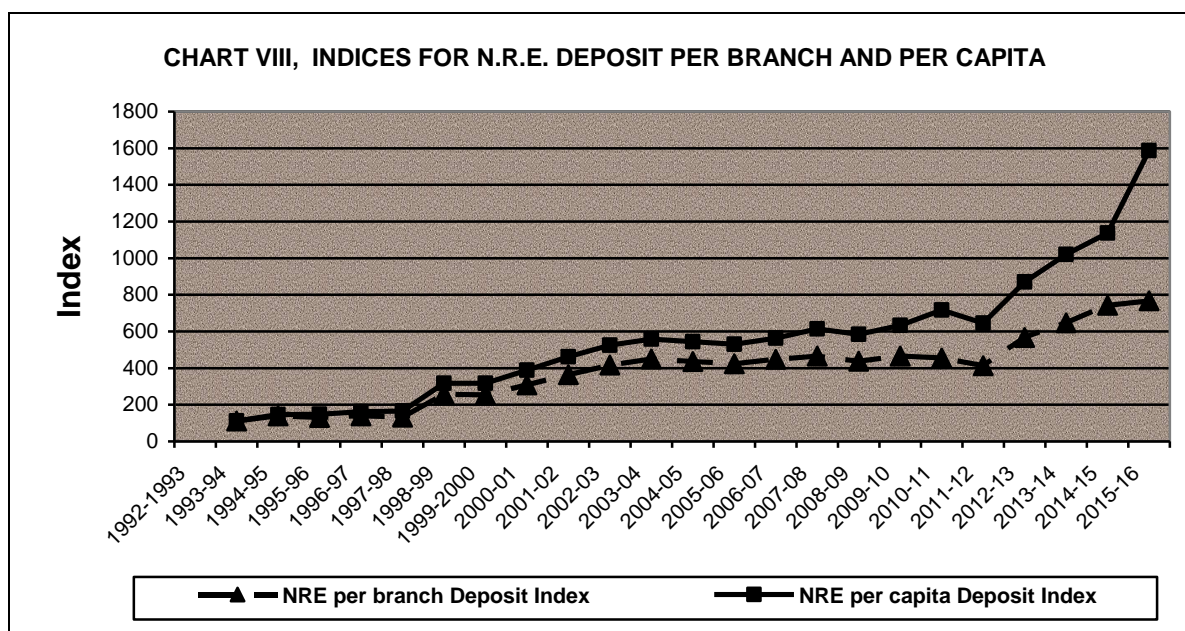
2.1.10 The N.R.E. deposits during the period 1992-93 to 2015-16 have increased from Rs.583.47 crore to Rs.11536.56 crore. The percentage contribution of NRE deposits to the total deposits stood at over 18.7% during 2015-16 decreasing by 1.0 % as compared to the year 2014-15.

2.1.11 Table 2.5 presents the N.R.E. deposits per bank branch and the per capita N.R.E. deposits for the period 1992-93 to 2015-16. Also, the trend of N.R.E. deposits per branch and per capita deposits are shown in Chart VIII.

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

Year	NRE Deposit per 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
2015-2016	14.21	768	*76,655	1587

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.



2.2 CREDIT

- 2.2.1 As on March 31st 2016, the gross credit advanced by the banking institutions in Goa accounted for Rs.18,483.30 crore as against Rs.17,469.66 crore in 2014-15, which shows an increase of 5.8%. Compared to the pre-liberation period, there has been a steady and significant progress in bank activities. During the span of just over five decades, the gross credit which stood at a mere Rs.3.00 crore in 1962, has seen a remarkable growth during the course of years. Year-wise total advances are shown in Table 2.6.

TABLE – 2.6

ANNUAL GROWTH OF CREDIT

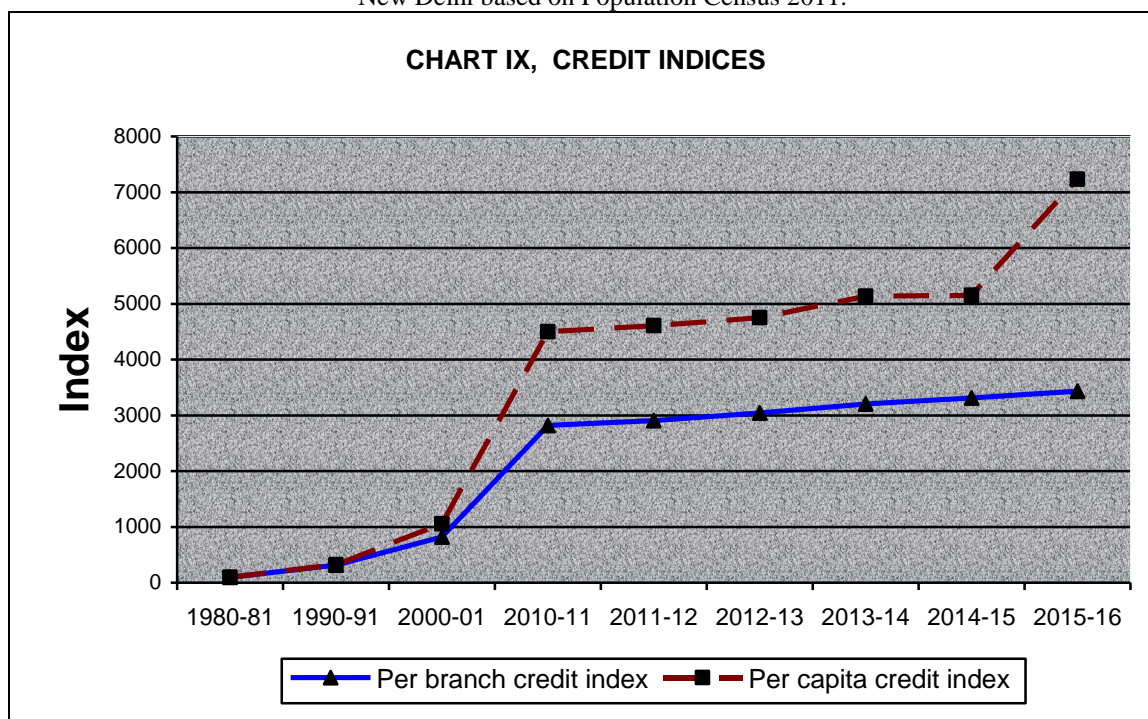
Year	Credit (Rs. in crore)	Percentage Annual Growth Rate Over the Previous Year
<i>1</i>	<i>2</i>	<i>3</i>
1980-1981	171.18	-
1990-1991	640.94	22.7
2000-2001	2,405.16	6.5
2010-2011	11,134.52	15.2
2011-2012	12,334.17	10.8
2012-2013	13,770.21	11.6
2013-2014	16,089.89	16.8
2014-2015	17,469.66	8.6
2015-2016	18,483.30	5.8

- 2.2.2 Total advances during the period from 1980-81 to 2015-16 increased from Rs.171.18 crore to Rs.18,483.30 crore registering an annual average growth rate of 14.3% during the above period. The annual growth rate during 2015-16 was 5.8% as compared to the previous year.
- 2.2.3 Table 2.7 presents the credit per bank branch and the per capita credit.

TABLE – 2.7
CREDIT PER BANK 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
2015-2016	22.65	3,432	*1,22,813	7,233

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.



2.2.4 The credit pattern over the period 1980-81 to 2015-16 has shown 34 times increase in credit per bank branch and 72 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.22.65 crore in 2015-16 and the per capita credit has escalated from Rs.1,698 in 1980-81 to Rs. 1,22,813 in 2015-16. The overall growth registered during the above period was 10.6% and 13.0% 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, 2016 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of Rs.2613.32 crore (14% of the total credit) topped the list followed by HDFC bank with Rs.1743.04 crore (9%), Canara Bank with Rs.1485.00 crore (8%), Corporation Bank with Rs.1439.42 crore (8%), Bank of India with Rs.1409.00 crore (8%), Dena Bank with Rs.656.88 crore (4%) and Indian Overseas Bank with Rs.493.15 crore (3%). While 56% of the total advances were made by the above seven commercial banks, the advances made by 27 commercial banks were less than one percent each. Among the Co-operative banks, the advances made by three banks viz. Goa State Co-operative Bank Ltd. with credit advances of Rs.1059.07 crore i.e. 6%, Goa Urban Co-operative Bank Ltd. with Rs.545.80 crore (3%) and Saraswat Co-operative Bank Ltd. With Rs.490.04 crore (3%) together accounted for over 11% of the total credit.

2.2.7 The credit per bank branch in the year 2015-16 was the highest for Apna Sahakari Bank (Rs.59.56 crore) with one branch in the State, followed by IndusInd Bank (Rs.57.79 crore) and The Karur Vysya Bank Ltd. (Rs.50.27 crore). The lowest advances per branch were by the State Bank of Patiala (Rs.0.30 crore), Dhanlaxmi Bank Ltd. (Rs.1.53 crore) and Bharatiya Mahila Bank (Rs.3.61 crore). However, the overall position in credit per branch has improved over the years.

2.2.8 The ranking of talukas according to the size of credit as on 31st March, 2016 is given in Table 2.8.

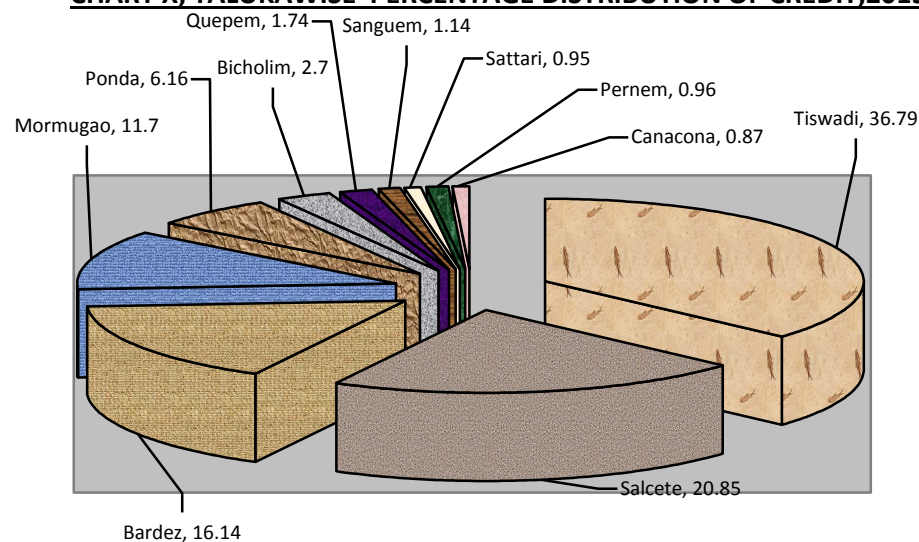
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2015-16

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits * (Rs.)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	6800.57	36.79	1	3,71,894
Salcete	3853.93	20.85	2	1,26,840
Bardez	2982.81	16.14	3	1,21,746
Mormugao	2161.98	11.70	4	1,35,561
Ponda	1137.83	6.16	5	66,497
Bicholim	498.30	2.70	6	49,300
Quepem	322.47	1.74	7	38,491
Sanguem	211.52	1.14	8	31,465
Pernem	177.29	0.96	9	22,683
Sattari	176.15	0.95	10	26,751
Canacona	160.45	0.87	11	34,423

*Revised Estimated Population used for the year 2015-16 is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2015-16



- 2.2.9 Among the talukas, Tiswadi being the main credit contributor ranked first, with its advances amounting to Rs.6800.57 crore (36.8%) during the year 2015-16. Salcete taluka with Rs.3853.93 crore (21.0%) stood second, followed by Bardez taluka with Rs.2982.81 crore (16.0%). The above three talukas accounted for 73.8% of the total advances during the year 2015-16. The lowest advances made during the year 2015-16 were in Canacona taluka with Rs.160.45 crore (0.9%), followed by Sattari taluka with Rs.176.15 crore (1.0%). The per capita credit was the highest for Tiswadi taluka (Rs.3,71,894/-), followed by Mormugao taluka (Rs.1,35,561/-) and Salcete taluka (Rs.1,26,840/-). The per capita credit was the lowest for Pernem taluka (Rs.22,683/-), followed by Sattari taluka (Rs.26,751/-).

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. Whereas, population figures for the 2015-16 are estimated and the same are provided by the Central Statistics Office, MoS&PI, New Delhi.

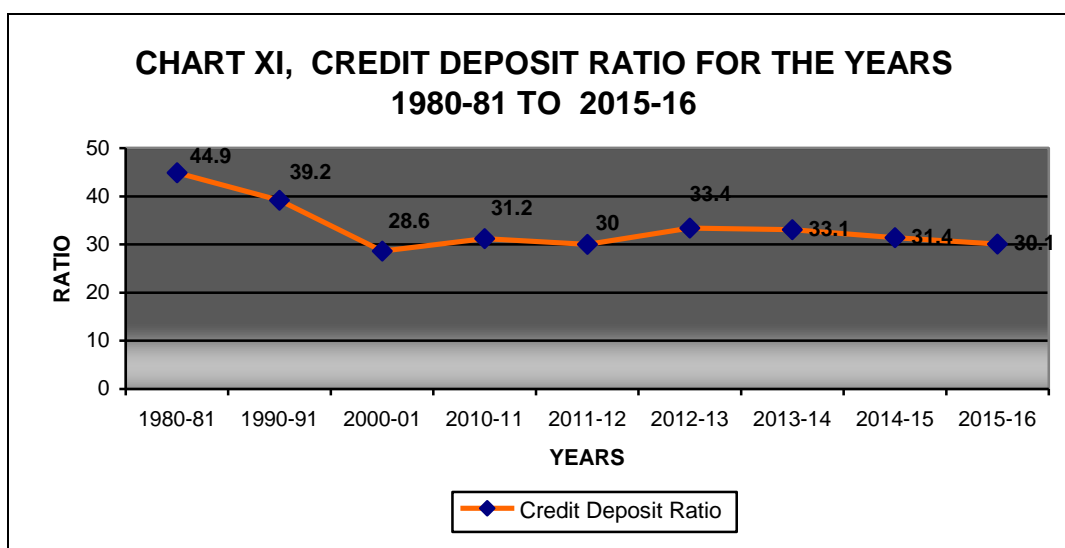
CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 816 commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of Rs.61,466.53 crore upto the year 2015-16, registering an annual increase of 10.5% during 2015-16 over the previous year. Alongside, advances amounting to Rs.18,483.30 crore were made till 2015-16, representing an increase of 5.8% during 2015-16 over the previous year. Thus, the credit deposit ratio works out to 30.1.
- 3.2 The credit deposit ratios for the period 1980-81 to 2015-16 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 30.1 up to the year 2015-16 recording an increase during the year 2010-11 and 2012-13. However, it decreased in the year 2013-14 and 2014-15 by 0.3 and 1.7 points respectively and further dropped down by 1.3 points and stood at 30.1 during 2015-16.

TABLE – 3.1
CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
<i>1</i>	<i>2</i>
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
2015-2016	30.1



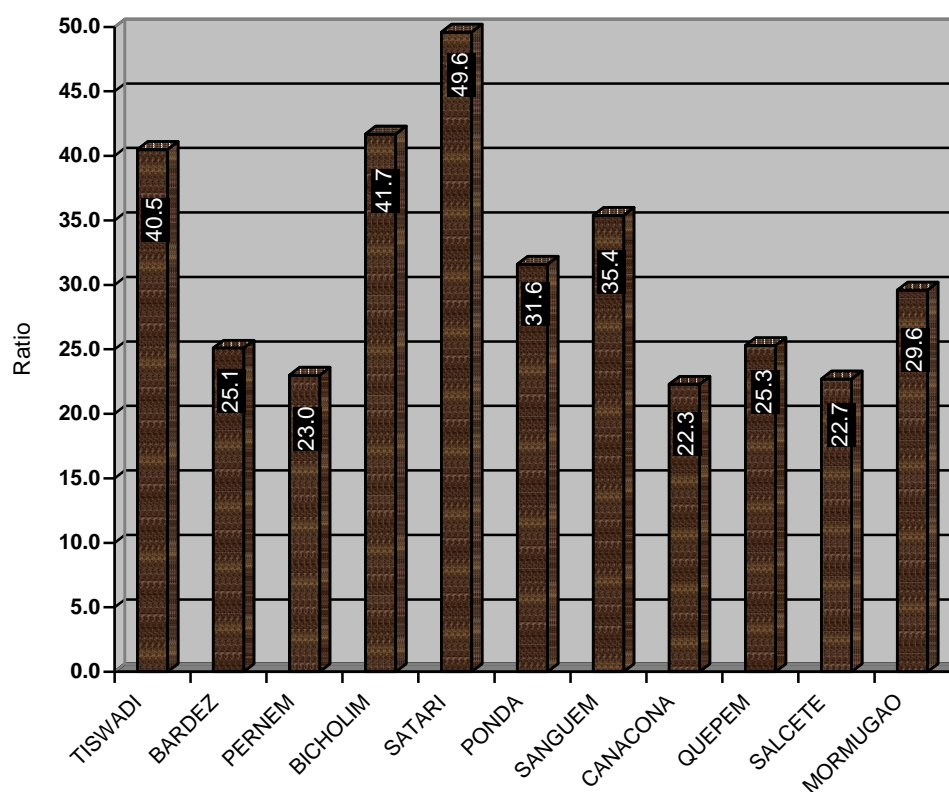
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2015-16, the credit deposit ratio for co-operative banks was quite high (66) as compared to the commercial banks (27). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the Karur Vysya Bank (246) was the highest, followed by State Bank of Hyderabad (244) and Apna Sahakari Bank (198). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Mapusa Urban Coop. Bank of Goa Ltd. (46), Citizen's Co-operative Bank Ltd (54) and highest being for Kokan Mercantile Bank Ltd. (583) during the year 2015-16. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 25, 21 and 8 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2015-16 (refer Table 3.2) was the highest in Sattari (49.6), followed by Bicholim (41.7) and Tiswadi (40.5). The ratio for North Goa district (34.0) was higher than South Goa district (25.0). Pernem taluka had the lowest ratio (23.0) in North Goa District while Canacona taluka (22.3) recorded the lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2015-16

Taluka/District/State	Credit Deposit Ratio
<i>1</i>	<i>2</i>
Tiswadi	40.5
Bardez	25.1
Pernem	23.0
Bicholim	41.7
Sattari	49.6
Ponda	31.6
North Goa District	34.0
Sanguem	35.4
Canacona	22.3
Quepem	25.3
Salcete	22.7
Mormugao	29.6
South Goa District	25.0
Goa State	30.1

CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO, 2015-16



3.5 In terms of credit deposit ratio, Sattari and Bicholim taluka ranked first and second while Canacona remained at the bottom of the list during 2015-16.

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2016, 56 nos. of scheduled banks having 816 nos. of bank branches in Goa were catering to an estimated population of 15.05 lakh. The estimation of population for the year 2015-16 is based on the growth rate of Population Census, 2011 supplied by the Central Statistics Office, MoS&PI, New Delhi. 558 nos. of new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2016. Out of the 816 nos. of bank branches registered as on 31st March, 2016, 152 nos. of bank branches (18.6%) were in the cooperative sector.
- 4.2.1 The State Bank of India had the maximum number of branches (93 nos.), followed by HDFC Bank (66 nos.), Goa State Co-operative Bank Ltd. (61 nos.), Corporation Bank (56 nos.) and Canara Bank (53 nos.).
- 4.3 Ten banks viz. 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, operating more than 25 nos. of branches, together accounted for 509 nos. of branches (62%) of the total banking offices in Goa.
- 4.4 500 (61%) nos. of bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 61 nos. of (7%) bank branches were located in the three talukas of Sattari, Canacona and Sanguem each having less than 25 nos. of branches and the remaining 255 nos. of 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) was 3,005 as can be seen from Statement-18. The estimated population covered per branch office ranged from 4,495 to 17,633 for the remaining States/Union Territories and at the all-India level it stood at 9,571 during the year under report, as per the Quarterly Statistics on Deposits and Credits on Scheduled Commercial Banks issued by the Reserve Bank of India, during March, 2016.
- 4.6 As against the aggregate deposits of Rs.61466.53 crore, the gross credit amounted to Rs.18483.30 crore and the credit deposit ratio was 30.
- 4.7 The index of deposits per bank branch stood at 5,090 in 2015-16 as against 3,432 for credit during the same period. The index of per capita deposits for 2015-16 was 10,807 and that for credit was 7,233 respectively.
- 4.8 Over 74% of the total deposits were concentrated in the talukas of Tiswadi, Salcete and Bardez and this has been the predominant trend through the years.
- 4.9 Also, about 74% 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 deposits amounting to Rs.56,556.76 crore and advanced credit worth Rs.16,937.12 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.10,300.82 crore, constituting 16.7% of the total deposits and advances of Rs.2613.32 crore, contributing 14.1% of the total credit, topped the list among all the banks in Goa.
- 4.12 ING Vysya Bank has been merged with Kotak Mahindra Bank during the year 2015-16.

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	2012-2013	2013-2014	2014-2015	2015-2016
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	78	86	91	93
2	Bank of India	23	27	28	39	46	46	51	51
3	Bank of Baroda	21	26	27	27	28	29	29	30
4	Corporation Bank	19	23	31	44	47	50	54	56
5	Central Bank of India	20	22	22	25	30	32	32	32
6	Canara Bank	19	19	21	26	30	46	54	53
7	Syndicate Bank	17	17	17	22	24	25	25	25
8	Dena Bank	15	15	16	16	16	17	17	17
9	Indian Overseas Bank	11	11	12	14	24	28	32	32
10	Union Bank of India	9	10	11	15	15	15	15	15
11	Bank of Maharashtra	7	7	9	15	15	15	15	15
12	United Commercial Bank	4	5	5	8	8	10	10	10
13	Karnataka Bank Ltd.	4	4	4	5	6	8	7	7
14	Indian Bank	3	3	6	6	7	7	7	7
15	Punjab National Bank	3	3	4	4	5	5	7	8
16	State Bank of Mysore	2	2	3	3	3	3	3	3
17	Vijaya Bank	2	2	5	1	8	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	5	7	7	7
22	Sangli Bank Ltd.	1	1	1	-	-	-	-	-
23	South Indian Bank Ltd.	1	1	2	4	5	5	5	5
24	United Bank of India	-	2	2	4	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	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	1	2	2
32	Ratnakar Bank Ltd.	-	-	1	4	4	6	8	8
33	Apna Sahakari Bank Ltd.	-	-	-	-	-	-	1	1
34	Bharatiya Mahila Bank Ltd.	-	-	-	-	-	-	1	1
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	28	29	32	35

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
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	6	8
39	H.D.F.C. Bank	-	-	3	28	42	65	65	66
40	IndusInd Bank Ltd.	-	-	1	3	4	4	4	6
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	8	8	9
44	State Bank of Travancore	-	-	-	1	1	2	2	2
45	State Bank of Hyderabad	-	-	-	-	-	-	2	1
46	Yes Bank	-	-	-	3	7	7	7	1
47	Karur Vysya Bank	-	-	-	1	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	3	3	3	6
49	Dhanlaxmi Bank	-	-	-	1	1	1	1	1
50	Punjab and Maharashtra Bank	-	-	-	-	5	5	5	5
51	TJSB Bank	-	-	-	-	3	4	4	4
	Sub Total-(A)	217	255	313	460	537	612	650	664
	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	61
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	12	12	11	11
8	Saraswat Coop. Bank Ltd.	-	-	5	8	9	10	10	10
9	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	4	4	4	5
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	1	2	2
11	Goan People's Urban Co-operative Bank Ltd	-	-	1	-	-	-	-	-
12	Citizen Credit Coop. Bank Ltd.	-	-	-	3	5	5	5	5
13	Kokan Mercantile Bank	-	-	-	-	1	1	1	1
	Sub Total-(B)	41	51	131	138	148	149	149	152
	TOTAL (Sub Total A+B)	258	306	444	598	685	761	799	816

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	128	144	149	150
Bardez	62	66	92	127	145	155	163	165
Pernem	4	9	15	19	21	27	31	31
Bicholim	13	18	20	27	32	35	35	38
Sattari	3	7	11	11	12	14	17	17
Ponda	22	23	41	59	69	78	82	83
North Goa District	151	178	266	359	407	453	477	484
Sanguem	11	16	15	17	20	21	23	22
Canacona	7	9	11	18	19	20	21	22
Quepem	8	9	15	21	22	26	26	29
Salcete	57	65	93	131	153	173	181	185
Mormugao	24	29	44	52	64	68	71	74
South Goa District	107	128	178	239	278	308	322	332
Goa State	258	306	444	598	685	761	799	816

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	18.9	18.6	18.4
Bardez	24.0	21.6	20.7	21.2	21.2	20.4	20.4	20.2
Pernem	1.6	2.9	3.4	3.2	3.0	3.5	3.9	3.8
Bicholim	5.0	5.9	4.5	4.5	4.7	4.6	4.4	4.6
Sattari	1.2	2.3	2.5	1.8	1.7	1.8	2.1	2.1
Ponda	8.5	7.5	9.2	9.9	10.1	10.3	10.3	10.2
North Goa District	58.5	58.2	59.9	60.0	59.4	59.5	59.7	59.3
Sanguem	4.3	5.2	3.4	2.8	3.0	2.8	2.9	2.7
Canacona	2.7	3.0	2.5	3.0	2.8	2.6	2.6	2.7
Quepem	3.1	2.9	3.4	3.5	3.2	3.4	3.2	3.5
Salcete	22.1	21.2	20.9	22.0	22.3	22.7	22.7	22.7
Mormugao	9.3	9.5	9.9	8.7	9.3	9.0	8.9	9.1
South Goa District	41.5	41.8	40.1	40.0	40.6	40.5	40.3	40.7
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 4
TALUKA-WISE DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	11159.40	14191.75	16037.82	16803.52
Bardez	85.62	384.76	1889.87	6344.63	7432.58	9250.94	10811.89	11869.64
Pernem	2.29	11.78	65.45	279.53	405.19	487.80	686.67	770.62
Bicholim	7.62	35.51	185.72	672.94	898.05	983.77	1080.81	1193.89
Sattari	0.95	7.63	46.01	169.03	224.17	264.45	294.72	354.97
Ponda	12.31	68.96	381.53	1737.64	2381.35	2788.35	3134.96	3596.16
North Goa District	212.79	940.44	4740.62	19947.00	22500.74	27967.06	32046.87	34588.80
Sanguem	6.35	19.48	73.05	292.23	493.08	510.59	545.49	596.94
Canacona	3.29	17.30	93.49	350.30	491.13	494.42	640.62	718.22
Quepem	5.92	37.94	207.31	728.32	807.40	1018.19	1091.03	1275.13
Salcete	97.33	443.19	2478.97	9197.39	10789.99	12506.98	14379.98	16986.59
Mormugao	55.24	178.53	822.46	5115.86	6029.09	6055.79	6907.53	7300.85
South Goa District	168.13	696.44	3675.28	15684.10	18610.69	20585.97	23564.65	26877.73
Goa State	380.92	1636.88	8415.90	35631.10	41111.43	48553.03	55611.52	61466.53

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	27.3	26.4	25.8	30.2	27.1	29.2	28.8	27.3
Bardez	22.6	23.5	22.5	17.8	18.0	19.1	19.4	19.3
Pernem	0.6	0.7	0.8	0.8	1.0	1.0	1.2	1.2
Bicholim	2.0	2.2	2.2	1.9	2.2	2.0	2.0	1.9
Sattari	0.2	0.5	0.5	0.4	0.5	0.5	0.5	0.6
Ponda	3.2	4.2	4.5	4.9	5.8	5.8	5.7	5.9
North Goa District	55.9	57.5	56.3	56.0	54.6	57.6	57.6	56.2
Sanguem	1.7	1.2	0.9	0.8	1.2	1.0	0.9	1.0
Canacona	0.8	1.0	1.1	1.0	1.2	1.0	1.2	1.2
Quepem	1.5	2.3	2.5	2.0	2.0	2.1	2.0	2.1
Salcete	25.6	27.1	29.5	25.8	26.3	25.8	25.9	27.6
Mormugao	14.5	10.9	9.8	14.4	14.7	12.5	12.4	11.9
South Goa District	44.1	42.5	43.7	44.0	45.4	42.4	42.4	43.8
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	10730	13646	15421	16157
Bardez	100	449	2207	7410	8681	10805	12628	13863
Pernem	100	514	2858	12207	17694	21301	29985	33652
Bicholim	100	466	2437	8831	11785	12910	14184	15668
Sattari	100	803	4843	17793	23597	27837	31023	37365
Ponda	100	560	3099	14116	19345	22651	25467	29213
North Goa District	100	442	2228	9374	10574	13143	15060	16255
Sanguem	100	307	1150	4602	7765	8041	8590	9401
Canacona	100	526	2842	10647	14928	15028	19472	21830
Quepem	100	641	3502	12303	13639	17199	18429	21539
Salcete	100	455	2547	9450	11086	12850	14774	17360
Mormugao	100	323	1489	9261	10914	10963	12505	13217
South Goa District	100	414	2186	9329	11069	12244	14016	15986
Goa State	100	430	2209	9354	10793	12746	14599	16136

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	87.18	98.55	107.64	112.02
Bardez	1.38	5.83	20.54	49.96	51.26	59.68	66.33	71.94
Pernem	0.57	1.31	4.36	14.71	19.29	18.07	22.15	24.86
Bicholim	0.59	1.97	9.29	24.92	28.06	28.11	30.88	31.42
Sattari	0.32	1.09	4.18	15.37	18.68	18.89	17.34	20.88
Ponda	0.56	3.00	9.30	29.45	34.51	35.75	38.23	43.33
North Goa District	1.41	5.28	17.82	55.56	55.28	61.74	67.18	71.46
Sanguem	0.58	1.22	4.87	17.19	24.65	24.31	23.72	27.13
Canacona	0.47	1.92	8.50	19.46	25.85	24.72	30.51	32.65
Quepem	0.74	4.22	13.82	34.68	36.70	39.16	41.96	43.97
Salcete	1.71	6.82	26.66	70.20	70.52	72.29	79.45	91.82
Mormugao	2.30	6.16	18.69	98.38	94.20	89.06	97.29	98.66
South Goa District	1.57	5.44	20.65	65.62	66.94	66.84	73.18	80.96
Goa State	1.47	5.35	18.95	59.58	60.02	63.80	69.60	75.33

STATEMENT – 8
TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(Figures in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	538166	632710	661010	918913
Bardez	5562	20317	83251	266930	267529	307830	332599	484471
Pernem	385	1766	9092	36916	45717	50881	66214	98595
Bicholim	1028	4201	20461	68722	78354	79350	80593	118119
Sattari	232	1540	7851	26513	30021	32741	33732	53907
Ponda	1140	5378	25498	104755	122729	132851	138083	210165
North Goa District	3746	14146	62590	243922	235085	270127	286155	409790
Sanguem	1135	3282	11391	44934	64686	61923	61159	88801
Canacona	915	4249	21290	77526	92920	86478	103586	154088
Quepem	1064	5881	28043	89723	84989	99081	98150	152202
Salcete	5023	20154	95423	312392	313166	335582	356696	559058
Mormugao	5605	14815	56786	331875	333379	309563	326434	457779
South Goa District	3823	13791	62655	245079	248316	253925	268713	406660
Goa State	3779	13993	62618	244430	240895	263012	278495	408415

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures are as per the Population Census. For the years 2012-13, 2013-14 & 2014-15 are estimated on decadal growth. Whereas, for 2015-16 the population figures are estimated by the Central Statistics Office, MoS&PI, New Delhi based on Population Census, 2011.

STATEMENT – 9

RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST MARCH, 2016

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	10300.82	1	16.76	110.76
2	Bank of India	6704.00	2	10.91	131.45
3	Canara Bank	5975.00	3	9.72	112.74
4	Corporation Bank	5145.28	4	8.37	91.88
5	H.D.F.C. Bank	4768.89	5	7.76	72.26
6	Bank of Baroda	4295.63	6	6.99	143.19
7	Syndicate Bank	2977.30	7	4.84	119.09
8	Central Bank of India	1857.50	8	3.02	58.05
9	I.C.I.C.I Bank	1644.53	9	2.68	46.99
10	Goa State Co-operative Bank Ltd	1457.46	10	2.37	23.89
11	Dena Bank	1427.07	11	2.32	83.95
12	Union Bank of India	1233.33	12	2.01	82.22
13	I.D.B.I Bank	1196.87	13	1.95	149.61
14	Indian Overseas Bank	1158.46	14	1.88	36.20
15	Saraswat Co-operative Bank Ltd.	883.52	15	1.44	88.35
16	Goa Urban Co-operative Bank Ltd	866.01	16	1.41	54.13
17	Axis Bank	836.29	17	1.36	92.92
18	Bank of Maharashtra	766.68	18	1.25	51.11
19	Karnataka Bank Ltd.	648.65	19	1.06	92.66
20	Oriental Bank of Commerce	594.90	20	0.97	84.99
21	Yes Bank	549.18	21	0.89	68.65
22	Mapusa Urban Co-op. Bank of Goa	477.69	22	0.78	19.90
23	Vijaya Bank	428.01	23	0.70	53.50
24	Federal Bank Ltd.	427.93	24	0.70	71.32
25	Bicholim Urban Co-operative Bank Ltd.	421.17	25	0.69	38.29
26	United Commercial Bank	408.22	26	0.66	40.82
27	Indian Bank	400.23	27	0.65	57.18
28	Punjab National Bank	344.74	28	0.56	43.09
29	Madgaon Urban Co-op Bank Ltd.	326.11	29	0.53	36.23
30	Kotak Mahindra Bank	291.52	30	0.47	48.59
31	South Indian Bank Ltd.	265.65	31	0.43	53.13
32	Development Credit Bank Ltd	234.68	32	0.38	58.67
33	Andhra Bank	227.57	33	0.37	56.89
34	IndusInd Bank Ltd	206.02	34	0.34	34.34
35	Ratnakar Bank Ltd.	202.68	35	0.33	25.34
36	North Kanara G.S.B. Co-op Bank Ltd.	187.03	36	0.30	36.91
37	Punjab and Maharashtra Bank	184.53	37	0.30	37.41

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
38	Citizen's Co-operative Bank Ltd.	166.01	38	0.27	27.67
39	State Bank of Mysore	151.01	39	0.25	50.34
40	TJSB Bank	122.81	40	0.20	30.70
41	Catholic Syrian Bank Ltd.	113.57	41	0.18	56.79
42	Citizen Cedit Co-operative Bank	102.42	42	0.17	20.48
43	United Bank of India	88.74	43	0.14	22.19
44	Shamrao Vithal Co-op Bank Ltd.	80.43	44	0.13	40.22
45	Allahabad Bank	69.25	45	0.11	13.85
46	Women's Co-operative Bank Ltd.	65.36	46	0.11	32.68
47	State Bank of Travancore	44.55	47	0.07	22.28
48	Jammu and Kashmir Bank Ltd.	44.47	48	0.07	44.47
49	Apna Sahakari Bank	30.02	49	0.05	30.02
50	Punjab and Sind Bank	22.61	50	0.04	22.61
51	The Karur Vysya Bank Ltd.	20.42	51	0.03	20.42
52	Dhanlaxami Bank	11.90	52	0.02	11.90
53	Bharatiya Mahila Bank Ltd.	4.02	53	0.01	4.02
54	State Bank of Hyderabad	3.97	54	0.01	3.97
55	Kokan Mercantile Co-operative Bank	3.34	55	0.01	3.34
56	State Bank of Patiala	0.48	56	NEG.	0.48
TOTAL			-	100.00	75.33

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
1	2	3	4	5	6	7	8	9
Tiswadi	44.40	196.83	957.40	4882.38	5358.76	6343.30	6771.09	6800.57
Bardez	12.87	73.10	277.51	1205.77	1989.80	2307.43	2788.57	2982.81
Pernem	0.77	5.75	20.72	77.51	104.23	131.48	173.40	177.29
Bicholim	5.04	18.57	62.13	325.76	380.13	398.93	429.51	498.30
Sattari	0.41	5.09	13.26	74.00	101.96	139.57	173.72	176.15
Ponda	6.39	34.43	141.36	769.01	986.18	979.85	1030.17	1137.83
North Goa District	69.88	333.77	1472.38	7334.43	8921.06	10300.56	11366.46	11772.95
Sanguem	3.06	8.54	46.42	116.41	193.64	185.79	230.94	211.52
Canacona	0.52	4.36	14.95	91.77	110.16	113.97	142.81	160.45
Quepem	3.08	11.74	39.80	271.32	258.98	278.59	306.66	322.47
Salcete	43.77	145.18	478.57	2007.30	2659.29	3358.48	3481.52	3853.93
Mormugao	50.87	137.35	353.04	1313.29	1627.08	1852.50	1941.27	2161.98
South Goa District	101.30	307.17	932.78	3800.09	4849.15	5789.33	6103.20	6710.35
Goa State	171.18	640.94	2405.16	11134.52	13770.21	16089.89	17469.66	18483.30

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	38.9	39.4	38.7	36.8
Bardez	7.5	11.4	11.5	10.8	14.5	14.3	16.0	16.1
Pernem	0.5	0.9	0.9	0.7	0.7	0.8	1.0	1.0
Bicholim	3.0	2.9	2.6	2.9	2.8	2.5	2.5	2.7
Sattari	0.2	0.8	0.6	0.7	0.7	0.9	1.0	1.0
Ponda	3.7	5.4	5.8	6.9	7.2	6.1	5.9	6.2
North Goa District	40.8	52.1	61.2	65.8	64.8	64.0	65.1	63.8
Sanguem	1.8	1.3	1.9	1.2	1.4	1.2	1.3	1.1
Canacona	0.3	0.7	0.6	0.8	0.8	0.7	0.8	0.9
Quepem	1.8	1.8	1.7	2.4	1.9	1.7	1.7	1.7
Salcete	25.6	22.7	19.9	18.0	19.3	20.9	20.0	20.8
Mormugao	29.7	21.4	14.7	11.8	11.8	11.5	11.1	11.7
South Goa District	59.2	47.9	38.8	34.2	35.2	36.0	34.9	36.2
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	2012-2013	2013-2014	2014-2015	2015-2016
<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	12069	14287	15250	15317
Bardez	100	568	2156	9369	15461	17929	21667	23176
Pernem	100	747	2691	10066	13536	17075	22519	23025
Bicholim	100	368	1233	6463	7542	7915	8522	9887
Sattari	100	1241	3234	18049	24868	34041	42371	42963
Ponda	100	539	2212	12035	15433	15334	16122	17806
North Goa District	100	478	2107	10496	12766	14740	16266	16847
Sanguem	100	279	1517	3804	6328	6072	7547	6912
Canacona	100	838	2875	17648	21185	21917	27463	30856
Quepem	100	381	1292	8809	8408	9045	9956	10470
Salcete	100	332	1093	4586	6076	7673	7954	8805
Mormugao	100	270	694	2582	3199	3642	3816	4250
South Goa District	100	303	921	3751	4787	5715	6025	6624
Goa State	100	374	1405	6505	8044	9399	10205	10798

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

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	41.87	44.05	45.44	45.34
Bardez	0.21	1.11	3.02	9.49	13.72	14.89	17.10	18.08
Pernem	0.19	0.64	1.38	4.08	4.96	4.87	5.59	5.72
Bicholim	0.30	1.03	3.11	12.07	11.88	11.40	12.27	13.11
Sattari	0.32	0.73	1.21	6.73	8.50	9.97	10.22	10.36
Ponda	0.29	1.50	3.45	13.03	14.29	12.56	12.56	13.71
North Goa District	0.46	1.88	5.54	20.43	21.92	22.74	23.83	24.32
Sanguem	0.28	0.53	3.09	6.85	9.68	8.85	10.04	9.61
Canacona	0.07	0.48	1.36	5.10	5.80	5.70	6.80	7.29
Quepem	0.39	1.30	2.65	12.92	11.77	10.72	11.79	11.12
Salcete	0.77	2.23	5.15	15.32	17.38	19.41	19.23	20.83
Mormugao	2.12	4.74	8.02	25.26	25.42	27.24	27.34	29.22
South Goa District	0.95	2.40	5.24	15.90	17.44	18.80	18.95	20.21
Goa State	0.66	2.09	5.42	18.62	20.10	21.14	21.86	22.65

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
<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	258428	282803	279075	371894
Bardez	836	3860	12225	50729	71621	76781	85783	121746
Pernem	129	862	2878	10236	11760	13714	16721	22683
Bicholim	680	2197	6845	33267	33166	32177	32027	49300
Sattari	100	1028	2263	11607	13655	17280	19883	22751
Ponda	592	2685	9447	46360	50825	46685	45375	66497
North Goa District	1230	5021	19440	89689	93206	99491	101494	139480
Sanguem	547	1439	7238	17900	25403	22532	25892	31465
Canacona	144	1071	3405	20310	20842	19934	23092	34423
Quepem	544	1820	5384	33424	27261	27110	27588	38491
Salcete	2259	6602	18422	68179	77183	90113	86359	126840
Mormugao	5162	11398	24375	85196	89969	94697	91740	135561
South Goa District	2299	6083	15902	59380	64700	71411	69596	101528
Goa State	1698	5479	17896	76383	80688	87159	87486	122813

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures are as per the Population Census. For the years 2012-13, 2013-14 & 2014-15 are estimated on decadal growth. Whereas, for 2015-16 the population figures are estimated by the Central Statistics Office, MoS&PI, New Delhi based on Population Census, 2011.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2016**

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	2613.32	1	14.14	28.10
2	H.D.F.C. Bank	1743.04	2	9.43	26.41
3	Canara Bank	1485.00	3	8.03	28.02
4	Corporation Bank	1439.42	4	7.79	25.70
5	Bank of India	1409.00	5	7.62	27.63
6	Goa State Co-operative Bank Ltd.	1059.07	6	5.73	17.36
7	Dena Bank	656.88	7	3.55	38.64
8	Goa Urban Co-operative Bank Ltd.	545.80	8	2.95	34.11
9	Indian Overseas Bank	493.15	9	2.67	15.41
10	Saraswat Co-operative Bank Ltd.	490.04	10	2.65	49.00
11	Syndicate Bank	423.25	11	2.29	16.93
12	I.C.I.C.I. Bank Ltd.	375.72	12	2.03	10.73
13	Central Bank of India	363.90	13	1.97	11.37
14	Bank of Baroda	358.95	14	1.94	11.97
15	Union Bank of India	354.33	15	1.92	23.62
16	IndusInd Bank Ltd	346.73	16	1.88	57.79
17	Oriental Bank of Commerce	314.72	17	1.70	44.96
18	Punjab National Bank	305.29	18	1.65	38.16
19	Axis Bank	301.21	19	1.63	33.47
20	Bank of Maharashtra	300.91	20	1.63	20.06
21	Bicholim Urban Co-operative Bank Ltd.	268.03	21	1.45	24.37
22	Mapusa Urban Co-op. Bank of Goa	219.87	22	1.19	9.16
23	North Kanara G.S.B. Co-op Bank Ltd.	200.20	23	1.08	40.04
24	Federal Bank Ltd.	178.63	24	0.97	29.77
25	Madgaon Urban Co-operative Bank Ltd.	177.96	25	0.96	19.77
26	Yes Bank	175.93	26	0.95	21.99
27	Karnataka Bank Ltd.	173.02	27	0.94	24.72
28	South Indian Bank Ltd.	170.07	28	0.92	34.01
29	Vijaya Bank	155.90	29	0.84	19.49
30	Andhra Bank	127.87	30	0.69	31.97
31	Citizen Credit Co-operative Bank	124.78	31	0.68	24.96
32	Indian Bank	103.23	32	0.56	14.75
33	State Bank of Mysore	97.44	33	0.53	32.48
34	Citizen's Co-operative Bank Ltd.	90.03	34	0.49	15.01
35	TJSB Bank	89.49	35	0.48	22.37
36	I.D.B.I. Bank	89.19	36	0.48	11.15
37	United Commercial Bank	84.43	37	0.46	8.44
38	Ratnakar Bank Ltd.	83.13	38	0.45	10.39

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	Shamrao Vithal Co-op Bank Ltd.	73.25	39	0.40	36.63
40	Apna Sahakari Bank Ltd.	59.56	40	0.32	59.56
41	The Karur Vysya Bank Ltd	50.27	41	0.27	50.27
42	United Bank of India	44.22	42	0.24	11.06
43	Kotak Mahindra Bank	42.34	43	0.23	7.06
44	Women's Co-operative Bank Ltd.	39.69	44	0.21	19.85
45	Catholic Syrian Bank Ltd.	37.84	45	0.20	18.92
46	Jammu and Kashmir Bank Ltd.	35.60	46	0.19	35.60
47	State Bank of Travancore	23.45	47	0.13	11.73
48	Allahabad Bank	23.06	48	0.12	4.61
49	Kokan Mercantile Co-op. Bank	19.47	49	0.11	19.47
50	Punjab and Maharashtra Bank	17.04	50	0.09	3.41
51	State Bank of Hyderabad	9.70	51	0.05	9.70
52	Punjab and Sind Bank	8.15	52	0.04	8.15
53	Development Credit Bank Ltd	5.29	53	0.03	1.32
54	Bharatiya Mahila Bank	3.61	54	0.02	3.61
55	Dhanlaxmi Bank	1.53	55	0.01	1.53
56	State Bank of Patiala	0.30	56	NEG.	0.30
TOTAL		18483.30		100.00	22.65

STATEMENT – 16
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2012-2013	2013-2014	2014-2015	2015-2016
1	2	3	4	5	6	7	8	9
Tiswadi	43	46	44	45	48	45	42	40
Bardez	15	19	15	19	27	25	26	25
Pernem	34	49	32	28	26	27	25	23
Bicholim	66	52	33	48	42	41	40	42
Sattari	43	67	29	44	45	53	59	50
Ponda	52	50	37	44	41	35	33	32
North Goa District	33	35	31	36	40	37	35	34
Sanguem	48	44	64	40	39	36	42	35
Canacona	16	25	16	26	22	23	22	22
Quepem	52	31	19	37	32	27	28	25
Salcete	45	33	19	22	25	27	24	23
Mormugao	92	77	43	26	27	31	28	30
South Goa District	60	44	25	24	26	28	26	25
Goa State	45	39	29	31	33	33	31	30

STATEMENT – 17

BANK-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2016

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	25
2	Bank of India	21
3	Bank of Baroda	8
4	Corporation Bank	28
5	Central Bank of India	20
6	Canara Bank	25
7	Syndicate Bank	14
8	Dena Bank	46
9	Indian Overseas Bank	43
10	Union Bank of India	29
11	Bank of Maharashtra	39
12	United Commercial Bank	21
13	Karnataka Bank Ltd.	27
14	Indian Bank	26
15	Punjab National Bank	89
16	State Bank of Mysore	65
17	Vijaya Bank	36
18	Allahabad Bank	33
19	Federal Bank Ltd.	42
20	Oriental Bank of Commerce	53
21	South Indian Bank Ltd.	64
22	United Bank of India	50
23	Andhra Bank	56
24	Punjab & Sind Bank	36
25	Catholic Syrian Bank Ltd.	33
26	Ratnakar Bank Ltd.	41
27	Jammu & Kashmir Bank Ltd.	80
28	I.C.I.C.I. Bank	23
29	I.D.B.I Bank	7
30	H.D.F.C. Bank	37
31	IndusInd Bank Ltd.	168
32	Development Credit Bank Ltd.	2
33	State Bank of Patiala	63
34	Dhanlaxmi Bank.	13
35	Axis Bank Ltd	36
36	State Bank of Travancore	53
37	The Karur Vysya Bank Ltd	246

Sr. No.	Name of the Bank	Credit Deposit Ratio
38	Yes Bank	32
39	Kotak Mahindra Bank	15
40	Punjab and Maharashtra Bank	9
41	TJSB Bank	73
42	Apna Sahakari Bank Ltd.	198
43	Bharatiya Mahila Bank Ltd.	90
44	State Bank of Hyderabad	244
	Commercial Banks	27
Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	63
2	Goa State Co-operative Bank Ltd.	73
3	Women's Co-operative Bank Ltd.	61
4	Citizen's Co-op. Bank Ltd.	54
5	Bicholim Urban Co-op. Bank Ltd.	64
6	Saraswat Co-op. Bank Ltd.	55
7	North Kanara G.S.B. Co-op. Bank Ltd.	108
8	Shamrao Vithal Co-op. Bank Ltd.	91
9	Madgao Urban Co-operative Bank Ltd.	55
10	Mapusa Urban Co-op. Bank of Goa Ltd.	46
11	Citizen Credit Co-op. Bank Ltd.	122
12	Kokan Mercantile Co-op Bank	583
	Co-operative Banks	66
	ALL BANKS	30

STATEMENT – 18

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

Sr. No.	State/Union Territory	Average population per branch, 2016
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	7825
2	Arunachal Pradesh	9312
3	Assam	14905
4	Bihar	16289
5	Chhattisgarh	11169
6	Goa	3005
7	Gujarat	8603
8	Haryana	6099
9	Himachal Pradesh	4739
10	Jammu & Kashmir	7362
11	Jharkhand	11938
12	Karnataka	6587
13	Kerala	5786
14	Madhya Pradesh	12667
15	Maharashtra	10185
16	Manipur	17633
17	Meghalaya	8748
18	Mizoram	6327
19	Nagaland	15762
20	Orissa	9381
21	Punjab	4810
22	Rajasthan	10973
23	Sikkim	5094
24	Tamil Nadu	6982
25	Tripura	9286
26	Uttar Pradesh	13615
27	Uttarakhand	5441
28	West Bengal	12365
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	8746
2	Chandigarh	4495
3	Dadra & Nagar Haveli	7815
4	Daman & Diu	7021
5	Delhi	6246
6	Lakshadweep	6231
7	Ponducherry	7225
	ALL INDIA	9571

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2016 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, 2016 (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	105
2	Arunachal Pradesh	29
3	Assam	41
4	Bihar	33
5	Chhattisgarh	63
6	Goa	27
7	Gujarat	75
8	Haryana	70
9	Himachal Pradesh	34
10	Jammu & Kashmir	44
11	Jharkhand	29
12	Karnataka	70
13	Kerala	62
14	Madhya Pradesh	60
15	Maharashtra	103
16	Manipur	41
17	Meghalaya	25
18	Mizoram	40
19	Nagaland	34
20	Orissa	40
21	Punjab	70
22	Rajasthan	73
23	Sikkim	27
24	Tamil Nadu	113
25	Tripura	35
26	Uttar Pradesh	44
27	Uttaranchal (Uttarakhand)	34
28	West Bengal	54
29	Telangana	104
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	42
2	Chandigarh	99
3	Dadra & Nagar Haveli	91
4	Daman & Diu	23
5	Delhi	99
6	Lakshadweep	9
7	Pondichery	66
	ALL INDIA	78

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2016.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2016

(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	10300.82	3178.77	7122.05
2	Bank of India	6704.00	1567.00	5137.00
3	Bank of Baroda	4295.63	841.81	3453.82
4	Corporation Bank	5145.28	1390.00	3755.28
5	Central Bank of India	1857.50	252.58	1604.92
6	Canara Bank	5975.00	1111.00	4864.00
7	Syndicate Bank	2977.30	305.63	2671.67
8	Dena Bank	1427.07	276.26	1150.81
9	Indian Overseas Bank	1158.46	176.20	982.26
10	Union Bank of India	1233.33	172.23	1061.10
11	Bank of Maharashtra	766.68	28.72	737.96
12	United Commercial Bank	408.22	19.07	389.15
13	Karnataka Bank Ltd.	648.65	75.44	573.21
14	Indian Bank	400.23	69.35	330.88
15	Punjab National Bank	344.74	26.20	318.54
16	State Bank of Mysore	151.01	5.95	145.06
17	Vijaya Bank	428.01	104.84	323.17
18	Allahabad Bank	69.25	0.34	68.91
19	Federal Bank Ltd.	427.93	107.71	320.22
20	Oriental Bank of Commerce	594.90	22.90	572.00
21	South Indian Bank Ltd.	265.65	15.65	250.00
22	United Bank of India	88.74	4.21	84.53
23	Andhra Bank	227.57	16.78	210.79
24	Punjab and Sind Bank	22.61	0.09	22.52
25	Catholic Syrian Bank Ltd.	113.57	26.93	86.64
26	Ratnakar Bank Ltd.	202.68	0.00	202.68
27	Jammu and Kashmir Bank Ltd.	44.47	0.19	44.28
28	I.C.I.C.I. Bank Ltd.	1644.53	0.00	1644.53
29	I.D.B.I. Bank	1196.87	134.43	1062.44
30	H.D.F.C. Bank	4768.89	1190.18	3578.71
31	IndusInd Bank Ltd	206.02	25.51	180.51
32	Development Credit Bank Ltd	234.68	25.20	209.48
33	State Bank of Patiala	0.48	0.22	0.26
34	Goa Urban Co-operative Bank Ltd.	866.01	0.00	866.01
35	Goa State Co-operative Bank Ltd.	1457.46	0.03	1457.43
36	Women's Co-operative Bank Ltd.	65.36	0.00	65.36
37	Citizen's Co-operative Bank Ltd.	166.01	0.00	166.01
38	Bicholim Urban Co-operative Bank Ltd.	421.17	0.00	421.17

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Saraswat Co-operative Bank Ltd.	883.52	6.98	876.54
40	North Kanara G.S.B. Co-op Bank Ltd.	184.53	0.15	184.38
41	Shamrao Vithal Co-op Bank Ltd.	80.43	0.85	79.58
42	Madgao Urban Co-operative Bank Ltd.	326.11	0.00	326.11
43	Dhanlaxami Bank	11.90	0.29	11.61
44	Mapusa Urban Co-op. Bank of Goa	477.69	0.28	477.41
45	Citizen Cedit Co-operative Bank	102.42	0.60	101.82
46	Axis Bank	836.29	202.24	634.05
47	State Bank of Travancore	44.55	19.78	24.77
48	The Karur Vysya Bank Ltd	20.42	0.18	20.24
49	Yes Bank	549.18	23.01	526.17
50	Kotak Mahindra Bank	291.52	105.42	186.10
51	Punjab and Maharashtra Bank	187.03	4.82	182.21
52	TJSB Bank	122.81	0.00	122.81
53	Kokan Mercantile Co-operative Bank	3.34	0.00	3.34
54	Apna Sahakari Bank Ltd.	30.02	0.00	30.02
55	Bharatiya Mahila Bank Ltd.	4.02	0.11	3.91
56	State Bank of Hyderabad	3.97	0.43	3.54
	TOTAL	61446.53	11536.56	49929.97

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS
ON 31ST MARCH, 2016

(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	10300.82	2613.32	719.16	11.82	0.00
2	Bank of India	6704.00	1409.00	524.00	188.00	0.00
3	Bank of Baroda	4295.63	358.95	166.80	2.71	20.02
4	Corporation Bank	5145.28	1439.42	714.36	123.74	5.13
5	Central Bank of India	1857.50	363.90	248.87	18.43	0.00
6	Canara Bank	5975.00	1485.00	908.00	45.00	0.00
7	Syndicate Bank	2977.30	423.25	213.04	2.33	0.00
8	Dena Bank	1427.07	656.88	71.40	0.00	0.00
9	Indian Overseas Bank	1158.46	493.15	90.35	11.52	0.00
10	Union Bank of India	1233.33	354.33	238.31	28.21	0.00
11	Bank of Maharashtra	766.68	300.91	148.40	21.62	0.00
12	United Commercial Bank	408.22	84.43	63.48	18.45	0.00
13	Karnataka Bank Ltd.	648.65	173.02	78.88	32.97	0.00
14	Indian Bank	400.23	103.23	32.36	2.00	8.74
15	Punjab National Bank	344.74	305.29	208.06	24.11	23.04
16	State Bank of Mysore	151.01	97.44	30.27	0.04	0.00
17	Vijaya Bank	428.01	155.90	99.10	17.13	0.00
18	Allahabad Bank	69.25	23.06	32.37	1.98	0.00
19	Federal Bank Ltd.	427.93	178.63	7.95	0.73	1.37
20	Oriental Bank of Commerce	594.90	314.72	95.95	11.68	0.00
21	South Indian Bank Ltd.	265.65	170.07	113.20	0.00	0.00
22	United Bank of India	88.74	44.22	28.00	0.00	0.00
23	Andhra Bank	227.57	127.87	84.81	0.20	0.00
24	Punjab and Sind Bank	22.61	8.15	6.89	0.00	0.00
25	Catholic Syrian Bank Ltd.	113.57	37.84	9.38	0.00	0.00
26	Ratnakar Bank Ltd.	202.68	83.13	21.54	15.88	0.00
27	Jammu and Kashmir Bank Ltd.	44.47	35.60	19.25	0.00	0.00
28	I.C.I.C.I. Bank Ltd.	1644.53	375.72	0.00	0.00	0.00
29	I.D.B.I. Bank	1196.87	89.19	58.79	6.74	0.00
30	H.D.F.C. Bank	4768.89	1743.04	226.27	51.87	0.00
31	IndusInd Bank Ltd	206.02	346.73	86.61	14.09	0.00
32	Development Credit Bank Ltd	234.68	5.29	0.35	0.00	0.00
33	State Bank of Patiala	0.48	0.30	7.02	0.00	0.00
34	Goa Urban Co-operative Bank Ltd.	866.01	545.80	288.94	29.80	0.00
35	Goa State Co-operative Bank Ltd.	1457.46	1059.07	418.44	5.39	0.00
36	Women's Co-operative Bank Ltd.	65.36	39.69	10.56	1.29	0.00
37	Citizen's Co-operative Bank Ltd.	166.01	90.03	64.39	30.45	0.00

Sr. No	Name of the Bank	Deposits	Advances	Advances to		
				Priority Sector	Weaker Sections	Under 20-Point Programme
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
38	Bicholim Urban Co-op. Bank Ltd.	421.17	268.03	116.25	27.08	0.00
39	Saraswat Co-operative Bank Ltd.	883.52	490.04	77.31	0.00	0.00
40	North Kanara G.S.B. Co-op Bank Ltd.	184.53	200.20	22.03	0.00	0.00
41	Shamrao Vithal Co-op Bank Ltd.	80.43	73.25	3.00	0.24	0.00
42	Madgao Urban Co-op. Bank Ltd.	326.11	177.96	86.06	17.07	0.00
43	Dhanlaxami Bank	11.90	1.53	3.62	0.00	0.00
44	Mapusa Urban Co-op. Bank of Goa	477.69	219.87	72.08	11.89	0.00
45	Citizen Cedit Co-operative Bank	102.42	124.78	25.14	7.80	0.00
46	Axis Bank	836.29	301.21	0.00	0.00	0.00
47	State Bank of Travancore	44.55	23.45	11.79	6.53	0.00
48	The Karur Vysya Bank Ltd	20.42	50.27	37.98	1.00	0.00
49	Yes Bank	549.18	175.93	146.04	0.00	0.00
50	Kotak Mahindra Bank	291.52	42.34	0.00	0.00	0.00
51	Punjab and Maharashtra Bank	187.03	17.04	11.19	1.82	0.00
52	TJSB Bank	122.81	89.49	16.48	7.42	0.00
53	Kokan Mercantile Co-operative Bank	3.34	19.47	19.47	0.21	0.00
54	Apna Sahakari Bank Ltd.	30.02	59.56	59.56	0.00	0.00
55	Bharatiya Mahila Bank Ltd.	4.02	3.61	1.37	0.22	0.00
56	State Bank of Hyderabad	3.97	9.70	3.42	0.00	0.00
	Total	61446.53	18483.30	6848.34	799.46	58.30

STATEMENT – 22

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT
OF COMMERCIAL BANKS AS ON MARCH, 2016.**

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	571916	64725	594480	67279
2	Arunachal Pradesh	8879	67622	2539	19337
3	Assam	103795	31987	42671	13150
4	Bihar	245223	23600	81246	7819
5	Chhattisgarh	104054	40208	66067	25529
6	Goa	56559	286083	15044	76094
7	Gujarat	522407	83153	392377	62456
8	Haryana	253707	92334	178241	64869
9	Himachal Pradesh	66793	94140	22500	31712
10	Jammu & Kashmir	81122	65321	35484	28572
11	Jharkhand	162469	48279	46635	13858
12	Karnataka	704274	112911	490850	78695
13	Kerala	363511	101889	224800	63010
14	Madhya Pradesh	286913	36843	173308	22255
15	Maharashtra	2177596	181351	2235305	186158
16	Manipur	6054	23355	2495	9625
17	Meghalaya	18411	66393	4523	16312
18	Mizoram	5957	56040	2373	22322
19	Nagaland	7796	32755	2637	11080
20	Orissa	212055	49920	85607	20153
21	Punjab	293084	100675	205540	70603
22	Rajasthan	260432	35701	190794	26155
23	Sikkim	6275	96992	1679	25946
24	Tamil Nadu	604540	87114	682310	98321
25	Tripura	17514	45775	6083	15900
26	Uttar Pradesh	749371	34361	327749	15028
27	Uttarakhand	97521	91724	33617	31619
28	West Bengal	615552	65799	333854	35687
	UNION TERRITORY				
29	Andaman and Nicobar Island	3325	60347	1409	25563
30	Chandigarh	56231	315903	55923	314172
31	Dadra & Nagar Haveli	3083	73062	2814	66685
32	Daman & Diu	3820	115761	874	26482
33	Delhi	976166	458617	970597	456000
34	Lakshadweep	880	108593	79	9753
35	Pondicherry	12686	76008	8426	50487
	ALL INDIA	9659968	76125	7520929	59268

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2016.

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

