



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2016-17



Directorate of Planning, Statistics and Evaluation

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P R E F A C E

The present brochure on “Credit Deposit Ratio – 2016-17”, the twenty-ninth in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2016-17. 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. 15.16 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.

Vide Government Notification no.37/2/2014-RD published in Extraordinary Official Gazette dated 23/01/2015, Ponda taluka is included in South Goa District. However, for the sake of continuity & comparison with earlier issues of this publication, the said taluka is retained in North Goa District. The taluka will be included in the South Goa District at the time of Population Census 2021.

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 credits and their corresponding ratios, which are well depicted through charts wherever necessary. 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
September, 2018

CHAPTER – I

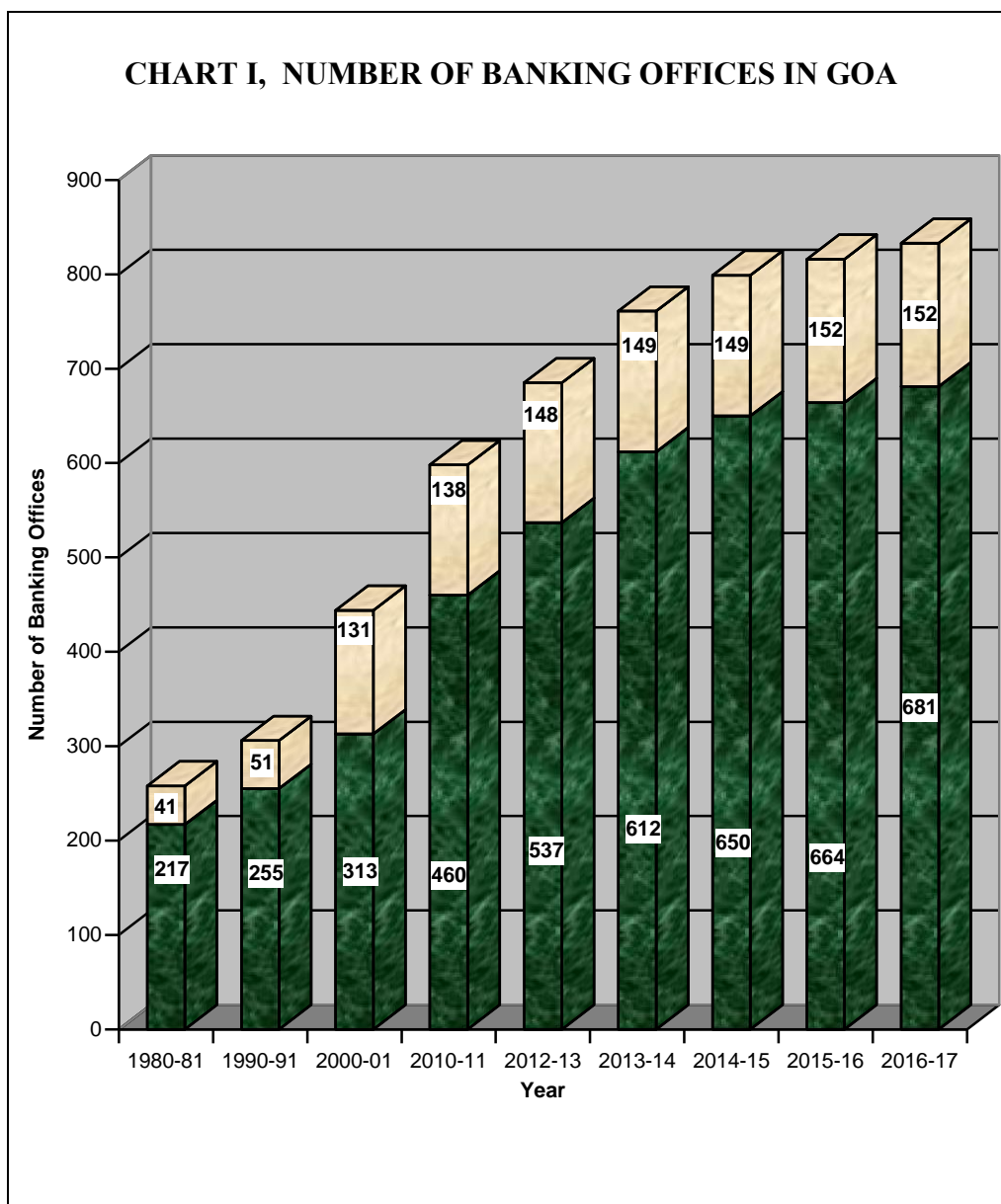
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa has a geographical area of 3,702 sq. kms., and an estimated population of 15.16 lakh. The population for the year 2016-17 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 833 banking offices as on 31st March, 2017. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2017 and the population projected during 2017 by the Registrar General of India, there was a scheduled commercial bank branch for every 2,979 people in Goa, as against the all-India average of 9,317 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 833 bank branches as on March 31st, 2017. The aggregate deposits registered a phenomenal rise from Rs.9.00 crore in 1962 to Rs.67, 511.16 crore in 2016-17. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to Rs.20, 205.96 crore during 2016-17. Consequently, the credit deposit ratio in 2016-17 was nearly 30%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2016-17. 17 nos. of new banking offices under Commercial category have joined the banking sector in Goa during 2016-17, taking the tally of the total banking offices to 833 from 816 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>
1980-81	217	41	258
1990-91	255	51	306
2000-01	313	131	444
2010-11	460	138	598
2012-13	537	148	685
2013-14	612	149	761
2014-15	650	149	799
2015-16	664	152	816
2016-17	681	152	833



1.2. Commercial Banks

- 1.2.1 It is observed from the data collected that 45 nos. of commercial banks with 681 nos. of branch offices were operating in Goa as on March, 31st 2017. 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 (67 nos.), Corporation Bank (57 nos.), Canara Bank (53 nos.), Bank of India (52 nos.), ICICI Bank (37 nos.), Central Bank of India (32 nos.), Indian Overseas Bank (32 nos.), Bank of Baroda (30 nos.) and Syndicate Bank (26 nos.) having 25 nos. or more branches operating. The above 10 Banks have in all 479 branches accounting for over 70% of the commercial banks and 58% of the total banking offices in Goa. Whereas, newly THE opened Bandhan Bank HAS started operating in Goa during the year 2016-17. The bank wise number of banking offices is shown in Statement – 1.

1.3 Co-operative Banks

Under the Cooperative Sector, in the year 2016-17, 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 2016-17, 60% or 496 nos. out of 833 nos. of banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (172 nos.), followed by Tiswadi taluka (152 nos.). In South Goa District, Salcete taluka had the maximum number of branches (187 nos.), followed by Mormugao taluka (77 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 588 nos. of banking offices accounting for about 71% of the total number of banking offices in the State.
- 1.4.2 During the year 2016-17, the least number of banking offices in operation were found in Sattari taluka (18 nos.), followed by Pernem taluka (32 nos.) in North Goa district and Canacona (21 nos.) and Sanguem (22 nos.) in the South Goa District respectively. The overall trend in the number of banking offices talukawise during the period 2016-17 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 2016-17 ranged between 3,906 to 1,820 persons per branch as can be seen from Table 1.2, thus indicating out that Goa possesses a good banking net work.

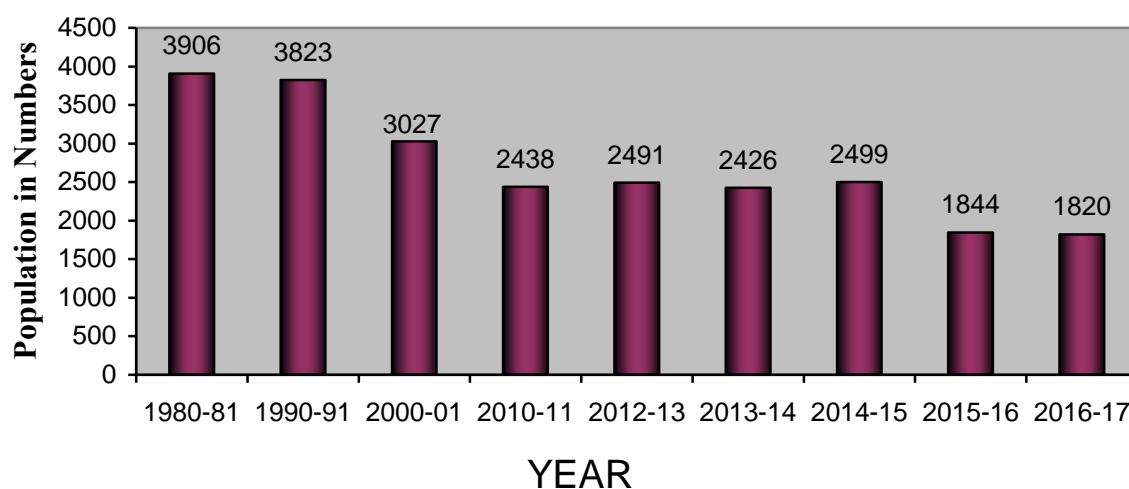
TABLE - 1.2

POPULATION PER BRANCH (INCLUDING COOPERATIVE BANKS)

Year	Estimated population covered per branch
<i>1</i>	<i>2</i>
1980-81	3,906
1990-91	3,823
2000-01	3,027
2010-11	2,438
2012-13	2,491
2013-14	2,426
2014-15	2,499
2015-16	1,844
2016-17	*1820

* Population estimated from the year 2015-16 onwards is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

CHART II, ESTIMATED POPULATION PER BANK BRANCH



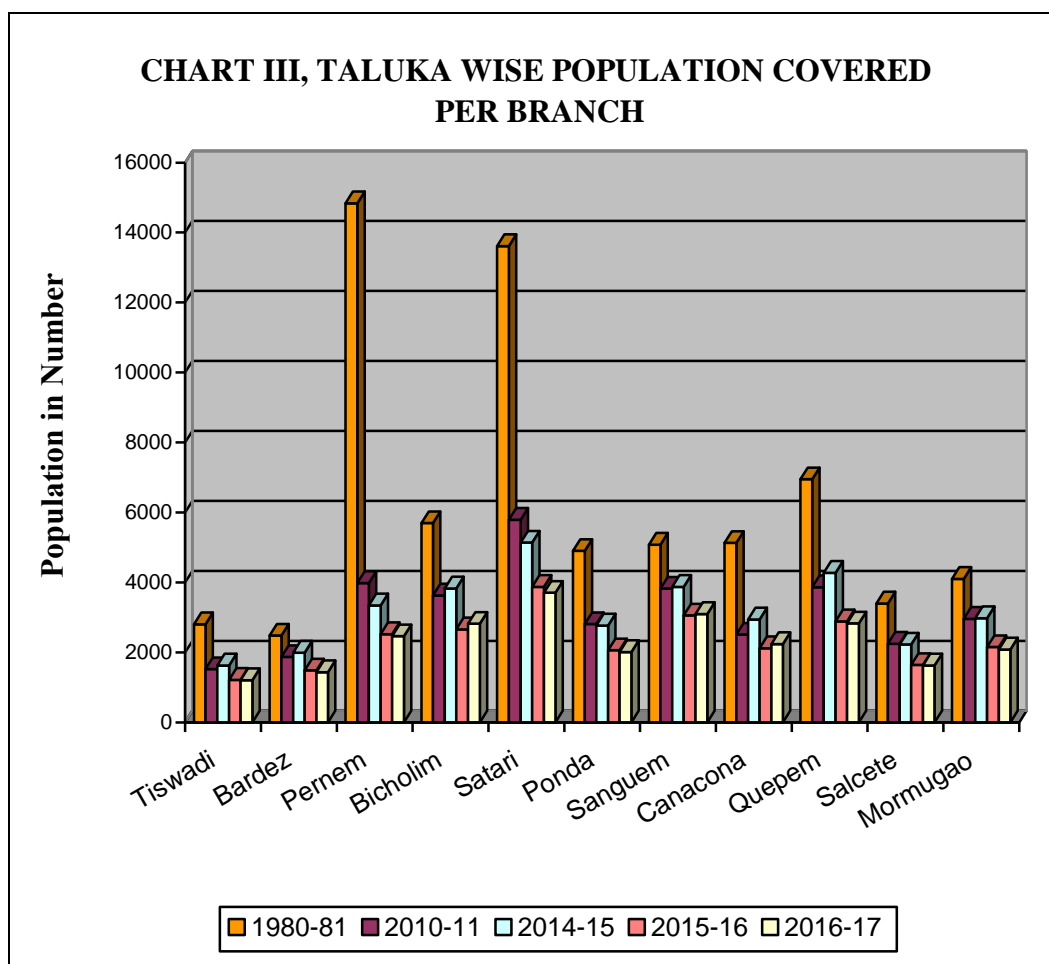
1.5.2 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 2010-11, 2014-15, 2015-16 and 2016-17 are presented in Table 1.3.

TABLE - 1.3

TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch				
	1980-81	2010-11	2014-15	2015-16	2016-17*
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
Goa State	3906	2438	2499	1844	1820
North Goa District	3762	2278	2348	1744	1715
Tiswadi	2807	1524	1628	1219	1207
Bardez	2482	1872	1994	1485	1437
Pernem	14838	3985	3345	2521	2464
Bicholim	5699	3627	3832	2660	2821
Sattari	13612	5796	5139	3873	3706
Ponda	4904	2811	2769	2062	2010
South Goa District	4110	2678	2723	1991	1975
Sanguem	5082	3826	3878	3056	3101
Canacona	5133	2510	2945	2119	2238
Quepem	6949	3865	4275	2889	2830
Salcete	3399	2247	2227	1642	1629
Mormugao	4105	2964	2981	2155	2087

* Population estimated from the year 2015-16 onwards 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 2016-17 was 1,820. The population covered per branch for North Goa district and South Goa district for the year 2016-17 was 1,715 and 1,975 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka (1,207), followed by Bardez (1,437) in North Goa district while Salcete (1,629) and Mormugao (2,087) were best served in South Goa district. Satari taluka in North Goa district, had the maximum population covered per branch i.e 3,706, followed by Bicholim taluka (2,821) whereas Sanguem (3,101) and Quepem (2,830) 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 2,979 while at All India level it was 9,317 during 2016-17. The State-wise number of banking offices as provided by Reserve Bank of India vide Quarterly Statistics of Deposits & Credit of Scheduled Commercial Banks, March, 2017 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

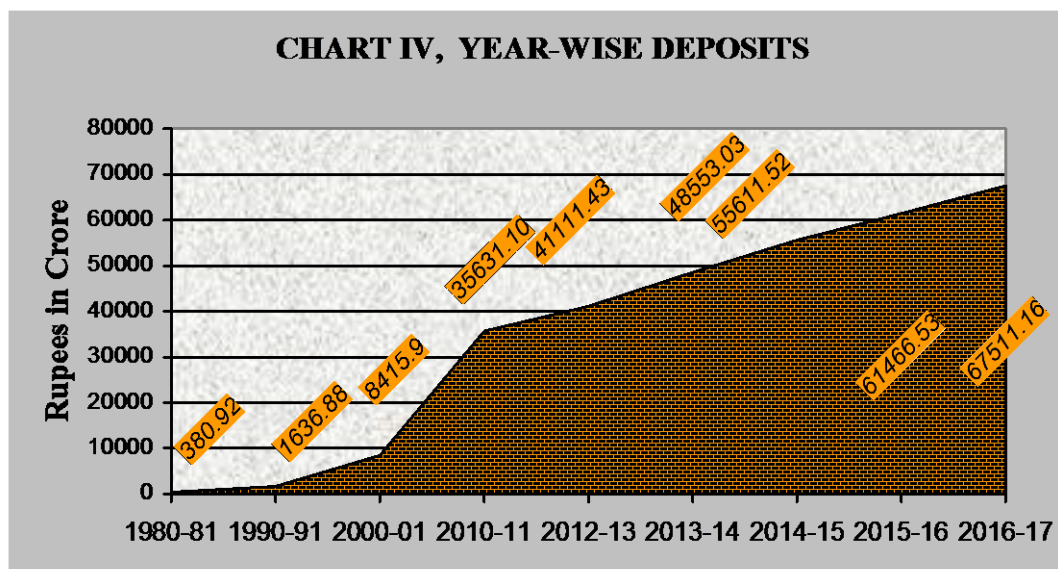
DEPOSITS/CREDITS

2.1 DEPOSITS

- 2.1.1 The 833 nos. of bank branches of 57 scheduled banks operating in Goa had mobilized deposits to the tune of Rs.67, 511.16 crore, as on 31st March, 2017 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
1	2	3
1980-81	380.92	-
1990-91	1,636.88	7.1
2000-01	8,415.90	14.8
2010-11	35,631.10	20.8
2012-13	41,111.43	0.03
2013-14	48,553.03	18.1
2014-15	55,611.52	14.5
2015-16	61,466.53	10.5
2016-17	67,511.16	9.8

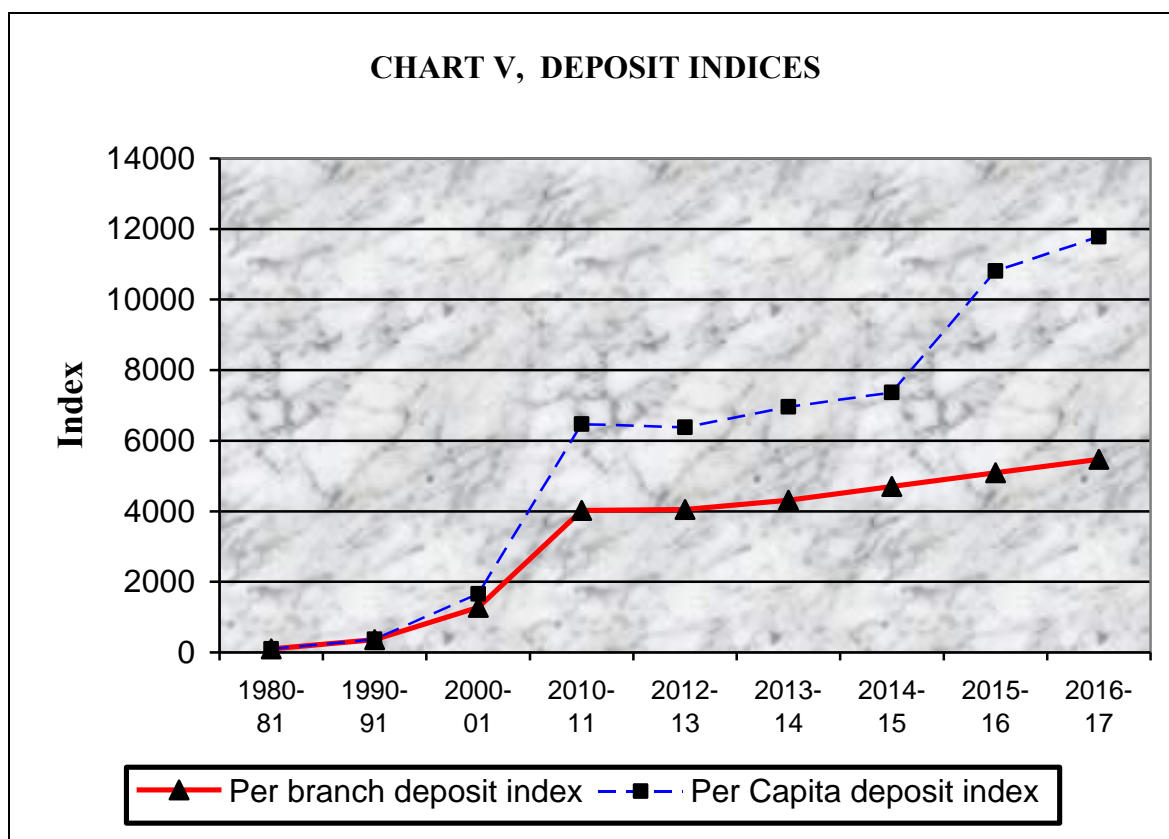


- 2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2016-17 registered a tremendous increase from Rs.380.92 crore to Rs. 67,511.16 crore, registering an average annual growth rate of 15.5%. During the year 2016-17, the annual growth rate recorded was 9.8%.

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>
1980-81	1.48	100	3,779	100
1990-91	5.35	361	13,993	370
2000-01	18.95	1,280	62,618	1,657
2010-11	59.58	4,026	2,44,430	6,468
2012-13	60.02	4,055	2,40,895	6,375
2013-14	63.80	4,311	2,63,012	6,960
2014-15	69.60	4,703	2,78,495	7,370
2015-16	75.33	5,090	4,08,415	10,807
2016-17	81.05	5,476	*4,45,324	11,784

* Population estimated from the year 2015-16 onwards 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 55 times and the per capita deposits increased more than 118 times during the period 1980-81 to 2016-17.

- 2.1.4 While the deposits per branch increased from Rs.1.48 crore in 1980-81 to Rs.75.33 crore in 2015-16, the upward trend has continued in 2016-17, with the deposits per branch standing at Rs.81.05 crore. The per capita deposits also showed a phenomenal increase from Rs.3,779/- to Rs. 2,63,012/- in the the year 2013-14, further increasing to Rs.2,78,495/- & Rs. 4,08,415/- in the year 2014-15 & 2015-16 respectively to stand at Rs. 4,45,324/- during the year 2016-17. The deposits per branch and the per capita deposits registered a growth rate of 11.8% and 14.2% per annum respectively over the period 1980-81 to 2016-17.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2017. The State Bank of India with total aggregate deposits of Rs.11,740.77 crore (over 17% of the total deposits) topped the list followed by Bank of India Rs.7156 crore (over 10%) and Corporation Bank Rs.6187.75 (over 9%). These three banks together accounted for 37% of the total deposits. The deposits mobilized by as many as 26 nos. of the 45 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.1,709.25 crore (more than 2%). 9 out of 12 Co-operative banks viz. Bicholim Urban Co-operative Bank Ltd., Mapusa 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 2016-17, the deposits per branch were the highest in case of IDBI Bank (Rs.149.68 crore), Bank of India (Rs.137.62 crore), State Bank of India (Rs.126.24 crore), Bank of Baroda (Rs.121.58 crore), Canara Bank (Rs.113.33 crore), Corporation Bank (Rs.108.56 crore) and Kotak Mahindra Bank (Rs.105.90 crore). The lowest deposits per branch were for the State Bank of Patiala (Rs.0.53 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2017 is given in Table 2.3.

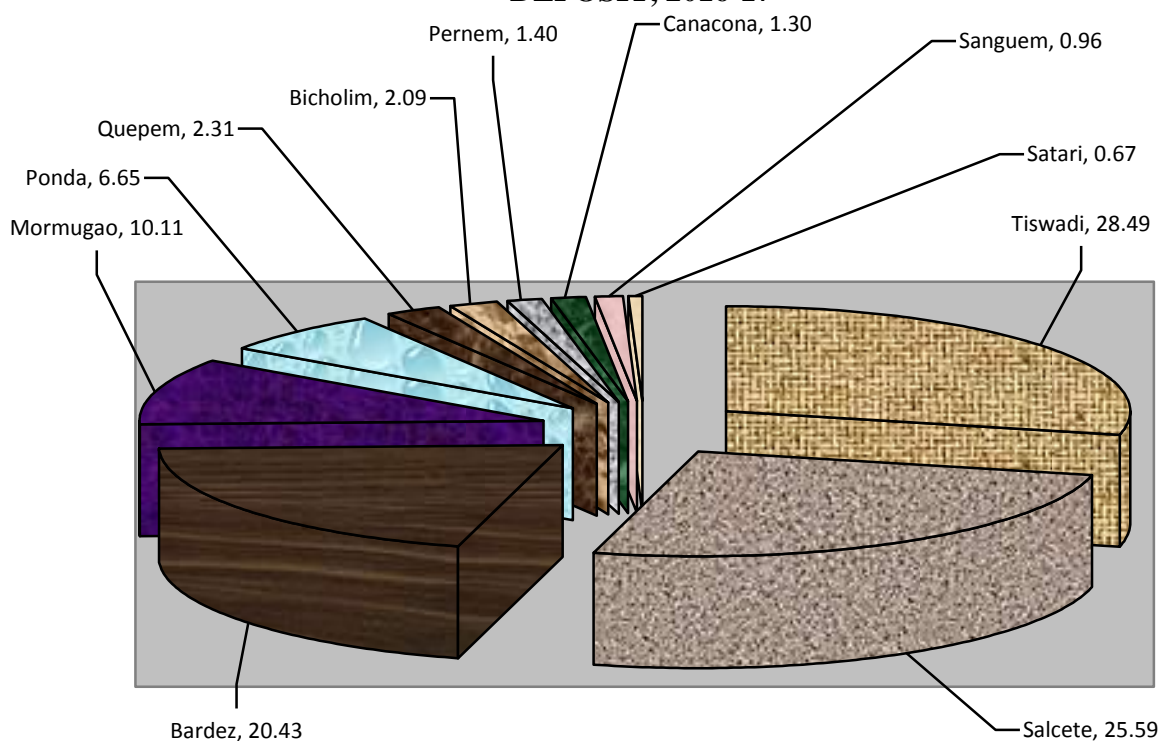
TABLE - 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2016-17.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	*Per capita deposits (Rs.)
1	2	3	4	5
Tiswadi	19236.91	28.49	1	1048699
Salcete	17273.88	25.59	2	566885
Bardez	13795.13	20.43	3	558263
Mormugao	6827.73	10.11	4	424885
Ponda	4492.71	6.65	5	259959
Quepem	1558.87	2.31	6	183621
Bicholim	1408.81	2.09	7	138701
Pernem	943.88	1.40	8	119733
Canacona	880.17	1.30	9	187286
Sanguem	648.63	0.96	10	95079
Sattari	444.44	0.67	11	66629

* Population estimated from the year 2015-16 onwards is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2016-17



- 2.1.8 During the year 2016-17, Tiswadi taluka with Rs.19236.91 crore (28.49%) had the highest deposits followed by Salcete taluka Rs.17237.88 crore (25.58%) and Bardez taluka Rs.13795.13 crore (20.43%). The above three talukas together accounted for over 74% of the total deposits. Whereas the lowest contribution was of Sattari taluka at Rs.444.44 crore (0.66%) followed by Sanguem taluka with deposits of Rs.648.63 crore (0.96%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for less than 8% of the total deposits. The per capita deposits for Tiswadi taluka was the highest (Rs.10,48,699/-) followed by Salcete (Rs.5,66,885/-), Bardez (Rs.5,58,263/-), and Mormugao (Rs.4,24,885/-). The lowest per capita deposits were mobilized in Sattari taluka (Rs.66,629/-) and Sanguem taluka (Rs.95,079/-).

N.R.E. Deposits

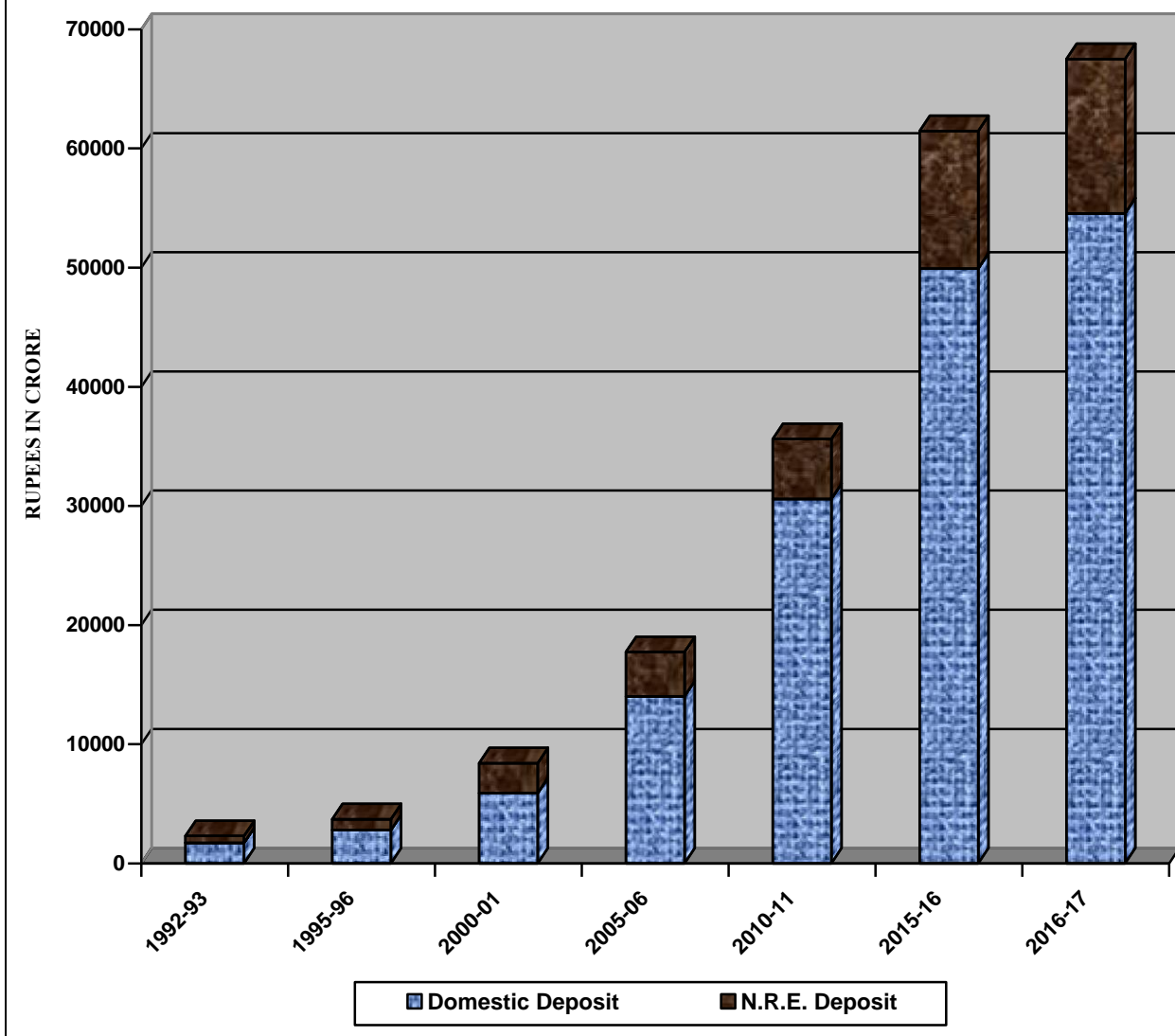
- 2.1.9 As on March 31st 2017, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs.12970.41 crore as against Rs.11536.56 crore during the previous year i.e. 2015-16. The gross NRE deposits, which stood at Rs.583.47 crore in 1992-93, have been boosted remarkably.

Year-wise domestic and NRE deposits during 1992-93 to 2016-17 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>
1992-93	1716.29	583.47	2299.76	25.37
1995-96	2803.72	910.59	3714.31	24.52
2000-01	5889.52	2526.38	8415.90	30.02
2005-06	14021.75	3730.91	17752.66	21.02
2010-11	30584.20	5046.90	35631.10	14.16
2015-16	49929.97	11536.56	61466.53	18.77
2016-17	54540.75	12970.41	67511.16	19.21

**CHART VII, SHARE OF DOMESTIC AND N.R.E. IN TOTAL
DEPOSIT**



2.1.10 The N.R.E. deposits during the period 1992-93 to 2016-17 have increased from Rs.583.47 crore to Rs.12970.41 crore. The percentage contribution of NRE deposits to the total deposits stood at over 19.2% during 2016-17 increasing by over 4% as compared to the year 2015-16.

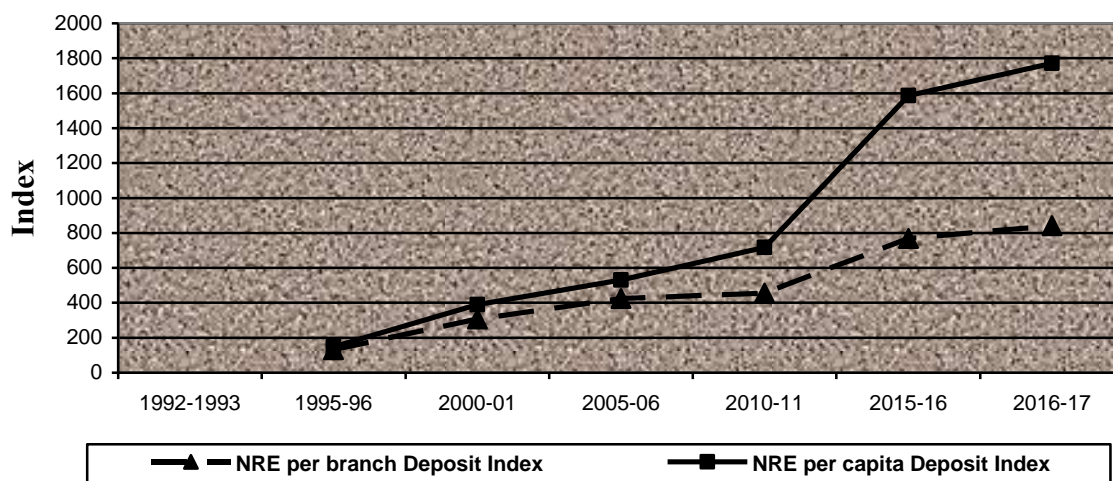
2.1.11 Table 2.5 presents the N.R.E. deposits per bank branch and the per capita N.R.E. deposits for the period 1992-93 to 2016-17. Also, the trend of N.R.E. deposits per branch and per capita deposits are shown in Chart VIII.

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
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
1992-93	1.85	100	4,831	100
1995-96	2.43	131	7,187	149
2000-01	5.69	308	18,797	389
2005-06	7.84	424	25,672	531
2010-11	8.44	456	34,622	717
2015-16	14.21	768	76,655	1587
2016-17	15.57	842	*85,557	1771

* Population estimated from the year 2015-16 onwards is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

**CHART VIII, INDICES FOR N.R.E. DEPOSIT PER BRANCH
AND PER CAPITA**



2.2 CREDIT

- 2.2.1 As on March 31st 2017, the gross credit advanced by the banking institutions in Goa accounted for Rs.20205.96 crore as against Rs. 18,483.30 crore in 2015-16, which shows an increase of 9.3%. 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

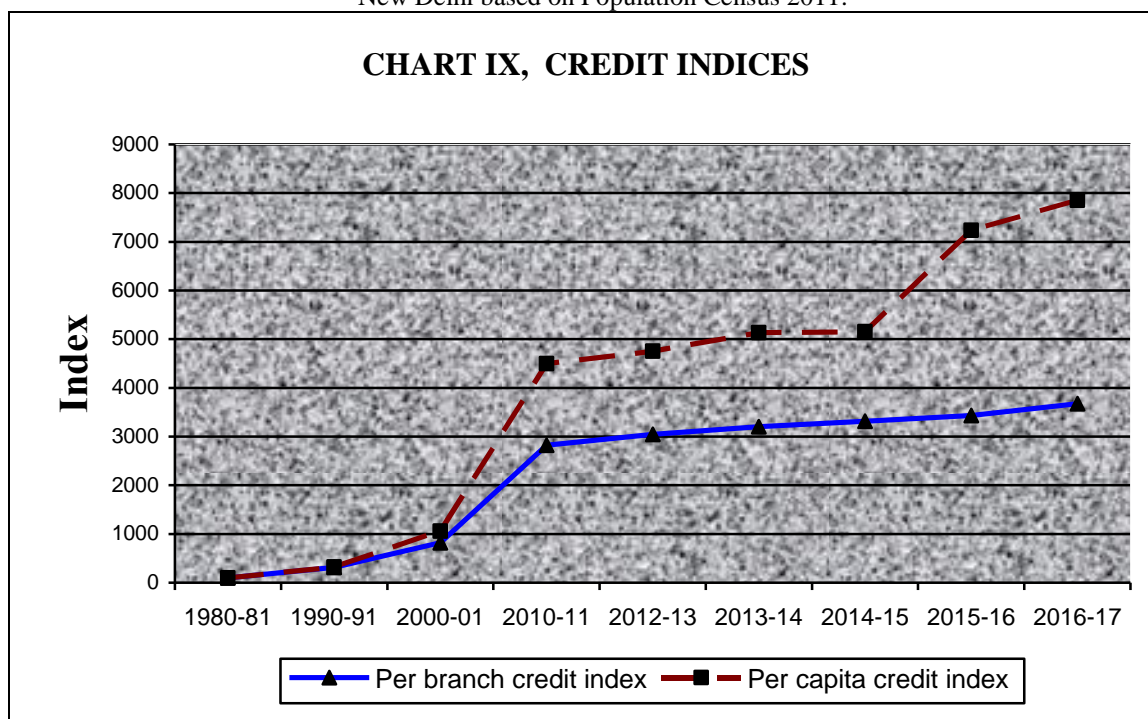
Year	Credit (Rs. in crore)	Percentage Annual Growth Rate Over the Previous Year
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	171.18	-
1990-91	640.94	22.7
2000-01	2,405.16	6.5
2010-11	11,134.52	15.2
2012-13	13,770.21	11.6
2013-14	16,089.89	16.8
2014-15	17,469.66	8.6
2015-16	18,483.30	5.8
2016-17	20,205.96	9.3

- 2.2.2 Total advances during the period from 1980-81 to 2016-17 increased from Rs.171.18 crore to Rs.20205.96 crore registering an annual average growth rate of 14.2% during the above period. The annual growth rate during 2016-17 was 9.3% 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
1980-81	0.66	100	1,698	100
1990-91	2.09	317	5,479	323
2000-01	5.42	821	17,896	1,054
2010-11	18.62	2,821	76,383	4,499
2012-13	20.10	3,045	80,688	4,752
2013-14	21.14	3,203	87,159	5,133
2014-15	21.86	3,312	87,486	5,152
2015-16	22.65	3,432	1,22,813	7,233
2016-17	24.26	3,676	*1,33,285	7,850

* Population estimated from the year 2015-16 onwards 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 2016-17 has shown 37 times increase in credit per bank branch and 78 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.24.26 crore in 2016-17 and the per capita credit has escalated from Rs.1,698/- in 1980-81 to Rs. 1,33,285/- in 2016-17. The overall growth registered during the above period was 10.5% and 12.9% 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, 2017 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of Rs.3029.43 crore (15% of the total credit) topped the list followed by H.D.F.C. bank with Rs.2214.45 crore (11%), Canara Bank with Rs.1709.50 crore (8%), Bank of India with Rs.1414.00 crore (7%), Corporation Bank with Rs.1255.68 crore (6%), I.C.I.C.I. Bank with Rs.663.15 crore (3%) and Indian Overseas Bank with Rs.512.42 crore (3%). While 53% of the total advances were made by the above 7 commercial banks, the advances made by 27 commercial banks were less than one percent each. Among the Co-operative banks, the advances made by 3 banks viz. Goa State Co-operative Bank Ltd. with credit advances of Rs.1063.42 crore i.e. 5%, Saraswat Co-operative Bank Ltd. with Rs.583.92 crore (3%) and Goa Urban Co-operative Bank Ltd. with Rs.527.11 crore (3%) together accounted for 11% of the total credit.
- 2.2.7 The credit per bank branch in the year 2016-17 was the highest for Saraswat Co-operative Bank Ltd. (Rs.58.39 crore) with ten branches in the State, followed by IndusInd Bank (Rs.55.86 crore) and Jammu & Kashmir Bank Ltd. (Rs.51.95 crore). The lowest advances per branch were by the State Bank of Patiala (Rs.0.30 crore), Dhanlaxmi Bank Ltd. (Rs.1.70 crore) and Development Credit Bank (Rs.2.80 crore). Whereas, the newly opened Bandhan Bank did not record any advances during the year 2016-17. 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, 2017 is given in Table 2.8.

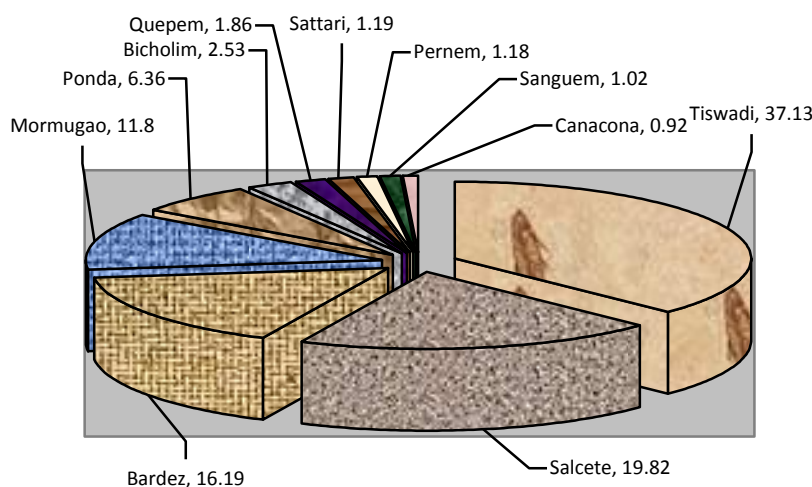
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2016-17

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	7502.78	37.13	1	4,09,013
Salcete	4005.20	19.82	2	1,31,440
Bardez	3271.34	16.19	3	1,32,385
Mormugao	2384.79	11.80	4	1,48,404
Ponda	1284.17	6.36	5	74,305
Bicholim	512.15	2.53	6	50,422
Quepem	374.72	1.86	7	44,139
Sattari	239.42	1.19	8	35,893
Pernem	237.58	1.18	9	30,138
Sanguem	206.92	1.02	10	30,331
Canacona	186.89	0.92	11	39,767

* Population estimated from the year 2015-16 onwards is as per Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

**CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF
CREDIT, 2016-17**



- 2.2.9 Among the talukas, Tiswadi being the main credit contributor, ranked first, with its advances amounting to Rs.7502.78 crore (37.1%) during the year 2016-17. Salcete taluka with Rs.4005.20 crore (19.8%) stood second, followed by Bardez taluka with Rs.3271.34 crore (16.2%). The above three talukas accounted for 73.1% of the total advances during the year 2016-17. The lowest advances made during the year 2016-17 were in Canacona taluka with Rs.189.89 crore (0.9%), followed by Sanguem taluka with Rs.206.92 crore (1.0%). The per capita credit was the highest for Tiswadi taluka (Rs. 4,09,013/-), followed by Mormugao taluka (Rs. 1,48,404/-) and Bardez taluka (Rs. 1,32,385/-). The per capita credit was the lowest for Pernem taluka (Rs. 30,138/-), followed by Sanguem taluka (Rs. 30,331/-).

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures used are as per Population Census. For the years 2011-12 to 2014-15 the population figures used are estimated using decadal growth rate. Whereas, population figures considered for the years 2015-16 onwards are estimated by the Central Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

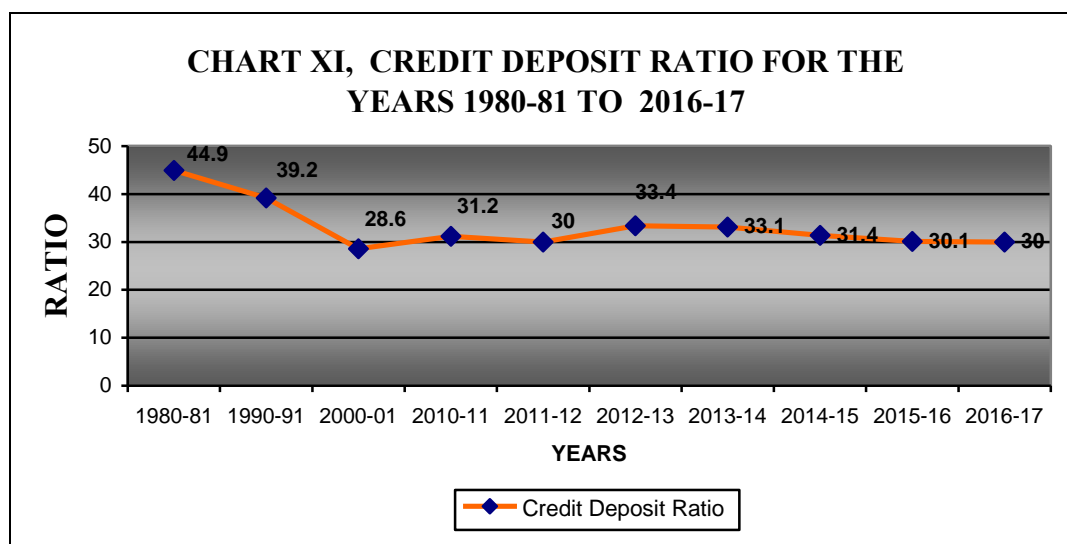
CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 833 commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of Rs.67511.16 crore upto the year 2016-17, registering an annual increase of 9.8% during 2016-17 over the previous year. Alongside, advances amounting to Rs.20205.96 crore were made till 2016-17, representing an increase of 9.3% during 2016-17 over the previous year. Thus, the credit deposit ratio works out to 30.0.
- 3.2 The credit deposit ratios for the period 1980-81 to 2016-17 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 30.0 up to the year 2016-17 recording an increase during the year 2010-11 and 2012-13. However, it decreased in the year 2013-14, 2014-15 and 2015-16 by 0.3, 1.7 and 1.3 points respectively and further dropped down by 0.1 point and stood at 30.0 during 2016-17.

TABLE – 3.1
CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
<i>1</i>	<i>2</i>
1980-81	44.9
1990-91	39.2
2000-01	28.6
2010-11	31.2
2011-12	30.0
2012-13	33.4
2013-14	33.1
2014-15	31.4
2015-16	30.1
2016-17	30.0



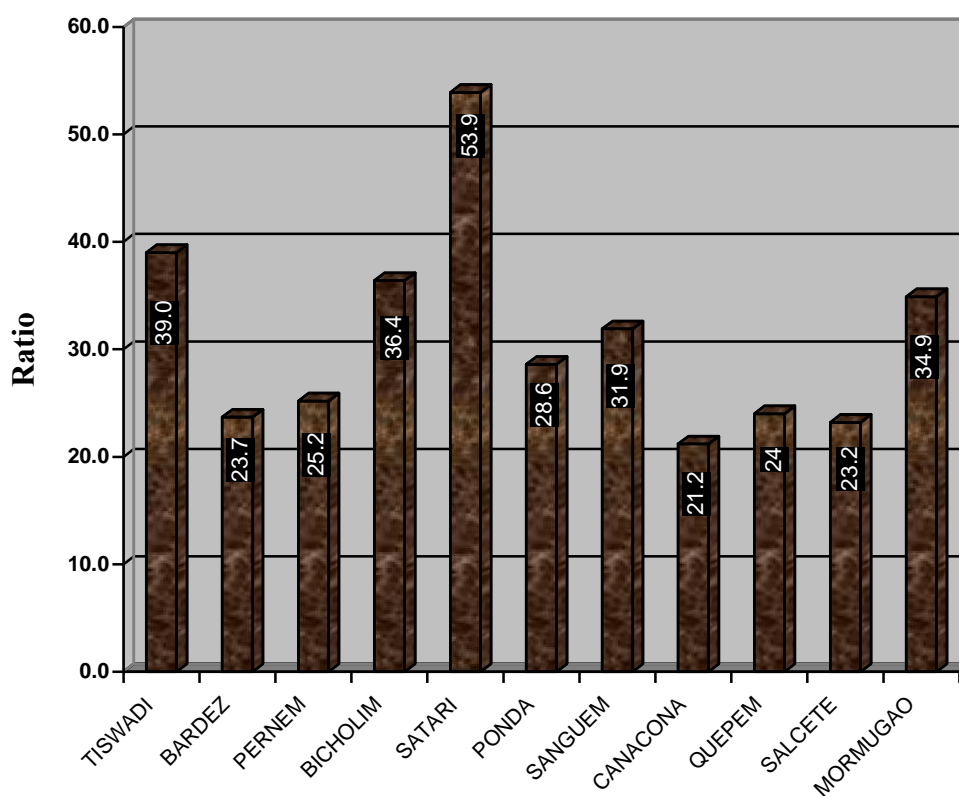
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2016-17, the credit deposit ratio for co-operative banks was quite high (62) as compared to the commercial banks (27). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the Jammu and Kashmir Bank (201) was the highest, followed by IndusInd Bank (198) and Apna Sahakari Bank (187). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Mapusa Urban Coop. Bank of Goa Ltd. (34), Madgaum Urban Co-operative Bank Ltd (43) and highest being for Kokan Mercantile Bank Ltd. (789) during the year 2016-17. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 26, 20 and 10 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2016-17 (refer Table 3.2) was the highest in Sattari (53.9), followed by Tiswadi (39.0) and Bicholim (36.4). The ratio for North Goa district (32.4) was higher than South Goa district (26.0). Bardez taluka had the lowest ratio (23.7) in North Goa District while Canacona taluka (21.2) recorded the lowest credit deposit ratio in South Goa District.

TABLE - 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2016-17

Taluka/District/State	Credit Deposit Ratio
<i>1</i>	<i>2</i>
Tiswadi	39.0
Bardez	23.7
Pernem	25.2
Bicholim	36.4
Sattari	53.9
Ponda	28.6
North Goa District	32.4
Sanguem	31.9
Canacona	21.2
Quepem	24.0
Salcete	23.2
Mormugao	34.9
South Goa District	26.0
Goa State	30.0

**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO,
2016-17**



3.5 In terms of credit deposit ratio, Sattari and Tiswadi talukas ranked first and second while Canacona remained at the bottom of the list during 2016-17.

3.6 There were 997 nos. of Automated Teller Machines (ATMs) operational in the State of Goa during the year 2016-17.

3.7 Details of no. of ATMs per bank are given in Statement - 23

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2017, 57 nos. of scheduled banks having 833 nos. of bank branches in Goa were catering to an estimated population of 15.16 lakh. The estimation of population for the year 2016-17 is based on the growth rate of Population Census, 2011 supplied by the Central Statistics Office, MoS&PI, New Delhi. 575 nos. of new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2017. Out of the 833 nos. of bank branches registered as on 31st March, 2017, 152 nos. of bank branches (18.2%) 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 (67 nos.), Goa State Co-operative Bank Ltd. (61 nos.), Corporation Bank (57 nos.) and Canara Bank (53 nos.).
- 4.3 Eleven 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, Indian Overseas Bank and Syndicate Bank, operating more than 25 nos. of branches, together accounted for 540 nos. of branches (65%) of the total banking offices in Goa.
- 4.4 511 nos. (61%) nos. of bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 61 nos. (7%) of bank branches were located in the three talukas of Sattari, Canacona and Sanguem each having less than 25 nos. of branches and the remaining 261 nos. of branches (32%) were scattered in Ponda, Pernem, Quepem, Mormugao and Bicholim talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding co-operative banks) was 2,979 as can be seen from Statement-18. The estimated population covered per branch office ranged from 4,625 to 16,576 for the remaining States/Union Territories and at the all-India level it stood at 9,317 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, 2017.
- 4.6 As against the aggregate deposits of Rs.67511.16 crore, the gross credit amounted to Rs.20205.96 crore and the credit deposit ratio was 30.
- 4.7 The index of deposits per bank branch stood at 5,476 in 2016-17 as against 3,676 for credit during the same period. The index of per capita deposits and per capita credit for 2016-17 was 11,784 and 7,850 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 The talukas of Tiswadi, Salcete and Bardez also accounted for about 73% of the credit 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.61626.36 crore and advanced credit worth Rs.18448.28 crore both being 91% 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.11,740.77 crore, constituting 17.4% of the total deposits and advances of Rs.3,029.43 crore, contributing 15.0% of the total credit, topped the list among all the banks in Goa.
- 4.12 There were total of 997 nos. of Automated Teller Machines (ATM) operational in the State of Goa during the year 2016-17.
- 4.13 Newly opened Bandhan Bank started operation in the State of Goa during the year 2016-17.

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	2013-2014	2014-2015	2015-2016	2016-2017
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	86	91	93	93
2	Bank of India	23	27	28	39	46	51	51	52
3	Bank of Baroda	21	26	27	27	29	29	30	30
4	Corporation Bank	19	23	31	44	50	54	56	57
5	Central Bank of India	20	22	22	25	32	32	32	32
6	Canara Bank	19	19	21	26	46	54	53	53
7	Syndicate Bank	17	17	17	22	25	25	25	26
8	Dena Bank	15	15	16	16	17	17	17	18
9	Indian Overseas Bank	11	11	12	14	28	32	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	10	10	10	10
13	Karnataka Bank Ltd.	4	4	4	5	8	7	7	7
14	Indian Bank	3	3	6	6	7	7	7	7
15	Punjab National Bank	3	3	4	4	5	7	8	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	7	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	5
25	United Western Bank Ltd	1	1	3	-	-	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	3	3	-	-
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4	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	1	2	2	2
32	Ratnakar Bank Ltd.	-	-	1	4	6	8	8	8
33	Apna Sahakari Bank Ltd.	-	-	-	-	-	1	1	2
34	Bharatiya Mahila Bank Ltd.	-	-	-	-	-	1	1	1
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	29	32	35	37

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
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	6	8	8
39	H.D.F.C. Bank	-	-	3	28	65	65	66	67
40	IndusInd Bank Ltd.	-	-	1	3	4	4	6	8
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	8	8	9	11
44	State Bank of Travancore	-	-	-	1	2	2	2	2
45	State Bank of Hyderabad	-	-	-	-	-	2	1	2
46	Yes Bank	-	-	-	3	7	7	1	8
47	Karur Vysya Bank	-	-	-	1	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	3	3	6	6
49	Dhanlaxmi Bank	-	-	-	1	1	1	1	1
50	Punjab and Maharashtra Bank	-	-	-	-	5	5	5	5
51	TJSB Bank	-	-	-	-	4	4	4	5
52	Bandhan Bank	-	-	-	-	-	-	-	2
	Sub Total-(A)	217	255	313	460	612	650	664	681
	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	61	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	11	11	11
8	Saraswat Coop. Bank Ltd.	-	-	5	8	10	10	10	10
9	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	4	4	5	5
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	2	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	149	149	152	152
	TOTAL (Sub Total A+B)	258	306	444	598	761	799	816	833

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	47	55	87	116	144	149	150	152
Bardez	62	66	92	127	155	163	165	172
Pernem	4	9	15	19	27	31	31	32
Bicholim	13	18	20	27	35	35	38	36
Sattari	3	7	11	11	14	17	17	18
Ponda	22	23	41	59	78	82	83	86
North Goa District	151	178	266	359	453	477	484	496
Sanguem	11	16	15	17	21	23	22	22
Canacona	7	9	11	18	20	21	22	21
Quepem	8	9	15	21	26	26	29	30
Salcete	57	65	93	131	173	181	185	187
Mormugao	24	29	44	52	68	71	74	77
South Goa District	107	128	178	239	308	322	332	337
Goa State	258	306	444	598	761	799	816	833

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	18.9	18.6	18.4	18.3
Bardez	24.0	21.6	20.7	21.2	20.4	20.4	20.2	20.7
Pernem	1.6	2.9	3.4	3.2	3.5	3.9	3.8	3.9
Bicholim	5.0	5.9	4.5	4.5	4.6	4.4	4.6	4.3
Sattari	1.2	2.3	2.5	1.8	1.8	2.1	2.1	2.2
Ponda	8.5	7.5	9.2	9.9	10.3	10.3	10.2	10.3
North Goa District	58.5	58.2	59.9	60.0	59.5	59.7	59.3	59.7
Sanguem	4.3	5.2	3.4	2.8	2.8	2.9	2.7	2.6
Canacona	2.7	3.0	2.5	3.0	2.6	2.6	2.7	2.5
Quepem	3.1	2.9	3.4	3.5	3.4	3.2	3.5	3.6
Salcete	22.1	21.2	20.9	22.0	22.7	22.7	22.7	22.4
Mormugao	9.3	9.5	9.9	8.7	9.0	8.9	9.1	9.2
South Goa District	41.5	41.8	40.1	40.0	40.5	40.3	40.7	40.3
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	2013-2014	2014-2015	2015-2016	2016-2017
<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	14191.75	16037.82	16803.52	19236.91
Bardez	85.62	384.76	1889.87	6344.63	9250.94	10811.89	11869.64	13795.13
Pernem	2.29	11.78	65.45	279.53	487.80	686.67	770.62	943.88
Bicholim	7.62	35.51	185.72	672.94	983.77	1080.81	1193.89	1408.81
Sattari	0.95	7.63	46.01	169.03	264.45	294.72	354.97	444.44
Ponda	12.31	68.96	381.53	1737.64	2788.35	3134.96	3596.16	4492.71
North Goa District	212.79	940.44	4740.62	19947.00	27967.06	32046.87	34588.80	40321.88
Sanguem	6.35	19.48	73.05	292.23	510.59	545.49	596.94	648.63
Canacona	3.29	17.30	93.49	350.30	494.42	640.62	718.22	880.17
Quepem	5.92	37.94	207.31	728.32	1018.19	1091.03	1275.13	1558.87
Salcete	97.33	443.19	2478.97	9197.39	12506.98	14379.98	16986.59	17273.88
Mormugao	55.24	178.53	822.46	5115.86	6055.79	6907.53	7300.85	6827.73
South Goa District	168.13	696.44	3675.28	15684.10	20585.97	23564.65	26877.73	27189.28
Goa State	380.92	1636.88	8415.90	35631.10	48553.03	55611.52	61466.53	67511.16

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	29.2	28.8	27.3	28.5
Bardez	22.6	23.5	22.5	17.8	19.1	19.4	19.3	20.4
Pernem	0.6	0.7	0.8	0.8	1.0	1.2	1.2	1.4
Bicholim	2.0	2.2	2.2	1.9	2.0	2.0	1.9	2.1
Sattari	0.2	0.5	0.5	0.4	0.5	0.5	0.6	0.7
Ponda	3.2	4.2	4.5	4.9	5.8	5.7	5.9	6.6
North Goa District	55.9	57.5	56.3	56.0	57.6	57.6	56.2	59.7
Sanguem	1.7	1.2	0.9	0.8	1.0	0.9	1.0	1.0
Canacona	0.8	1.0	1.1	1.0	1.0	1.2	1.2	1.3
Quepem	1.5	2.3	2.5	2.0	2.1	2.0	2.1	2.3
Salcete	25.6	27.1	29.5	25.8	25.8	25.9	27.6	25.6
Mormugao	14.5	10.9	9.8	14.4	12.5	12.4	11.9	10.1
South Goa District	44.1	42.5	43.7	44.0	42.4	42.4	43.8	40.3
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	2013-2014	2014-2015	2015-2016	2016-2017
<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	13646	15421	16157	18497
Bardez	100	449	2207	7410	10805	12628	13863	16112
Pernem	100	514	2858	12207	21301	29985	33652	41217
Bicholim	100	466	2437	8831	12910	14184	15668	18488
Sattari	100	803	4843	17793	27837	31023	37365	46783
Ponda	100	560	3099	14116	22651	25467	29213	36496
North Goa District	100	442	2228	9374	13143	15060	16255	18949
Sanguem	100	307	1150	4602	8041	8590	9401	10215
Canacona	100	526	2842	10647	15028	19472	21830	26753
Quepem	100	641	3502	12303	17199	18429	21539	26332
Salcete	100	455	2547	9450	12850	14774	17360	17748
Mormugao	100	323	1489	9261	10963	12505	13217	12360
South Goa District	100	414	2186	9329	12244	14016	15986	16172
Goa State	100	430	2209	9354	12746	14599	16136	17723

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	98.55	107.64	112.02	126.56
Bardez	1.38	5.83	20.54	49.96	59.68	66.33	71.94	80.20
Pernem	0.57	1.31	4.36	14.71	18.07	22.15	24.86	29.50
Bicholim	0.59	1.97	9.29	24.92	28.11	30.88	31.42	39.13
Sattari	0.32	1.09	4.18	15.37	18.89	17.34	20.88	24.69
Ponda	0.56	3.00	9.30	29.45	35.75	38.23	43.33	52.24
North Goa District	1.41	5.28	17.82	55.56	61.74	67.18	71.46	81.29
Sanguem	0.58	1.22	4.87	17.19	24.31	23.72	27.13	29.48
Canacona	0.47	1.92	8.50	19.46	24.72	30.51	32.65	41.91
Quepem	0.74	4.22	13.82	34.68	39.16	41.96	43.97	51.96
Salcete	1.71	6.82	26.66	70.20	72.29	79.45	91.82	92.37
Mormugao	2.30	6.16	18.69	98.38	89.06	97.29	98.66	88.67
South Goa District	1.57	5.44	20.65	65.62	66.84	73.18	80.96	80.68
Goa State	1.47	5.35	18.95	59.58	63.80	69.60	75.33	81.05

STATEMENT – 8
TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(Figures in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	632710	661010	918913	1048699
Bardez	5562	20317	83251	266930	307830	332599	484471	558263
Pernem	385	1766	9092	36916	50881	66214	98595	119733
Bicholim	1028	4201	20461	68722	79350	80593	118119	138701
Sattari	232	1540	7851	26513	32741	33732	53907	66629
Ponda	1140	5378	25498	104755	132851	138083	210165	259959
North Goa District	3746	14146	62590	243922	270127	286155	409790	474109
Sanguem	1135	3282	11391	44934	61923	61159	88801	95079
Canacona	915	4249	21290	77526	86478	103586	154088	187286
Quepem	1064	5881	28043	89723	99081	98150	152202	183621
Salcete	5023	20154	95423	312392	335582	356696	559058	566885
Mormugao	5605	14815	56786	331875	309563	326434	457779	424885
South Goa District	3823	13791	62655	245079	253925	268713	406660	408539
Goa State	3779	13993	62618	244430	263012	278495	408415	445324

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, population figures considered for the years 2015-16 onwards 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, 2017

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	11740.77	1	17.39	126.24
2	Bank of India	7156.00	2	10.60	137.62
3	Corporation Bank	6187.75	3	9.17	108.56
4	Canara Bank	6006.32	4	8.90	113.33
5	H.D.F.C. Bank	5877.30	5	8.71	87.72
6	Bank of Baroda	3647.44	6	5.40	121.58
7	Syndicate Bank	2508.48	7	3.72	96.48
8	Central Bank of India	2234.11	8	3.31	69.82
9	I.C.I.C.I Bank	1891.08	9	2.80	51.11
10	Goa State Co-operative Bank Ltd	1709.25	10	2.53	28.02
11	Dena Bank	1586.80	11	2.35	88.16
12	Union Bank of India	1445.23	12	2.14	96.35
13	Indian Overseas Bank	1335.99	13	1.98	41.75
14	I.D.B.I Bank	1197.43	14	1.77	149.68
15	Goa Urban Co-operative Bank Ltd	922.30	15	1.37	57.64
16	Saraswat Co-operative Bank Ltd.	911.10	16	1.35	91.11
17	Axis Bank	891.76	17	1.32	81.07
18	Bank of Maharashtra	879.41	18	1.30	58.63
19	Yes Bank	790.03	19	1.17	98.75
20	Karnataka Bank Ltd.	688.54	20	1.02	98.36
21	Oriental Bank of Commerce	674.82	21	1.00	96.40
22	Kotak Mahindra Bank	635.39	22	0.94	105.90
23	United Commercial Bank	602.25	23	0.89	60.23
24	Federal Bank Ltd.	511.70	24	0.76	85.28
25	Bicholim Urban Co-operative Bank Ltd.	465.35	25	0.69	42.30
26	Mapusa Urban Co-op. Bank of Goa	462.17	26	0.68	19.26
27	Indian Bank	434.51	27	0.64	62.07
28	Vijaya Bank	432.25	28	0.64	54.03
29	Punjab National Bank	418.18	29	0.62	52.27
30	Madgaon Urban Co-op Bank Ltd.	339.67	30	0.50	37.74
31	Ratnakar Bank Ltd.	338.01	31	0.50	42.25
32	South Indian Bank Ltd.	308.36	32	0.46	61.67
33	Development Credit Bank Ltd	230.78	33	0.34	57.70
34	IndusInd Bank Ltd	225.99	34	0.33	28.25
35	North Kanara G.S.B. Co-op Bank Ltd.	223.71	35	0.33	44.74
36	Andhra Bank	205.06	36	0.30	51.27
37	Punjab and Maharashtra Bank	191.58	37	0.28	38.32
38	Citizen's Co-operative Bank Ltd.	188.46	38	0.28	31.41

Contd/

Sr. No.	Name of the Bank	Deposits (Rs. in Crore)	Rank	Percentage to Total Deposits	Deposits per Branch (Rs. in Crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
39	State Bank of Mysore	169.29	39	0.25	56.43
40	TJSB Bank	148.55	40	0.22	29.71
41	Citizen Cedit Co-operative Bank	113.53	41	0.17	22.71
42	Catholic Syrian Bank Ltd.	98.62	42	0.15	49.31
43	United Bank of India	85.82	43	0.13	17.16
44	Shamrao Vithal Co-op Bank Ltd.	76.04	44	0.11	38.02
45	Women's Co-operative Bank Ltd.	70.63	45	0.10	35.32
46	Allahabad Bank	55.46	46	0.08	11.09
47	State Bank of Travancore	42.15	47	0.06	21.08
48	Apna Sahakari Bank	37.27	48	0.06	18.64
49	The Karur Vysya Bank Ltd.	35.85	49	0.05	35.85
50	Punjab and Sind Bank	28.71	50	0.04	28.71
51	Jammu and Kashmir Bank Ltd.	25.84	51	0.04	25.84
52	Dhanlaxami Bank	10.60	52	0.02	10.60
53	State Bank of Hyderabad	7.12	53	0.01	3.56
54	Bharatiya Mahila Bank Ltd.	5.68	54	0.01	5.68
55	Kokan Mercantile Co-operative Bank	2.38	55	NEG.	2.38
56	Bandhan Bank	1.76	56	NEG.	0.88
57	State Bank of Patiala	0.53	57	NEG.	0.53
TOTAL		67511.16	-	100.00	81.05

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	6343.30	6771.09	6800.57	7502.78
Bardez	12.87	73.10	277.51	1205.77	2307.43	2788.57	2982.81	3271.34
Pernem	0.77	5.75	20.72	77.51	131.48	173.40	177.29	237.58
Bicholim	5.04	18.57	62.13	325.76	398.93	429.51	498.30	512.15
Sattari	0.41	5.09	13.26	74.00	139.57	173.72	176.15	239.42
Ponda	6.39	34.43	141.36	769.01	979.85	1030.17	1137.83	1284.17
North Goa District	69.88	333.77	1472.38	7334.43	10300.56	11366.46	11772.95	13047.44
Sanguem	3.06	8.54	46.42	116.41	185.79	230.94	211.52	206.92
Canacona	0.52	4.36	14.95	91.77	113.97	142.81	160.45	186.89
Quepem	3.08	11.74	39.80	271.32	278.59	306.66	322.47	374.72
Salcete	43.77	145.18	478.57	2007.30	3358.48	3481.52	3853.93	4005.20
Mormugao	50.87	137.35	353.04	1313.29	1852.50	1941.27	2161.98	2384.79
South Goa District	101.30	307.17	932.78	3800.09	5789.33	6103.20	6710.35	7158.52
Goa State	171.18	640.94	2405.16	11134.52	16089.89	17469.66	18483.30	20205.96

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	39.4	38.7	36.8	37.1
Bardez	7.5	11.4	11.5	10.8	14.3	16.0	16.1	16.2
Pernem	0.5	0.9	0.9	0.7	0.8	1.0	1.0	1.2
Bicholim	3.0	2.9	2.6	2.9	2.5	2.5	2.7	2.5
Sattari	0.2	0.8	0.6	0.7	0.9	1.0	1.0	1.2
Ponda	3.7	5.4	5.8	6.9	6.1	5.9	6.2	6.4
North Goa District	40.8	52.1	61.2	65.8	64.0	65.1	63.8	64.6
Sanguem	1.8	1.3	1.9	1.2	1.2	1.3	1.1	1.0
Canacona	0.3	0.7	0.6	0.8	0.7	0.8	0.9	0.9
Quepem	1.8	1.8	1.7	2.4	1.7	1.7	1.7	1.9
Salcete	25.6	22.7	19.9	18.0	20.9	20.0	20.8	19.8
Mormugao	29.7	21.4	14.7	11.8	11.5	11.1	11.7	11.8
South Goa District	59.2	47.9	38.8	34.2	36.0	34.9	36.2	35.4
Goa State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 12

TALUKA-WISE INDEX OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	14287	15250	15317	16898
Bardez	100	568	2156	9369	17929	21667	23176	25418
Pernem	100	747	2691	10066	17075	22519	23025	30855
Bicholim	100	368	1233	6463	7915	8522	9887	10102
Sattari	100	1241	3234	18049	34041	42371	42963	48861
Ponda	100	539	2212	12035	15334	16122	17806	20097
North Goa District	100	478	2107	10496	14740	16266	16847	18671
Sanguem	100	279	1517	3804	6072	7547	6912	6762
Canacona	100	838	2875	17648	21917	27463	30856	35940
Quepem	100	381	1292	8809	9045	9956	10470	12166
Salcete	100	332	1093	4586	7673	7954	8805	9151
Mormugao	100	270	694	2582	3642	3816	4250	4688
South Goa District	100	303	921	3751	5715	6025	6624	7067
Goa State	100	374	1405	6505	9399	10205	10798	11804

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

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	44.05	45.44	45.34	49.36
Bardez	0.21	1.11	3.02	9.49	14.89	17.10	18.08	19.02
Pernem	0.19	0.64	1.38	4.08	4.87	5.59	5.72	7.42
Bicholim	0.30	1.03	3.11	12.07	11.40	12.27	13.11	14.23
Sattari	0.32	0.73	1.21	6.73	9.97	10.22	10.36	13.30
Ponda	0.29	1.50	3.45	13.03	12.56	12.56	13.71	14.93
North Goa District	0.46	1.88	5.54	20.43	22.74	23.83	24.32	26.31
Sanguem	0.28	0.53	3.09	6.85	8.85	10.04	9.61	9.41
Canacona	0.07	0.48	1.36	5.10	5.70	6.80	7.29	8.90
Quepem	0.39	1.30	2.65	12.92	10.72	11.79	11.12	12.49
Salcete	0.77	2.23	5.15	15.32	19.41	19.23	20.83	21.42
Mormugao	2.12	4.74	8.02	25.26	27.24	27.34	29.22	30.97
South Goa District	0.95	2.40	5.24	15.90	18.80	18.95	20.21	21.24
Goa State	0.66	2.09	5.42	18.62	21.14	21.86	22.65	24.26

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
<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	282803	279075	371894	409013
Bardez	836	3860	12225	50729	76781	85783	121746	132385
Pernem	129	862	2878	10236	13714	16721	22683	30138
Bicholim	680	2197	6845	33267	32177	32027	49300	50422
Sattari	100	1028	2263	11607	17280	19883	22751	35893
Ponda	592	2685	9447	46360	46685	45375	66497	74305
North Goa District	1230	5021	19440	89689	99491	101494	139480	153413
Sanguem	547	1439	7238	17900	22532	25892	31465	30331
Canacona	144	1071	3405	20310	19934	23092	34423	39767
Quepem	544	1820	5384	33424	27110	27588	38491	44139
Salcete	2259	6602	18422	68179	90113	86359	126840	131440
Mormugao	5162	11398	24375	85196	94697	91740	135561	148404
South Goa District	2299	6083	15902	59380	71411	69596	101528	107562
Goa State	1698	5479	17896	76383	87159	87486	122813	133285

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, population figures considered for the years 2015-16 onwards 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, 2017**

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	3029.43	1	14.99	32.57
2	H.D.F.C. Bank	2214.45	2	10.96	33.05
3	Canara Bank	1709.50	3	8.46	32.25
4	Bank of India	1414.00	4	7.00	27.19
5	Corporation Bank	1255.68	5	6.21	22.03
6	Goa State Co-operative Bank Ltd.	1063.42	6	5.26	17.43
7	I.C.I.C.I. Bank Ltd.	663.15	7	3.28	17.92
8	Saraswat Co-operative Bank Ltd.	583.92	8	2.89	58.39
9	Goa Urban Co-operative Bank Ltd.	527.11	9	2.61	32.94
10	Indian Overseas Bank	512.42	10	2.54	16.01
11	Central Bank of India	447.18	11	2.21	13.97
12	IndusInd Bank Ltd	446.88	12	2.21	55.86
13	Dena Bank	431.90	13	2.14	23.99
14	Syndicate Bank	418.91	14	2.07	16.11
15	Union Bank of India	417.34	15	2.07	27.82
16	Bank of Baroda	382.38	16	1.89	12.75
17	Punjab National Bank	375.03	17	1.86	46.88
18	Bank of Maharashtra	301.67	18	1.49	20.11
19	Oriental Bank of Commerce	298.13	19	1.48	42.59
20	Bicholim Urban Co-operative Bank Ltd.	288.39	20	1.43	26.22
21	Vijaya Bank	271.94	21	1.35	33.99
22	Axis Bank	261.17	22	1.29	23.74
23	North Kanara G.S.B. Co-op Bank Ltd.	243.19	23	1.20	48.64
24	Karnataka Bank Ltd.	195.43	24	0.97	27.92
25	South Indian Bank Ltd.	195.15	25	0.97	39.03
26	Federal Bank Ltd.	177.87	26	0.88	29.65
27	Citizen Credit Co-operative Bank	158.46	27	0.78	31.69
28	Mapusa Urban Co-op. Bank of Goa.	156.58	28	0.77	6.52
29	Madgaon Urban Co-operative Bank Ltd	147.01	29	0.73	16.33
30	Andhra Bank	139.85	30	0.69	34.96
31	Yes Bank	139.33	31	0.69	17.42
32	TJSB Bank	124.00	32	0.61	24.80
33	I.D.B.I. Bank	115.91	33	0.57	14.49
34	Kotak Mahindra Bank	115.89	34	0.57	19.32
35	State Bank of Mysore	109.10	35	0.54	36.37
36	Indian Bank	101.00	36	0.50	14.43
37	Ratnakar Bank Ltd.	96.72	37	0.48	12.09
38	Citizen's Co-operative Bank Ltd.	86.06	38	0.43	14.34

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	United Commercial Bank	85.80	39	0.42	8.58
40	Shamrao Vithal Co-op Bank Ltd.	70.51	40	0.35	35.26
41	Apna Sahakari Bank Ltd.	69.81	41	0.35	34.91
42	Jammu and Kashmir Bank Ltd.	51.95	42	0.26	51.95
43	The Karur Vysya Bank Ltd	49.68	43	0.25	49.68
44	Women's Co-operative Bank Ltd.	48.45	44	0.24	24.23
45	Catholic Syrian Bank Ltd.	47.26	45	0.23	23.63
46	United Bank of India	44.46	46	0.22	8.89
47	State Bank of Travancore	27.13	47	0.13	13.57
48	Allahabad Bank	20.34	48	0.10	4.07
49	Kokan Mercantile Co-op. Bank	18.79	49	0.09	18.79
50	Punjab and Maharashtra Bank	17.48	50	0.09	3.50
51	Development Credit Bank Ltd	11.21	51	0.06	2.80
52	Punjab and Sind Bank	10.80	52	0.05	10.80
53	Bharatiya Mahila Bank	7.95	53	0.04	7.95
54	State Bank of Hyderabad	6.79	54	0.03	3.40
55	Dhanlaxmi Bank	1.70	55	0.01	1.70
56	State Bank of Patiala	0.30	56	NEG.	0.30
57	Bandhan Bank	0.00	57	0.00	0.00
TOTAL		20205.96		100.00	24.26

STATEMENT – 16
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2013-2014	2014-2015	2015-2016	2016-2017
1	2	3	4	5	6	7	8	9
Tiswadi	43	46	44	45	45	42	40	39
Bardez	15	19	15	19	25	26	25	24
Pernem	34	49	32	28	27	25	23	25
Bicholim	66	52	33	48	41	40	42	36
Sattari	43	67	29	44	53	59	50	54
Ponda	52	50	37	44	35	33	32	29
North Goa District	33	35	31	36	37	35	34	32
Sanguem	48	44	64	40	36	42	35	32
Canacona	16	25	16	26	23	22	22	21
Quepem	52	31	19	37	27	28	25	24
Salcete	45	33	19	22	27	24	23	23
Mormugao	92	77	43	26	31	28	30	35
South Goa District	60	44	25	24	28	26	25	26
Goa State	45	39	29	31	33	31	30	30

STATEMENT – 17

BANK-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2017

Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
I	COMMERCIAL BANKS	
1	State Bank of India	26
2	Bank of India	20
3	Bank of Baroda	10
4	Corporation Bank	20
5	Central Bank of India	20
6	Canara Bank	28
7	Syndicate Bank	17
8	Dena Bank	27
9	Indian Overseas Bank	38
10	Union Bank of India	29
11	Bank of Maharashtra	34
12	United Commercial Bank	14
13	Karnataka Bank Ltd.	28
14	Indian Bank	23
15	Punjab National Bank	90
16	State Bank of Mysore	64
17	Vijaya Bank	63
18	Allahabad Bank	37
19	Federal Bank Ltd.	35
20	Oriental Bank of Commerce	44
21	South Indian Bank Ltd.	63
22	United Bank of India	52
23	Andhra Bank	68
24	Punjab & Sind Bank	38
25	Catholic Syrian Bank Ltd.	48
26	Ratnakar Bank Ltd.	29
27	Jammu & Kashmir Bank Ltd.	201
28	I.C.I.C.I. Bank	35
29	I.D.B.I Bank	10
30	H.D.F.C. Bank	38
31	IndusInd Bank Ltd.	198
32	Development Credit Bank Ltd.	5
33	State Bank of Patiala	57
34	Dhanlaxmi Bank.	16
35	Axis Bank Ltd	29
36	State Bank of Travancore	64
37	The Karur Vysya Bank Ltd	139

Sr. No.	Name of the Bank	Credit Deposit Ratio
38	Yes Bank	18
39	Kotak Mahindra Bank	16
40	Punjab and Maharashtra Bank	9
41	TJSB Bank	83
42	Apna Sahakari Bank Ltd.	187
43	Bharatiya Mahila Bank Ltd.	140
44	State Bank of Hyderabad	95
45	Bandhan Bank	0
	Commercial Banks	27
Sr. No.	Name of the Bank	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	57
2	Goa State Co-operative Bank Ltd.	62
3	Women's Co-operative Bank Ltd.	69
4	Citizen's Co-op. Bank Ltd.	46
5	Bicholim Urban Co-op. Bank Ltd.	62
6	Saraswat Co-op. Bank Ltd.	64
7	North Kanara G.S.B. Co-op. Bank Ltd.	109
8	Shamrao Vithal Co-op. Bank Ltd.	93
9	Madgao Urban Co-operative Bank Ltd.	43
10	Mapusa Urban Co-op. Bank of Goa Ltd.	34
11	Citizen Credit Co-op. Bank Ltd.	140
12	Kokan Mercantile Co-op Bank	789
	Co-operative Banks	62
	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, 2017
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	7574
2	Arunachal Pradesh	8730
3	Assam	14416
4	Bihar	15919
5	Chhattisgarh	10902
6	Goa	2979
7	Gujarat	8298
8	Haryana	5916
9	Himachal Pradesh	4625
10	Jammu & Kashmir	7289
11	Jharkhand	11744
12	Karnataka	6328
13	Kerala	5661
14	Madhya Pradesh	12486
15	Maharashtra	9967
16	Manipur	16576
17	Meghalaya	8172
18	Mizoram	5805
19	Nagaland	15126
20	Orissa	9104
21	Punjab	4631
22	Rajasthan	10655
23	Sikkim	4985
24	Tamil Nadu	6702
25	Tripura	8749
26	Uttar Pradesh	13361
27	Uttarakhand	5354
28	West Bengal	12060
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	8530
2	Chandigarh	4579
3	Dadra & Nagar Haveli	7534
4	Daman & Diu	7319
5	Delhi	6189
6	Lakshadweep	6308
7	Ponducherry	7343
	ALL INDIA	9317

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2017 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, 2017 (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	100
2	Arunachal Pradesh	24
3	Assam	40
4	Bihar	31
5	Chhattisgarh	62
6	Goa	26
7	Gujarat	68
8	Haryana	58
9	Himachal Pradesh	29
10	Jammu & Kashmir	40
11	Jharkhand	27
12	Karnataka	67
13	Kerala	60
14	Madhya Pradesh	59
15	Maharashtra	106
16	Manipur	38
17	Meghalaya	26
18	Mizoram	36
19	Nagaland	31
20	Orissa	37
21	Punjab	60
22	Rajasthan	67
23	Sikkim	27
24	Tamil Nadu	106
25	Tripura	35
26	Uttar Pradesh	39
27	Uttaranchal (Uttarakhand)	34
28	West Bengal	58
29	Telangana	100
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	38
2	Chandigarh	103
3	Dadra & Nagar Haveli	37
4	Daman & Diu	23
5	Delhi	88
6	Lakshadweep	08
7	Pondichery	63
	ALL INDIA	74

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, 2017

(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	11740.77	3260.05	8480.72
2	Bank of India	7156.00	1718.00	5438.00
3	Bank of Baroda	3647.44	1205.55	2441.89
4	Corporation Bank	6187.75	1561.52	4626.23
5	Central Bank of India	2234.11	297.76	1936.35
6	Canara Bank	6006.32	1268.00	4738.32
7	Syndicate Bank	2508.48	384.35	2124.13
8	Dena Bank	1586.80	474.69	1112.11
9	Indian Overseas Bank	1335.99	205.69	1130.30
10	Union Bank of India	1445.23	0.00	1445.23
11	Bank of Maharashtra	879.41	44.79	834.62
12	United Commercial Bank	602.25	18.69	583.56
13	Karnataka Bank Ltd.	688.54	207.32	481.22
14	Indian Bank	434.51	77.89	356.62
15	Punjab National Bank	418.18	25.09	393.09
16	State Bank of Mysore	169.29	6.69	162.60
17	Vijaya Bank	432.25	68.98	363.27
18	Allahabad Bank	55.46	0.27	55.19
19	Federal Bank Ltd.	511.70	109.87	401.83
20	Oriental Bank of Commerce	674.82	26.68	648.14
21	South Indian Bank Ltd.	308.36	15.23	293.13
22	United Bank of India	85.82	5.19	80.63
23	Andhra Bank	205.06	14.43	190.63
24	Punjab and Sind Bank	28.71	0.52	28.19
25	Catholic Syrian Bank Ltd.	98.62	28.84	69.78
26	Ratnakar Bank Ltd.	338.01	15.76	322.25
27	Jammu and Kashmir Bank Ltd.	25.84	0.25	25.59
28	I.C.I.C.I. Bank Ltd.	1891.08	0.00	1891.08
29	I.D.B.I. Bank	1197.43	126.49	1070.94
30	H.D.F.C. Bank	5877.30	1469.87	4407.43
31	IndusInd Bank Ltd	225.99	29.37	196.62
32	Development Credit Bank Ltd	230.78	22.30	208.48
33	State Bank of Patiala	0.53	0.25	0.28
34	Goa Urban Co-operative Bank Ltd.	922.30	0.00	922.30
35	Goa State Co-operative Bank Ltd.	1709.25	0.03	1709.22
36	Women's Co-operative Bank Ltd.	70.63	0.00	70.63
37	Citizen's Co-operative Bank Ltd.	188.46	0.00	188.46
38	Bicholim Urban Co-operative Bank Ltd.	465.35	0.00	465.35

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Saraswat Co-operative Bank Ltd.	911.10	2.12	908.98
40	North Kanara G.S.B. Co-op Bank Ltd.	223.71	0.38	223.33
41	Shamrao Vithal Co-op Bank Ltd.	76.04	1.46	74.58
42	Madgaon Urban Co-operative Bank Ltd.	339.67	0.00	339.67
43	Dhanlaxami Bank	10.60	0.29	10.31
44	Mapusa Urban Co-op. Bank of Goa	462.17	0.01	462.16
45	Citizen Credit Co-operative Bank	113.53	0.98	112.55
46	Axis Bank	891.76	215.47	676.29
47	State Bank of Travancore	42.15	19.90	22.25
48	The Karur Vysya Bank Ltd	35.85	0.42	35.43
49	Yes Bank	790.03	33.78	756.25
50	Kotak Mahindra Bank	635.39	0.00	635.39
51	Punjab and Maharashtra Bank	191.58	4.21	187.37
52	TJSB Bank	148.55	0.57	147.98
53	Kokan Mercantile Co-operative Bank	2.38	0.00	2.38
54	Apna Sahakari Bank Ltd.	37.27	0.00	37.27
55	Bharatiya Mahila Bank Ltd.	5.68	0.00	5.68
56	State Bank of Hyderabad	7.12	0.41	6.71
57	Bandhan Bank	1.76	0.00	1.76
	TOTAL	67511.16	12970.41	54540.75

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS
ON 31ST MARCH, 2017

(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	11740.77	3029.43	328.41	15.21	0.00
2	Bank of India	7156.00	1414.00	513.00	178.00	0.00
3	Bank of Baroda	3647.44	382.38	871.10	0.00	0.00
4	Corporation Bank	6187.75	1255.68	714.32	100.68	0.00
5	Central Bank of India	2234.11	447.18	310.05	29.91	85.79
6	Canara Bank	6006.32	1709.50	1107.00	41.50	0.00
7	Syndicate Bank	2508.48	418.91	195.49	1.95	0.00
8	Dena Bank	1586.80	431.90	842.99	0.00	0.00
9	Indian Overseas Bank	1335.99	512.42	6.94	11.52	0.00
10	Union Bank of India	1445.23	417.34	284.35	0.00	0.00
11	Bank of Maharashtra	879.41	301.67	140.39	19.51	0.00
12	United Commercial Bank	602.25	85.80	56.61	0.00	0.00
13	Karnataka Bank Ltd.	688.54	195.43	87.19	13.98	0.00
14	Indian Bank	434.51	101.00	52.21	5.17	0.00
15	Punjab National Bank	418.18	375.03	215.06	2.06	0.00
16	State Bank of Mysore	169.29	109.10	19.78	0.01	0.00
17	Vijaya Bank	432.25	271.94	209.58	11.16	0.00
18	Allahabad Bank	55.46	20.34	20.34	1.47	0.00
19	Federal Bank Ltd.	511.70	177.87	70.82	33.74	0.00
20	Oriental Bank of Commerce	674.82	298.13	102.04	11.23	0.00
21	South Indian Bank Ltd.	308.36	195.15	111.89	32.66	0.00
22	United Bank of India	85.82	44.46	34.91	0.00	0.00
23	Andhra Bank	205.06	139.85	98.41	0.00	0.00
24	Punjab and Sind Bank	28.71	10.80	7.90	0.13	0.00
25	Catholic Syrian Bank Ltd.	98.62	47.26	6.32	0.00	0.00
26	Ratnakar Bank Ltd.	338.01	96.72	30.51	23.10	0.00
27	Jammu and Kashmir Bank Ltd.	25.84	51.95	17.21	0.00	0.00
28	I.C.I.C.I. Bank Ltd.	1891.08	663.15	0.00	0.00	0.00
29	I.D.B.I. Bank	1197.43	115.91	41.21	6.01	6.39
30	H.D.F.C. Bank	5877.30	2214.45	259.43	50.26	0.00
31	IndusInd Bank Ltd	225.99	446.88	108.55	16.47	0.00
32	Development Credit Bank Ltd	230.78	11.21	0.32	0.00	0.00
33	State Bank of Patiala	0.53	0.30	0.13	0.00	0.00
34	Goa Urban Co-operative Bank Ltd.	922.30	527.11	268.81	26.70	0.00
35	Goa State Co-operative Bank Ltd.	1709.25	1063.42	523.14	0.00	0.00
36	Women's Co-operative Bank Ltd.	70.63	48.45	15.31	1.58	0.00
37	Citizen's Co-operative Bank Ltd.	188.46	86.06	59.67	28.66	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.	465.35	288.39	121.01	31.07	0.00
39	Saraswat Co-operative Bank Ltd.	911.10	583.92	70.32	10.96	0.00
40	North Kanara G.S.B. Co-op Bank Ltd.	223.71	243.19	20.60	0.00	0.00
41	Shamrao Vithal Co-op Bank Ltd.	76.04	70.51	3.78	0.74	0.00
42	Madgaum Urban Co-op. Bank Ltd.	339.67	147.01	68.56	12.80	0.00
43	Dhanlaxami Bank	10.60	1.70	0.59	0.00	0.00
44	Mapusa Urban Co-op. Bank of Goa	462.17	156.68	45.29	6.22	0.00
45	Citizen Cedit Co-operative Bank	113.53	158.46	64.04	9.34	0.00
46	Axis Bank	891.76	261.17	0.00	0.00	0.00
47	State Bank of Travancore	42.15	27.13	9.26	0.00	0.00
48	The Karur Vysya Bank Ltd	35.85	49.68	0.00	0.00	0.00
49	Yes Bank	790.03	139.33	97.97	0.30	0.00
50	Kotak Mahindra Bank	635.39	115.89	42.49	6.97	0.16
51	Punjab and Maharashtra Bank	191.58	17.48	9.21	2.79	0.00
52	TJSB Bank	148.55	124.00	24.18	0.00	0.00
53	Kokan Mercantile Co-operative Bank	2.38	18.79	263.31	112.77	0.00
54	Apna Sahakari Bank Ltd.	37.27	69.81	0.00	0.00	0.00
55	Bharatiya Mahila Bank Ltd.	5.68	7.95	6.51	0.20	0.00
56	State Bank of Hyderabad	7.12	6.79	9.55	0.21	0.00
57	Bandhan Bank	1.76	0.00	0.00	0.00	0.00
	Total	67511.16	20205.96	8588.06	857.07	92.34

STATEMENT – 22

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT
OF COMMERCIAL BANKS AS ON MARCH, 2017.**

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	646985	72666	645782	72531
2	Arunachal Pradesh	12068	90940	2875	21668
3	Assam	122305	37277	48776	14866
4	Bihar	295882	28162	90875	8650
5	Chhattisgarh	120582	46048	74603	28490
6	Goa	62374	308322	15938	78783
7	Gujarat	609909	96000	413537	65091
8	Haryana	310704	111491	179537	64424
9	Himachal Pradesh	79416	111055	23289	32568
10	Jammu & Kashmir	93773	74749	37276	29713
11	Jharkhand	187197	54946	49992	14674
12	Karnataka	782336	124354	523410	83197
13	Kerala	412503	114990	246314	68663
14	Madhya Pradesh	322859	40887	190915	24177
15	Maharashtra	2163654	178065	2299580	189252
16	Manipur	7792	29752	3004	11468
17	Meghalaya	20717	73909	5301	18910
18	Mizoram	7216	67202	2603	24236
19	Nagaland	9508	39534	2967	12338
20	Orissa	246976	57694	92313	21564
21	Punjab	336688	114629	202582	68971
22	Rajasthan	315105	42626	210398	28461
23	Sikkim	7028	107631	1903	29149
24	Tamil Nadu	671756	96337	715725	102642
25	Tripura	20721	53583	7357	19025
26	Uttar Pradesh	890702	40218	351031	15850
27	Uttarakhand	114997	106865	38791	36048
28	West Bengal	6688824	73020	398762	42271
	UNION TERRITORY				
29	Andaman and Nicobar Island	4140	73529	1583	28108
30	Chandigarh	60422	325024	62197	334571
31	Dadra & Nagar Haveli	3602	82414	1330	30439
32	Daman & Diu	4378	127256	1020	29642
33	Delhi	1102627	503574	975993	445740
34	Lakshadweep	958	116878	81	9817
35	Pondicherry	14735	85027	9364	54031
	ALL INDIA	10751439	83760	7927003	57082

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2017.

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

STATEMENT – 23

**BANK-WISE NUMBER OF AUTOMATED TELLER MACHINES (ATMs) IN THE STATE
OF GOA AS ON MARCH, 2017**

Sr. No.	Name of the Bank	Number of ATMs
1	State Bank of India	146
2	Bank of India	75
3	Bank of Baroda	40
4	Corporation Bank	72
5	Central Bank of India	30
6	Canara Bank	73
7	Syndicate Bank	28
8	Dena Bank	19
9	Indian Overseas Bank	32
10	Union Bank of India	16
11	Bank of Maharashtra	15
12	United Commercial Bank	10
13	Karnataka Bank Ltd.	5
14	Indian Bank	7
15	Punjab National Bank	10
16	State Bank of Mysore	1
17	Vijaya Bank	8
18	Allahabad Bank	4
19	Federal Bank Ltd.	6
20	Oriental Bank of Commerce	7
21	South Indian Bank Ltd.	7
22	United Bank of India	1
23	Andhra Bank	4
24	Punjab and Sindh Bank	1
25	Catholic Syrian Bank Ltd.	2
26	Ratnakar Bank	28
27	Apna Sahakari Bank Ltd.	2
28	Bharatiya Mahila Bank Ltd.	0
29	Jammu and Kashmir Bank Ltd.	1
30	I.C.I.C.I. Bank	44
31	I.D.B.I. Bank	13
32	H.D.F.C. Bank	139
33	IndusInd Bank Ltd.	17
34	Development Credit Bank Ltd.	6
35	State Bank of Patiala	0
36	Axis Bank	30
37	State Bank of Travancore	1
38	State Bank of Hyderabad	1
39	Yes Bank	9
40	Karur Vysya Bank	1
41	Kotak Mahindra Bank	17

Sr. No.	Name of the Bank	Number of ATMs
42	Dhanlaxmi Bank	1
43	Punjab and Maharashtra Bank	6
44	TJSB Bank	5
45	Bandhan Bank	0
46	Goa Urban Co-operative Bank Ltd.	7
47	Goa State Co-operative Bank Ltd.	23
48	Madgaum Urban Co-operative Bank Ltd.	0
49	Mapusa Urban Co-operative Bank of Goa Ltd.	0
50	Women's Co-operative Bank Ltd.	0
51	Citizen's Co-operative Bank Ltd.	1
52	Bicholim Urban Co-operative Bank Ltd.	6
53	Saraswat Co-operative Bank Ltd.	11
54	North Kanara G.S.B. Co-op Bank Ltd.	5
55	Shamrao Vithal Co-op Bank Ltd.	2
56	Citizen Credit Co-operative Bank Ltd.	2
57	Kokan Mercantile Co-operative Bank Ltd.	0
	Total	997

