



**GOVERNMENT OF GOA**

**REPORT ON**

**CREDIT DEPOSIT RATIO**

**IN GOA**

**2017-18**



**Directorate of Planning, Statistics and Evaluation**

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## **P R E F A C E**

The present brochure on “Credit Deposit Ratio – 2017-18”, the thirtieth in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2017-18. The banking data from 1<sup>st</sup> April 1980 to 31<sup>st</sup> 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. 15.26 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 Dharbandora 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 credit 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**

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**April, 2019**

## **CHAPTER – I**

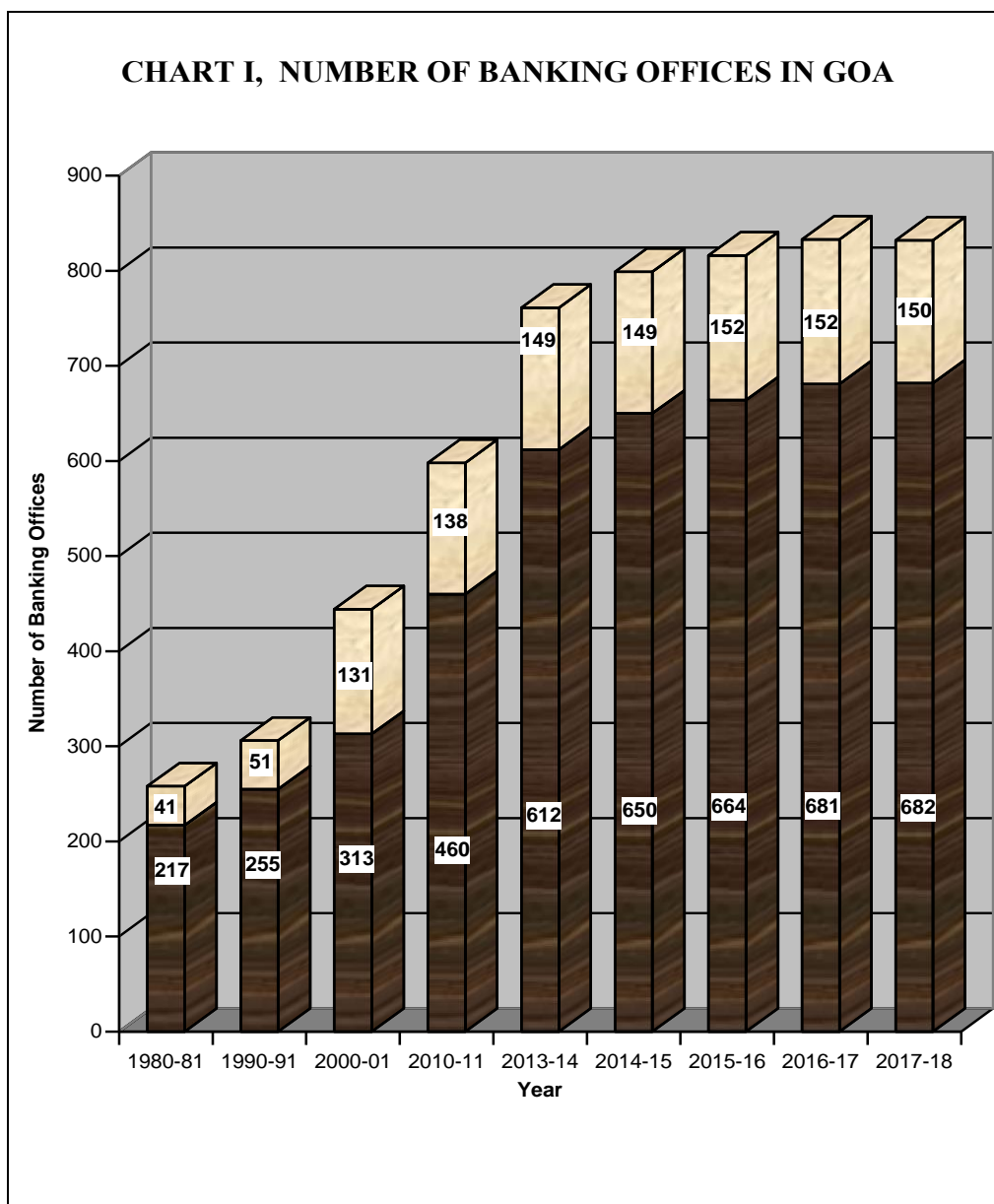
## BANKS FUNCTIONING IN GOA

### 1.1 Banking Offices

- 1.1.1 Goa has a geographical area of 3,702 sq. kms., and an estimated population of 15.26 lakh. The population for the year 2017-18 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 832 banking offices as on 31st March, 2018. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2018 based on the population projected during 2018 by the Registrar General of India, there was a scheduled commercial bank branch for every 3,050 people in Goa, as against the all-India average of 9,263 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 rise from a mere 5 banking offices in 1962, just after liberation, to 300 bank branches as on 31<sup>st</sup> March, 1988 after attaining Statehood and further to 832 bank branches as on March 31<sup>st</sup>, 2018. The aggregate deposits also registered a phenomenal growth from Rs.9.00 crore in 1962 to Rs.71,231.24 crore in 2017-18. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to Rs.20,142.26 crore during 2017-18. Consequently, the credit deposit ratio in 2017-18 was 28%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2017-18. The total number of banking offices decreased by one branch office, owing to the merger of State Bank of Mysore, Travancore, Patiala, Hyderabad and Bharatiya Mahila Bank with the State Bank of India and closure of 02 branches in the Co-operative category. Also, ICICI Bank closed 03 branches in the State. However, GP Parsik Bank with 02 branches were added.

**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
2013-14	612	149	761
2014-15	650	149	799
2015-16	664	152	816
2016-17	681	152	833
2017-18	682	150	832



## 1.2. Commercial Banks

- 1.2.1 It is observed from the data collected that there were 41 nos. of commercial banks with 682 nos. of branch offices operating in Goa as on March, 31<sup>st</sup> 2018. Out of these, 10 nos. of banks has 25 nos. or more branches operating in the State. The State Bank of India, which is the Lead Bank for Goa had the maximum number of branches (96 nos.), followed by HDFC Bank (67 nos.), Corporation Bank (57 nos.), Canara Bank (53 nos.), Bank of India (52 nos.), ICICI Bank (34 nos.), Central Bank of India (32 nos.), Indian Overseas Bank (32 nos.), Bank of Baroda (30 nos.) and Syndicate Bank (26 nos.). The above 10 banks, with an aggregate of 479 branches accounted for over 70% of the commercial banks and 58% of the total banking offices in Goa. The recently opened GP Parsik Bank with 02 branches has joined the count of Commercial Bank operating in the State. The bank wise number of banking offices is shown in Statement – 1.

### 1.3 Co-operative Banks

Under the Cooperative Sector, in the year 2017-18, there were in all 12 nos. of banks operating in Goa with 150 nos. of branches. Out of these, Goa State Co-operative Bank Ltd. had the maximum number of branches (59 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 2017-18, 59% or 491 nos. out of 832 nos. of banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (170 nos.), followed by Tiswadi taluka (152 nos.). Whereas in South Goa District, Salcete taluka had the maximum number of branches (190 nos.), followed by Mormugao taluka (80 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 592 nos. of banking offices accounting for about 71% of the total number of banking offices in the State.
- 1.4.2 During the year 2017-18, the least number of banking offices in operation were found in Sattari taluka (17 nos.), followed by Pernem taluka (31 nos.) in North Goa District and Sanguem taluka (18 nos.) and Canacona taluka (21 nos.) in South Goa District respectively. The overall trend in the number of banking offices talukawise during the period 2017-18 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 2017-18 ranged between 3,906 to 1,834 persons per branch as can be seen from Table 1.2, thus indicating that Goa possesses a good banking net work.

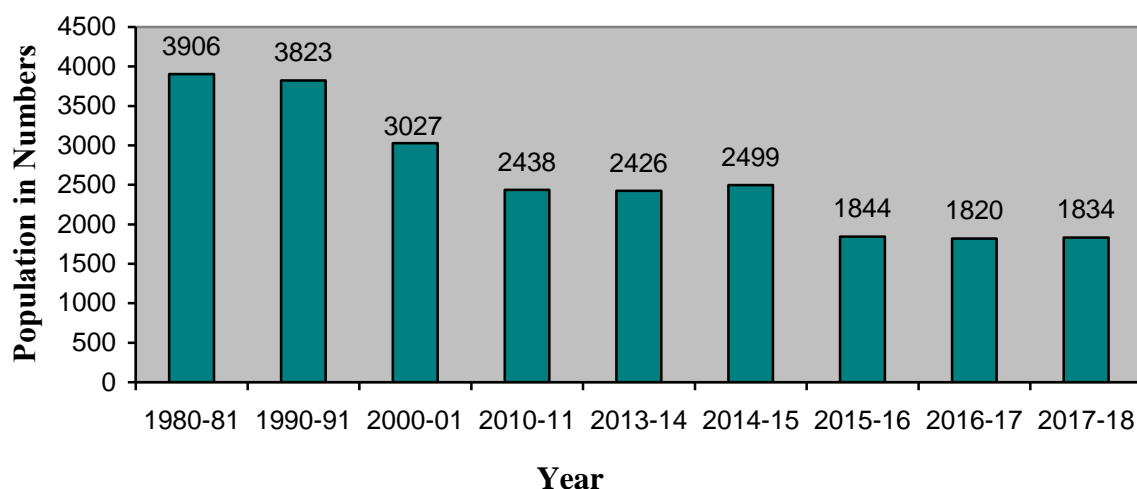
**TABLE – 1.2**

#### **POPULATION PER BRANCH (INCLUDING CO-OPERATIVE BANKS)**

<b>Year</b>	<b>Estimated population covered per branch</b>
<b>1</b>	<b>2</b>
1980-81	3,906
1990-91	3,823
2000-01	3,027
2010-11	2,438
2013-14	2,426
2014-15	2,499
2015-16	1,844
2016-17	1,820
2017-18	1,834

\* 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**



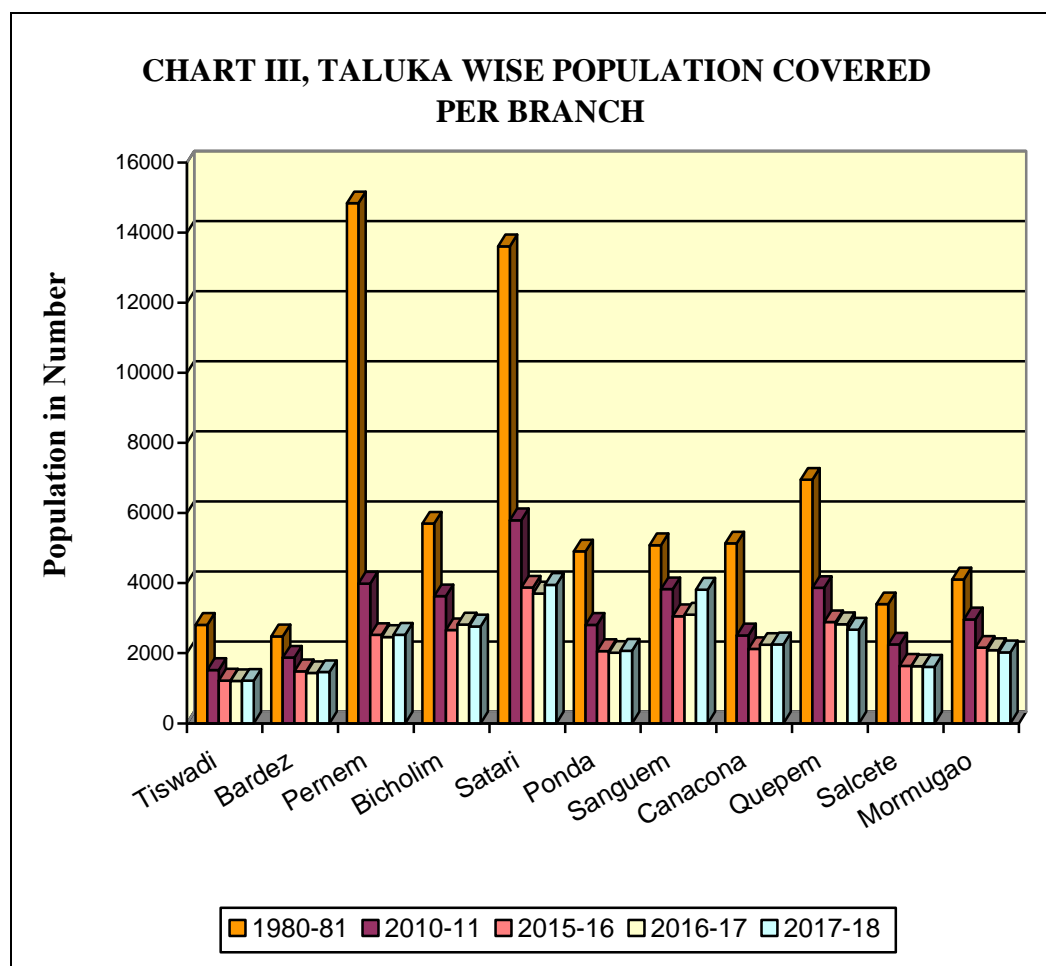
1.5.2 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 2010-11, 2015-16, 2016-17 and 2017-18 are presented in Table 1.3.

**TABLE - 1.3**

**TALUKA-WISE POPULATION PER BRANCH**

State/District/Taluka	Population per branch				
	1980-81	2010-11	2015-16	2016-17	*2017-18
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
<b>Goa State</b>	<b>3906</b>	<b>2438</b>	<b>1844</b>	<b>1820</b>	<b>1834</b>
<b>North Goa District</b>	<b>3762</b>	<b>2278</b>	<b>1744</b>	<b>1715</b>	<b>1743</b>
Tiswadi	2807	1524	1219	1207	1215
Bardez	2482	1872	1485	1437	1463
Pernem	14838	3985	2521	2464	2527
Bicholim	5699	3627	2660	2821	2763
Sattari	13612	5796	3873	3706	3950
Ponda	4904	2811	2062	2010	2071
<b>South Goa District</b>	<b>4110</b>	<b>2678</b>	<b>1991</b>	<b>1975</b>	<b>1965</b>
Sanguem	5082	3826	3056	3101	3815
Canacona	5133	2510	2119	2238	2253
Quepem	6949	3865	2889	2830	2671
Salcete	3399	2247	1642	1629	1614
Mormugao	4105	2964	2155	2087	2022

\* 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 An estimated population of 1,834 was covered per branch in the State during 2017-18. The population covered per branch for North Goa District and South Goa District was 1,743 and 1,965 respectively. The estimated population covered per bank branch was the lowest in Tiswadi taluka (1,215), followed by Bardez (1,463) in North Goa district while Salcete (1,614) and Mormugao (2,022) were least served in South Goa District. Satari taluka in North Goa district, had the maximum population covered per branch i.e 3,950, followed by Bicholim taluka (2,763) whereas Sanguem (3,815) and Quepem (2,671) 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 12<sup>th</sup> 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 vis-a-viz 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 3,050 while at All India level it was 9,263 during 2017-18. 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, 2018 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 Population Census 2011.

## CHAPTER – II

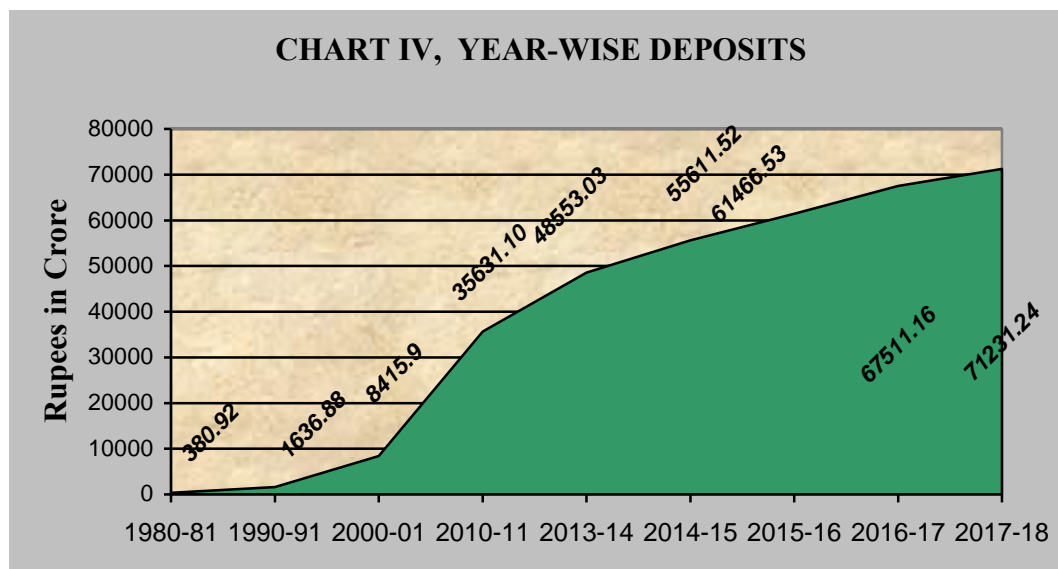
### DEPOSITS/CREDIT

#### 2.1 DEPOSITS

- 2.1.1 The 832 nos. of bank branches of 53 scheduled banks operating in Goa had mobilized deposits to the tune of Rs.71, 231.24 crore, as on 31<sup>st</sup> March, 2018 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 five 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>
1980-81	380.92	-
1990-91	1,636.88	7.1
2000-01	8,415.90	14.8
2010-11	35,631.10	20.8
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
2017-18	71,231.24	5.5

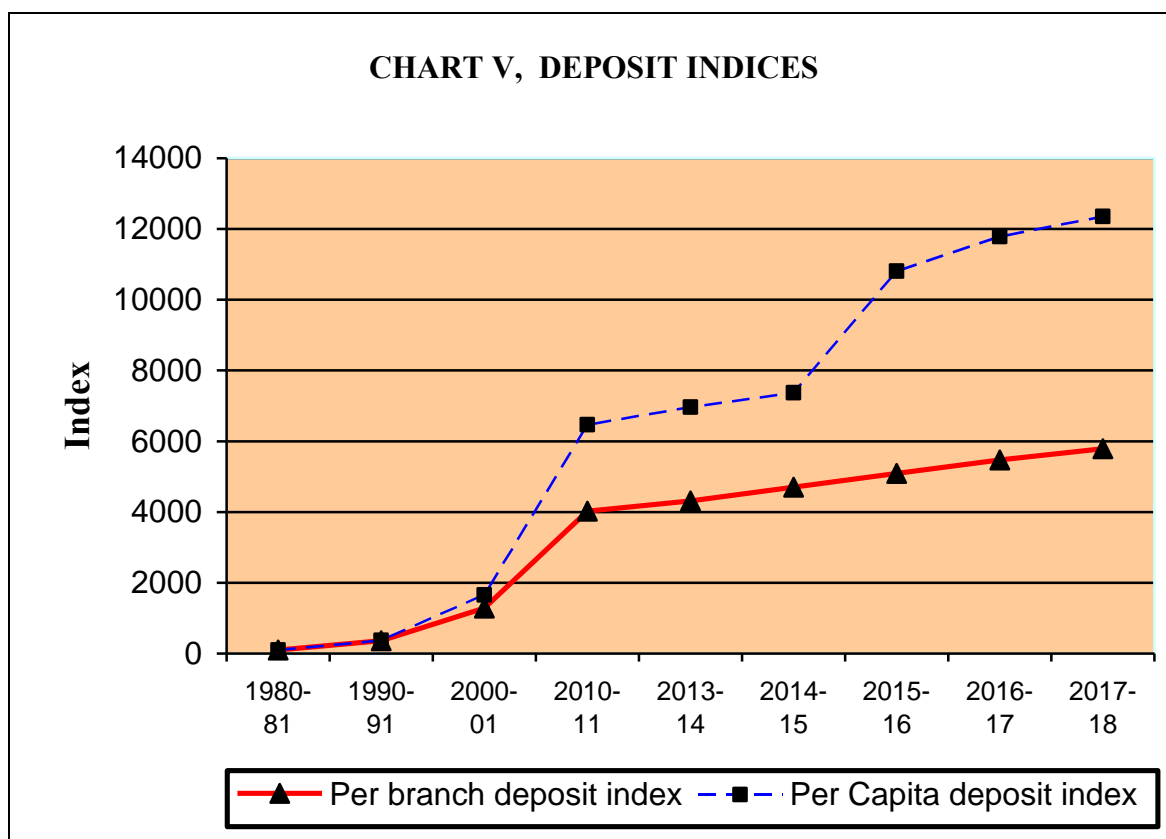


- 2.1.2 It is observed from the above table that the aggregate deposits over the period 1980-81 to 2017-18 have leaped from Rs.380.92 crore to Rs. 71,231.24 crore, registering an average annual growth rate of 15.2%. During the year 2017-18, the annual growth rate recorded was 5.5%.

**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>
1980-81	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
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
2017-18	85.61	5,785	4,66,784	12,352

\* 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 58 times and the per capita deposits increased more than 124 times during the period from 1980-81 to 2017-18.

- 2.1.4 The Deposits per bank branch have steadily increased from Rs.1.48 crore in 1980-81 to Rs.81.05 crore in 2016-17 and further to 85.61 crore in 2017-18, thereby registering an annual growth rate of 11.6% over the period from 1980-81 to 2017-18. Similarly, the per capita deposits have shot up from Rs.3779/- in 1980-81 to Rs.445,324/- in 2016-17 and thereafter to Rs.466,784/- during 2017-18 at an annual growth rate of 13.9%.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31<sup>st</sup>, 2018. The State Bank of India with total aggregate deposits of Rs.13514.00 crore (19% of the total deposits) topped the list followed by Bank of India Rs.7661.00 crore (nearly 11%) and Canara Bank Rs.6562.72 (over 9%). These three banks together accounted for 39% of the total deposits. The deposits mobilized by as many as 24 nos. of the 41 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.1762.53 crore around 2%). Out of the 12 nos. of Co-operative banks, 9 nos. 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% of the deposits during the year, under report.
- 2.1.6 During the year 2017-18, the deposits per branch were the highest in case of IDBI Bank (Rs.151.86 crore), Bank of India (Rs.147.33 crore), State Bank of India (Rs.140.77 crore), Bank of Baroda (Rs.133.47 crore), Kotak Mahindra Bank (Rs.127.08 crore), Canara Bank (Rs.123.82 crore), and Corporation Bank (Rs.107.86 crore). The lowest deposits per branch were for the Dhanlaxmi Bank (Rs.9.05 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31<sup>st</sup> March, 2018 is given in Table 2.3.

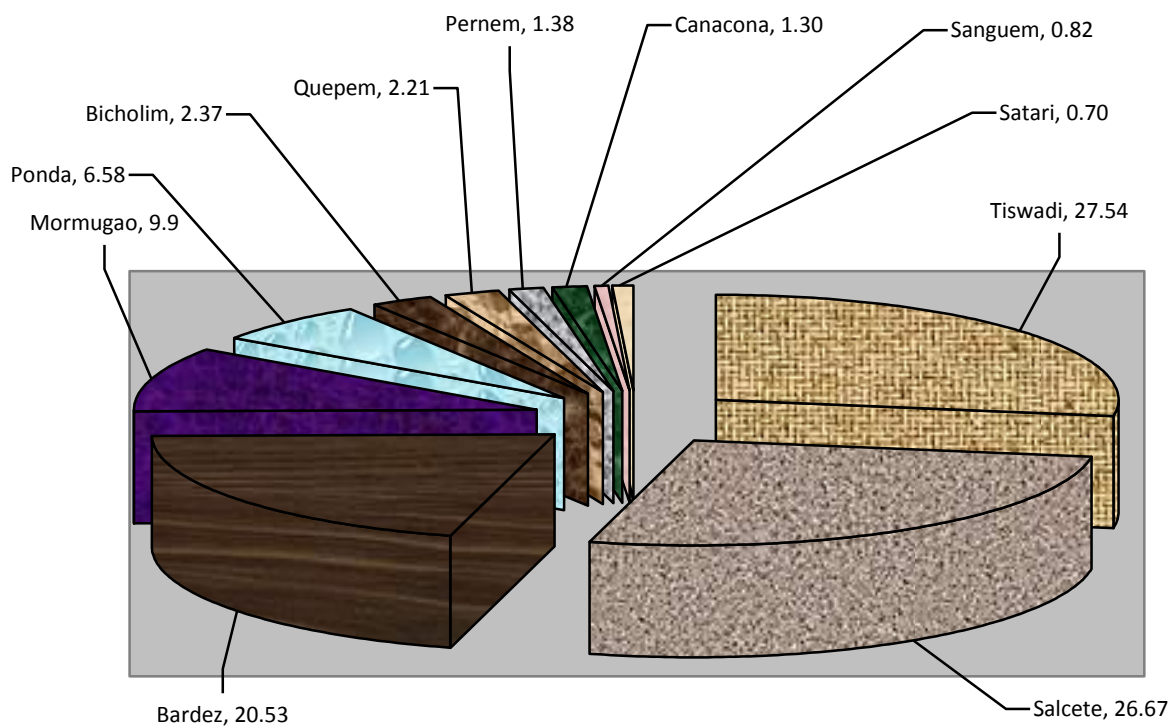
**TABLE - 2.3**

**TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2017-18.**

<b>Taluka</b>	<b>Deposits (Rs. in crore)</b>	<b>Percentage distribution</b>	<b>Rank</b>	<b>*Per capita deposits (Rs.)</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	19615.61	27.54	1	1062336
Salcete	18994.09	26.67	2	619253
Bardez	14626.38	20.53	3	588024
Mormugao	7054.18	9.90	4	436100
Ponda	4687.01	6.58	5	269424
Bicholim	1688.72	2.37	6	165169
Quepem	1577.46	2.21	7	184593
Pernem	981.13	1.38	8	123643
Canacona	925.76	1.30	9	195696
Sanguem	585.01	0.82	10	85191
Sattari	495.89	0.70	11	73855

\* 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, 2017-18**



- 2.1.8 During the year 2017-18, Tiswadi taluka with Rs.19615.61 crore (27.54%) had the highest deposits followed by Salcete taluka Rs.18994.09 crore (26.67%) and Bardez taluka Rs.14626.38 crore (20.53%). The above three talukas together accounted for over 75% of the total deposits. Whereas the least contribution was from Sattari taluka at Rs.495.89 crore (0.70%) followed by Sanguem taluka with deposits of Rs.585.01 crore (0.82%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for less than 9% of the total deposits. The per capita deposits for Tiswadi taluka was the highest (Rs.10,62,336/-) followed by Salcete (Rs.6,19,253/-), Bardez (Rs.5,88,024/-), and Mormugao (Rs.4,36,100/-). The lowest per capita deposits were mobilized in Sattari taluka (Rs.73,855/-) and Sanguem taluka (Rs.85,191/-).

### **N.R.E. Deposits**

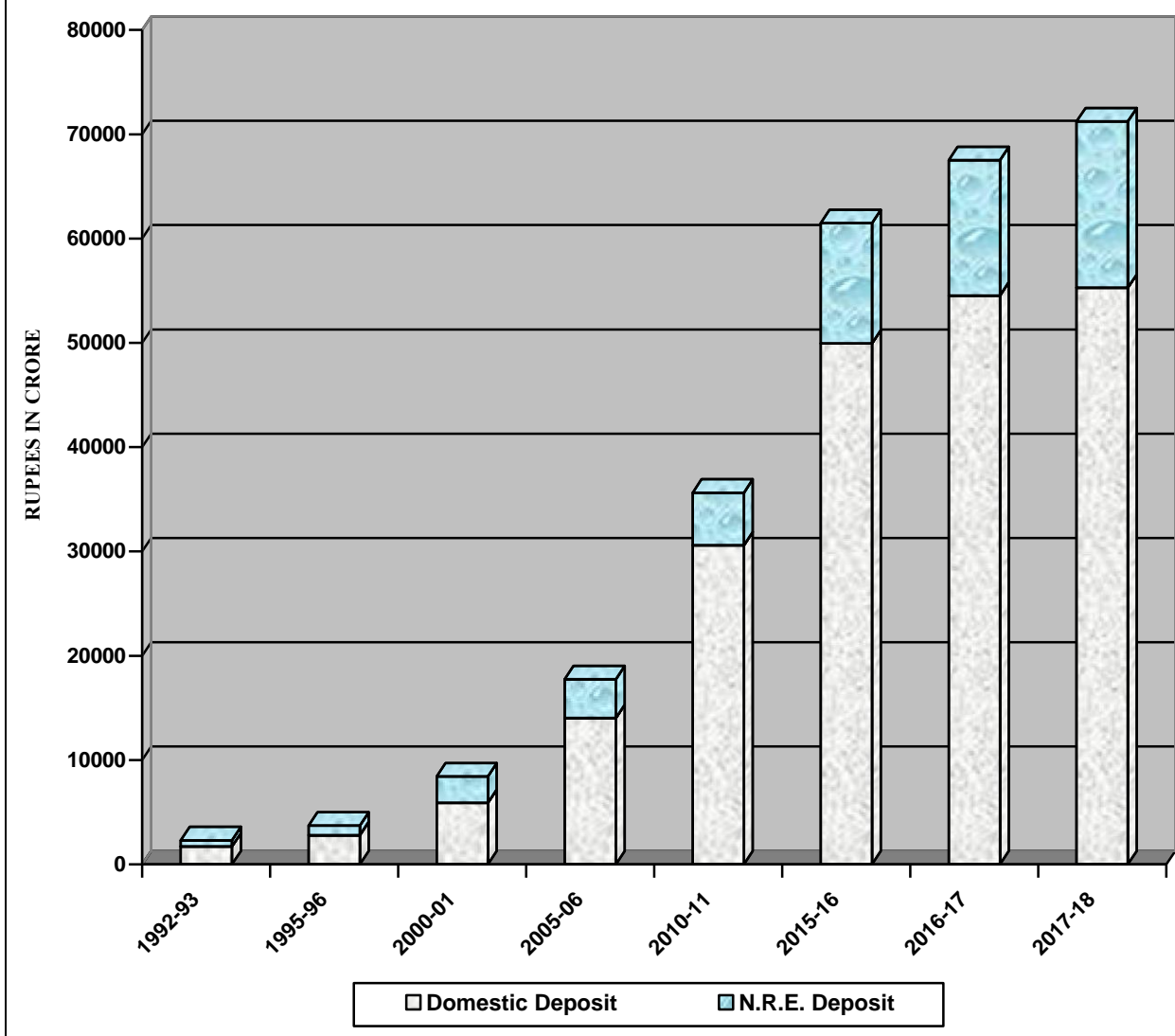
- 2.1.9 As on March 31<sup>st</sup> 2018, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs.15,947.40 crore as against Rs. 12970.41 crore during the previous year i.e. 2016-17. The gross NRE deposits, which stood at Rs.583.47 crore in 1992-93, have been boosted remarkably.

Year-wise domestic and NRE deposits during 1992-93 to 2017-18 are shown in Table 2.4.

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

<b>Year</b>	<b>Deposits (Rs. in crore)</b>			<b>Percentage contribution of NRE deposits to the total deposits</b>
	<b>Domestic</b>	<b>N.R.E.</b>	<b>Total</b>	
<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
2017-18	55283.84	15947.40	71231.24	22.39

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



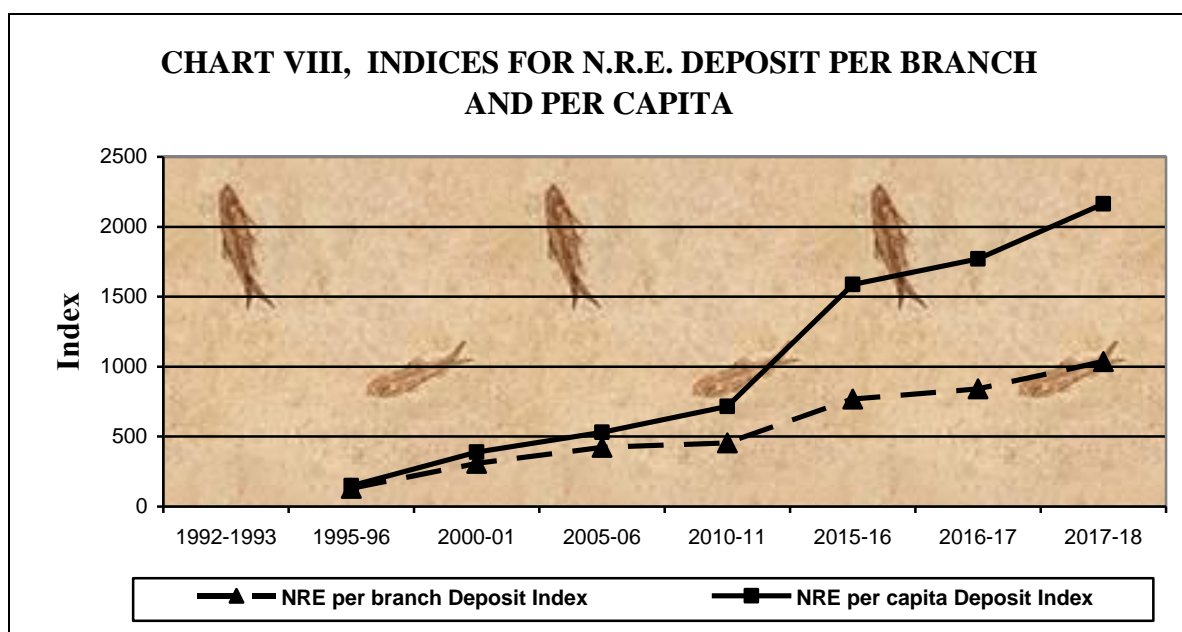
2.1.10 The N.R.E. deposits during the period 1992-93 to 2017-18 have increased from Rs.583.47 crore to Rs.15947.40 crore. The percentage contribution of NRE deposits to the total deposits stood at over 22.4% during 2017-18 increasing by over 3% as compared to the year 2016-17.

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 2017-18. 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
1992-93	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
2017-18	19.17	1036	1,04,505	2163

\* 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 CREDIT

- 2.2.1 Banking activities in the State have increased significantly compared to pre-liberation period. The gross credit which stood at a mere Rs.3.00 crore in 1962 has risen to more than Rs.20,000 crore over the past 5 decades. During the 2017-18, the gross credit advanced by the banking institutions was Rs.20,142.26 crore which dipped by Rs.63.70 crore (around 0.3%) as compared to the previous year. The year-wise total advances are shown in Table 2.6.

**TABLE – 2.6**

### **ANNUAL GROWTH OF CREDIT**

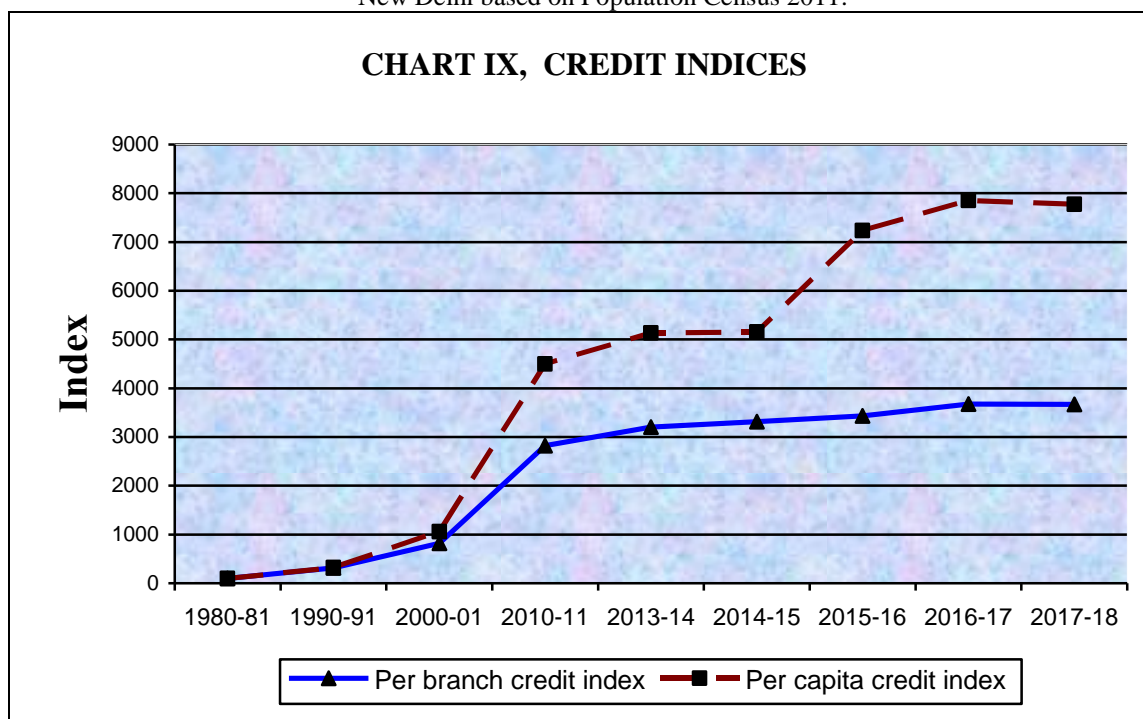
<b>Year</b>	<b>Credit (Rs. in crore)</b>	<b>Percentage Annual Growth Rate Over the Previous Year</b>
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	171.18	-
1990-91	640.94	22.7
2000-01	2,405.16	6.5
2010-11	11,134.52	15.2
2013-14	16,089.89	16.8
2014-15	17,469.66	8.6
2015-16	18,483.30	5.8
2016-17	20,205.96	9.3
2017-18	20,142.26	-0.3

- 2.2.2 During the period from 1980-81 to 2017-18 the total advances increased from Rs.171.18 crore to Rs. 20,142.26 crore registering an annual average growth rate of 13.8%. However, the year 2017-18 registered a negative growth rate of -0.3%.
- 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
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
2017-18	24.21	3,668	1,31,994	7,773

\* 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 indicates 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.24.21 crore in 2017-18 and the per capita credit has escalated from Rs.1,698/- in 1980-81 to Rs. 1,31,994/- in 2017-18. The overall growth registered during the above period was 10.2% and 12.5% 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 31<sup>st</sup> March, 2018 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of Rs.3655.47 crore (18% of the total credit) topped the list followed by Canara Bank with Rs.1818.61 crore (9%), H.D.F.C. bank with Rs.1592.45 crore (8%), Bank of India with Rs.1532.00 crore (8%), Corporation Bank with Rs.1123.66 crore (5%), I.C.I.C.I. Bank with Rs.611.98 crore (3%) and IndusInd Bank with Rs.581.41 crore (3%). While 54% of the total advances were made by the above 7 nos. of commercial banks, the advances made by 23 nos. of commercial banks were less than one percent each. Among the Co-operative banks, the advances made by 3 nos. of banks viz. Goa State Co-operative Bank Ltd. with credit advances of Rs.1250.33 crore i.e. 6%, Saraswat Co-operative Bank Ltd. with Rs.616.46 crore (3%) and Goa Urban Co-operative Bank Ltd. with Rs.520.84 crore (3%) together accounted for nearly 12% of the total credit.
- 2.2.7 The credit per bank branch in the year 2017-18 was the highest for Saraswat Co-operative Bank Ltd. (Rs.61.65 crore) with ten branches in the State, followed by IndusInd Bank (Rs.58.14 crore) and South Indian Bank Ltd. (Rs.57.85 crore). The lowest advances per branch were by the newly included GP Parsik Bank (Rs.1.77 crore), Dhanlaxmi Bank Ltd. (Rs.2.08 crore) and Karnataka Bank (Rs.2.39 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 31<sup>st</sup> March, 2018 is given in Table 2.8.

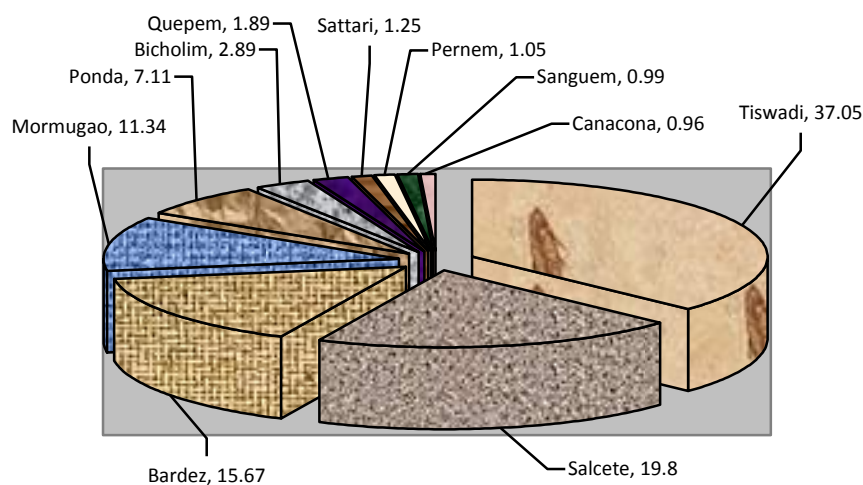
**TABLE – 2.8**

**TALUKA-WISE RANKING BY CREDIT ADVANCED, 2017-18**

<b>Taluka</b>	<b>Credit (Rs. in crore)</b>	<b>Percentage distribution</b>	<b>Rank</b>	<b>Per Capita Credits * (Rs.)</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	7461.99	37.05	1	404124
Salcete	3988.99	19.80	2	130051
Bardez	3156.84	15.67	3	126914
Mormugao	2284.52	11.34	4	141232
Ponda	1432.98	7.11	5	82372
Bicholim	581.17	2.89	6	56843
Quepem	380.05	1.89	7	44473
Sattari	251.13	1.25	8	37402
Pernem	211.94	1.05	9	26709
Sanguem	200.01	0.99	10	29126
Canacona	192.64	0.96	11	40722

\* 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, 2017-18**



- 2.2.9 Among the talukas, Tiswadi being the main credit contributor, ranked first, with its advances amounting to Rs.7461.99 crore (37.0%) during the year 2017-18. Salcete taluka with Rs.3988.99 crore (19.8%) stood second, followed by Bardez taluka with Rs.3156.84 crore (15.7%). The above three talukas accounted for 72.5% of the total advances during the year 2017-18. The lowest advances made during the year 2017-18 were in Canacona taluka with Rs.192.64 crore (0.9%), followed by Sanguem taluka with Rs.200.01 crore (1.0%). The per capita credit was the highest for Tiswadi taluka (Rs.4,04,124/-), followed by Mormugao taluka (Rs.1,41,232/-) and Bardez taluka (Rs.1,26,914/-). The per capita credit was the lowest for Pernem taluka (Rs.26,709/-), followed by Sanguem taluka (Rs.29,126/-).

*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.*

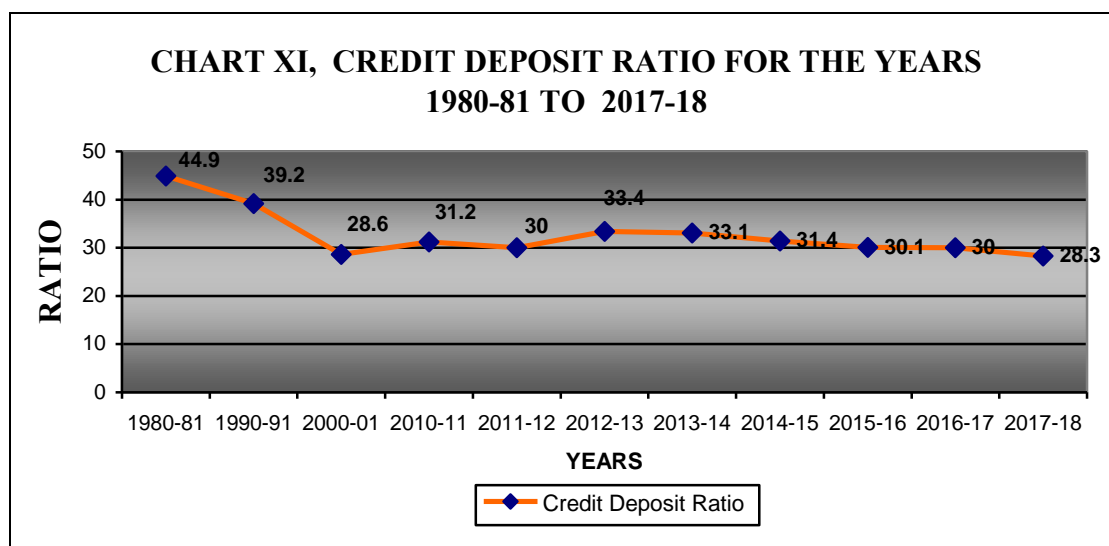
## CHAPTER – III

### CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 832 commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of Rs.71231.24 crore upto the year 2017-18, registering an annual increase of 5.5% during 2017-18 over the previous year. Alongside, advances amounting to Rs.20142.26 crore were made till 2017-18, representing a decrease of -0.3% during 2017-18 over the previous year. Thus, the credit deposit ratio works out to 28.3.
- 3.2 The credit deposit ratios for the period 1980-81 to 2017-18 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 28.3 up to the year 2017-18 recording an increase during the year 2010-11 and 2012-13. However, it decreased in the year 2013-14, 2014-15, 2015-16 and 2016-17 by 0.3, 1.7, 1.3 and 0.1 points respectively and further dropped down by 1.7 point and stood at 28.3 during 2017-18.

**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
2017-18	28.3



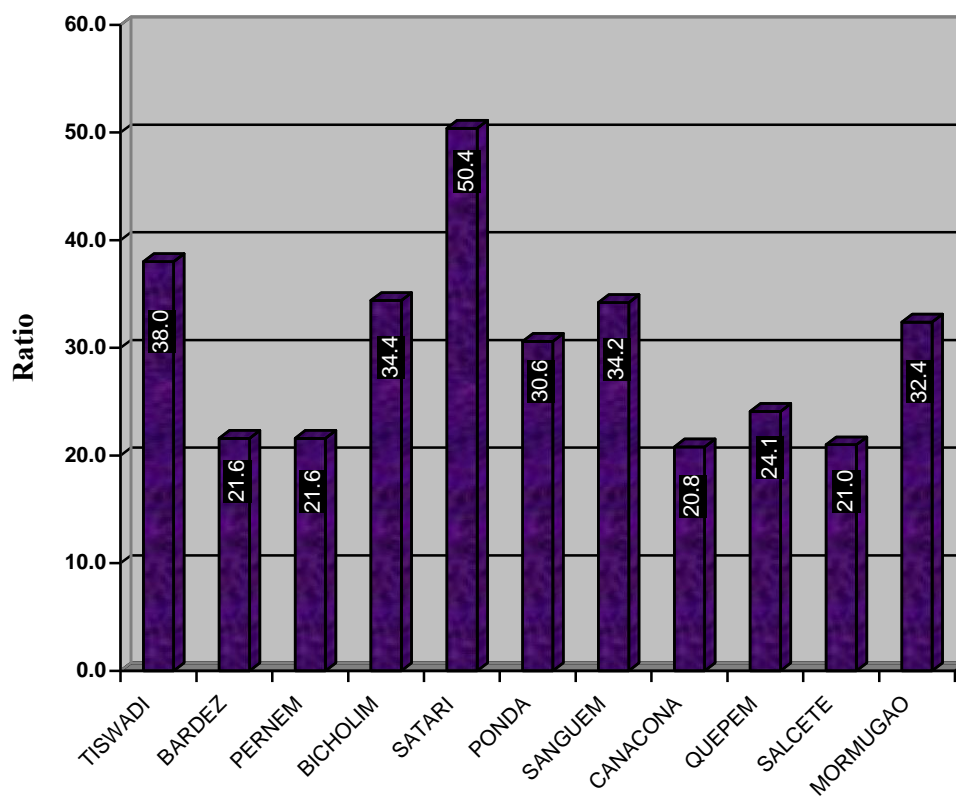
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2017-18, the credit deposit ratio for co-operative banks was quite high (65) as compared to the commercial banks (25). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the IndusInd Bank Ltd. (282) was the highest, followed by Jammu and Kashmir Bank Ltd. (202) and Apna Sahakari Bank Ltd. (188). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Mapusa Urban Coop. Bank of Goa Ltd. (27), Madgaum Urban Co-operative Bank Ltd (40) and highest being for Kokan Mercantile Bank Ltd. (596) during the year 2017-18. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 27, 20 and 11 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2017-18 (refer Table 3.2) was the highest in Sattari (50.4), followed by Tiswadi (38.0) and Bicholim (34.4). The ratio for North Goa district (31.1) was higher than South Goa district (24.2). Bardez and Pernem taluka had the lowest ratio (21.6) in North Goa District while Canacona taluka (20.8) recorded the lowest credit deposit ratio in South Goa District.

**TABLE - 3.2**

**TALUKA-WISE CREDIT DEPOSIT RATIO, 2017-18**

<b>Taluka/District/State</b>	<b>Credit Deposit Ratio</b>
<i>1</i>	<i>2</i>
Tiswadi	38.0
Bardez	21.6
Pernem	21.6
Bicholim	34.4
Sattari	50.4
Ponda	30.6
<b>North Goa District</b>	<b>31.1</b>
Sanguem	34.2
Canacona	20.8
Quepem	24.1
Salcete	21.0
Mormugao	32.4
<b>South Goa District</b>	<b>24.2</b>
<b>Goa State</b>	<b>28.3</b>

**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO,  
2017-18**



3.5 In terms of credit deposit ratio, Sattari and Tiswadi talukas ranked first and second respectively while Canacona remained at the bottom of the list during 2017-18.

3.6 There were 1028 nos. of Automated Teller Machines (ATMs) operating in the State of Goa during the year 2017-18.

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

## CHAPTER – IV

### SUMMARY FINDINGS

- 4.1 As on 31<sup>st</sup> March 2018, 53 nos. of scheduled banks having 832 nos. of bank branches in Goa were catering to an estimated population of 15.26 lakh. The estimation of population for the year 2017-18 is based on the growth rate of Population Census, 2011 supplied by the Central Statistics Office, MoS&PI, New Delhi. 574 nos. of new bank branches were opened in Goa from the period 1<sup>st</sup> April 1981 to 31<sup>st</sup> March 2018. Out of the 832 nos. of bank branches registered as on 31<sup>st</sup> March, 2018, 150 nos. of bank branches (18.0%) were in the cooperative sector.
- 4.2.1 The State Bank of India had the maximum number of branches (96 nos.), followed by HDFC Bank (67 nos.), Goa State Co-operative Bank Ltd. (59 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 538 nos. of branches (65%) of the total banking offices in Goa.
- 4.4 512 nos. (61%) nos. of bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 56 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 264 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 3,050 as can be seen from Statement-18. The estimated population covered per branch office ranged from 4,704 to 15,895 for the remaining States/Union Territories and at the all-India level it stood at 9,263 during the year under report, as per the Quarterly Statistics on Deposits and Credit on Scheduled Commercial Banks issued by the Reserve Bank of India, during March, 2018.
- 4.6 As against the aggregate deposits of Rs.71,231.24 crore, the gross credit amounted to Rs.20142.26 crore and the credit deposit ratio was 28.
- 4.7 The index of deposits per bank branch stood at 5,785 in 2017-18 as against 3,668 for credit during the same period. The index of per capita deposits and per capita credit for 2017-18 was 12,352 and 7,773 respectively.
- 4.8 Over 75% 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 72% of the credit and this trend too has continued through the years.



- 4.10 Five talukas of Goa, viz. Tiswadi, Salcete, Bardez, Mormugao and Ponda mobilized deposits amounting to Rs.64,977.27 crore and advanced credit worth Rs.18,325.32 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.13,514.00 crore, constituting 19% of the total deposits and advances of Rs.3,655.47 crore, contributing 18% of the total credit, topped the list among all the banks in Goa.
- 4.12 There were total of 1028 nos. of Automated Teller Machines (ATM) operational in the State of Goa during the year 2017-18.
- 4.13 GP Parsik Bank is the new addition to the list of banks operating in the State in the year 2017-18.

**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	2014-2015	2015-2016	2016-2017	2017-2018
1	2	3	4	5	6	7	8	9	10
	<b>Commercial Banks</b>								
1	State Bank of India	31	46	50	76	91	93	93	96
2	Bank of India	23	27	28	39	51	51	52	52
3	Bank of Baroda	21	26	27	27	29	30	30	30
4	Corporation Bank	19	23	31	44	54	56	57	57
5	Central Bank of India	20	22	22	25	32	32	32	32
6	Canara Bank	19	19	21	26	54	53	53	53
7	Syndicate Bank	17	17	17	22	25	25	26	26
8	Dena Bank	15	15	16	16	17	17	18	18
9	Indian Overseas Bank	11	11	12	14	32	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	7	7	7	7
14	Indian Bank	3	3	6	6	7	7	7	7
15	Punjab National Bank	3	3	4	4	7	8	8	8
16	State Bank of Mysore	2	2	3	3	3	3	3	-
17	Vijaya Bank	2	2	5	1	8	8	8	9
18	Allahabad Bank	-	1	1	5	5	5	5	4
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	5	5
25	United Western Bank Ltd	1	1	3	-	-	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	3	-	-	-
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4	4	4
29	Punjab & Sind Bank	-	1	1	1	1	1	1	1
30	Centurian Bank of Punjab Ltd	-	-	5	-	-	-	-	-
31	Catholic Syrian Bank Ltd.	-	-	1	3	2	2	2	2
32	Ratnakar Bank Ltd.	-	-	1	4	8	8	8	8
33	Apna Sahakari Bank Ltd.	-	-	-	-	1	1	2	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	32	35	37	34

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2015-2016	2017-2018
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
37	Global Trust Bank Ltd	-	-	5	-	-	-	-	-
38	I.D.B.I. Bank	-	-	1	5	6	8	8	8
39	H.D.F.C. Bank	-	-	3	28	65	66	67	67
40	IndusInd Bank Ltd.	-	-	1	3	4	6	8	10
41	Development Credit Bank Ltd.	-	-	4	4	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	1	1	-
43	Axis Bank	-	-	-	7	8	9	11	17
44	State Bank of Travancore	-	-	-	1	2	2	2	-
45	State Bank of Hyderabad	-	-	-	-	2	1	2	-
46	Yes Bank	-	-	-	3	7	8	8	8
47	Karur Vysya Bank	-	-	-	1	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	3	6	6	5
49	Dhanlaxmi Bank	-	-	-	1	1	1	1	1
50	Punjab and Maharashtra Bank	-	-	-	-	5	5	5	5
51	TJSB Bank	-	-	-	-	4	4	5	6
52	Bandhan Bank	-	-	-	-	-	-	2	2
53	GP Parsik Bank	-	-	-	-	-	-	-	2
	<b>Sub Total-(A)</b>	<b>217</b>	<b>255</b>	<b>313</b>	<b>460</b>	<b>650</b>	<b>664</b>	<b>681</b>	<b>682</b>
<b>Co-operative banks</b>									
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	59
3	Madgaum Urban Coop. Bank Ltd.	4	7	8	9	9	9	9	9
4	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	26	24	24	24	24	24
5	Women's Coop. Bank Ltd.	-	1	1	2	2	2	2	2
6	Citizen's Coop. Bank Ltd	-	1	4	6	6	6	6	6
7	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	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
	<b>Sub Total-(B)</b>	<b>41</b>	<b>51</b>	<b>131</b>	<b>138</b>	<b>149</b>	<b>149</b>	<b>152</b>	<b>150</b>
	<b>TOTAL (Sub Total A+B)</b>	<b>258</b>	<b>306</b>	<b>444</b>	<b>598</b>	<b>761</b>	<b>799</b>	<b>833</b>	<b>832</b>

**STATEMENT – 2**

**TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA**

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	149	150	152	152
Bardez	62	66	92	127	163	165	172	170
Pernem	4	9	15	19	31	31	32	31
Bicholim	13	18	20	27	35	38	36	37
Sattari	3	7	11	11	17	17	18	17
Ponda	22	23	41	59	82	83	86	84
<b>North Goa District</b>	<b>151</b>	<b>178</b>	<b>266</b>	<b>359</b>	<b>477</b>	<b>484</b>	<b>496</b>	<b>491</b>
Sanguem	11	16	15	17	23	22	22	18
Canacona	7	9	11	18	21	22	21	21
Quepem	8	9	15	21	26	29	30	32
Salcete	57	65	93	131	181	185	187	190
Mormugao	24	29	44	52	71	74	77	80
<b>South Goa District</b>	<b>107</b>	<b>128</b>	<b>178</b>	<b>239</b>	<b>322</b>	<b>332</b>	<b>337</b>	<b>341</b>
<b>Goa State</b>	<b>258</b>	<b>306</b>	<b>444</b>	<b>598</b>	<b>799</b>	<b>816</b>	<b>833</b>	<b>832</b>

**STATEMENT – 3**

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	18.6	18.4	18.3	18.3
Bardez	24.0	21.6	20.7	21.2	20.4	20.2	20.7	20.4
Pernem	1.6	2.9	3.4	3.2	3.9	3.8	3.9	3.7
Bicholim	5.0	5.9	4.5	4.5	4.4	4.6	4.3	4.5
Sattari	1.2	2.3	2.5	1.8	2.1	2.1	2.2	2.0
Ponda	8.5	7.5	9.2	9.9	10.3	10.2	10.3	10.1
<b>North Goa District</b>	<b>58.5</b>	<b>58.2</b>	<b>59.9</b>	<b>60.0</b>	<b>59.7</b>	<b>59.3</b>	<b>59.7</b>	<b>59.0</b>
Sanguem	4.3	5.2	3.4	2.8	2.9	2.7	2.6	2.2
Canacona	2.7	3.0	2.5	3.0	2.6	2.7	2.5	2.5
Quepem	3.1	2.9	3.4	3.5	3.2	3.5	3.6	3.9
Salcete	22.1	21.2	20.9	22.0	22.7	22.7	22.4	22.8
Mormugao	9.3	9.5	9.9	8.7	8.9	9.1	9.2	9.6
<b>South Goa District</b>	<b>41.5</b>	<b>41.8</b>	<b>40.1</b>	<b>40.0</b>	<b>40.3</b>	<b>40.7</b>	<b>40.3</b>	<b>41.0</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**STATEMENT – 4**  
**TALUKA-WISE DEPOSITS IN GOA**

*(Rs. in Crore)*

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	16037.82	16803.52	19236.91	19615.61
Bardez	85.62	384.76	1889.87	6344.63	10811.89	11869.64	13795.13	14626.38
Pernem	2.29	11.78	65.45	279.53	686.67	770.62	943.88	981.13
Bicholim	7.62	35.51	185.72	672.94	1080.81	1193.89	1408.81	1688.72
Sattari	0.95	7.63	46.01	169.03	294.72	354.97	444.44	495.89
Ponda	12.31	68.96	381.53	1737.64	3134.96	3596.16	4492.71	4687.01
<b>North Goa District</b>	<b>212.79</b>	<b>940.44</b>	<b>4740.62</b>	<b>19947.00</b>	<b>32046.87</b>	<b>34588.80</b>	<b>40321.88</b>	<b>42094.74</b>
Sanguem	6.35	19.48	73.05	292.23	545.49	596.94	648.63	585.01
Canacona	3.29	17.30	93.49	350.30	640.62	718.22	880.17	925.76
Quepem	5.92	37.94	207.31	728.32	1091.03	1275.13	1558.87	1577.46
Salcete	97.33	443.19	2478.97	9197.39	14379.98	16986.59	17273.88	18994.09
Mormugao	55.24	178.53	822.46	5115.86	6907.53	7300.85	6827.73	7054.18
<b>South Goa District</b>	<b>168.13</b>	<b>696.44</b>	<b>3675.28</b>	<b>15684.10</b>	<b>23564.65</b>	<b>26877.73</b>	<b>27189.28</b>	<b>29136.50</b>
<b>Goa State</b>	<b>380.92</b>	<b>1636.88</b>	<b>8415.90</b>	<b>35631.10</b>	<b>55611.52</b>	<b>61466.53</b>	<b>67511.16</b>	<b>71231.24</b>

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	28.8	27.3	28.5	27.5
Bardez	22.6	23.5	22.5	17.8	19.4	19.3	20.4	20.5
Pernem	0.6	0.7	0.8	0.8	1.2	1.2	1.4	1.4
Bicholim	2.0	2.2	2.2	1.9	2.0	1.9	2.1	2.4
Sattari	0.2	0.5	0.5	0.4	0.5	0.6	0.7	0.7
Ponda	3.2	4.2	4.5	4.9	5.7	5.9	6.6	6.6
<b>North Goa District</b>	<b>55.9</b>	<b>57.5</b>	<b>56.3</b>	<b>56.0</b>	<b>57.6</b>	<b>56.2</b>	<b>59.7</b>	<b>59.1</b>
Sanguem	1.7	1.2	0.9	0.8	0.9	1.0	1.0	0.8
Canacona	0.8	1.0	1.1	1.0	1.2	1.2	1.3	1.3
Quepem	1.5	2.3	2.5	2.0	2.0	2.1	2.3	2.2
Salcete	25.6	27.1	29.5	25.8	25.9	27.6	25.6	26.7
Mormugao	14.5	10.9	9.8	14.4	12.4	11.9	10.1	9.9
<b>South Goa District</b>	<b>44.1</b>	<b>42.5</b>	<b>43.7</b>	<b>44.0</b>	<b>42.4</b>	<b>43.8</b>	<b>40.3</b>	<b>40.9</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**STATEMENT – 6**

**TALUKA-WISE INDEX OF DEPOSITS IN GOA**

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	15421	16157	18497	18861
Bardez	100	449	2207	7410	12628	13863	16112	17083
Pernem	100	514	2858	12207	29985	33652	41217	42844
Bicholim	100	466	2437	8831	14184	15668	18488	22162
Sattari	100	803	4843	17793	31023	37365	46783	52199
Ponda	100	560	3099	14116	25467	29213	36496	38075
<b>North Goa District</b>	<b>100</b>	<b>442</b>	<b>2228</b>	<b>9374</b>	<b>15060</b>	<b>16255</b>	<b>18949</b>	<b>19782</b>
Sanguem	100	307	1150	4602	8590	9401	10215	9213
Canacona	100	526	2842	10647	19472	21830	26753	28139
Quepem	100	641	3502	12303	18429	21539	26332	26646
Salcete	100	455	2547	9450	14774	17360	17748	19515
Mormugao	100	323	1489	9261	12505	13217	12360	12770
<b>South Goa District</b>	<b>100</b>	<b>414</b>	<b>2186</b>	<b>9329</b>	<b>14016</b>	<b>15986</b>	<b>16172</b>	<b>17330</b>
<b>Goa State</b>	<b>100</b>	<b>430</b>	<b>2209</b>	<b>9354</b>	<b>14599</b>	<b>16136</b>	<b>17723</b>	<b>18700</b>

**STATEMENT – 7**

**TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA**

*(Rs. in Crore)*

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	107.64	112.02	126.56	129.05
Bardez	1.38	5.83	20.54	49.96	66.33	71.94	80.20	86.04
Pernem	0.57	1.31	4.36	14.71	22.15	24.86	29.50	31.65
Bicholim	0.59	1.97	9.29	24.92	30.88	31.42	39.13	45.64
Sattari	0.32	1.09	4.18	15.37	17.34	20.88	24.69	29.17
Ponda	0.56	3.00	9.30	29.45	38.23	43.33	52.24	55.80
<b>North Goa District</b>	<b>1.41</b>	<b>5.28</b>	<b>17.82</b>	<b>55.56</b>	<b>67.18</b>	<b>71.46</b>	<b>81.29</b>	<b>85.73</b>
Sanguem	0.58	1.22	4.87	17.19	23.72	27.13	29.48	32.50
Canacona	0.47	1.92	8.50	19.46	30.51	32.65	41.91	44.08
Quepem	0.74	4.22	13.82	34.68	41.96	43.97	51.96	49.30
Salcete	1.71	6.82	26.66	70.20	79.45	91.82	92.37	99.97
Mormugao	2.30	6.16	18.69	98.38	97.29	98.66	88.67	88.18
<b>South Goa District</b>	<b>1.57</b>	<b>5.44</b>	<b>20.65</b>	<b>65.62</b>	<b>73.18</b>	<b>80.96</b>	<b>80.68</b>	<b>85.44</b>
<b>Goa State</b>	<b>1.48</b>	<b>5.35</b>	<b>18.95</b>	<b>59.58</b>	<b>69.60</b>	<b>75.33</b>	<b>81.05</b>	<b>85.61</b>

**STATEMENT – 8**  
**TALUKA-WISE PER CAPITA DEPOSITS IN GOA**

*(Figures in Rs. )*

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	661010	918913	1048699	1062336
Bardez	5562	20317	83251	266930	332599	484471	558263	588024
Pernem	385	1766	9092	36916	66214	98595	119733	123643
Bicholim	1028	4201	20461	68722	80593	118119	138701	165169
Sattari	232	1540	7851	26513	33732	53907	66629	73855
Ponda	1140	5378	25498	104755	138083	210165	259959	269424
<b>North Goa District</b>	<b>3746</b>	<b>14146</b>	<b>62590</b>	<b>243922</b>	<b>286155</b>	<b>409790</b>	<b>474109</b>	<b>491712</b>
Sanguem	1135	3282	11391	44934	61159	88801	95079	85191
Canacona	915	4249	21290	77526	103586	154088	187286	195696
Quepem	1064	5881	28043	89723	98150	152202	183621	184593
Salcete	5023	20154	95423	312392	356696	559058	566885	619253
Mormugao	5605	14815	56786	331875	326434	457779	424885	436100
<b>South Goa District</b>	<b>3823</b>	<b>13791</b>	<b>62655</b>	<b>245079</b>	<b>268713</b>	<b>406660</b>	<b>408539</b>	<b>434929</b>
<b>Goa State</b>	<b>3779</b>	<b>13993</b>	<b>62618</b>	<b>244430</b>	<b>278495</b>	<b>408415</b>	<b>445324</b>	<b>466784</b>

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 2014-15 and 2015-16 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 31<sup>ST</sup> MARCH, 2018**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Deposits (Rs. in Crore)</b>	<b>Rank</b>	<b>Percentage to Total Deposits</b>	<b>Deposits per Branch (Rs. in Crore)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
1	State Bank of India	13514.00	1	18.97	140.77
2	Bank of India	7661.00	2	10.76	147.33
3	Canara Bank	6562.73	3	9.21	123.82
4	Corporation Bank	6147.91	4	8.63	107.86
5	H.D.F.C. Bank	5392.98	5	7.57	80.49
6	Bank of Baroda	4004.18	6	5.62	133.47
7	I.C.I.C.I Bank	2786.79	7	3.91	81.96
8	Central Bank of India	2279.14	8	3.20	71.22
9	Syndicate Bank	2227.31	9	3.13	85.69
10	Goa State Co-operative Bank Ltd	1762.55	10	2.47	29.87
11	Union Bank of India	1570.30	11	2.20	104.69
12	Dena Bank	1546.65	12	2.17	85.93
13	Axis Bank	1510.36	13	2.12	88.84
14	Indian Overseas Bank	1385.96	14	1.95	43.31
15	I.D.B.I Bank	1214.84	15	1.71	151.86
16	Goa Urban Co-operative Bank Ltd	922.07	16	1.29	57.63
17	Saraswat Co-operative Bank Ltd.	892.88	17	1.25	86.29
18	Bank of Maharashtra	866.37	18	1.22	57.76
19	Yes Bank	790.04	19	1.11	98.76
20	Oriental Bank of Commerce	731.88	20	1.03	104.55
21	United Commercial Bank	639.00	21	0.90	63.90
22	Kotak Mahindra Bank	635.39	22	0.89	127.08
23	Vijaya Bank	514.40	23	0.72	57.16
24	Federal Bank Ltd.	509.64	24	0.72	84.94
25	Bicholim Urban Co-operative Bank Ltd.	485.34	25	0.68	44.12
26	Indian Bank	483.15	26	0.68	69.02
27	Ratnakar Bank Ltd.	474.54	27	0.67	59.32
28	Punjab National Bank	418.17	28	0.59	52.27
29	Mapusa Urban Co-op. Bank of Goa	378.39	29	0.53	15.77
30	Punjab and Maharashtra Bank	292.56	30	0.41	48.76
31	Madgaon Urban Co-op Bank Ltd.	292.29	31	0.41	32.48
32	South Indian Bank Ltd.	283.01	32	0.40	56.60
33	Development Credit Bank Ltd	265.92	33	0.37	66.48
34	North Kanara G.S.B. Co-op Bank Ltd.	258.85	34	0.36	51.77
35	IndusInd Bank Ltd	206.42	35	0.29	20.64
36	Andhra Bank	205.28	36	0.29	51.32
37	Citizen's Co-operative Bank Ltd.	201.80	37	0.28	33.63
38	TJSB Bank	187.50	38	0.26	37.50

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	Citizen Cedit Co-operative Bank	110.76	39	0.16	22.15
40	Catholic Syrian Bank Ltd.	99.91	40	0.14	49.96
41	United Bank of India	87.40	41	0.12	17.48
42	Shamrao Vithal Co-op Bank Ltd.	80.07	42	0.11	40.04
43	Women's Co-operative Bank Ltd.	69.78	43	0.10	34.89
44	Allahabad Bank	50.14	44	0.07	12.54
45	The Karur Vysya Bank Ltd.	43.93	45	0.06	43.93
46	Punjab and Sind Bank	37.20	46	0.05	37.20
47	Apna Sahakari Bank	34.86	47	0.05	17.43
48	Karnataka Bank Ltd.	30.88	48	0.04	4.41
49	Jammu and Kashmir Bank Ltd.	24.95	49	0.04	24.95
50	Bandhan Bank	24.14	50	0.03	12.07
51	GP Parsik Bank	24.01	51	0.03	12.01
52	Dhanlaxami Bank	9.05	52	0.01	9.05
53	Kokan Mercantile Co-operative Bank	2.58	53	NEG.	2.58
<b>TOTAL</b>		<b>71231.24</b>	<b>-</b>	<b>100.00</b>	<b>85.61</b>

**STATEMENT – 10**  
**TALUKA-WISE CREDIT IN GOA**

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	6771.09	6800.57	7502.78	7461.99
Bardez	12.87	73.10	277.51	1205.77	2788.57	2982.81	3271.34	3156.84
Pernem	0.77	5.75	20.72	77.51	173.40	177.29	237.58	211.94
Bicholim	5.04	18.57	62.13	325.76	429.51	498.30	512.15	581.17
Sattari	0.41	5.09	13.26	74.00	173.72	176.15	239.42	251.13
Ponda	6.39	34.43	141.36	769.01	1030.17	1137.83	1284.17	1432.98
<b>North Goa District</b>	<b>69.88</b>	<b>333.77</b>	<b>1472.38</b>	<b>7334.43</b>	<b>11366.46</b>	<b>11772.95</b>	<b>13047.44</b>	<b>13096.05</b>
Sanguem	3.06	8.54	46.42	116.41	230.94	211.52	206.92	200.01
Canacona	0.52	4.36	14.95	91.77	142.81	160.45	186.89	192.64
Quepem	3.08	11.74	39.80	271.32	306.66	322.47	374.72	380.05
Salcete	43.77	145.18	478.57	2007.30	3481.52	3853.93	4005.20	3988.99
Mormugao	50.87	137.35	353.04	1313.29	1941.27	2161.98	2384.79	2284.52
<b>South Goa District</b>	<b>101.30</b>	<b>307.17</b>	<b>932.78</b>	<b>3800.09</b>	<b>6103.20</b>	<b>6710.35</b>	<b>7158.52</b>	<b>7046.21</b>
<b>Goa State</b>	<b>171.18</b>	<b>640.94</b>	<b>2405.16</b>	<b>11134.52</b>	<b>17469.66</b>	<b>18483.30</b>	<b>20205.96</b>	<b>20142.26</b>

**STATEMENT – 11**

**TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA**

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	38.7	36.8	37.1	37.0
Bardez	7.5	11.4	11.5	10.8	16.0	16.1	16.2	15.7
Pernem	0.5	0.9	0.9	0.7	1.0	1.0	1.2	1.1
Bicholim	3.0	2.9	2.6	2.9	2.5	2.7	2.5	2.9
Sattari	0.2	0.8	0.6	0.7	1.0	1.0	1.2	1.2
Ponda	3.7	5.4	5.8	6.9	5.9	6.2	6.4	7.1
<b>North Goa District</b>	<b>40.8</b>	<b>52.1</b>	<b>61.2</b>	<b>65.8</b>	<b>65.1</b>	<b>63.8</b>	<b>64.6</b>	<b>65.0</b>
Sanguem	1.8	1.3	1.9	1.2	1.3	1.1	1.0	1.0
Canacona	0.3	0.7	0.6	0.8	0.8	0.9	0.9	1.0
Quepem	1.8	1.8	1.7	2.4	1.7	1.7	1.9	1.9
Salcete	25.6	22.7	19.9	18.0	20.0	20.8	19.8	19.8
Mormugao	29.7	21.4	14.7	11.8	11.1	11.7	11.8	11.3
<b>South Goa District</b>	<b>59.2</b>	<b>47.9</b>	<b>38.8</b>	<b>34.2</b>	<b>34.9</b>	<b>36.2</b>	<b>35.4</b>	<b>35.0</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**STATEMENT – 12**

**TALUKA-WISE INDEX OF CREDIT IN GOA**

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	15250	15317	16898	16806
Bardez	100	568	2156	9369	21667	23176	25418	24529
Pernem	100	747	2691	10066	22519	23025	30855	27525
Bicholim	100	368	1233	6463	8522	9887	10102	11531
Sattari	100	1241	3234	18049	42371	42963	48861	61251
Ponda	100	539	2212	12035	16122	17806	20097	22425
<b>North Goa District</b>	<b>100</b>	<b>478</b>	<b>2107</b>	<b>10496</b>	<b>16266</b>	<b>16847</b>	<b>18671</b>	<b>18741</b>
Sanguem	100	279	1517	3804	7547	6912	6762	6536
Canacona	100	838	2875	17648	27463	30856	35940	37046
Quepem	100	381	1292	8809	9956	10470	12166	12339
Salcete	100	332	1093	4586	7954	8805	9151	9114
Mormugao	100	270	694	2582	3816	4250	4688	4491
<b>South Goa District</b>	<b>100</b>	<b>303</b>	<b>921</b>	<b>3751</b>	<b>6025</b>	<b>6624</b>	<b>7067</b>	<b>6956</b>
<b>Goa State</b>	<b>100</b>	<b>374</b>	<b>1405</b>	<b>6505</b>	<b>10205</b>	<b>10798</b>	<b>11804</b>	<b>11767</b>

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

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	45.44	45.34	49.36	49.09
Bardez	0.21	1.11	3.02	9.49	17.10	18.08	19.02	18.57
Pernem	0.19	0.64	1.38	4.08	5.59	5.72	7.42	6.84
Bicholim	0.30	1.03	3.11	12.07	12.27	13.11	14.23	15.71
Sattari	0.32	0.73	1.21	6.73	10.22	10.36	13.30	14.77
Ponda	0.29	1.50	3.45	13.03	12.56	13.71	14.93	17.06
<b>North Goa District</b>	<b>0.46</b>	<b>1.88</b>	<b>5.54</b>	<b>20.43</b>	<b>23.83</b>	<b>24.32</b>	<b>26.31</b>	<b>26.67</b>
Sanguem	0.28	0.53	3.09	6.85	10.04	9.61	9.41	11.11
Canacona	0.07	0.48	1.36	5.10	6.80	7.29	8.90	9.17
Quepem	0.39	1.30	2.65	12.92	11.79	11.12	12.49	11.88
Salcete	0.77	2.23	5.15	15.32	19.23	20.83	21.42	20.99
Mormugao	2.12	4.74	8.02	25.26	27.34	29.22	30.97	28.56
<b>South Goa District</b>	<b>0.95</b>	<b>2.40</b>	<b>5.24</b>	<b>15.90</b>	<b>18.95</b>	<b>20.21</b>	<b>21.24</b>	<b>20.66</b>
<b>Goa State</b>	<b>0.66</b>	<b>2.09</b>	<b>5.42</b>	<b>18.62</b>	<b>21.86</b>	<b>22.65</b>	<b>24.26</b>	<b>24.21</b>

**STATEMENT – 14**  
**TALUKA-WISE PER CAPITA CREDIT IN GOA**

(in Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2014-2015	2015-2016	2016-2017	2017-2018
<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	279075	371894	409013	404124
Bardez	836	3860	12225	50729	85783	121746	132385	126914
Pernem	129	862	2878	10236	16721	22683	30138	26709
Bicholim	680	2197	6845	33267	32027	49300	50422	56843
Sattari	100	1028	2263	11607	19883	22751	35893	37402
Ponda	592	2685	9447	46360	45375	66497	74305	82372
<b>North Goa District</b>	<b>1230</b>	<b>5021</b>	<b>19440</b>	<b>89689</b>	<b>101494</b>	<b>139480</b>	<b>153413</b>	<b>152976</b>
Sanguem	547	1439	7238	17900	25892	31465	30331	29126
Canacona	144	1071	3405	20310	23092	34423	39767	40722
Quepem	544	1820	5384	33424	27588	38491	44139	44473
Salcete	2259	6602	18422	68179	86359	126840	131440	130051
Mormugao	5162	11398	24375	85196	91740	135561	148404	141232
<b>South Goa District</b>	<b>2299</b>	<b>6083</b>	<b>15902</b>	<b>59380</b>	<b>69596</b>	<b>101528</b>	<b>107562</b>	<b>1015181</b>
<b>Goa State</b>	<b>1698</b>	<b>5479</b>	<b>17896</b>	<b>76383</b>	<b>87486</b>	<b>122813</b>	<b>133285</b>	<b>131994</b>

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 31<sup>ST</sup> MARCH, 2018**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit (Rs. in Crore)</b>	<b>Rank</b>	<b>% to Total Credit</b>	<b>Credit per Branch (Rs. in Crore)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
1	State Bank of India	3655.47	1	18.15	38.08
2	Canara Bank	1818.61	2	9.03	34.31
3	H.D.F.C. Bank	1592.45	3	7.90	23.77
4	Bank of India	1532.00	4	7.60	29.46
5	Goa State Co-operative Bank Ltd.	1250.33	5	6.21	21.19
6	Corporation Bank	1123.66	6	5.58	19.71
7	Saraswat Co-operative Bank Ltd.	616.46	7	3.06	61.65
8	I.C.I.C.I. Bank Ltd.	611.98	8	3.04	18.00
9	IndusInd Bank Ltd	581.41	9	2.88	58.14
10	Goa Urban Co-operative Bank Ltd.	520.84	10	2.59	32.55
11	Axis Bank	511.25	11	2.54	30.07
12	Central Bank of India	481.19	12	2.39	15.04
13	Union Bank of India	479.94	13	2.38	32.00
14	Bank of Baroda	424.37	14	2.11	14.15
15	Indian Overseas Bank	401.09	15	1.99	12.53
16	Syndicate Bank	381.43	16	1.89	14.67
17	Punjab National Bank	375.03	17	1.86	46.88
18	Bicholim Urban Co-operative Bank Ltd.	305.78	18	1.52	27.80
19	South Indian Bank Ltd.	289.24	19	1.44	57.85
20	Vijaya Bank	285.57	20	1.42	31.73
21	North Kanara G.S.B. Co-op Bank Ltd.	278.61	21	1.38	55.72
22	Bank of Maharashtra	272.23	22	1.35	18.15
23	Federal Bank Ltd.	221.54	23	1.10	36.92
24	Andhra Bank	162.33	24	0.81	40.58
25	TJSB Bank	151.02	25	0.75	30.20
26	I.D.B.I. Bank	139.80	26	0.69	17.48
27	Yes Bank	139.34	27	0.69	17.42
28	Citizen Credit Co-operative Bank	120.31	28	0.60	24.06
29	Madgaon Urban Co-operative Bank Ltd	118.23	29	0.59	13.15
30	Kotak Mahindra Bank	115.88	30	0.58	23.18
31	Oriental Bank of Commerce	109.76	31	0.54	15.68
32	Indian Bank	101.20	32	0.50	14.46
33	Mapusa Urban Co-op. Bank of Goa.	100.84	33	0.50	4.20
34	Dena Bank	99.13	34	0.49	5.51
35	United Commercial Bank	96.00	35	0.48	9.60
36	Citizen's Co-operative Bank Ltd.	86.50	36	0.43	14.42
37	Shamrao Vithal Co-op Bank Ltd.	78.35	37	0.39	39.18
38	Ratnakar Bank Ltd.	66.32	38	0.33	8.29

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit (Rs. in Crore)</b>	<b>Rank</b>	<b>% to Total Credit</b>	<b>Credit per Branch (Rs. in Crore)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
39	Apna Sahakari Bank Ltd.	65.60	39	0.33	32.80
40	The Karur Vysya Bank Ltd	50.55	40	0.25	50.55
41	Jammu and Kashmir Bank Ltd.	50.32	41	0.25	50.32
42	Catholic Syrian Bank Ltd.	50.25	42	0.25	25.13
43	United Bank of India	49.02	43	0.24	9.80
44	Women's Co-operative Bank Ltd.	44.58	44	0.22	22.29
45	Allahabad Bank	30.86	45	0.15	7.72
46	Punjab and Maharashtra Bank	24.99	46	0.12	4.17
47	Development Credit Bank Ltd	17.47	47	0.09	4.37
48	Karnataka Bank Ltd	16.74	48	0.08	2.39
49	Kokan Mercantile Co-op. Bank	15.38	49	0.08	15.38
50	Punjab and Sind Bank	13.70	50	0.07	13.70
51	Bandhan Bank	11.59	51	0.06	5.80
52	GP Parsik Bank	3.54	52	0.02	1.77
53	Dhanlaxmi Bank	2.08	53	0.01	2.08
<b>TOTAL</b>		<b>20142.26</b>		<b>100.0</b>	<b>24.21</b>

**STATEMENT – 16**  
**TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA**

<b>Taluka/District/State</b>	<b>1980-1981</b>	<b>1990-1991</b>	<b>2000-2001</b>	<b>2010-2011</b>	<b>2014-2015</b>	<b>2015-2016</b>	<b>2016-2017</b>	<b>2017-2018</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>
Tiswadi	43	46	44	45	42	40	39	38
Bardez	15	19	15	19	26	25	24	21
Pernem	34	49	32	28	25	23	25	22
Bicholim	66	52	33	48	40	42	36	34
Sattari	43	67	29	44	59	50	54	51
Ponda	52	50	37	44	33	32	29	31
<b>North Goa District</b>	<b>33</b>	<b>35</b>	<b>31</b>	<b>36</b>	<b>35</b>	<b>34</b>	<b>32</b>	<b>31</b>
Sanguem	48	44	64	40	42	35	32	34
Canacona	16	25	16	26	22	22	21	21
Quepem	52	31	19	37	28	25	24	24
Salcete	45	33	19	22	24	23	23	21
Mormugao	92	77	43	26	28	30	35	32
<b>South Goa District</b>	<b>60</b>	<b>44</b>	<b>25</b>	<b>24</b>	<b>26</b>	<b>25</b>	<b>26</b>	<b>24</b>
<b>Goa State</b>	<b>45</b>	<b>39</b>	<b>29</b>	<b>31</b>	<b>31</b>	<b>30</b>	<b>30</b>	<b>28</b>

**STATEMENT – 17**

**BANK-WISE CREDIT DEPOSIT RATIO AS ON 31<sup>ST</sup> MARCH, 2018**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit Deposit Ratio</b>
<b><i>1</i></b>	<b><i>2</i></b>	<b><i>3</i></b>
<b>I</b>	<b>COMMERCIAL BANKS</b>	
1	State Bank of India	27
2	Bank of India	20
3	Bank of Baroda	11
4	Corporation Bank	18
5	Central Bank of India	21
6	Canara Bank	28
7	Syndicate Bank	17
8	Dena Bank	6
9	Indian Overseas Bank	29
10	Union Bank of India	31
11	Bank of Maharashtra	31
12	United Commercial Bank	15
13	Karnataka Bank Ltd.	54
14	Indian Bank	21
15	Punjab National Bank	90
16	Apna Sahakari Bank Ltd.	188
17	Vijaya Bank	56
18	Allahabad Bank	62
19	Federal Bank Ltd.	43
20	Oriental Bank of Commerce	15
21	South Indian Bank Ltd.	102
22	United Bank of India	56
23	Andhra Bank	79
24	Punjab & Sind Bank	37
25	Catholic Syrian Bank Ltd.	50
26	Ratnakar Bank Ltd.	14
27	Jammu & Kashmir Bank Ltd.	202
28	I.C.I.C.I. Bank	22
29	I.D.B.I Bank	12
30	H.D.F.C. Bank	30
31	IndusInd Bank Ltd.	282
32	Development Credit Bank Ltd.	7
33	Dhanlaxmi Bank.	23
34	Axis Bank Ltd	34
35	The Karur Vysya Bank Ltd	115
36	Yes Bank	18
37	Kotak Mahindra Bank	18
38	Punjab and Maharashtra Bank	9
39	TJSB Bank	81

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit Deposit Ratio</b>
40	Bandhan Bank	4
41	GP Parsik Bank	48
	<b>Commercial Banks</b>	<b>25</b>
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit Deposit Ratio</b>
<b><i>I</i></b>	<b><i>2</i></b>	<b><i>3</i></b>
<b>II</b>	<b>CO-OPERATIVE BANKS</b>	
1	Goa Urban Co-operative Bank Ltd.	56
2	Goa State Co-operative Bank Ltd.	71
3	Women's Co-operative Bank Ltd.	64
4	Citizen's Co-op. Bank Ltd.	43
5	Bicholim Urban Co-op. Bank Ltd.	63
6	Saraswat Co-op. Bank Ltd.	69
7	North Kanara G.S.B. Co-op. Bank Ltd.	108
8	Shamrao Vithal Co-op. Bank Ltd.	98
9	Madgao Urban Co-operative Bank Ltd.	40
10	Mapusa Urban Co-op. Bank of Goa Ltd.	27
11	Citizen Credit Co-op. Bank Ltd.	109
12	Kokan Mercantile Co-op Bank	596
	<b>Co-operative Banks</b>	<b>65</b>
	<b>ALL BANKS</b>	<b>28</b>



## STATEMENT – 18

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

Sr. No.	State/Union Territory	Average population per branch, 2018
<i>1</i>	<i>2</i>	<i>3</i>
<b>I</b>	<b>STATE</b>	
1	Andhra Pradesh	7485
2	Arunachal Pradesh	8765
3	Assam	14259
4	Bihar	15895
5	Chhattisgarh	10629
6	Goa	3050
7	Gujarat	8197
8	Haryana	5876
9	Himachal Pradesh	4704
10	Jammu & Kashmir	7107
11	Jharkhand	11701
12	Karnataka	6386
13	Kerala	5741
14	Madhya Pradesh	12293
15	Maharashtra	9980
16	Manipur	15207
17	Meghalaya	8257
18	Mizoram	5741
19	Nagaland	15188
20	Orissa	8984
21	Punjab	4603
22	Rajasthan	10403
23	Sikkim	4818
24	Tamil Nadu	6540
25	Tripura	8604
26	Uttar Pradesh	13293
27	Uttarakhand	5334
28	West Bengal	11991
<b>II</b>	<b>UNION TERRITORY</b>	
1	Andaman & Nicobar Islands	8582
2	Chandigarh	4723
3	Dadra & Nagar Haveli	7533
4	Daman & Diu	7638
5	Delhi	6346
6	Lakshadweep	6385
7	Puducherry	7523
	<b>ALL INDIA</b>	<b>9263</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2018 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 31<sup>ST</sup> MARCH, 2018 (excluding Co-operative Banks)

Sr. No.	State/Union Territory	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
<b>I</b>	<b>STATE</b>	
1	Andhra Pradesh	112
2	Arunachal Pradesh	25
3	Assam	43
4	Bihar	32
5	Chhattisgarh	63
6	Goa	27
7	Gujarat	75
8	Haryana	59
9	Himachal Pradesh	31
10	Jammu & Kashmir	43
11	Jharkhand	27
12	Karnataka	70
13	Kerala	64
14	Madhya Pradesh	65
15	Maharashtra	105
16	Manipur	45
17	Meghalaya	27
18	Mizoram	36
19	Nagaland	35
20	Orissa	37
21	Punjab	63
22	Rajasthan	76
23	Sikkim	27
24	Tamil Nadu	108
25	Tripura	40
26	Uttar Pradesh	41
27	Uttarakhand	36
28	West Bengal	50
29	Telangana	106
<b>II</b>	<b>UNION TERRITORY</b>	
1	Andaman & Nicobar Islands	39
2	Chandigarh	108
3	Dadra & Nagar Haveli	44
4	Daman & Diu	28
5	Delhi	93
6	Lakshadweep	8
7	Pondicherry	62
	<b>ALL INDIA</b>	<b>76</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2018.

**STATEMENT – 20**

**BANK-WISE DETAILS OF DEPOSITS AS ON 31<sup>ST</sup> MARCH, 2018**

*(Rs. in Crore)*

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Deposits</b>		
		<b>Total</b>	<b>N.R.E.</b>	<b>Domestic</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	State Bank of India	13514.00	4212.47	9301.00
2	Bank of India	7661.00	1808.00	5853
3	Bank of Baroda	4004.18	1342.38	2661.80
4	Corporation Bank	6147.91	1624.24	4523.67
5	Central Bank of India	2279.14	331.78	1947.36
6	Canara Bank	6562.72	1606.60	4956.12
7	Syndicate Bank	2227.31	236.63	1990.68
8	Dena Bank	1546.65	411.78	1134.87
9	Indian Overseas Bank	1385.96	283.39	1102.57
10	Union Bank of India	1570.30	223.08	1347.22
11	Bank of Maharashtra	866.37	45.21	821.16
12	United Commercial Bank	639.00	15.00	624.00
13	Karnataka Bank Ltd.	30.88	9.70	21.18
14	Indian Bank	483.15	87.24	395.91
15	Punjab National Bank	418.17	25.09	393.08
16	Vijaya Bank	514.40	4.41	509.99
17	Allahabad Bank	50.14	0.80	49.34
18	Federal Bank Ltd.	509.64	157.99	351.65
19	Oriental Bank of Commerce	731.88	52.50	679.38
20	South Indian Bank Ltd.	283.01	19.95	263.06
21	United Bank of India	87.40	4.21	83.19
22	Andhra Bank	205.28	19.57	185.71
23	Punjab and Sind Bank	37.20	0.05	37.15
24	Catholic Syrian Bank Ltd.	99.91	33.53	66.38
25	Ratnakar Bank Ltd.	474.54	24.51	450.03
26	Jammu and Kashmir Bank Ltd.	24.95	0.15	24.80
27	I.C.I.C.I. Bank Ltd.	2786.79	1020.52	1766.27
28	I.D.B.I. Bank	1214.84	200.89	1013.95
29	H.D.F.C. Bank	5392.98	1364.72	4028.26
30	IndusInd Bank Ltd	206.42	32.57	173.85
31	Development Credit Bank Ltd	265.92	24.10	241.82
32	North Kanara G.S.B. Co-op Bank Ltd.	258.85	0.41	258.44
33	Goa Urban Co-operative Bank Ltd.	922.07	0.00	922.07
34	Goa State Co-operative Bank Ltd.	1762.55	0.02	1762.53
35	Women's Co-operative Bank Ltd.	69.78	0.00	69.78
36	Citizen's Co-operative Bank Ltd.	201.80	0.00	201.80
37	Bicholim Urban Co-operative Bank Ltd.	485.34	0.00	485.34
38	Saraswat Co-operative Bank Ltd.	892.88	17.30	877.58

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Shamrao Vithal Co-op Bank Ltd.	80.07	1.45	78.62
40	Madgaon Urban Co-operative Bank Ltd.	292.29	0.00	292.29
41	Dhanlaxami Bank	9.05	2.55	6.50
42	Mapusa Urban Co-op. Bank of Goa	378.39	0.24	378.15
43	Citizen Credit Co-operative Bank	110.76	1.52	109.24
44	Axis Bank	1510.36	485.28	1025.08
45	The Karur Vysya Bank Ltd	43.93	10.85	33.08
46	Yes Bank	790.04	33.78	756.26
47	Kotak Mahindra Bank	635.39	164.94	470.45
48	Punjab and Maharashtra Bank	292.56	7.58	284.98
49	TJSB Bank	187.50	0.28	187.22
50	Kokan Mercantile Co-operative Bank	2.58	0.00	2.58
51	Apna Sahakari Bank Ltd.	34.86	0.00	34.86
52	Bandhan Bank	24.14	0.00	24.14
53	GP Parsik Bank	24.01	0.14	23.87
	<b>TOTAL</b>	<b>71231.24</b>	<b>15947.40</b>	<b>55283.84</b>

## STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS  
ON 31<sup>ST</sup> MARCH, 2018

(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	13514.00	3655.47	1611.29	0.00	0.00
2	Bank of India	7661.00	1532.00	567.00	203.00	0.00
3	Bank of Baroda	4004.18	424.37	157.89	34.57	0.00
4	Corporation Bank	6147.91	1123.66	681.46	70.10	5.13
5	Central Bank of India	2279.14	481.19	307.41	31.93	0.00
6	Canara Bank	6562.72	1818.61	1385.94	38.54	0.00
7	Syndicate Bank	2227.31	381.43	212.35	8.90	0.00
8	Dena Bank	1546.65	99.13	62.26	0.00	0.00
9	Indian Overseas Bank	1385.96	401.09	33.51	12.08	0.00
10	Union Bank of India	1570.30	479.94	321.68	14.90	0.00
11	Bank of Maharashtra	866.37	272.23	173.92	7.94	0.00
12	United Commercial Bank	639.00	96.00	54.00	5.00	6.00
13	Karnataka Bank Ltd.	30.88	16.74	5.70	2.51	0.00
14	Indian Bank	483.15	101.20	53.07	5.78	0.00
15	Punjab National Bank	418.17	375.03	215.06	2.06	0.00
16	Vijaya Bank	514.40	285.57	138.82	6.93	0.00
17	Allahabad Bank	50.14	30.86	21.85	4.73	0.00
18	Federal Bank Ltd.	509.64	221.54	114.70	0.00	0.00
19	Oriental Bank of Commerce	731.88	109.76	96.43	13.34	0.00
20	South Indian Bank Ltd.	283.01	289.24	126.52	43.78	0.00
21	United Bank of India	87.40	49.02	30.76	0.00	0.00
22	Andhra Bank	205.28	162.33	120.23	0.00	0.00
23	Punjab and Sind Bank	37.20	13.70	9.20	0.04	0.00
24	Catholic Syrian Bank Ltd.	99.91	50.25	0.00	0.00	0.00
25	Ratnakar Bank Ltd.	474.54	66.32	44.09	36.70	0.00
26	Jammu and Kashmir Bank Ltd.	24.95	50.32	17.23	0.00	0.00
27	I.C.I.C.I. Bank Ltd.	2786.79	611.98	0.00	0.00	0.00
28	I.D.B.I. Bank	1214.84	139.80	95.88	20.24	0.00
29	H.D.F.C. Bank	5392.98	1592.45	263.68	56.95	0.00
30	IndusInd Bank Ltd	206.42	581.41	124.68	19.10	0.00
31	Development Credit Bank Ltd	265.92	17.47	1.57	0.12	0.00
32	Goa Urban Co-operative Bank Ltd.	922.07	520.84	281.60	30.20	0.00
33	Goa State Co-operative Bank Ltd.	1762.55	1250.33	538.51	78.17	0.00
34	Women's Co-operative Bank Ltd.	69.78	44.58	14.06	1.36	0.00
35	Citizen's Co-operative Bank Ltd.	201.80	86.50	60.61	29.23	0.00
36	Bicholim Urban Co-op. Bank Ltd.	485.34	305.78	131.39	33.01	0.00
37	Saraswat Co-operative Bank Ltd.	892.88	616.46	133.18	16.85	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	North Kanara G.S.B. Co-op Bank Ltd.	258.85	278.61	108.73	0.40	0.00
39	Shamrao Vithal Co-op Bank Ltd.	80.07	78.35	4.29	0.76	0.00
40	Madgaum Urban Co-op. Bank Ltd.	292.29	118.33	58.47	12.05	0.00
41	Dhanlaxami Bank	9.05	2.08	0.36	1.10	0.00
42	Mapusa Urban Co-op. Bank of Goa	378.39	100.84	29.74	4.16	0.00
43	Citizen Cedit Co-operative Bank	110.76	120.31	33.62	26.44	0.00
44	Axis Bank	1510.36	511.25	25.35	11.58	0.00
45	The Karur Vysya Bank Ltd	43.93	50.55	0.74	0.00	0.00
46	Yes Bank	790.04	139.34	97.97	0.29	0.00
47	Kotak Mahindra Bank	635.39	115.88	42.49	6.97	0.00
48	Punjab and Maharashtra Bank	292.56	24.99	15.14	4.23	0.00
49	TJSB Bank	187.50	151.02	19.32	8.98	0.00
50	Kokan Mercantile Co-operative Bank	2.58	15.38	6.15	0.38	0.00
51	Apna Sahakari Bank Ltd.	34.86	65.60	0.00	0.00	0.00
52	Bandhan Bank	24.14	11.59	0.00	0.00	0.00
53	GP Parsik Bank	24.01	3.54	1.68	0.41	0.00
	<b>Total</b>	<b>71231.24</b>	<b>20142.26</b>	<b>8651.57</b>	<b>905.80</b>	<b>11.13</b>

**STATEMENT – 22**

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT  
OF COMMERCIAL BANKS AS ON MARCH, 2018.**

<b>Sr. No.</b>	<b>State/Union Territory</b>	<b>Deposit (Rs. in crore)</b>	<b>Per Capita Deposit (in Rs.)</b>	<b>Credit (Rs. in crore)</b>	<b>Per Capita Credit (in Rs.)</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
	<b>STATE</b>				
1	Andhra Pradesh	696950	77706	756092	84300
2	Arunachal Pradesh	13317	99306	3322	24773
3	Assam	134643	40597	57307	17279
4	Bihar	317131	29864	101511	9559
5	Chhattisgarh	133066	50236	83352	31468
6	Goa	66090	319584	17632	85261
7	Gujarat	643747	100238	482779	75173
8	Haryana	367362	130026	218337	77279
9	Himachal Pradesh	85753	119002	26479	36746
10	Jammu & Kashmir	104458	82478	44819	35388
11	Jharkhand	199475	57847	54639	15845
12	Karnataka	840424	132486	586740	92495
13	Kerala	440361	122112	281384	78028
14	Madhya Pradesh	340117	42492	221512	27674
15	Maharashtra	2289301	186234	2404766	195627
16	Manipur	8972	33908	3998	15110
17	Meghalaya	21669	76515	5841	20625
18	Mizoram	8472	78083	3027	27899
19	Nagaland	10047	41346	3468	14272
20	Orissa	271019	62835	100653	23336
21	Punjab	350459	118298	221388	74730
22	Rajasthan	336820	44979	254382	33970
23	Sikkim	8610	130455	2319	35136
24	Tamil Nadu	725810	103618	784172	111949
25	Tripura	22178	56779	8981	22993
26	Uttar Pradesh	957832	42603	391892	17431
27	Uttarakhand	123440	113383	44669	41030
28	West Bengal	722699	75986	364453	38320
	<b>UNION TERRITORY</b>				
29	Andaman and Nicobar Island	4722	85122	1846	32104
30	Chandigarh	62287	320902	67384	347161
31	Dadra & Nagar Haveli	3886	85973	1724	38142
32	Daman & Diu	4683	130446	1306	36379
33	Delhi	1145719	508688	1069998	475069
34	Lakshadweep	998	120241	82	9880
35	Pondicherry	16771	93276	10319	57391
	<b>ALL INDIA</b>	<b>11479288</b>	<b>88435</b>	<b>8682573</b>	<b>66890</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2018.

- 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, 2018.**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Number of ATMs</b>
1	State Bank of India	149
2	Bank of India	75
3	Bank of Baroda	45
4	Corporation Bank	72
5	Central Bank of India	32
6	Canara Bank	75
7	Syndicate Bank	26
8	Dena Bank	18
9	Indian Overseas Bank	32
10	Union Bank of India	16
11	Bank of Maharashtra	14
12	United Commercial Bank	10
13	Karnataka Bank Ltd.	7
14	Indian Bank	7
15	Punjab National Bank	10
16	Vijaya Bank	7
17	Allahabad Bank	3
18	Federal Bank Ltd.	6
19	Oriental Bank of Commerce	7
20	South Indian Bank Ltd.	7
21	United Bank of India	5
22	Andhra Bank	4
23	Punjab and Sindh Bank	1
24	Catholic Syrian Bank Ltd.	2
25	Ratnakar Bank	29
26	Apna Sahakari Bank Ltd.	2
27	Jammu and Kashmir Bank Ltd.	1
28	I.C.I.C.I. Bank	71
29	I.D.B.I. Bank	13
30	H.D.F.C. Bank	139
31	IndusInd Bank Ltd.	13
32	Development Credit Bank Ltd.	6
33	Axis Bank	21
34	Yes Bank	10
35	Karur Vysya Bank	1
36	Kotak Mahindra Bank	17
37	Dhanlaxmi Bank	1
38	Punjab and Maharashtra Bank	7
39	TJSB Bank	5
40	Bandhan Bank	2
41	Goa Urban Co-operative Bank Ltd.	7



<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Number of ATMs</b>
42	Goa State Co-operative Bank Ltd.	23
43	Madgaum Urban Co-operative Bank Ltd.	0
44	Mapusa Urban Co-operative Bank of Goa Ltd.	0
45	Women's Co-operative Bank Ltd.	0
46	Citizen's Co-operative Bank Ltd.	1
47	Bicholim Urban Co-operative Bank Ltd.	7
48	Saraswat Co-operative Bank Ltd.	11
49	North Kanara G.S.B. Co-op Bank Ltd.	5
50	Shamrao Vithal Co-op Bank Ltd.	2
51	Citizen Credit Co-operative Bank Ltd.	2
52	Kokan Mercantile Co-operative Bank Ltd.	0
53	GP Parsik Bank	2
	<b>Total</b>	<b>1028</b>

