



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2018-19



Directorate of Planning, Statistics and Evaluation

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P R E F A C E

The present brochure on “Credit Deposit Ratio – 2018-19”, the thirty-first in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2018-19. 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 estimated population of the State i.e. 15.36 lakh as revised by the National 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

Porvorim-Goa
August, 2020

CHAPTER – I

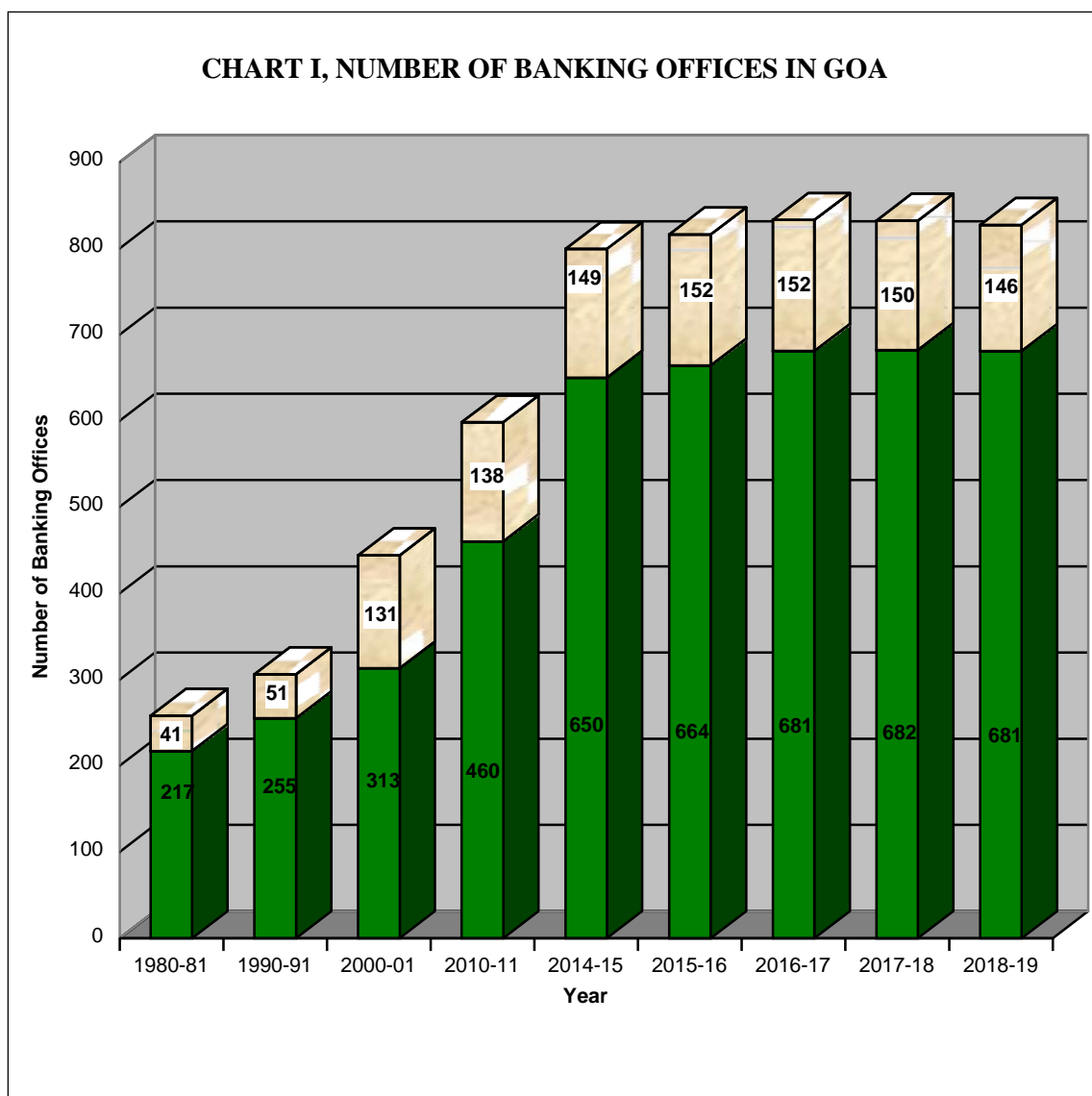
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa has a geographical area of 3,702 sq. kms., and an estimated population of 15.36 lakh. The population for the year 2018-19 is estimated by the National Statistics Office (NSO), 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 827 banking offices as on 31st March, 2019. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2019 based on the population projected during 2019 by the Registrar General of India, there was a scheduled commercial bank branch for every 3,169 people in Goa, as against the all-India average of 9,257 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 31st March, 1988 after attaining Statehood and further to 827 bank branches as on March 31st, 2019. The aggregate deposits also registered a phenomenal growth from ₹.9.00 crore in 1962 to ₹76,780.14 crore in 2018-19. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to ₹22,525.30 crore during 2018-19. Consequently, the credit deposit ratio in 2018-19 was 29%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2018-19. The total number of bank branches in 2018-19 stood at 827. Although Dhanlaxmi Bank closed down and 6 nos. of banks shut down 11 nos. of bank branches i.e., State Bank of India (01), Central Bank of India (01), Indian Overseas Bank (03), TJSB (01) and Punjab National Bank (01) in Commercial Bank Category & Goa State Co-operative Bank (04) in Co-operative Bank Category, subsequently, 7 nos. of bank branch were added by Bank of Baroda (02), IndusInd Bank (01), Axis Bank (01), Kotak Mahindra (02) & Punjab & Maharashtra Bank (01).

TABLE – 1.1
NUMBER OF BANKS & BANKING OFFICES

Year	Commercial Banks		Co-operative Banks		Total No. of Banks	Total No. of Branches
	No. of Banks	No. of Branches	No. of Banks	No. of Branches		
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
1980-81	24	217	4	41	28	258
1990-91	29	255	7	51	36	306
2000-01	37	313	11	131	48	444
2010-11	40	460	11	138	51	598
2014-15	45	650	12	149	57	799
2015-16	44	664	12	152	56	816
2016-17	45	681	12	152	57	833
2017-18	41	682	12	150	53	832
2018-19	40	681	12	146	52	827



1.2. Commercial Banks

- 121 It is observed from the data collected that there were 40 nos. of commercial banks with 681 nos. of branch offices operating in Goa as on March, 31st 2019. Out of these, 10 nos. of banks had 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 (95 nos.), followed by HDFC Bank (67 nos.), Corporation Bank (57 nos.), Canara Bank (53 nos.), Bank of India (52 nos.), ICICI Bank (34 nos.), Bank of Baroda (32 nos.), Central Bank of India (31 nos.), Indian Overseas Bank (29 nos.) and Syndicate Bank (26 nos.). The above 10 banks, with an aggregate of 476 branches accounted for nearly 70% of the commercial banks and around 58% of the total banking offices in Goa. The bank wise number of banking offices is shown in Statement - 1.

1.3 Co-operative Banks

Under the Cooperative Sector, in the year 2018-19, there were 12 nos. of banks operating in Goa with 146 nos. of branches. Out of these, Goa State Co-operative Bank Ltd. had the maximum number of branches (55 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

- 14.1 During the year 2018-19, 491 nos. (59%) out of 827 nos. of banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (171 nos.), followed by Tiswadi taluka (152 nos.). Whereas in South Goa District, Salcete taluka had the maximum number of branches (185 nos.), followed by Mormugao taluka (80 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together accounted for 588 nos. of banking offices i.e. for over 71% of the total number of banking offices in the State.
- 14.2 During the year 2018-19, Sattari taluka had the least number of banking offices in operation (16 nos.), followed by Pernem taluka (31 nos.) in North Goa District. While Sanguem taluka (20 nos.) followed by Canacona taluka (21 nos.) in South Goa District had the least number of banking offices. The overall trend in the number of banking offices talukawise during the period 2018-19 is shown in Statement - 2 and its percentage distribution in Statement - 3.

1.5 Population Covered

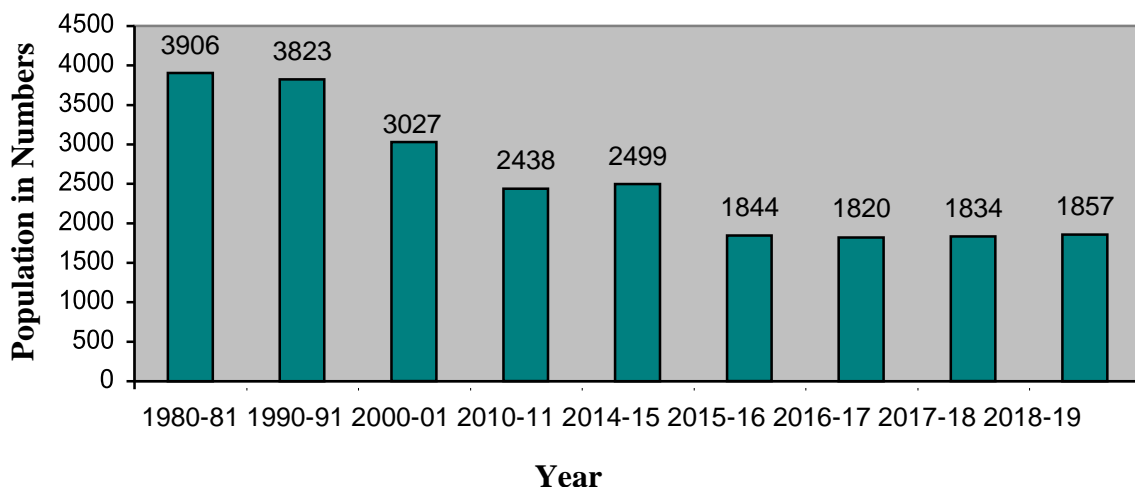
- 15.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2018-19 ranged between 3,906 to 1,857 persons per branch as can be seen from Table 1.2, thus indicating that Goa possesses an excellent banking network.

TABLE – 1.2
POPULATION PER BRANCH (INCLUDING CO-OPERATIVE 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
2014-15	2,499
2015-16	1,844
2016-17	1,820
2017-18	1,834
2018-19	1,857

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

CHART II, ESTIMATED POPULATION PER BANK BRANCH



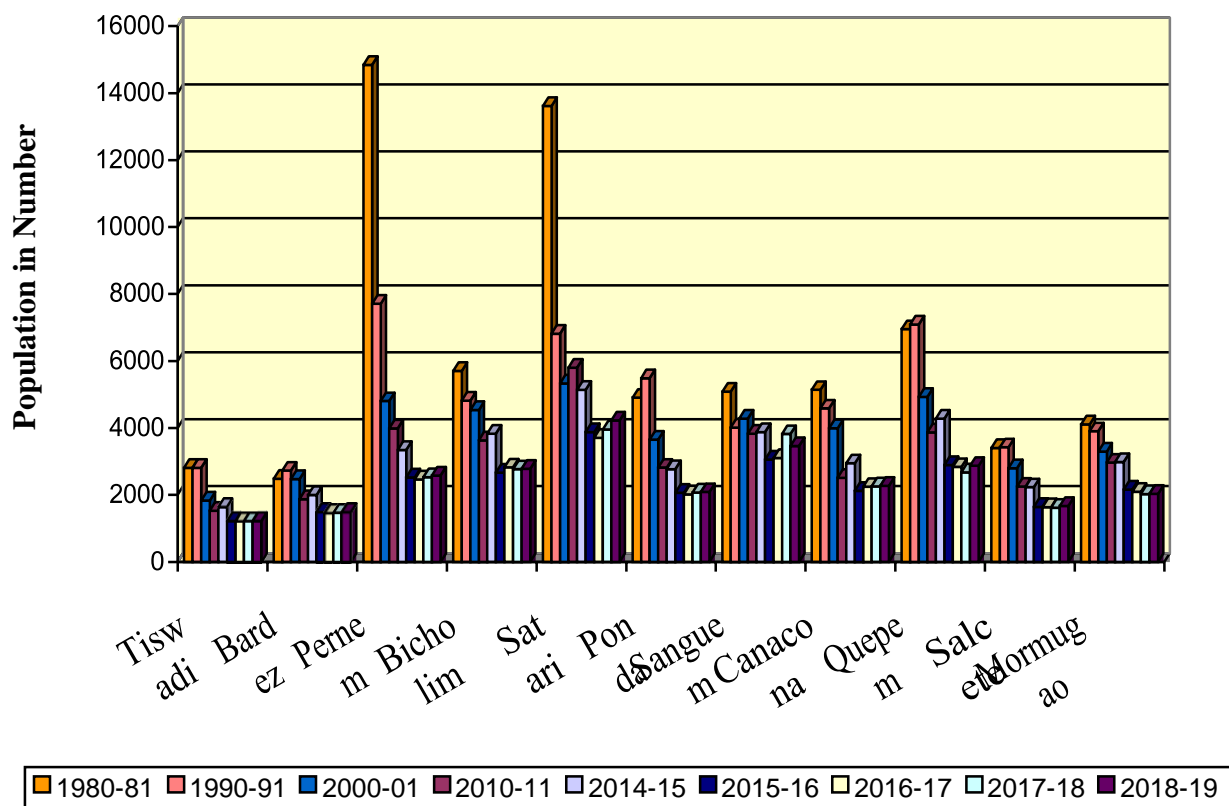
152 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 1990-91, 2000-01, 2010-11, 2014-15, 2015-16, 2016-17, 2017-18 and 2018-19 are presented in Table 1.3.

TABLE - 1.3
TALUKA-WISE POPULATION PER BRANCH

State/ District/ Taluka	Population per branch								
	1980-81	1990-91	2000-01	2010-11	2014-15	2015-16	2016-17	2017-18	2018-19
<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>	<i>10</i>
Goa State	3906	3819	3027	2438	2499	1844	1820	1834	1857
North Goa District	3762	3729	2847	2278	2348	1744	1715	1743	1755
Tiswadi	2807	2804	1832	1524	1628	1219	1207	1215	1223
Bardez	2482	2724	2468	1872	1994	1485	1437	1463	1464
Pernem	14838	7711	4799	3985	3345	2521	2464	2527	2577
Bicholim	5699	4811	4538	3627	3832	2660	2821	2763	2781
Sattari	13612	6814	5328	5796	5139	3873	3706	3950	4224
Ponda	4904	5483	3650	2811	2769	2062	2010	2071	2085
South Goa District	4110	3944	3295	2678	2723	1991	1975	1965	2007
Sanguem	5082	4013	4275	3826	3878	3056	3101	3815	3456
Canacona	5133	4578	3992	2510	2945	2119	2238	2253	2267
Quepem	6949	7089	4928	3865	4275	2889	2830	2671	2867
Salcete	3399	3423	2793	2247	2227	1642	1629	1614	1669
Mormugao	4105	3900	3292	2964	2981	2155	2087	2022	2035

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

**CHART III, TALUKA WISE POPULATION COVERED
PER BRANCH**



153 An estimated population of 1,857 was covered per branch in the State during 2018-19. The population covered per branch for North Goa District and South Goa District was 1,755 and 2,007 respectively. The estimated population covered per bank branch was the lowest in Tiswadi taluka (1,223), followed by Bardez (1,464) in North Goa district while Salcete (1,669) and Mormugao (2,035) were least served in South Goa District. Satari taluka in North Goa district, had the maximum population covered per branch i.e 4,224, followed by Bicholim taluka (2,781) whereas Sanguem (3,456) and Quepem (2,867) talukas in South Goa district had the maximum population covered per branch.

154 During the year 2011, Sanguem taluka was bifurcated 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. However, there are 06 branches catering to the population in Dharbandora taluka.

- 155 The population served per branch of commercial bank offices across the country vis-a-vis 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 3,169 while at All India level it was 9,257 during 2018-19. The State-wise number of banking offices as provided by Reserve Bank of India vide Quarterly Statistics of Deposits and Credit of Scheduled Commercial Banks, March, 2019 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

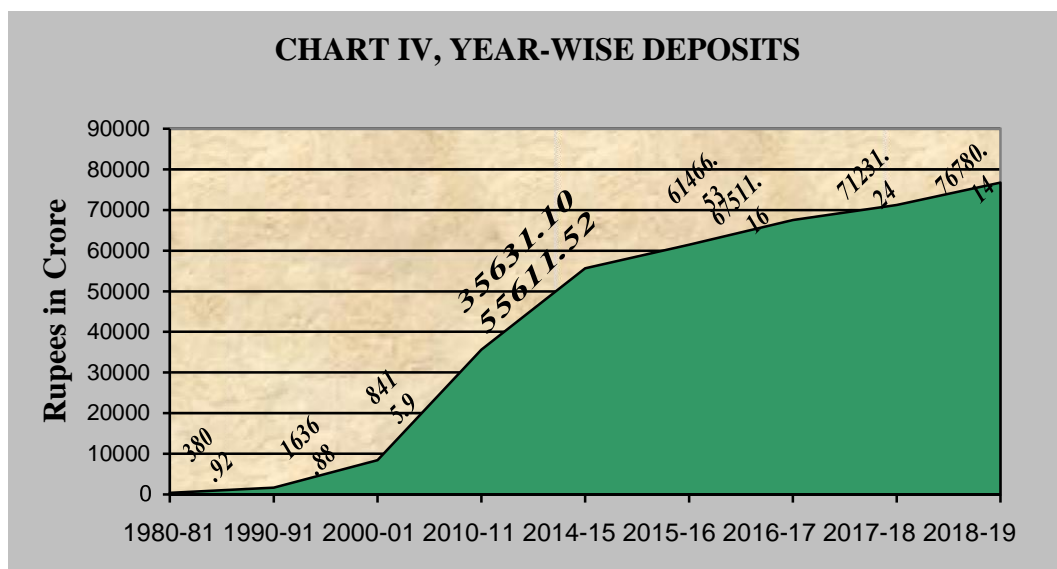
DEPOSITS/CREDIT

2.1 DEPOSITS

- 2.1.1 The 827 nos. of bank branches of 52 scheduled banks operating in Goa had mobilized deposits to the tune of ₹76,780.14 crore, as on 31st March, 2019 as against ₹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 (₹ 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
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
2018-19	76,780.14	7.8

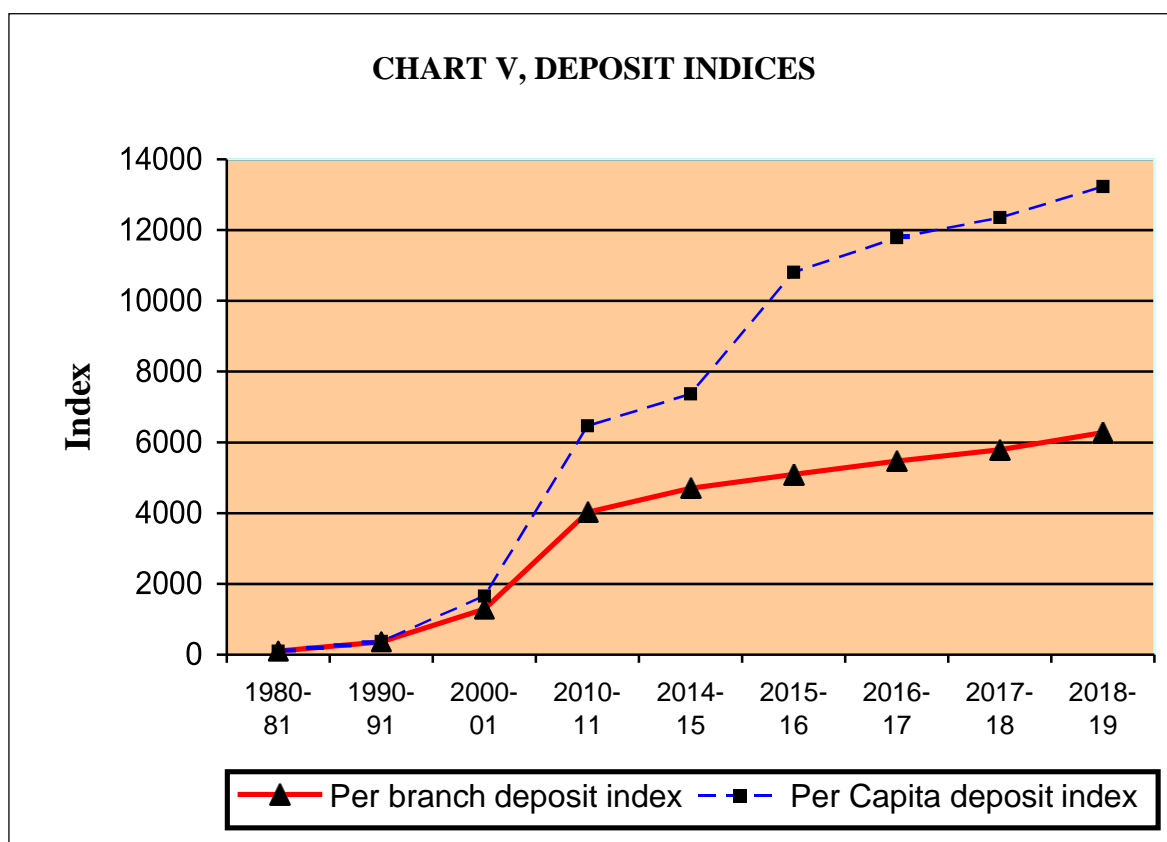


- 2.1.2 It is observed from the above table that the aggregate deposits over the period 1980-81 to 2018-19 have leaped from ₹.380.92 crore to ₹.76,780.14 crore, registering an average annual growth rate of 15%. During the year 2018-19, the annual growth rate recorded was 7.8%.

TABLE - 2.2
DEPOSITS PER BANK BRANCH AND PER CAPITA

Year	Deposits per branch office (₹ in crore)	Index	Per Capita Deposits (₹)	Index
1	2	3	4	5
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
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
2018-19	92.84	6,273	4,99,871	13,228

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



- 213 Table 2.2 above indicates that the deposits per branch office increased more than 63 times and the per capita deposits increased more than 132 times during the period from 1980-81 to 2018-19.

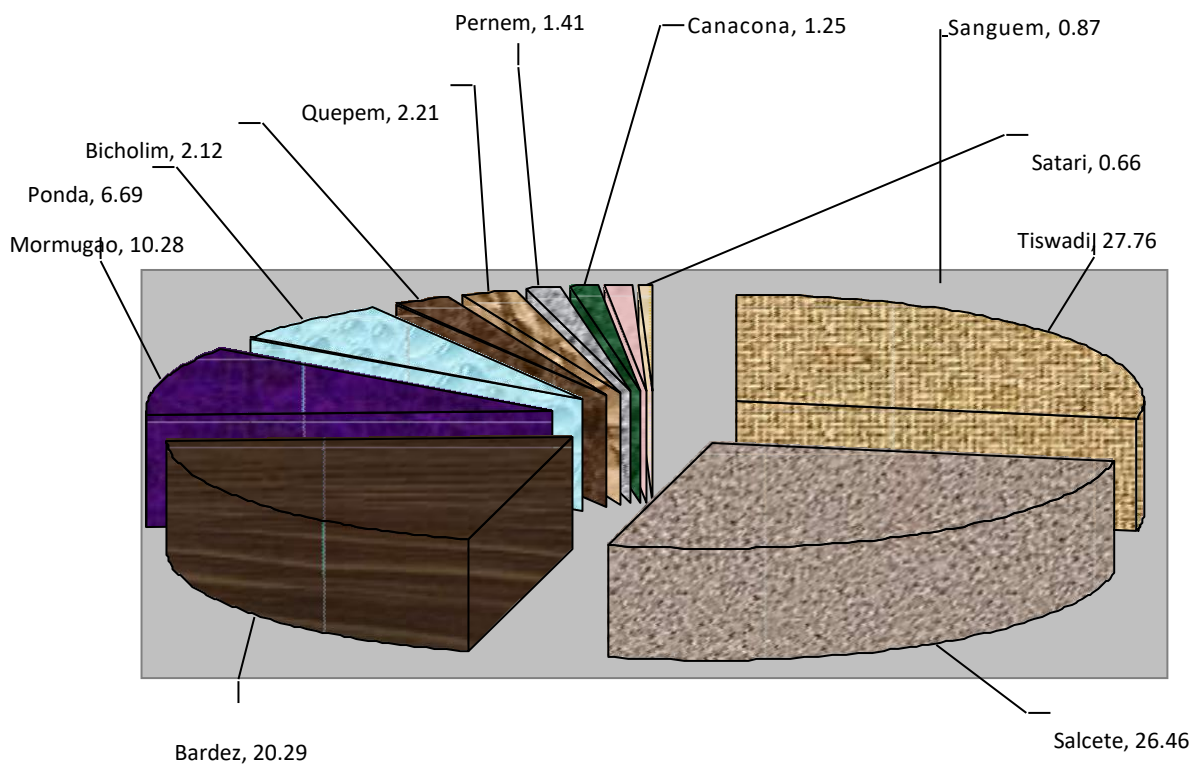
- 214 The Deposits per bank branch have steadily increased from ₹1.48 crore in 1980-81 to ₹85.61 crore in 2017-18 and further to ₹92.84 crore in 2018-19, thereby registering an annual growth rate of 11.5% over the period from 1980-81 to 2018-19. Similarly, the per capita deposits have shot up from ₹3,779/- in 1980-81 to ₹4,66,784/- in 2017-18 and thereafter to ₹4,99,871/- during 2018-19 at an annual growth rate of 13.7%.
- 215 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2019. The State Bank of India with total aggregate deposits of ₹15211.76 crore (20% of the total deposits) topped the list followed by Bank of India ₹7972.12 crore (nearly 10%) and H.D.F.C. Bank ₹7012.70 (over 9%). These three banks together accounted for 39% of the total deposits. The deposits mobilized by as many as 24 nos. of the 40 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 ₹.1908.97 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., Madgaon 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.
- 216 During the year 2018-19, the deposits per branch were the highest in case of State Bank of India (₹160.12 crore), Bank of India (₹153.31 crore), I.D.B.I. Bank (₹136.96 crore), Yes Bank (₹136.13 crore), Bank of Baroda (₹130.79 crore), Canara Bank (₹125.15 crore) and Union Bank of India (₹106.57 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (₹3.69 crore).
- 217 The ranking of talukas according to the size of deposits as on 31st March, 2019 is given in Table 2.3.

TABLE - 2.3
TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2018-19

Taluka	Deposits (₹ in crore)	Percentage distribution	Rank	*Per capita deposits (₹)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	21312.57	27.76	1	1146725
Salcete	20316.92	26.46	2	658068
Bardez	15579.64	20.29	3	622270
Mormugao	7889.02	10.28	4	484536
Ponda	5138.08	6.69	5	293430
Quepem	1699.52	2.21	6	197582
Bicholim	1630.77	2.12	7	158463
Pernem	1085.16	1.41	8	135862
Canacona	960.28	1.25	9	201672
Sanguem	663.92	0.87	10	96053
Sattari	504.26	0.66	11	74612

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

**CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSITS,
2018-19**



- 21.8 During the year 2018-19, Tiswadi taluka with ₹21312.57 crore (27.76%) had the highest deposits followed by Salcete taluka ₹20316.92 crore (26.46%) and Bardez taluka ₹15579.64 crore (20.29%). The above three talukas together accounted for over 74% of the total deposits. Whereas the least contribution was from Sattari taluka at ₹504.26 crore (0.66%) followed by Sanguem taluka with deposits of ₹.663.92 crore (0.87%). 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 (₹11,46,725/-) followed by Salcete (₹6,58,068/-), Bardez (₹6,22,270/-) and Mormugao (₹4,84,536/-). The lowest per capita deposits were mobilized in Sattari taluka (₹74,612/-) and Sanguem taluka (₹96,053/-).

N.R.E. Deposits

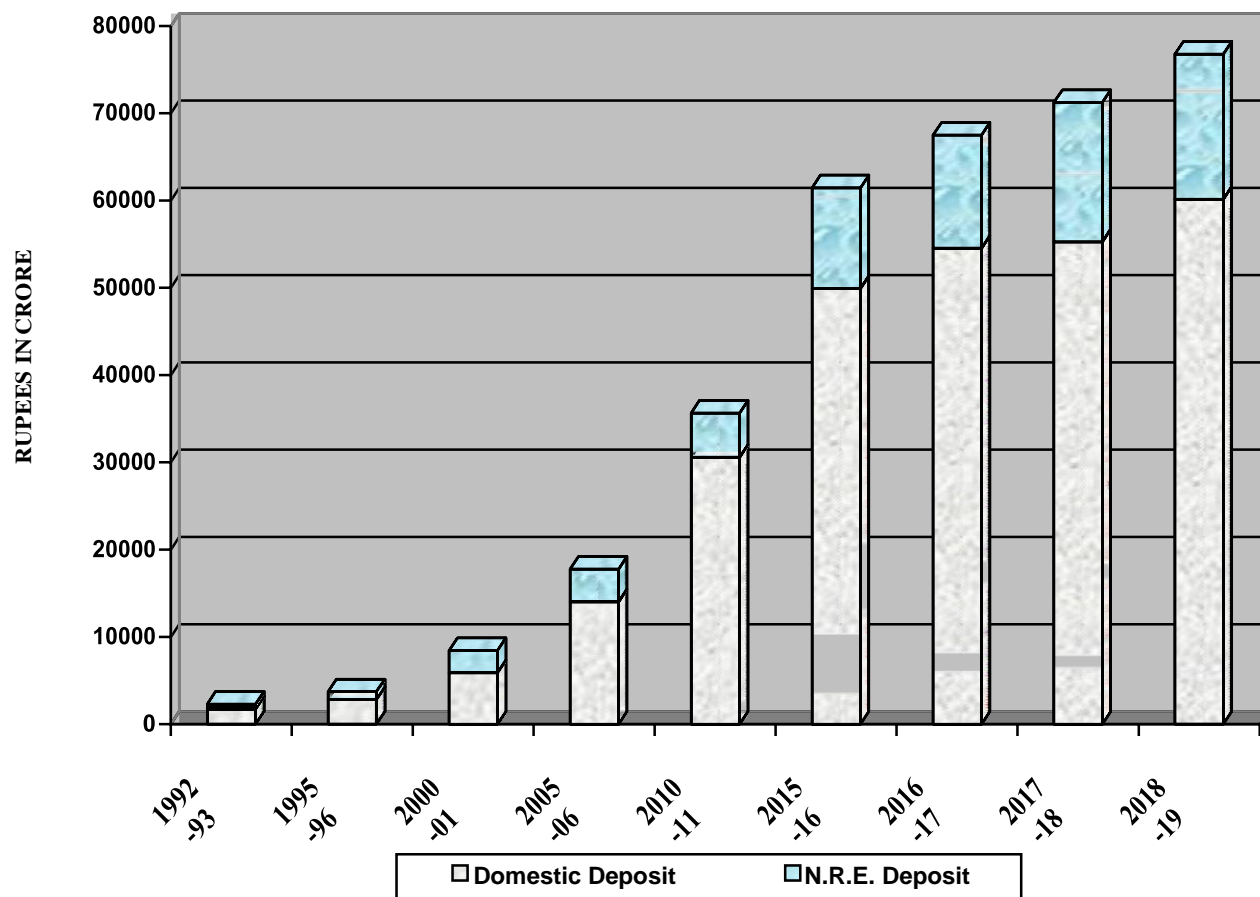
- 21.9 As on March 31st 2019, the NRE deposits mobilized by the banking institutions in Goa accounted for ₹16,632.85 crore as against ₹15,947.40 crore during the previous year i.e. 2017-18. The gross NRE deposits, which stood at ₹583.47 crore in 1992-93, have escalated remarkably.

Year-wise domestic and NRE deposits from the years 1992-93 to 2018-19 are shown in Table 2.4.

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

Year	Deposits (₹ 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
2017-18	55283.84	15947.40	71231.24	22.39
2018-19	60147.29	16632.85	76780.14	21.66

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



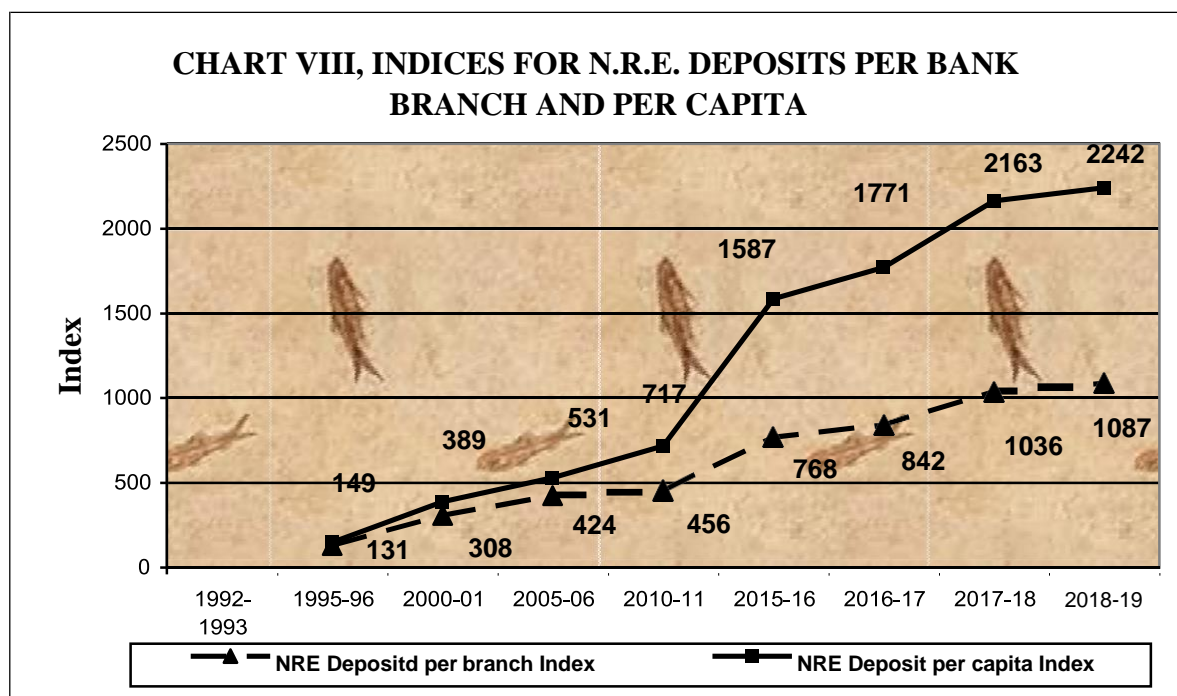
- 21.10 The N.R.E. deposits during the period 1992-93 to 2018-19 have increased from ₹583.47 crore to ₹16,632.85 crore. The percentage contribution of NRE deposits to the total deposits stood at over 21.6% during 2018-19 thereby registering a decrease of less than 1% as compared to the year 2017-18.

- 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 2018-19. 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 bank branch (₹ in crore)	Index	Per capita NRE Deposits (in ₹)	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
2018-19	20.11	1087	1,08,287	2242

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



2.2 CREDIT

- 221 Banking activities in the State have increased significantly compared to pre-liberation period. The gross credit which stood at a mere ₹3.00 crore in 1962 has risen to more than ₹20,000 crore over the past 5 decades. During the year 2018-19, the gross credit advanced by the banking institutions was ₹22,525.30 crore which increased by ₹2383.04 crore (around 11.8%) as compared to the previous year. The year-wise total advances are shown in Table 2.6.

TABLE – 2.6

ANNUAL GROWTH OF CREDIT

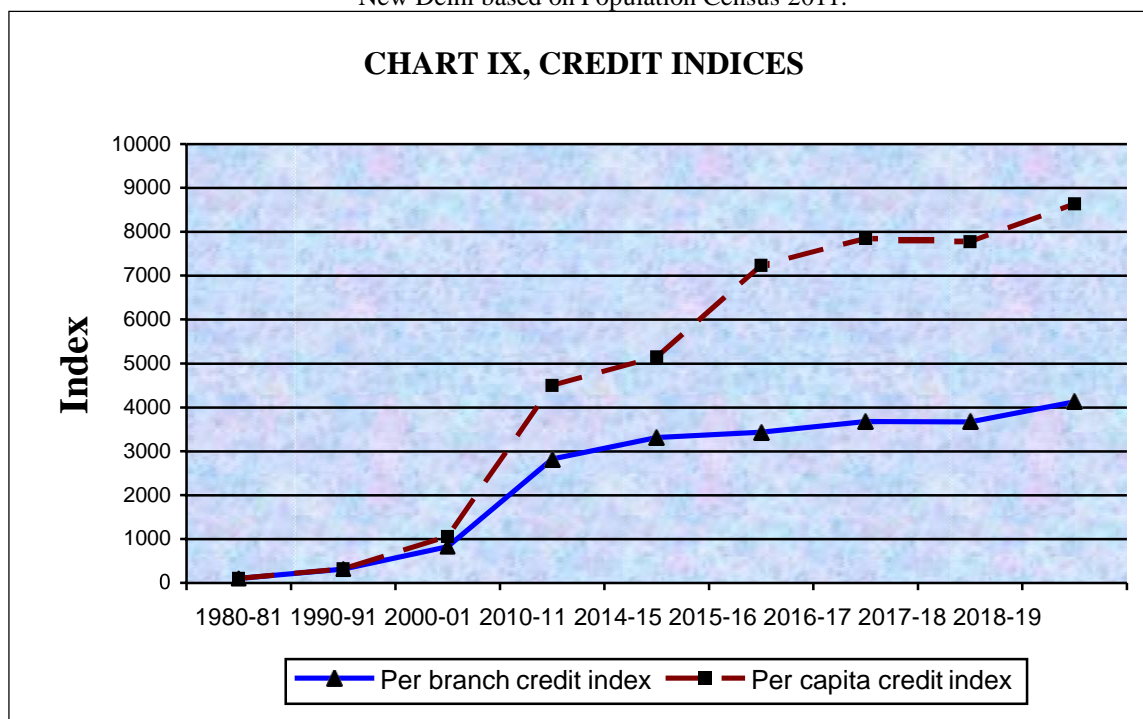
Year	Credit (₹ in crore)	Percentage Annual Growth Rate Over the Previous Year
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	171.18	-
1990-91	640.94	22.7
2000-01	2,405.16	6.5
2010-11	11,134.52	15.2
2014-15	17,469.66	8.6
2015-16	18,483.30	5.8
2016-17	20,205.96	9.3
2017-18	20,142.26	-0.3
2018-19	22,525.30	11.8

- 222 During the period from 1980-81 to 2018-19 the total advances increased from ₹171.18 crore to ₹22,525.30 crore registering an annual average growth rate of 13.7%. The year 2018-19 registered a positive growth rate of around 11.8%.
- 223 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 (₹ in crore)	Index	Per Capita Credit (₹)	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
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
2018-19	27.24	4,127	1,46,649	8,637

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



- 224 The credit pattern over the period 1980-81 to 2018-19 indicates 41 times increase in credit per bank branch and 86 times increase in per capita credit.
- 225 In a span of over three decades, the credit per branch office has increased from ₹0.66 crore in 1980-81 to ₹27.24 crore in 2018-19 and the per capita credit has escalated from ₹1,698/- in 1980-81 to ₹1,46,649/- in 2018-19. The overall growth registered during the above period was 10.3% and 12.4% respectively in respect of credit per branch and per capita.

- 226 The ranking of all the banks according to the size of gross credit advanced as on 31st March, 2019 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of ₹4131.84 crore (18% of the total credit) topped the list followed by H.D.F.C. bank with ₹2408.12 crore (11%), Canara Bank with ₹1759.64 crore (8%), Bank of India with ₹1668.05 crore (7%), Corporation Bank with ₹1118.12 crore (5%), IndusInd Bank with ₹558.37 crore (2%), Central Bank of India ₹523.00 crore (2%) and Bank of Baroda ₹502.86 crore (2%). While 55% of the total advances were made by the aforesaid 8 nos. of commercial banks, the advances made by 18 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 ₹1329.38 crore i.e. 6%, Saraswat Co-operative Bank Ltd. with ₹839.38 crore (4%) and Goa Urban Co-operative Bank Ltd. with ₹534.94 crore (2%) together accounted for nearly 12% of the total credit.
- 227 The credit per bank branch in the year 2018-19 was the highest for Saraswat Co-operative Bank Ltd. (₹83.94 crore) with ten branches in the State, followed by South Indian Bank Ltd. (₹76.12 crore) and Punjab National Bank (₹60.00 crore). The lowest advances per branch were by Mapusa Urban Co-operative Bank Ltd. (₹2.95 crore) and Development Credit Bank (₹3.13 crore). However, the overall position in credit per branch has improved over the years.
- 228 The ranking of talukas according to the size of credit as on 31st March, 2019 is given in Table 2.8.

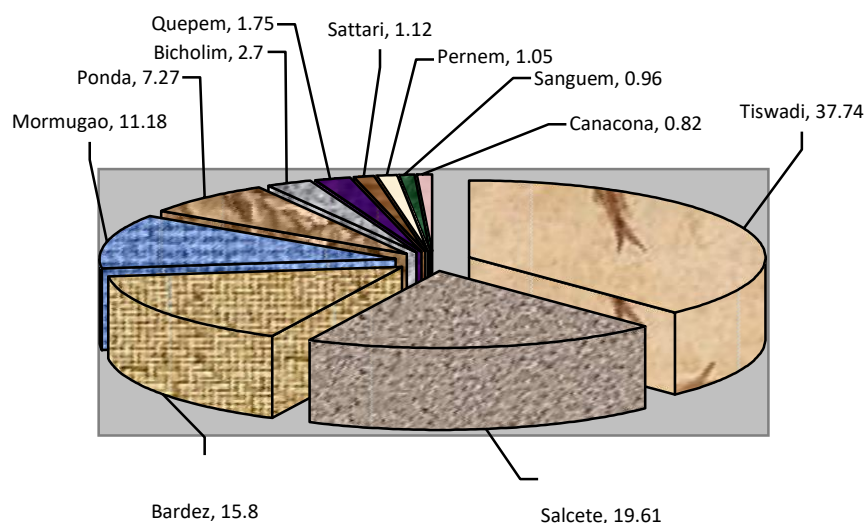
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2018-19

Taluka	Credit (₹ in crore)	Percentage distribution	Rank	Per Capita Credit * (₹)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	8501.07	37.74	1	457401
Salcete	4417.28	19.61	2	143076
Bardez	3558.95	15.80	3	142149
Mormugao	2519.31	11.18	4	154734
Ponda	1638.54	7.27	5	93575
Bicholim	605.35	2.70	6	58822
Quepem	394.90	1.75	7	45910
Sattari	252.69	1.12	8	37389
Pernem	235.54	1.05	9	29490
Sanguem	216.38	0.96	10	31305
Canacona	185.29	0.82	11	38913

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

**CHART X. TALUKAWISE PERCENTAGE DISTRIBUTION OF
CREDIT, 2018-19**



- 22.9 Among the talukas, Tiswadi being the main credit contributor, ranked first, with its advances amounting to ₹8501.07 crore (37.7%) during the year 2018-19. Salcete taluka with ₹4417.28 crore (19.6%) stood second, followed by Bardez taluka with ₹3558.95 crore (15.8%). The above three talukas accounted for 73.2% of the total advances during the year 2018-19. The lowest advances made during the year 2018-19 were in Canacona taluka with ₹185.29 crore (0.8%), followed by Sanguem taluka with ₹216.38 crore (1.0%).
- 22.10 The per capita credit was the highest for Tiswadi taluka (₹4,57,401/-), followed by Mormugao taluka (₹1,54,734/-) and Salcete taluka (₹1,43,076/-). The per capita credit was the lowest for Pernem taluka (₹29,490/-), followed by Sanguem taluka (₹31,305/-).

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 National Statistics Office, MoS&PI, New Delhi based on Population Census 2011.

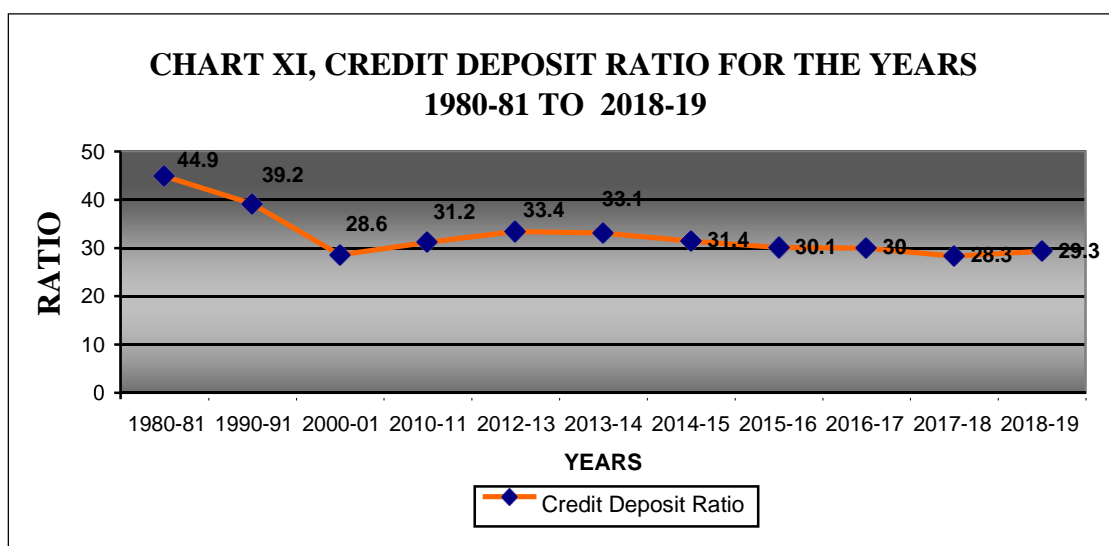
CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 827 commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of ₹76780.14 crore up-to the year 2018-19, registering an annual increase of 7.8% over the previous year. Alongside, advances amounting to ₹22525.30 crore were made till 2018-19, representing an increase of 11.8% over the previous year. Thus, the credit deposit ratio works out to 29.3.
- 3.2 The credit deposit ratios for the period 1980-81 to 2018-19 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 29.3 up-to the year 2018-19 recording an increase during the year 2010-11 and 2012-13. However, it decreased in the year 2013-14, 2014-15, 2015-16, 2016-17 and 2017-18 by 0.3, 1.7, 1.3, 0.1 and 1.7 points respectively. During the year 2018-19, it has increased by 1 point and stood at 29.3.

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
2012-13	33.4
2013-14	33.1
2014-15	31.4
2015-16	30.1
2016-17	30.0
2017-18	28.3
2018-19	29.3



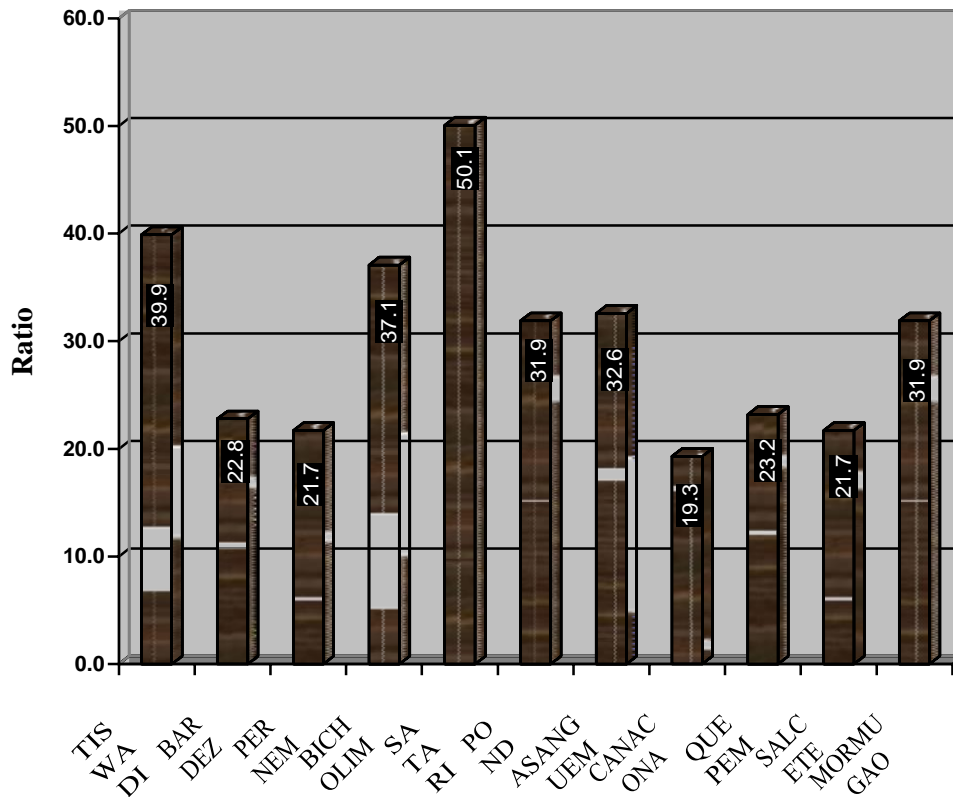
- 33 Bank-wise credit deposit ratios are presented in Statement-17. During the year 2018-19, the credit deposit ratio for co-operative banks was quite high (67) as compared to the commercial banks (26). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the Apna Sahakari Bank (213) was the highest, followed by South Indian Bank Ltd. (121) and IndusInd Bank Ltd. (103). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Mapusa Urban Coop. Bank of Goa Ltd. (20), Madgaum Urban Co-operative Bank Ltd (37) and highest being for Citizen Credit Co- operative Bank Ltd. (121) during the year 2018-19. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 27, 21 and 12 respectively, during the year under report.
- 34 Taluka-wise credit deposit ratio in 2018-19 (refer Table 3.2) was the highest in Sattari (50.1), followed by Tiswadi (39.9) and Bicholim (37.1). The ratio for North Goa district (32.7) was higher than South Goa district (24.5). Pernem taluka had the lowest ratio (21.7) in North Goa District while Canacona taluka (19.3) recorded the lowest credit deposit ratio in South Goa District.

TABLE - 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2018-19

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	39.9
Bardez	22.8
Pernem	21.7
Bicholim	37.1
Sattari	50.1
Ponda	31.9
North Goa District	32.7
Sanguem	32.6
Canacona	19.3
Quepem	23.2
Salcete	21.7
Mormugao	31.9
South Goa District	24.5
Goa State	29.3

**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO,
2018-19**



- 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 2018-19.
- 3.6 There were 1009 nos. of Automated Teller Machines (ATMs) operating in the State of Goa during the year 2018-19. The State Bank of India (168 nos.) had the highest number of ATMs followed by H.D.F.C. Bank (133 nos.), Canara Bank (74 nos.), Corporation Bank (72 nos.) and I.C.I.C.I. Bank (71 nos.).
- 3.7 Details of no. of ATMs per bank are given in Statement - 23

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2019, 52 nos. of scheduled banks having 827 nos. of bank branches in Goa were catering to an estimated population of 15.36 lakh. The estimation of population for the year 2018-19 is based on the growth rate of Population Census, 2011 provided by the Central Statistics Office, MoS&PI, New Delhi. 569 nos. of new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2019. Out of the 827 nos. of bank branches registered as on 31st March, 2019, 146 nos. of bank branches (18.0%) were in the cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (95 nos.), followed by HDFC Bank (67 nos.), Corporation Bank (57 nos.), Goa State Co-operative Bank Ltd. (55 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 531 nos. of branches (64%) of the total banking offices in Goa.
- 4.4 508 nos. (61%) of bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 57 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 262 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 3,169 as can be seen from Statement-18. The estimated population covered per branch office ranged from 4,520 to 15,746 for the remaining States/Union Territories. At the all-India level it stood at 9,257 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, 2019.
- 4.6 As against the aggregate deposits of ₹.76,780.14 crore, the gross credit amounted to ₹.22525.30 crore and the credit deposit ratio was 29.
- 4.7 The index of deposits per bank branch stood at 6,273 in 2018-19 as against 4,127 for credit during the same period. The index of per capita deposits and per capita credit for 2018-19 was 13,228 and 8,637 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 too has continued through the years.

- 4.10 Five talukas of Goa, viz. Tiswadi, Salcete, Bardez, Mormugao and Ponda mobilized deposits amounting to ₹.70,236.23 crore and advanced credit worth ₹.20,635.15 crore both being 91% respectively of their totals. These five talukas comprising the important commercial centers of Goa have been dominating the banking scenario.
- 4.11 The State Bank of India with aggregate deposits of ₹.15,211.76 crore, constituting 20% of the total deposits and advances of ₹.4,131.84 crore, contributing 18% of the total credit, topped the list among all the banks in Goa.
- 4.12 There were 1009 nos. of Automated Teller Machines (ATM) operational in the State of Goa during the year 2018-19.
- 4.13 Dhanlaxmi Bank which had one branch in the State ceased operation during the year 2018-19.

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	2015-2016	2016-2017	2017-2018	2018-2019
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	93	93	96	95
2	Bank of India	23	27	28	39	51	52	52	52
3	Bank of Baroda	21	26	27	27	30	30	30	32
4	Corporation Bank	19	23	31	44	56	57	57	57
5	Central Bank of India	20	22	22	25	32	32	32	31
6	Canara Bank	19	19	21	26	53	53	53	53
7	Syndicate Bank	17	17	17	22	25	26	26	26
8	Dena Bank	15	15	16	16	17	18	18	18
9	Indian Overseas Bank	11	11	12	14	32	32	32	29
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	8	8	8	7
16	State Bank of Mysore	2	2	3	3	3	3	-	-
17	Vijaya Bank	2	2	5	1	8	8	9	9
18	Allahabad Bank	-	1	1	5	5	5	4	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	5	5	5
25	United Western Bank Ltd	1	1	3	-	-	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	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	2	2	2
34	Bharatiya Mahila Bank Ltd.	-	-	-	-	1	1	-	-
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	35	37	34	34

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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>	<i>10</i>
37	Global Trust Bank Ltd	-	-	5	-	-	-	-	-
38	I.D.B.I. Bank	-	-	1	5	8	8	8	8
39	H.D.F.C. Bank	-	-	3	28	66	67	67	67
40	IndusInd Bank Ltd.	-	-	1	3	6	8	10	11
41	Development Credit Bank Ltd.	-	-	4	4	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	1	-	-
43	Axis Bank	-	-	-	7	9	11	17	18
44	State Bank of Travancore	-	-	-	1	2	2	-	-
45	State Bank of Hyderabad	-	-	-	-	1	2	-	-
46	Yes Bank	-	-	-	3	8	8	8	8
47	Karur Vysya Bank	-	-	-	1	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	6	6	5	7
49	Dhanlaxmi Bank	-	-	-	1	1	1	1	-
50	Punjab and Maharashtra Bank	-	-	-	-	5	5	5	6
51	TJSB Bank	-	-	-	-	4	5	6	5
52	Bandhan Bank	-	-	-	-	-	2	2	2
53	GP Parsik Bank	-	-	-	-	-	-	2	2
	Sub Total-(A)	217	255	313	460	664	681	682	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	61	59	55
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	11	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	5	5	5
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	2	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	152	150	146
	TOTAL (Sub Total A+B)	258	306	444	598	799	833	832	827

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	150	152	152	152
Bardez	62	66	92	127	165	172	170	171
Pernem	4	9	15	19	31	32	31	31
Bicholim	13	18	20	27	38	36	37	37
Sattari	3	7	11	11	17	18	17	16
Ponda	22	23	41	59	83	86	84	84
North Goa District	151	178	266	359	484	496	491	491
Sanguem	11	16	15	17	22	22	18	20
Canacona	7	9	11	18	22	21	21	21
Quepem	8	9	15	21	29	30	32	30
Salcete	57	65	93	131	185	187	190	185
Mormugao	24	29	44	52	74	77	80	80
South Goa District	107	128	178	239	332	337	341	336
Goa State	258	306	444	598	816	833	832	827

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>		<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	18.2	18.0	19.6	19.4	18.4	18.3	18.3	18.4
Bardez	24.0	21.6	20.7	21.2	20.2	20.7	20.4	20.7
Pernem	1.6	2.9	3.4	3.2	3.8	3.9	3.7	3.7
Bicholim	5.0	5.9	4.5	4.5	4.6	4.3	4.5	4.5
Sattari	1.2	2.3	2.5	1.8	2.1	2.2	2.0	1.9
Ponda	8.5	7.5	9.2	9.9	10.2	10.3	10.1	10.2
North Goa District	58.5	58.2	59.9	60.0	59.3	59.7	59.0	59.4
Sanguem	4.3	5.2	3.4	2.8	2.7	2.6	2.2	2.4
Canacona	2.7	3.0	2.5	3.0	2.7	2.5	2.5	2.5
Quepem	3.1	2.9	3.4	3.5	3.5	3.6	3.9	3.6
Salcete	22.1	21.2	20.9	22.0	22.7	22.4	22.8	22.4
Mormugao	9.3	9.5	9.9	8.7	9.1	9.2	9.6	9.7
South Goa District	41.5	41.8	40.1	40.0	40.7	40.3	41.0	40.6
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

(₹. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	16803.52	19236.91	19615.61	21312.57
Bardez	85.62	384.76	1889.87	6344.63	11869.64	13795.13	14626.38	15579.64
Pernem	2.29	11.78	65.45	279.53	770.62	943.88	981.13	1085.16
Bicholim	7.62	35.51	185.72	672.94	1193.89	1408.81	1688.72	1630.77
Sattari	0.95	7.63	46.01	169.03	354.97	444.44	495.89	504.26
Ponda	12.31	68.96	381.53	1737.64	3596.16	4492.71	4687.01	5138.08
North Goa District	212.79	940.44	4740.62	19947.00	34588.80	40321.88	42094.74	45250.48
Sanguem	6.35	19.48	73.05	292.23	596.94	648.63	585.01	663.92
Canacona	3.29	17.30	93.49	350.30	718.22	880.17	925.76	960.28
Quepem	5.92	37.94	207.31	728.32	1275.13	1558.87	1577.46	1699.52
Salcete	97.33	443.19	2478.97	9197.39	16986.59	17273.88	18994.09	20316.92
Mormugao	55.24	178.53	822.46	5115.86	7300.85	6827.73	7054.18	7889.02
South Goa District	168.13	696.44	3675.28	15684.10	26877.73	27189.28	29136.50	31529.66
Goa State	380.92	1636.88	8415.90	35631.10	61466.53	67511.16	71231.24	76780.14

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	27.3	26.4	25.8	30.2	27.3	28.5	27.5	27.7
Bardez	22.6	23.5	22.5	17.8	19.3	20.4	20.5	20.3
Pernem	0.6	0.7	0.8	0.8	1.2	1.4	1.4	1.4
Bicholim	2.0	2.2	2.2	1.9	1.9	2.1	2.4	2.1
Sattari	0.2	0.5	0.5	0.4	0.6	0.7	0.7	0.7
Ponda	3.2	4.2	4.5	4.9	5.9	6.6	6.6	6.7
North Goa District	55.9	57.5	56.3	56.0	56.2	59.7	59.1	58.9
Sanguem	1.7	1.2	0.9	0.8	1.0	1.0	0.8	0.9
Canacona	0.8	1.0	1.1	1.0	1.2	1.3	1.3	1.2
Quepem	1.5	2.3	2.5	2.0	2.1	2.3	2.2	2.2
Salcete	25.6	27.1	29.5	25.8	27.6	25.6	26.7	26.5
Mormugao	14.5	10.9	9.8	14.4	11.9	10.1	9.9	10.3
South Goa District	44.1	42.5	43.7	44.0	43.8	40.3	40.9	41.1
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	2015-2016	2016-2017	2017-2018	2018-2019
<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	16157	18497	18861	20493
Bardez	100	449	2207	7410	13863	16112	17083	18196
Pernem	100	514	2858	12207	33652	41217	42844	47387
Bicholim	100	466	2437	8831	15668	18488	22162	21401
Sattari	100	803	4843	17793	37365	46783	52199	53080
Ponda	100	560	3099	14116	29213	36496	38075	41739
North Goa District	100	442	2228	9374	16255	18949	19782	21265
Sanguem	100	307	1150	4602	9401	10215	9213	10455
Canacona	100	526	2842	10647	21830	26753	28139	29188
Quepem	100	641	3502	12303	21539	26332	26646	28708
Salcete	100	455	2547	9450	17360	17748	19515	20874
Mormugao	100	323	1489	9261	13217	12360	12770	14281
South Goa District	100	414	2186	9329	15986	16172	17330	18753
Goa State	100	430	2209	9354	16136	17723	18700	20157

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	112.02	126.56	129.05	140.21
Bardez	1.38	5.83	20.54	49.96	71.94	80.20	86.04	91.11
Pernem	0.57	1.31	4.36	14.71	24.86	29.50	31.65	35.01
Bicholim	0.59	1.97	9.29	24.92	31.42	39.13	45.64	44.07
Sattari	0.32	1.09	4.18	15.37	20.88	24.69	29.17	31.52
Ponda	0.56	3.00	9.30	29.45	43.33	52.24	55.80	61.17
North Goa District	1.41	5.28	17.82	55.56	71.46	81.29	85.73	92.16
Sanguem	0.58	1.22	4.87	17.19	27.13	29.48	32.50	33.20
Canacona	0.47	1.92	8.50	19.46	32.65	41.91	44.08	45.73
Quepem	0.74	4.22	13.82	34.68	43.97	51.96	49.30	56.65
Salcete	1.71	6.82	26.66	70.20	91.82	92.37	99.97	109.82
Mormugao	2.30	6.16	18.69	98.38	98.66	88.67	88.18	98.61
South Goa District	1.57	5.44	20.65	65.62	80.96	80.68	85.44	93.84
Goa State	1.48	5.35	18.95	59.58	75.33	81.05	85.61	92.84

STATEMENT – 8
TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	918913	1048699	1062336	1146725
Bardez	5562	20317	83251	266930	484471	558263	588024	622270
Pernem	385	1766	9092	36916	98595	119733	123643	135862
Bicholim	1028	4201	20461	68722	118119	138701	165169	158463
Sattari	232	1540	7851	26513	53907	66629	73855	74612
Ponda	1140	5378	25498	104755	210165	259959	269424	293430
North Goa District	3746	14146	62590	243922	409790	474109	491712	525133
Sanguem	1135	3282	11391	44934	88801	95079	85191	96053
Canacona	915	4249	21290	77526	154088	187286	195696	201672
Quepem	1064	5881	28043	89723	152202	183621	184593	197582
Salcete	5023	20154	95423	312392	559058	566885	619253	658068
Mormugao	5605	14815	56786	331875	457779	424885	436100	484536
South Goa District	3823	13791	62655	245079	406660	408539	434929	467588
Goa State	3779	13993	62618	244430	408415	445324	466784	499871

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 and 2014-15 population is estimated on decadal growth. Whereas, population figures considered for the years 2015-16 onwards is as 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, 2019

Sr. No.	Name of the Bank	Deposits (₹. in crore)	Rank	Percentage to Total Deposits	Deposits per Branch (₹. in crore)
1	2	3	4	5	6
1	State Bank of India	15211.76	1	19.81	160.12
2	Bank of India	7972.12	2	10.38	153.31
3	H.D.F.C. Bank	7012.70	3	9.13	104.67
4	Canara Bank	6633.03	4	8.64	125.15
5	Corporation Bank	6338.07	5	8.25	111.19
6	Bank of Baroda	4185.20	6	5.45	130.79
7	Syndicate Bank	2679.00	7	3.49	103.04
8	Central Bank of India	2371.00	8	3.09	76.48
9	I.C.I.C.I Bank	1918.55	9	2.50	56.43
10	Goa State Co-operative Bank Ltd	1908.97	10	2.49	34.71
11	Union Bank of India	1598.53	11	2.08	106.57
12	Dena Bank	1576.60	12	2.05	87.59
13	Axis Bank	1569.92	13	2.04	87.22
14	Indian Overseas Bank	1427.99	14	1.86	49.24
15	I.D.B.I Bank	1095.68	15	1.43	136.96
16	Yes Bank	1089.00	16	1.42	136.13
17	Saraswat Co-operative Bank Ltd.	984.76	17	1.28	98.48
18	Goa Urban Co-operative Bank Ltd	923.76	18	1.20	57.74
19	Bank of Maharashtra	866.17	19	1.13	57.74
20	Karnataka Bank Ltd.	756.82	20	0.99	108.12
21	Oriental Bank of Commerce	739.88	21	0.96	105.70
22	United Commercial Bank	664.14	22	0.86	66.41
23	Ratnakar Bank Ltd.	547.68	23	0.71	68.46
24	IndusInd Bank Ltd	541.03	24	0.70	49.18
25	Federal Bank Ltd.	539.60	25	0.70	89.93
26	Vijaya Bank	534.13	26	0.70	59.35
27	Indian Bank	519.08	27	0.68	74.15
28	Bicholim Urban Co-operative Bank Ltd.	504.97	28	0.66	45.91
29	Punjab National Bank	430.67	29	0.56	61.52
30	Kotak Mahindra Bank	393.50	30	0.51	56.21
31	Mapusa Urban Co-op. Bank of Goa	349.15	31	0.45	14.55
32	Punjab and Maharashtra Bank	336.64	32	0.44	56.11
33	South Indian Bank Ltd.	315.63	33	0.41	63.13
34	North Kanara G.S.B. Co-op Bank Ltd.	305.95	34	0.41	63.50
35	Development Credit Bank Ltd	298.80	35	0.39	74.70
36	Andhra Bank	240.30	36	0.31	60.08
37	TJSB Bank	220.59	37	0.29	44.12
38	Madgaon Urban Co-op Bank Ltd.	219.87	38	0.29	24.43

Contd/

Sr. No.	Name of the Bank	Deposits (₹.. in crore)	Rank	Percentage to Total Deposits	Deposits per Branch (₹. in crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
39	Citizen's Co-operative Bank Ltd.	197.23	39	0.26	32.87
40	Citizen Credit Co-operative Bank	113.04	40	0.15	22.61
41	Catholic Syrian Bank Ltd.	105.93	41	0.14	52.97
42	United Bank of India	92.44	42	0.12	18.49
43	Shamrao Vithal Co-op Bank Ltd.	88.16	43	0.11	44.08
44	Women's Co-operative Bank Ltd.	69.95	44	0.09	34.98
45	Allahabad Bank	56.05	45	0.07	14.01
46	Bandhan Bank	46.72	46	0.06	23.36
47	The Karur Vysya Bank Ltd.	41.98	47	0.05	41.98
48	Apna Sahakari Bank	39.34	48	0.05	19.67
49	Punjab and Sind Bank	38.91	49	0.05	38.91
50	Jammu and Kashmir Bank Ltd.	34.30	50	0.04	34.30
51	GP Parsik Bank	19.61	51	0.03	9.81
52	Kokan Mercantile Co-operative Bank	3.69	52	NEG.	3.69
TOTAL		76780.14	-	100.00	92.84

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	6800.57	7502.78	7461.99	8501.07
Bardez	12.87	73.10	277.51	1205.77	2982.81	3271.34	3156.84	3558.95
Pernem	0.77	5.75	20.72	77.51	177.29	237.58	211.94	235.54
Bicholim	5.04	18.57	62.13	325.76	498.30	512.15	581.17	605.35
Sattari	0.41	5.09	13.26	74.00	176.15	239.42	251.13	252.69
Ponda	6.39	34.43	141.36	769.01	1137.83	1284.17	1432.98	1638.54
North Goa District	69.88	333.77	1472.38	7334.43	11772.95	13047.44	13096.05	14792.14
Sanguem	3.06	8.54	46.42	116.41	211.52	206.92	200.01	216.38
Canacona	0.52	4.36	14.95	91.77	160.45	186.89	192.64	185.29
Quepem	3.08	11.74	39.80	271.32	322.47	374.72	380.05	394.90
Salcete	43.77	145.18	478.57	2007.30	3853.93	4005.20	3988.99	4417.28
Mormugao	50.87	137.35	353.04	1313.29	2161.98	2384.79	2284.52	2519.31
South Goa District	101.30	307.17	932.78	3800.09	6710.35	7158.52	7046.21	7733.16
Goa State	171.18	640.94	2405.16	11134.52	18483.30	20205.96	20142.26	22525.30

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	36.8	37.1	37.0	37.7
Bardez	7.5	11.4	11.5	10.8	16.1	16.2	15.7	15.8
Pernem	0.5	0.9	0.9	0.7	1.0	1.2	1.1	1.1
Bicholim	3.0	2.9	2.6	2.9	2.7	2.5	2.9	2.7
Sattari	0.2	0.8	0.6	0.7	1.0	1.2	1.2	1.1
Ponda	3.7	5.4	5.8	6.9	6.2	6.4	7.1	7.3
North Goa District	40.8	52.1	61.2	65.8	63.8	64.6	65.0	65.7
Sanguem	1.8	1.3	1.9	1.2	1.1	1.0	1.0	1.0
Canacona	0.3	0.7	0.6	0.8	0.9	0.9	1.0	0.8
Quepem	1.8	1.8	1.7	2.4	1.7	1.9	1.9	1.7
Salcete	25.6	22.7	19.9	18.0	20.8	19.8	19.8	19.6
Mormugao	29.7	21.4	14.7	11.8	11.7	11.8	11.3	11.2
South Goa District	59.2	47.9	38.8	34.2	36.2	35.4	35.0	34.3
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	2015-2016	2016-2017	2017-2018	2018-2019
<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	15317	16898	16806	19147
Bardez	100	568	2156	9369	23176	25418	24529	27653
Pernem	100	747	2691	10066	23025	30855	27525	30590
Bicholim	100	368	1233	6463	9887	10102	11531	12011
Sattari	100	1241	3234	18049	42963	48861	61251	61632
Ponda	100	539	2212	12035	17806	20097	22425	25642
North Goa District	100	478	2107	10496	16847	18671	18741	21168
Sanguem	100	279	1517	3804	6912	6762	6536	7071
Canacona	100	838	2875	17648	30856	35940	37046	35633
Quepem	100	381	1292	8809	10470	12166	12339	12821
Salcete	100	332	1093	4586	8805	9151	9114	10092
Mormugao	100	270	694	2582	4250	4688	4491	4952
South Goa District	100	303	921	3751	6624	7067	6956	7634
Goa State	100	374	1405	6505	10798	11804	11767	13159

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

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	45.34	49.36	49.09	55.93
Bardez	0.21	1.11	3.02	9.49	18.08	19.02	18.57	20.81
Pernem	0.19	0.64	1.38	4.08	5.72	7.42	6.84	7.60
Bicholim	0.30	1.03	3.11	12.07	13.11	14.23	15.71	16.36
Sattari	0.32	0.73	1.21	6.73	10.36	13.30	14.77	15.79
Ponda	0.29	1.50	3.45	13.03	13.71	14.93	17.06	19.51
North Goa District	0.46	1.88	5.54	20.43	24.32	26.31	26.67	30.13
Sanguem	0.28	0.53	3.09	6.85	9.61	9.41	11.11	10.82
Canacona	0.07	0.48	1.36	5.10	7.29	8.90	9.17	8.82
Quepem	0.39	1.30	2.65	12.92	11.12	12.49	11.88	13.16
Salcete	0.77	2.23	5.15	15.32	20.83	21.42	20.99	23.88
Mormugao	2.12	4.74	8.02	25.26	29.22	30.97	28.56	31.49
South Goa District	0.95	2.40	5.24	15.90	20.21	21.24	20.66	23.02
Goa State	0.66	2.09	5.42	18.62	22.65	24.26	24.21	27.24

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2015-2016	2016-2017	2017-2018	2018-2019
<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	371894	409013	404124	457401
Bardez	836	3860	12225	50729	121746	132385	126914	142149
Pernem	129	862	2878	10236	22683	30138	26709	29490
Bicholim	680	2197	6845	33267	49300	50422	56843	58822
Sattari	100	1028	2263	11607	22751	35893	37402	37389
Ponda	592	2685	9447	46360	66497	74305	82372	93575
North Goa District	1230	5021	19440	89689	139480	153413	152976	171663
Sanguem	547	1439	7238	17900	31465	30331	29126	31305
Canacona	144	1071	3405	20310	34423	39767	40722	38913
Quepem	544	1820	5384	33424	38491	44139	44473	45910
Salcete	2259	6602	18422	68179	126840	131440	130051	143076
Mormugao	5162	11398	24375	85196	135561	148404	141232	154734
South Goa District	2299	6083	15902	59380	101528	107562	1015181	114684
Goa State	1698	5479	17896	76383	122813	133285	131994	146649

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 population is estimated on decadal growth. Whereas, population figures considered for the years 2015-16 onwards are estimated by the National 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, 2019**

Sr. No.	Name of the Bank	Credit (₹. in crore)	Rank	% to Total Credit	Credit per Branch (₹. in crore)
1	2	3	4	5	6
1	State Bank of India	4131.84	1	18.34	43.49
2	H.D.F.C. Bank	2408.12	2	10.69	35.94
3	Canara Bank	1759.64	3	7.81	33.20
4	Bank of India	1668.05	4	7.41	32.08
5	Goa State Co-operative Bank Ltd.	1329.38	5	5.90	24.17
6	Corporation Bank	1118.12	6	4.96	19.62
7	Saraswat Co-operative Bank Ltd.	839.38	7	3.73	83.94
8	IndusInd Bank Ltd	558.37	8	2.48	50.76
9	Goa Urban Co-operative Bank Ltd.	534.94	9	2.37	33.43
10	Axis Bank	527.44	10	2.34	29.30
11	Central Bank of India	523.00	11	2.32	16.87
12	Bank of Baroda	502.86	12	2.23	15.71
13	Union Bank of India	486.51	13	2.16	32.43
14	Indian Overseas Bank	423.85	14	1.88	14.62
15	Punjab National Bank	419.98	15	1.86	60.00
16	South Indian Bank Ltd.	380.60	16	1.69	76.12
17	Syndicate Bank	368.70	17	1.64	14.18
18	Yes Bank	349.95	18	1.55	43.74
19	Oriental Bank of Commerce	329.07	19	1.46	47.01
20	Bicholim Urban Co-operative Bank Ltd.	302.96	20	1.34	27.54
21	Federal Bank Ltd.	292.44	21	1.30	48.74
22	North Kanara G.S.B. Co-op Bank Ltd.	286.63	22	1.27	57.33
23	I.C.I.C.I. Bank Ltd.	277.09	23	1.23	8.15
24	Bank of Maharashtra	272.22	24	1.21	18.15
25	Vijaya Bank	261.96	25	1.16	29.11
26	Karnataka Bank Ltd	247.98	26	1.10	35.43
27	Dena Bank	236.27	27	1.05	13.13
28	TJSB Bank	182.99	28	0.81	36.60
29	I.D.B.I. Bank	178.75	29	0.79	22.34
30	Citizen Credit Co-operative Bank	137.11	30	0.61	27.42
31	Andhra Bank	125.89	31	0.56	31.47
32	United Commercial Bank	104.53	32	0.46	10.45
33	Citizen's Co-operative Bank Ltd.	93.63	33	0.42	15.61
34	Indian Bank	91.85	34	0.41	13.12
35	Apna Sahakari Bank Ltd.	83.70	35	0.37	41.85
36	Madgaon Urban Co-operative Bank Ltd	81.64	36	0.36	9.07
37	Mapusa Urban Co-op. Bank of Goa.	70.87	37	0.31	2.95
38	Kotak Mahindra Bank	66.00	38	0.29	9.43

Sr. No.	Name of the Bank	Credit (₹. in crore)	Rank	% to Total Credit	Credit per Branch (₹. in crore)
1	2	3	4	5	6
39	Ratnakar Bank Ltd.	64.97	39	0.29	8.12
40	Shamrao Vithal Co-op Bank Ltd	62.74	40	0.28	31.37
41	Catholic Syrian Bank Ltd.	58.08	41	0.26	29.04
42	United Bank of India	53.23	42	0.24	10.65
43	Women's Co-operative Bank Ltd.	41.81	43	0.19	20.91
44	The Karur Vysya Bank Ltd	37.50	44	0.17	37.50
45	Allahabad Bank	33.81	45	0.15	8.45
46	Jammu and Kashmir Bank Ltd.	30.11	46	0.13	30.11
47	Punjab and Maharashtra Bank	27.67	47	0.12	4.61
48	Punjab and Sind Bank	15.82	48	0.07	15.82
49	Bandhan Bank	15.19	49	0.07	7.60
50	Development Credit Bank Ltd	12.50	50	0.06	3.13
51	Kokan Mercantile Co-op. Bank	8.86	51	0.04	8.86
52	GP Parsik Bank	8.70	52	0.04	4.35
TOTAL		22525.30		100.0	27.24

STATEMENT – 16
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980- 1981	1990- 1991	2000- 2001	2010- 2011	2015- 2016	2016- 2017	2017- 2018	2018- 2019
1	2	3	4	5	6	7	8	9
Tiswadi	43	46	44	45	40	39	38	40
Bardez	15	19	15	19	25	24	21	23
Pernem	34	49	32	28	23	25	22	22
Bicholim	66	52	33	48	42	36	34	37
Sattari	43	67	29	44	50	54	51	50
Ponda	52	50	37	44	32	29	31	32
North Goa District	33	35	31	36	34	32	31	33
Sanguem	48	44	64	40	35	32	34	33
Canacona	16	25	16	26	22	21	21	19
Quepem	52	31	19	37	25	24	24	23
Salcete	45	33	19	22	23	23	21	22
Mormugao	92	77	43	26	30	35	32	32
South Goa District	60	44	25	24	25	26	24	25
Goa State	45	39	29	31	30	30	28	29

STATEMENT – 17

BANK-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2019

Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
I	COMMERCIAL BANKS	
1	State Bank of India	27
2	Bank of India	21
3	Bank of Baroda	12
4	Corporation Bank	18
5	Central Bank of India	22
6	Canara Bank	27
7	Syndicate Bank	14
8	Dena Bank	15
9	Indian Overseas Bank	30
10	Union Bank of India	30
11	Bank of Maharashtra	31
12	United Commercial Bank	16
13	Karnataka Bank Ltd.	33
14	Indian Bank	18
15	Punjab National Bank	98
16	Apna Sahakari Bank Ltd.	213
17	Vijaya Bank	49
18	Allahabad Bank	60
19	Federal Bank Ltd.	54
20	Oriental Bank of Commerce	44
21	South Indian Bank Ltd.	121
22	United Bank of India	58
23	Andhra Bank	52
24	Punjab & Sind Bank	41
25	Catholic Syrian Bank Ltd.	55
26	Ratnakar Bank Ltd.	12
27	Jammu & Kashmir Bank Ltd.	88
28	I.C.I.C.I. Bank	14
29	I.D.B.I Bank	16
30	H.D.F.C. Bank	34
31	IndusInd Bank Ltd.	103
32	Development Credit Bank Ltd.	4
33	Axis Bank Ltd	34
34	The Karur Vysya Bank Ltd	89
35	Yes Bank	32
36	Kotak Mahindra Bank	17
37	Punjab and Maharashtra Bank	8
38	TJSB Bank	83

Sr. No.	Name of the Bank	Credit Deposit Ratio
39	Bandhan Bank	33
40	GP Parsik Bank	44
	Commercial Banks	26
Sr. No.	Name of the Bank	Credit Deposit Ratio
<i>I</i>	<i>2</i>	<i>3</i>
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	58
2	Goa State Co-operative Bank Ltd.	70
3	Women's Co-operative Bank Ltd.	60
4	Citizen's Co-op. Bank Ltd.	47
5	Bicholim Urban Co-op. Bank Ltd.	60
6	Saraswat Co-op. Bank Ltd.	85
7	North Kanara G.S.B. Co-op. Bank Ltd.	90
8	Shamrao Vithal Co-op. Bank Ltd.	71
9	Madgaon Urban Co-operative Bank Ltd.	37
10	Mapusa Urban Co-op. Bank of Goa Ltd.	20
11	Citizen Credit Co-op. Bank Ltd.	121
12	Kokan Mercantile Co-op Bank	67
	Co-operative Banks	67
	ALL BANKS	29

STATEMENT – 18

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

Sr. No.	State/Union Territory	Average population per branch, 2019
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	7493
2	Arunachal Pradesh	8735
3	Assam	14274
4	Bihar	15746
5	Chhattisgarh	10499
6	Goa	3169
7	Gujarat	8155
8	Haryana	5879
9	Himachal Pradesh	4520
10	Jammu & Kashmir	7148
11	Jharkhand	11782
12	Karnataka	6327
13	Kerala	5636
14	Madhya Pradesh	12273
15	Maharashtra	9945
16	Manipur	13432
17	Meghalaya	8363
18	Mizoram	6055
19	Nagaland	15055
20	Orissa	8987
21	Punjab	4647
22	Rajasthan	10437
23	Sikkim	4697
24	Tamil Nadu	6470
25	Tripura	8635
26	Uttar Pradesh	13396
27	Uttarakhand	5336
28	West Bengal	12041
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	8647
2	Chandigarh	5083
3	Dadra & Nagar Haveli	7800
4	Daman & Diu	8311
5	Delhi	6531
6	Lakshadweep	6462
7	Puducherry	7532
	ALL INDIA	9257

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2019 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, 2019 (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	122
2	Arunachal Pradesh	23
3	Assam	44
4	Bihar	34
5	Chhattisgarh	63
6	Goa	26
7	Gujarat	79
8	Haryana	60
9	Himachal Pradesh	31
10	Jammu & Kashmir	45
11	Jharkhand	28
12	Karnataka	69
13	Kerala	66
14	Madhya Pradesh	68
15	Maharashtra	106
16	Manipur	51
17	Meghalaya	27
18	Mizoram	36
19	Nagaland	36
20	Orissa	38
21	Punjab	60
22	Rajasthan	81
23	Sikkim	28
24	Tamil Nadu	110
25	Tripura	42
26	Uttar Pradesh	42
27	Uttarakhand	38
28	West Bengal	49
29	Telangana	105
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	42
2	Chandigarh	106
3	Dadra & Nagar Haveli	55
4	Daman & Diu	27
5	Delhi	108
6	Lakshadweep	8
7	Pondicherry	66
	ALL INDIA	78

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2019.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2019

(₹. in crore)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	15211.76	5345.96	9865.80
2	Bank of India	7972.12	1931.76	6040.36
3	Bank of Baroda	4185.20	1445.30	2739.90
4	Corporation Bank	6338.07	1748.00	4590.07
5	Central Bank of India	2371.00	358.00	2013.00
6	Canara Bank	6633.03	1149.42	5483.61
7	Syndicate Bank	2679.00	428.00	2251.00
8	Dena Bank	1576.60	410.29	1166.31
9	Indian Overseas Bank	1427.99	301.80	1126.19
10	Union Bank of India	1598.53	186.87	1411.66
11	Bank of Maharashtra	866.17	41.71	824.46
12	United Commercial Bank	664.14	19.06	645.08
13	Karnataka Bank Ltd.	756.82	81.06	675.76
14	Indian Bank	519.08	87.24	431.84
15	Punjab National Bank	430.67	32.69	397.98
16	Vijaya Bank	534.13	72.91	461.22
17	Allahabad Bank	56.05	1.00	55.05
18	Federal Bank Ltd.	539.60	161.66	377.94
19	Oriental Bank of Commerce	739.88	52.94	686.94
20	South Indian Bank Ltd.	315.63	16.58	299.05
21	United Bank of India	92.44	7.10	85.34
22	Andhra Bank	240.30	13.07	227.23
23	Punjab and Sind Bank	38.91	0.10	38.81
24	Catholic Syrian Bank Ltd.	105.93	33.69	72.24
25	Ratnakar Bank Ltd.	547.68	33.32	514.36
26	Jammu and Kashmir Bank Ltd.	34.30	0.13	34.17
27	I.C.I.C.I. Bank Ltd.	1918.55	655.11	1263.44
28	I.D.B.I. Bank	1095.68	25.16	1070.52
29	H.D.F.C. Bank	7012.70	1795.13	5217.57
30	IndusInd Bank Ltd	541.03	0.00	541.03
31	Development Credit Bank Ltd	298.80	29.08	269.72
32	North Kanara G.S.B. Co-op Bank Ltd.	317.50	11.55	305.95
33	Goa Urban Co-operative Bank Ltd.	923.76	0.00	923.76
34	Goa State Co-operative Bank Ltd.	1908.98	0.01	1908.97
35	Women's Co-operative Bank Ltd.	69.95	0.00	69.95
36	Citizen's Co-operative Bank Ltd.	197.23	0.00	197.23
37	Bicholim Urban Co-operative Bank Ltd.	504.97	0.00	504.97
38	Saraswat Co-operative Bank Ltd.	984.76	0.00	984.76

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Shamrao Vithal Co-op Bank Ltd.	88.16	1.64	86.52
40	Madgaon Urban Co-operative Bank Ltd.	219.87	0.00	219.87
41	Mapusa Urban Co-op. Bank of Goa	349.15	0.00	249.15
42	Citizen Credit Co-operative Bank	113.04	2.25	110.79
43	Axis Bank	1569.92	0.00	1569.92
44	The Karur Vysya Bank Ltd	41.98	11.91	30.07
45	Yes Bank	1089.00	54.54	1034.46
46	Kotak Mahindra Bank	393.50	78.00	315.50
47	Punjab and Maharashtra Bank	336.64	8.34	328.30
48	TJSB Bank	220.29	0.32	220.27
49	Kokan Mercantile Co-operative Bank	3.69	0.00	3.69
50	Apna Sahakari Bank Ltd.	39.34	0.00	39.34
51	Bandhan Bank	46.72	0.00	46.72
52	GP Parsik Bank	19.61	0.15	19.46
	TOTAL	76780.14	16632.85	60147.29

STATEMENT – 21

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS
ON 31ST MARCH, 2019**

(₹. 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	15211.76	4131.84	2671.30	0.00	0.00
2	Bank of India	7972.12	1668.05	678.59	229.87	0.00
3	Bank of Baroda	4185.20	502.86	43.91	0.00	0.00
4	Corporation Bank	6338.07	1118.12	681.00	61.66	5.13
5	Central Bank of India	2371.00	523.00	319.00	34.00	0.00
6	Canara Bank	6633.03	1759.64	819.89	23.59	0.00
7	Syndicate Bank	2679.00	368.70	163.00	43.03	79.80
8	Dena Bank	1576.60	236.27	4.31	0.00	0.00
9	Indian Overseas Bank	1427.99	423.85	62.98	14.36	0.00
10	Union Bank of India	1598.53	486.51	327.30	25.96	0.00
11	Bank of Maharashtra	866.17	272.22	141.29	20.74	0.00
12	United Commercial Bank	664.14	104.53	59.19	6.69	3.26
13	Karnataka Bank Ltd.	756.82	247.98	87.55	14.46	0.00
14	Indian Bank	519.08	91.85	53.07	5.78	0.00
15	Punjab National Bank	430.67	419.98	216.74	36.15	0.00
16	Vijaya Bank	534.13	261.96	21.89	0.00	0.00
17	Allahabad Bank	56.05	33.81	24.52	6.48	0.00
18	Federal Bank Ltd.	539.60	292.44	59.96	15.30	0.00
19	Oriental Bank of Commerce	739.88	329.07	125.74	17.53	0.00
20	South Indian Bank Ltd.	315.63	380.60	198.01	4.50	0.00
21	United Bank of India	92.44	53.23	37.68	0.00	0.00
22	Andhra Bank	240.30	125.89	73.00	0.64	0.00
23	Punjab and Sind Bank	38.91	15.82	10.90	0.16	0.00
24	Catholic Syrian Bank Ltd.	105.93	58.08	12.94	5.00	0.00
25	Ratnakar Bank Ltd.	547.68	64.97	53.09	47.93	0.00
26	Jammu and Kashmir Bank Ltd.	34.30	30.11	16.31	0.00	0.00
27	I.C.I.C.I. Bank Ltd.	1918.55	277.09	0.00	0.00	0.00
28	I.D.B.I. Bank	1095.68	178.75	128.37	20.63	0.00
29	H.D.F.C. Bank	7012.70	2408.12	263.68	218.23	0.00
30	IndusInd Bank Ltd	541.03	558.37	0.00	0.00	0.00
31	Development Credit Bank Ltd	298.80	12.50	1.76	0.05	0.00
32	Goa Urban Co-operative Bank Ltd.	923.76	534.94	311.70	38.59	0.00
33	Goa State Co-operative Bank Ltd.	1908.97	1329.38	418.37	6.12	0.00
34	Women's Co-operative Bank Ltd.	69.95	41.81	14.49	1.21	0.00
35	Citizen's Co-operative Bank Ltd.	197.23	93.63	64.58	32.56	0.00
36	Bicholim Urban Co-op. Bank Ltd.	504.97	302.96	125.03	31.28	0.00
37	Saraswat Co-operative Bank Ltd.	984.76	839.38	0.00	0.00	0.00

Sr. No	Name of the Bank	Deposits	Advances	Advances to		
				Priority Sector	Weaker Sections	Under 20- Point Programme
<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.	317.50	286.63	29.17	1.38	0.00
39	Shamrao Vithal Co-op Bank Ltd.	88.16	62.74	4.47	0.88	0.00
40	Madgaum Urban Co-op. Bank Ltd.	219.87	81.64	36.38	9.42	0.00
41	Mapusa Urban Co-op. Bank of Goa	349.15	70.87	20.49	3.72	0.00
42	Citizen Cedit Co-operative Bank	113.04	137.11	28.63	28.47	0.00
43	Axis Bank	1569.92	527.44	0.00	3.28	0.00
44	The Karur Vysya Bank Ltd	41.98	37.50	5.99	0.00	0.00
45	Yes Bank	1089.00	349.95	101.01	3.53	0.00
46	Kotak Mahindra Bank	393.50	66.00	9.00	0.00	0.00
47	Punjab and Maharashtra Bank	336.64	27.67	7.13	5.15	0.00
48	TJSB Bank	220.59	182.99	65.57	0.32	0.00
4	Kokan Mercantile Co-operative Bank	3.69	8.86	5.32	8.84	0.00
50	Apna Sahakari Bank Ltd.	39.34	83.70	0.00	0.00	0.00
51	Bandhan Bank	46.72	15.19	0.00	12.22	0.00
52	GP Parsik Bank	19.61	8.70	4.02	0.68	0.00
	Total	76780.14	22525.30	8608.32	1040.39	88.19

STATEMENT – 22

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT
OF COMMERCIAL BANKS AS ON MARCH, 2019**

Sr. No.	State/Union Territory	Deposit (₹. in crore)	Per Capita Deposit (in ₹.)	Credit (₹. in crore)	Per Capita Credit (in ₹.)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
	STATE				
1	Andhra Pradesh	759692	84102	848099	93889
2	Arunachal Pradesh	16711	123419	3832	28301
3	Assam	147203	43920	65070	19415
4	Bihar	353279	32927	120287	11211
5	Chhattisgarh	142551	53226	89824	33539
6	Goa	71106	335881	18759	88611
7	Gujarat	674702	103975	531396	81891
8	Haryana	409923	143175	247345	86391
9	Himachal Pradesh	95522	131591	29424	40535
10	Jammu & Kashmir	118125	92430	53713	42030
11	Jharkhand	218508	62633	60196	17255
12	Karnataka	934748	146201	648887	101490
13	Kerala	495741	136790	325280	89755
14	Madhya Pradesh	368521	45440	249290	30738
15	Maharashtra	2549943	205101	2714809	218362
16	Manipur	10198	38152	5209	19487
17	Meghalaya	23971	83815	6478	22650
18	Mizoram	9013	82235	3284	29964
19	Nagaland	11166	45501	4001	16304
20	Odisha	309618	71258	119090	27409
21	Punjab	379505	127061	228604	76538
22	Rajasthan	378636	49934	307134	40504
23	Sikkim	9622	144258	2728	40900
24	Tamil Nadu	798765	113551	876433	124592
25	Tripura	24812	62879	10364	26265
26	Uttar Pradesh	1040758	45617	439716	19273
27	Uttarakhand	137027	124457	51574	46843
28	West Bengal	777410	81086	379817	39616
	UNION TERRITORY				
29	Andaman and Nicobar Island	5181	88112	2171	36922
30	Chandigarh	68581	338171	72956	359744
31	Dadra & Nagar Haveli	4048	86496	2239	47842
32	Daman & Diu	5010	133957	1330	35561
33	Delhi	1190069	513758	1287042	555622
34	Lakshadweep	1095	130357	89	10595
35	Puducherry	17910	95878	11895	63678
	ALL INDIA	12558671	95704	9818367	74821

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2019.

- 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, 2019.

Sr. No.	Name of the Bank	Number of ATMs
1	State Bank of India	168
2	Bank of India	66
3	Bank of Baroda	33
4	Corporation Bank	72
5	Central Bank of India	31
6	Canara Bank	74
7	Syndicate Bank	26
8	Dena Bank	16
9	Indian Overseas Bank	32
10	Union Bank of India	18
11	Bank of Maharashtra	13
12	United Commercial Bank	10
13	Karnataka Bank Ltd.	6
14	Indian Bank	4
15	Punjab National Bank	14
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	26
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	10
30	H.D.F.C. Bank	133
31	IndusInd Bank Ltd.	13
32	Development Credit Bank Ltd.	6
33	Axis Bank	21
34	Yes Bank	8
35	Karur Vysya Bank	1
36	Kotak Mahindra Bank	12
37	Punjab and Maharashtra Bank	12
38	TJSB Bank	5
39	Bandhan Bank	2
40	Goa Urban Co-operative Bank Ltd.	7
41	Goa State Co-operative Bank Ltd.	23

Sr. No.	Name of the Bank	Number of ATMs
42	Madgaum Urban Co-operative Bank Ltd.	0
43	Mapusa Urban Co-operative Bank of Goa Ltd.	0
44	Women's Co-operative Bank Ltd.	0
45	Citizen's Co-operative Bank Ltd.	1
46	Bicholim Urban Co-operative Bank Ltd.	8
47	Saraswat Co-operative Bank Ltd.	11
48	North Kanara G.S.B. Co-op Bank Ltd.	5
49	Shamrao Vithal Co-op Bank Ltd.	2
50	Citizen Credit Co-operative Bank Ltd.	2
51	Kokan Mercantile Co-operative Bank Ltd.	0
52	GP Parsik Bank	2
	Total	1009

