



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2019-20



Directorate of Planning, Statistics and Evaluation

Alto, Porvorim-Goa

Website: www.goadpse.gov.in

Fax No. (0832) 2417443/37

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P R E F A C E

The present brochure on “Credit Deposit Ratio in Goa 2019-20”, thirty-two in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2019-20. 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 as on 31st March 2020 is. 15.45 lakh as projected 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 Handbook, 2011.

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

This report is sub-divided into four chapters. Chapter I presents the information on functioning of banks in the State of Goa. Chapter II and III broadly analyze the trends in deposits and credits and their corresponding ratios, which are well depicted through charts wherever necessary. Chapter IV summarizes the findings of the report. Detailed tabular data is presented in the ‘Statements’ section.

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

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

Dr. Y. Durga Prasad
Director

Porvorim-Goa
January, 2022

CHAPTER – I
BANKS FUNCTIONING IN GOA

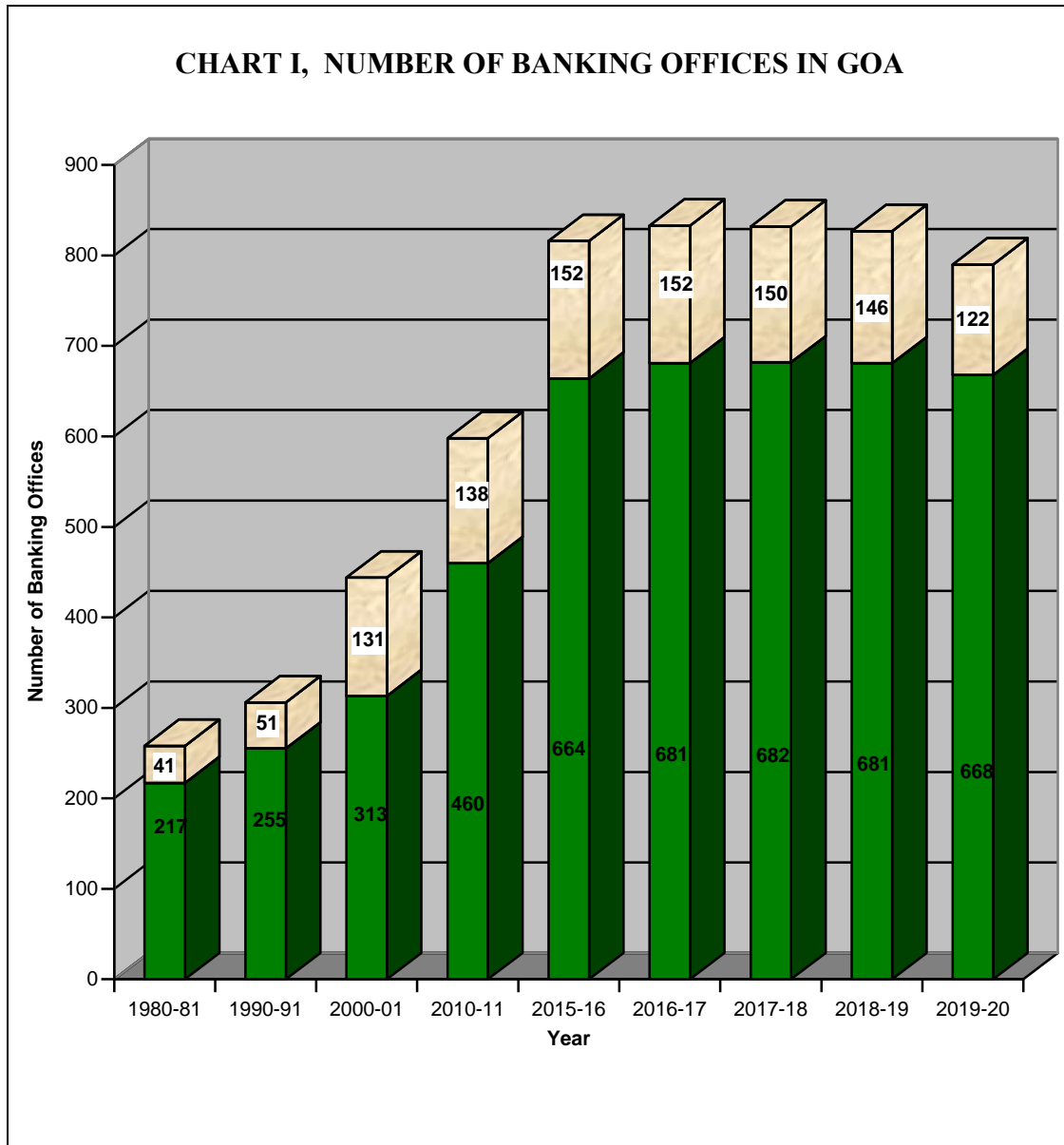
1.1 Banking Offices

- 1.1.1 Goa has a geographical area of 3,702 sq. kms., and an estimated population of 15.45 lakh as on 31st March, 2020. The population for the year 2019-20 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 790 banking offices as on 31st March, 2020 as compared to 827 in 31st March, 2019. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2020 based on the population projected during 2020 by the Registrar General of India, there was a scheduled commercial bank branch for every 2,285 people in Goa, as against the all-India average of 9,057 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 790 bank branches as on March 31st, 2020. The aggregate deposits also registered a phenomenal growth from ₹9.00 crore in 1962 to ₹80,804.18 crore in 2019-20. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to ₹23,887.66 crore during 2019-20. Consequently, the credit deposit ratio in 2019-20 was about 30%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2019-20. The total number of bank branches in 2019-20 stood at 790. Punjab and Maharashtra Bank (06) and Mapusa Urban Co-Operative Bank (24) closed down operation. Whereas, Dena Bank (18) and Vijaya Bank (09) merged with Bank of Baroda and 04 nos. of banks shut down 09 nos. of bank branches i.e., State Bank of India (03), Bank of India (01) and Bank of Maharashtra (01) & Indian Overseas Bank (04) in the Commercial Bank Category. Subsequently, 02 nos. of bank branches were added by H.D.F.C. Bank.

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
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
2019-20	37	668	11	122	48	790

CHART I, NUMBER OF BANKING OFFICES IN GOA



1.2. Commercial Banks

1.2.1 It is observed from the data collected that there were 37 nos. of commercial banks with 688 nos. of branch offices operating in Goa as on March, 31st 2020. 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 (92 nos.), followed by HDFC Bank (69 nos.), Bank of Baroda (59 nos.), Corporation Bank (57 nos.), Canara Bank (53 nos.), Bank of India (51 nos.), ICICI Bank (34 nos.), Central Bank of India (31 nos.), Syndicate Bank (26 nos.) and Indian Overseas Bank (25 nos.). The above 10 banks, with an aggregate of 497 branches accounted for nearly 74% of the commercial banks and around 63% 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 2019-20, there were 11 nos. of banks operating in Goa with 122 nos. of branches. Out of these, Goa State Co-operative Bank Ltd. had the maximum number of branches (55 nos.), followed by Goa Urban Co-operative Bank Ltd. (16 nos.) and Bicholim Urban Co-operative Bank Ltd. (11). The bank-wise number of banking offices is shown in Statement -1.

1.4 District/Taluka-wise Banks

1.4.1 During the year 2019-20, 465 nos. (59%) out of 790 nos. of banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (160 nos.), followed by Tiswadi taluka (144 nos.). Whereas in South Goa District, Salcete taluka had the maximum number of branches (182 nos.), followed by Mormugao taluka (77 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Ponda together accounted for 566 nos. of banking offices i.e. 72% of the total number of banking offices in the State.

1.4.2 During the year 2019-20, Sattari taluka had the least number of banking offices in operation (17 nos.), followed by Pernem taluka (30 nos.) in North Goa District. While Sanguem taluka (18 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 2019-20 is shown in Statement - 2 and its percentage distribution in Statement - 3.

1.5 Population Covered

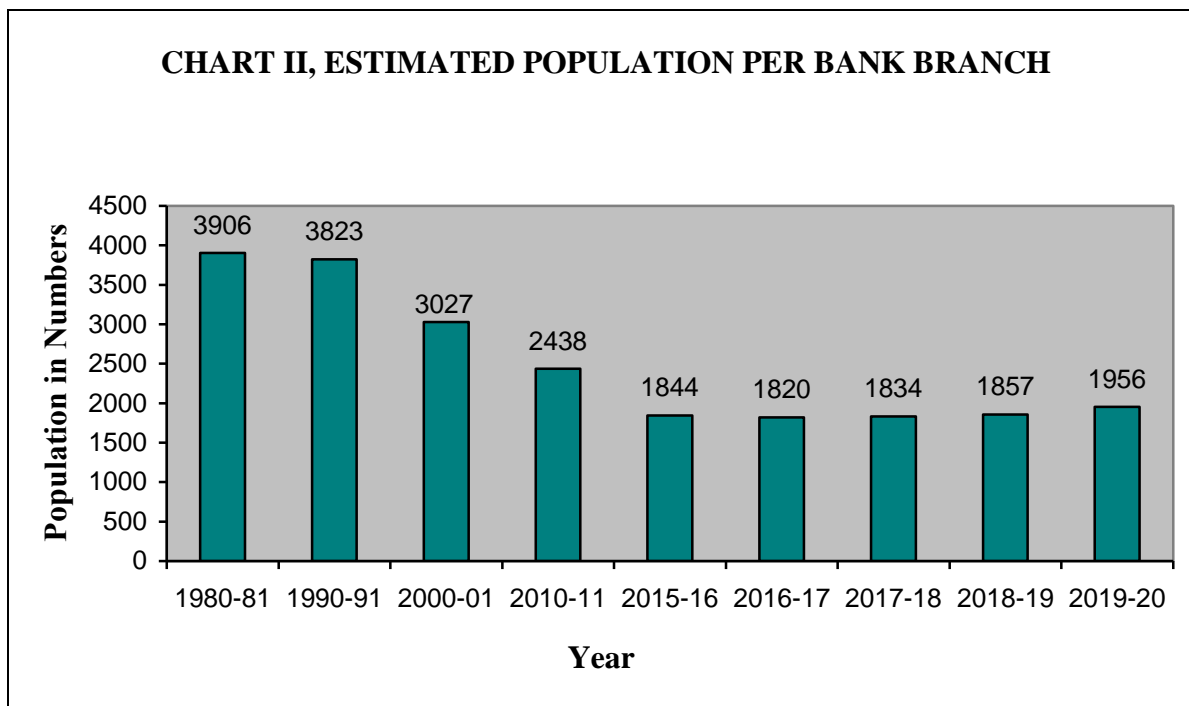
1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2019-20 ranged between 3,906 to 1,820 persons per branch as can be seen from Table 1.2, thus indicating that Goa possesses an excellent banking network.

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
2015-16	1,844
2016-17	1,820
2017-18	1,834
2018-19	1,857
2019-20	1,956

* 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



1.5.2 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 1990-91, 2000-01, 2010-11, 2015-16, 2016-17, 2017-18, 2018-19 and 2019-20 are presented in Table 1.3.

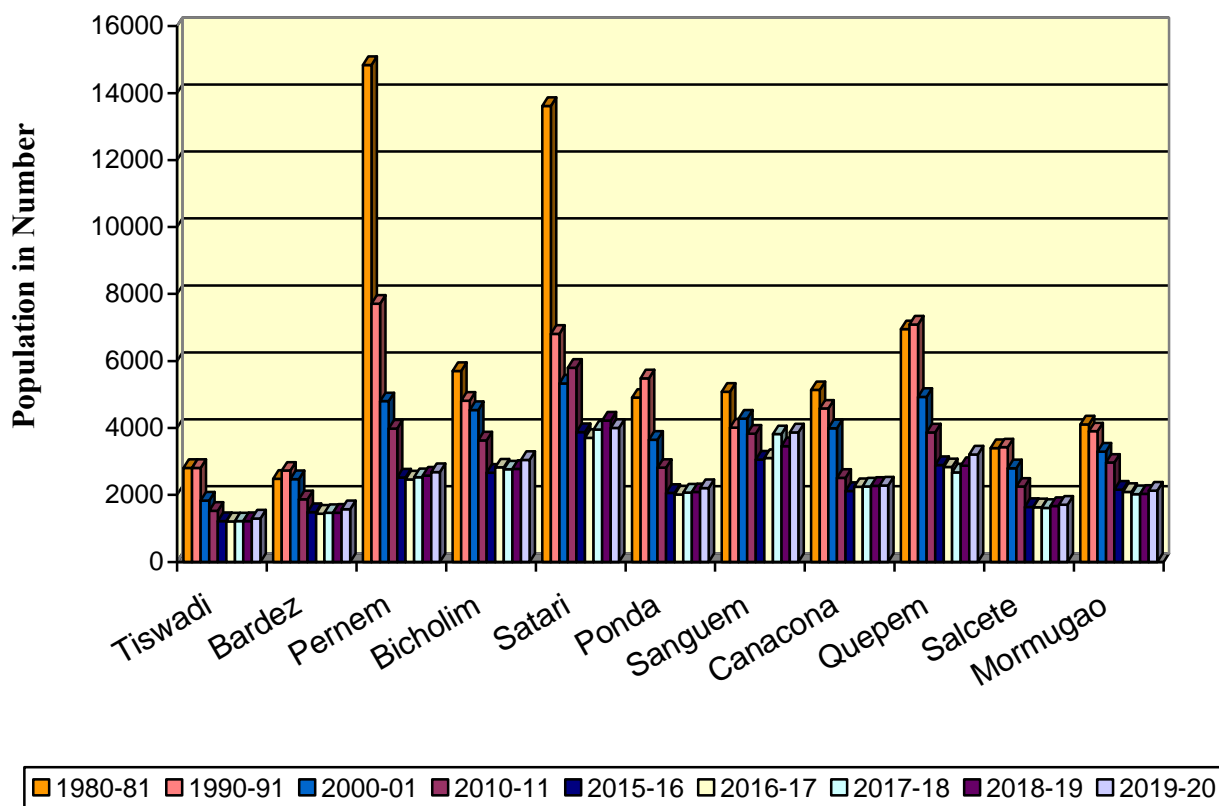
TABLE - 1.3

TALUKA-WISE POPULATION PER BRANCH

State/ District/ Taluka	Population per branch								
	1980-81	1990-91	2000-01	2010-11	2015-16	2016-17	2017-18	2018-19	2019-20
<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	1844	1820	1834	1857	1956
North Goa District	3762	3729	2847	2278	1744	1715	1743	1755	1864
Tiswadi	2807	2804	1832	1524	1219	1207	1215	1223	1298
Bardez	2482	2724	2468	1872	1485	1437	1463	1464	1574
Pernem	14838	7711	4799	3985	2521	2464	2527	2577	2678
Bicholim	5699	4811	4538	3627	2660	2821	2763	2781	3045
Sattari	13612	6814	5328	5796	3873	3706	3950	4224	3999
Ponda	4904	5483	3650	2811	2062	2010	2071	2085	2202
South Goa District	4110	3944	3295	2678	1991	1975	1965	2007	2087
Sanguem	5082	4013	4275	3826	3056	3101	3815	3456	3863
Canacona	5133	4578	3992	2510	2119	2238	2253	2267	2281
Quepem	6949	7089	4928	3865	2889	2830	2671	2867	3204
Salcete	3399	3423	2793	2247	1642	1629	1614	1669	1706
Mormugao	4105	3900	3292	2964	2155	2087	2022	2035	2127

* 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



1.5.3 An estimated population of 1,956 was covered per branch in the State during 2019-20. The population covered per branch for North Goa District and South Goa District was 1,864 and 2,087 respectively. The estimated population covered per bank branch was the lowest in Tiswadi taluka (1,298), followed by Bardez (1,574) in North Goa district while Salcete (1,706) and Mormugao (2,127) were least served in South Goa District. Satari taluka in North Goa district, had the maximum population covered per branch i.e 3,999, followed by Bicholim taluka (3,045) whereas Sanguem (3,863) and Quepem (3,204) talukas in South Goa district had the maximum population covered per branch.

1.5.4 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 07 branches catering to the population in Dharbandora taluka.

- 1.5.5 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 2,285 while at All India level it was 9,057 during 2019-20. 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, 2020 and State-wise projected population figures are based on Report of Technical Group on Population Projection for India & States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi

CHAPTER – II

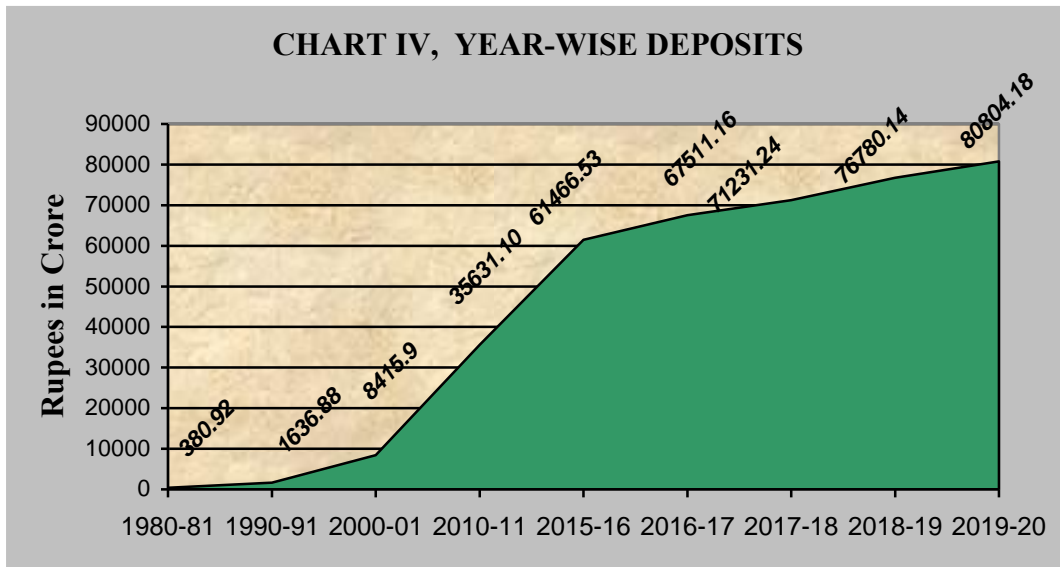
DEPOSITS/CREDIT

2.1 DEPOSITS

2.1.1 The 790 nos. of bank branches of 48 scheduled banks operating in Goa had mobilized deposits to the tune of ₹80,804.18 crore, as on 31st March, 2020 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
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
2019-20	80,804.18	5.2

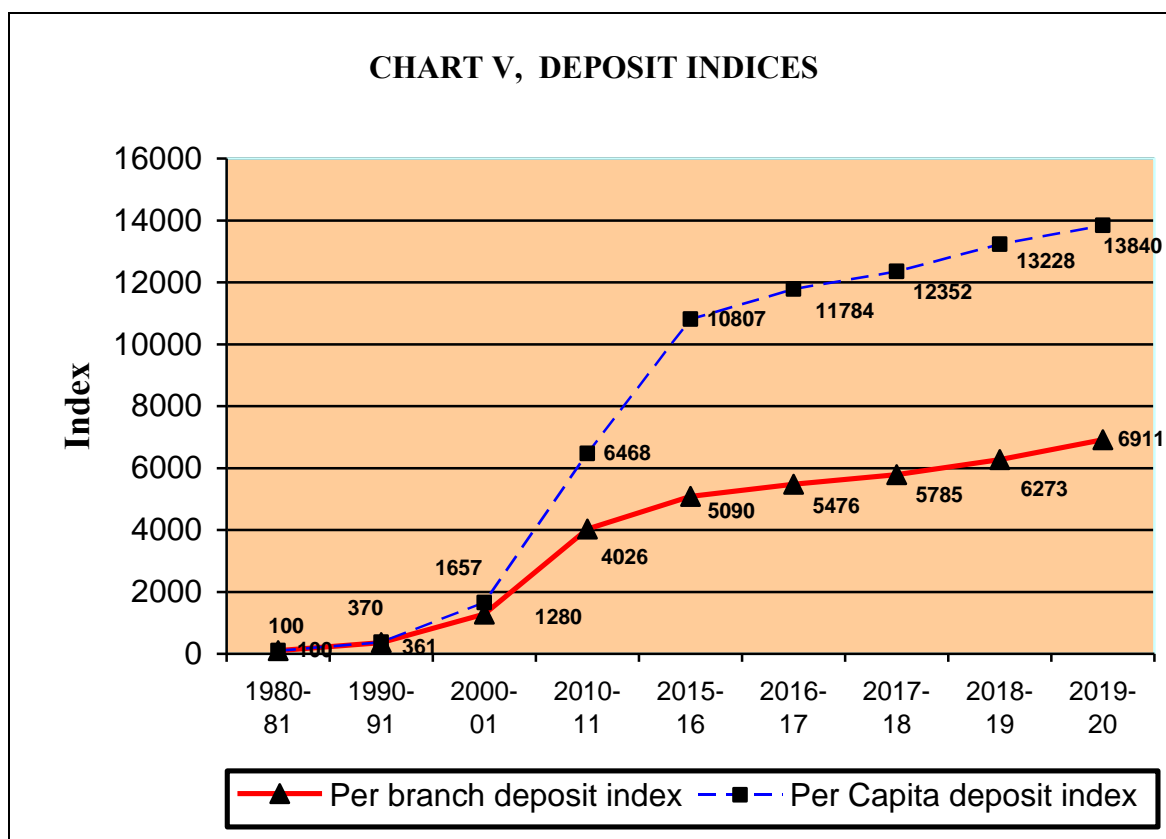


2.1.2 It is observed from the above table that the aggregate deposits over the period 1980-81 to 2019-20 has leaped from ₹380.92 crore to ₹80,804.18 crore, registering an average annual growth rate of 15%. During the year 2019-20, the annual growth rate recorded was 5.2%.

TABLE - 2.2
DEPOSITS PER BANK BRANCH AND PER CAPITA

Year	Deposits per branch office (₹ in crore)	Index	Per Capita Deposits (₹)	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
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
2019-20	102.28	6,911	5,23,004	13,840

* Population estimated from the year 2015-16 onwards is as per National 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 69 times and the per capita deposits increased more than 138 times during the period from 1980-81 to 2019-20.

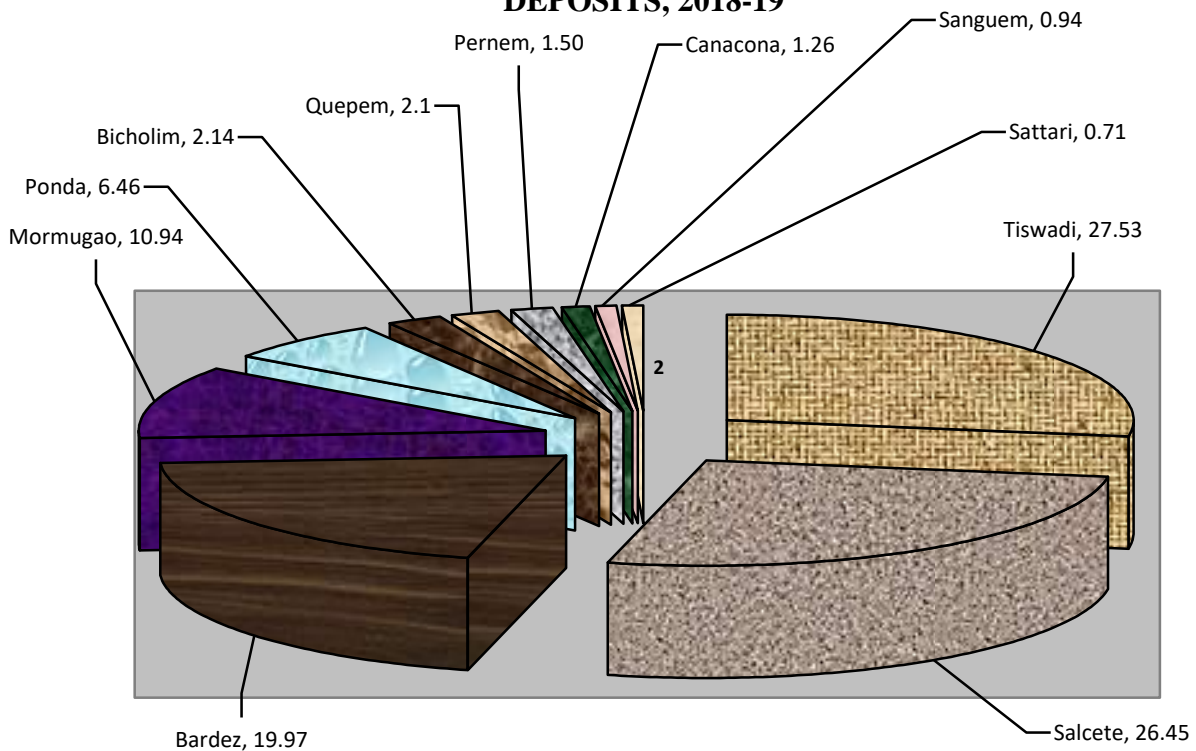
- 2.1.4 The Deposits per bank branch have steadily increased from ₹1.48 crore in 1980-81 to ₹92.84 crore in 2018-19 and further to ₹102.28 crore in 2019-20, thereby registering an annual growth rate of 11.5% over the period from 1980-81 to 2019-20. Similarly, the per capita deposits have shot up from ₹3,779/- in 1980-81 to ₹4,99,871/- in 2018-19 and thereafter to ₹5,23,004/- during 2019-20 at an annual growth rate of 13.5%.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2020. The State Bank of India with total aggregate deposits of ₹16,752.57 crore (21% of the total deposits) topped the list followed by H.D.F.C. Bank ₹8,702.06 (11%) and Bank of India ₹8,420.00 crore (nearly 10%). These three banks together accounted for 42% of the total deposits. The deposits mobilized by as many as 23 nos. of the 37 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 ₹1,862.80 crore around 2%). Out of the 11 nos. of Co-operative banks, 8 nos. viz. Bicholim 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.
- 2.1.6 During the year 2019-20, the deposits per branch were the highest in case of State Bank of India (₹182.09 crore), Bank of India (₹165.10 crore), Union Bank of India (₹145.93 crore) Canara Bank (₹126.80 crore), H.D.F.C Bank (₹126.12 crore), Corporation Bank (₹117.95 crore) and Oriental Bank of Commerce (₹117.04 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (₹2.79 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31st March, 2020 is given in Table 2.3.

TABLE - 2.3
TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2019-20

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	22,247.84	27.53	1	11,90,074
Salcete	21,375.42	26.45	2	6,88,320
Bardez	16,136.78	19.97	3	6,40,768
Mormugao	8,837.23	10.94	4	5,39,612
Ponda	5,219.64	6.46	5	2,96,352
Bicholim	1,725.41	2.14	6	1,66,682
Quepem	1,688.92	2.10	7	1,95,206
Pernem	1,215.08	1.50	8	1,51,242
Canacona	1,021.29	1.26	9	2,13,235
Sanguem	760.98	0.94	10	1,09,454
Sattari	575.59	0.71	11	84,670

* 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**



2.1.8 During the year 2019-20, Tiswadi taluka with ₹22,247.84 crore (27.53%) had the highest deposits followed by Salcete taluka ₹21,375.42 crore (26.45%) and Bardez taluka ₹16,136.78 crore (19.97%). The above three talukas together accounted for over 74% of the total deposits. Whereas the least contribution was from Sattari taluka at ₹575.59 crore (0.71%) followed by Sanguem taluka with deposits of ₹.760.98 crore (0.94%). 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 (₹11,90,074/-) followed by Salcete (₹6,88,320/-), Bardez (₹6,40,768/-) and Mormugao (₹5,39,612/-). The lowest per capita deposits were mobilized in Sattari taluka (₹84,670/-) and Sanguem taluka (₹1,09.454/-).

N.R.E. Deposits

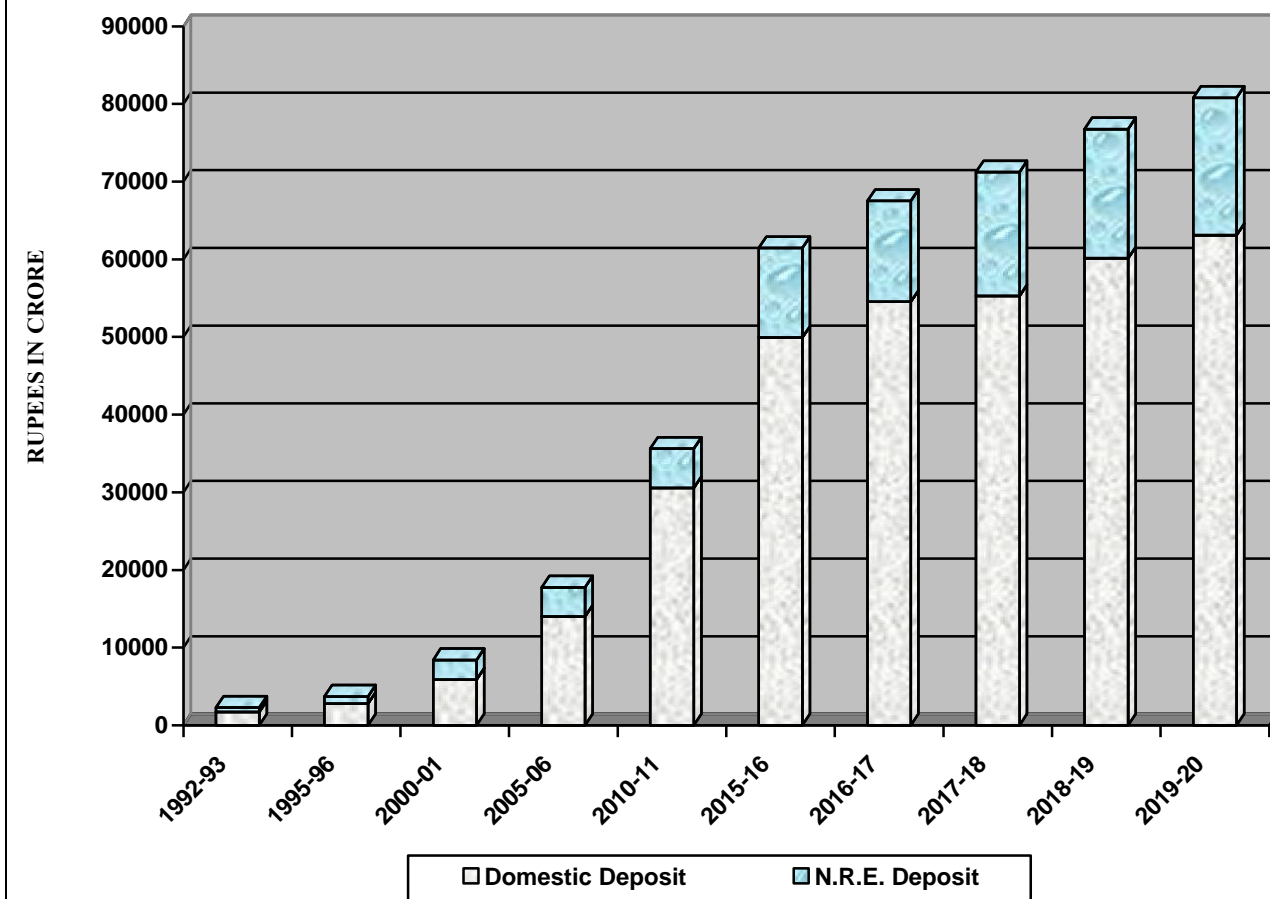
2.1.9 As on March 31st 2020, the NRE deposits mobilized by the banking institutions in Goa accounted for ₹17,669.07 crore as against ₹16,632.85 crore during the previous year i.e. 2018-19. The gross NRE deposits, which stood at ₹583.47 crore in 1992-93, has escalated remarkably.

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	1,716.29	583.47	2299.76	25.37
1995-96	2,803.72	910.59	3714.31	24.52
2000-01	5,889.52	2526.38	8415.90	30.02
2005-06	14,021.75	3730.91	17,752.66	21.02
2010-11	30,584.20	5046.90	35,631.10	14.16
2015-16	49,929.97	11,536.56	61,466.53	18.77
2016-17	54,540.75	12,970.41	67,511.16	19.21
2017-18	55,283.84	15,947.40	71,231.24	22.39
2018-19	60,147.29	16,632.85	76,780.14	21.66
2019-20	63,135.11	17,669.07	80,804.18	21.87

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



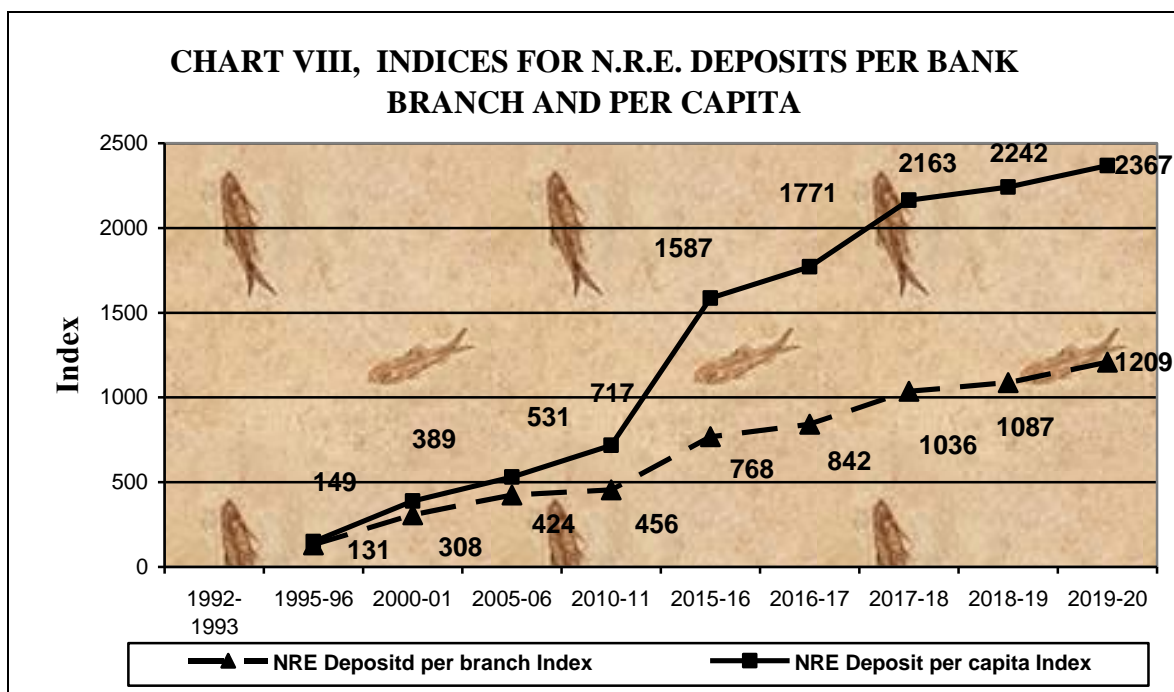
2.1.10 The N.R.E. deposits during the period 1992-93 to 2019-20 have increased from ₹583.47 crore to ₹17,669.07 crore. The percentage contribution of NRE deposits to the total deposits stood at over 21.8% during 2019-20 thereby registering an increase of less than 1% as compared to the year 2018-19.

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 2019-20. 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
2019-20	22.37	1209	1,14,362	2367

* 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

2.2.1 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 2019-20, the gross credit advanced by the banking institutions was ₹23,887.66 crore which increased by ₹1,362.36 crore (around 6.05%) 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
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
2019-20	23,887.66	6.05

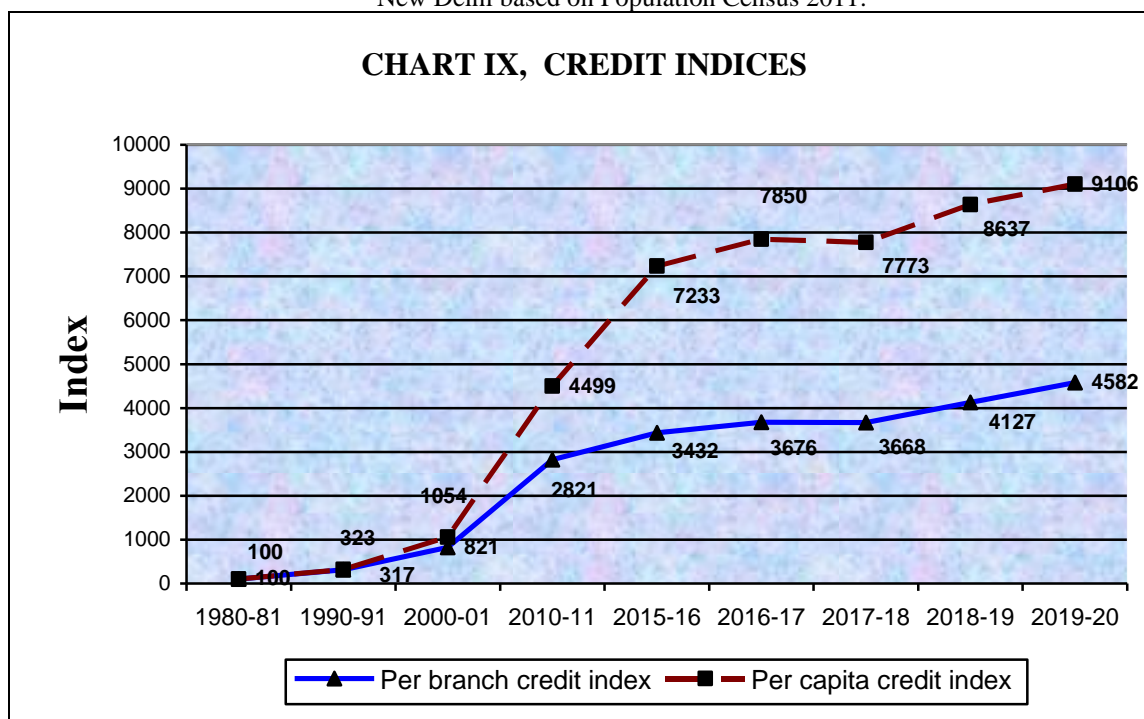
2.2.2 During the period from 1980-81 to 2019-20 the total advances increased from ₹171.18 crore to ₹23,887.66 crore registering an annual average growth rate of 13.5%. The year 2019-20 registered a positive growth rate of around 6.05%.

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 (₹ 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
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
2019-20	30.24	4,582	1,54,613	9,106

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



2.2.4 The credit pattern over the period 1980-81 to 2019-20 indicates 46 times increase in credit per bank branch and 91 times increase in per capita credit.

2.2.5 In a span of over three decades, the credit per branch office has increased from ₹0.66 crore in 1980-81 to ₹30.24 crore in 2019-20 and the per capita credit has escalated from ₹1,698/- in 1980-81 to ₹1,54,613/- in 2019-20. The overall growth registered during the above period was 10.3% and 12.3% respectively in respect of credit per branch and per capita.

- 2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31st March, 2020 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of ₹4,158.54 crore (17% of the total credit) topped the list followed by H.D.F.C. bank with ₹2,452.32.12 crore (10%), Canara Bank with ₹1,646.71 crore (7%), Bank of India with ₹1,562.00 crore (7%), Corporation Bank with ₹1,118.12 crore (5%), I.C.I.C.I. Bank with ₹981.92 crore (4%), Bank of Baroda ₹970.98 crore (4%) and Kotak Mahindra Bank ₹758.28.00 crore (3%). While 57% of the total advances were made by the aforesaid 8 nos. of commercial banks, the advances made by 16 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 ₹1,325.77 crore i.e. 6%, Goa Urban Co-operative Bank Ltd. with ₹560.07 crore (2%) and Saraswat Co-operative Bank Ltd. with ₹436.29 crore (2%) together accounted for nearly 10% of the total credit.
- 2.2.7 The credit per bank branch in the year 2019-20 was the highest for Kotak Mahindra Bank (₹108.33 crore) with seven branches in the State, followed by South Indian Bank Ltd. (₹82.50 crore) and Oriental Bank of Commerce (₹79.24 crore). The lowest advances per branch were by Development Credit Bank (₹3.61 crore) and GP Parsik Bank (₹5.94 crore), However, the overall position in credit per branch has improved over the years.
- 2.2.8 The ranking of talukas according to the size of credit as on 31st March, 2020 is given in Table 2.8.

TABLE – 2.8

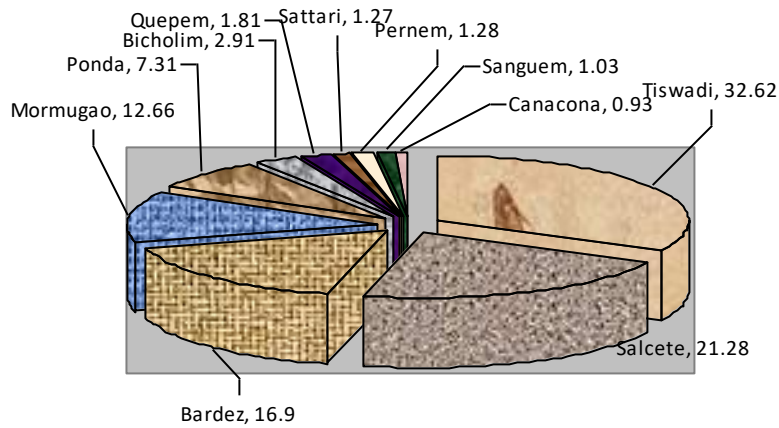
TALUKA-WISE RANKING BY CREDIT ADVANCED, 2019-20

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	7,793.31	32.62	1	4,16,877
Salcete	5,082.22	21.28	2	1,63,655
Bardez	4,036.32	16.90	3	1,60,276
Mormugao	3,023.72	12.66	4	1,84,632
Ponda	1,746.83	7.31	5	99,178
Bicholim	695.14	2.91	6	67,154
Quepem	432.12	1.81	7	49,945
Pernem	304.78	1.28	8	37,936
Sattari	304.45	1.27	9	44,785
Sanguem	245.88	1.03	10	35,366
Canacona	222.89	0.93	11	46,537

* 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, 2019-

20



2.2.9 Among the talukas, Tiswadi being the main credit contributor, ranked first, with its advances amounting to ₹7,793.31 crore (32.6%) during the year 2019-20. Salcete taluka with ₹5,082.22 crore (21.3%) stood second, followed by Bardez taluka with ₹4,036.32 crore (16.9%). The above three talukas accounted for 70.8% of the total advances during the year 2019-20. The lowest advances made during the year 2019-20 were in Canacona taluka with ₹222.89 crore (0.9%), followed by Sanguem taluka with ₹245.88 crore (1.0%).

2.2.10 The per capita credit was the highest for Tiswadi taluka (₹4,16,877/-), followed by Mormugao taluka (₹1,84,632/-) and Salcete taluka (₹1,63,655/-). The per capita credit was the lowest for Sanguem taluka (₹35,366/-), followed by Pernem taluka (₹37,936/-).

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.

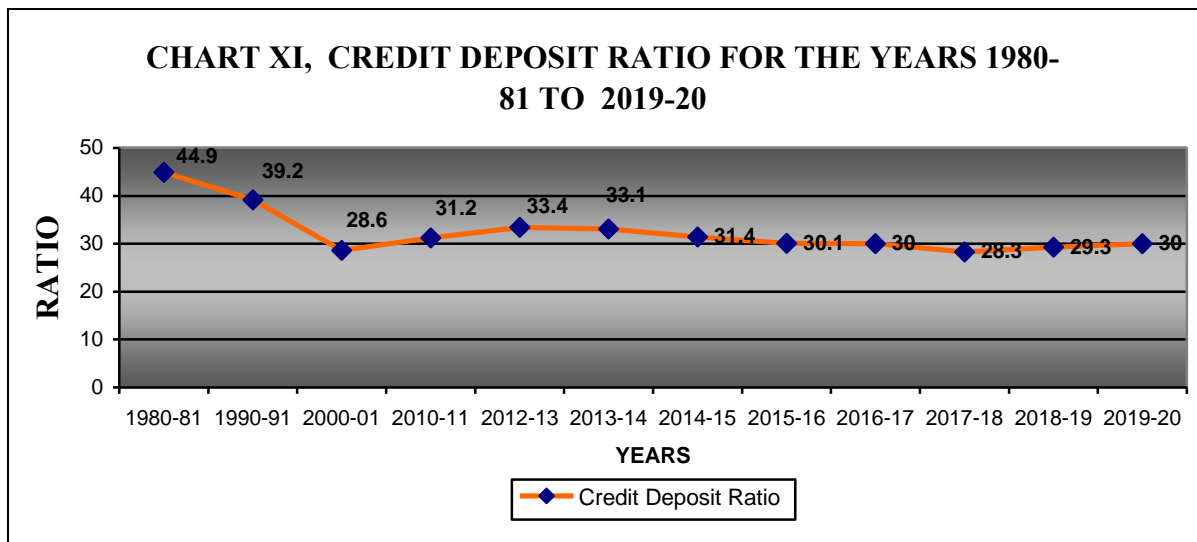
CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 790 commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of ₹80,804.18 crore up-to the year 2019-20, registering an annual increase of 5.2% over the previous year. Alongside, advances amounting to ₹23,887.66 crore were made till 2019-20, representing an increase of 6.0% over the previous year. Thus, the credit deposit ratio works out to 30.0.
- 3.2 The credit deposit ratios for the period 1980-81 to 2019-20 are given in Table 3.1 below. The credit deposit ratio has shown a decreasing trend from 44.9 in 1980-81 to 30.0 up-to the year 2019-20 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 increased by 1 point and in 2019-20 it further increased by 0.7 points and stood at 30.0.

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
2019-20	30.0



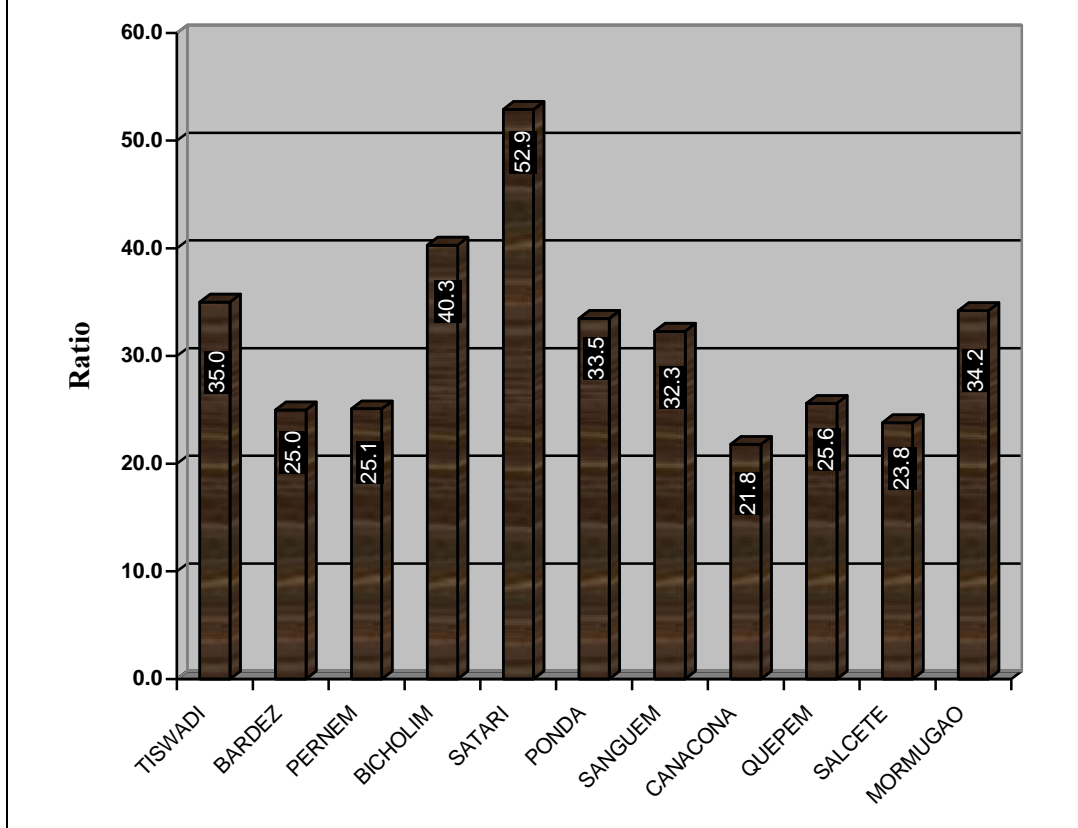
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During the year 2019-20, the credit deposit ratio for co-operative banks was quite high (64) as compared to the commercial banks (27). This is in line with the trend observed over the years. As can be seen from Statement-17, among the commercial banks, the credit deposit ratio of the Apna Sahakari Bank (198) was the highest, followed by IndusInd Bank Ltd. (176) and South Indian Bank Ltd. (135). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Madgaum Urban Co-operative Bank Ltd (31), Saraswat Co-operative Bank Ltd. (44) and highest being for Kokan Mercantile Co-operative Bank Ltd. (285) during the year 2019-20. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 25, 19 and 15 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2019-20 (refer Table 3.2) was the highest in Sattari (52.9), followed by Bicholim (40.3) and Tiswadi (35.0). The ratio for North Goa district (31.6) was higher than South Goa district (26.7). Bardez taluka had the lowest ratio (25.0) in North Goa District while Canacona taluka (21.8) recorded the lowest credit deposit ratio in South Goa District.

TABLE - 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2019-20

Taluka/District/State	Credit Deposit Ratio
<i>1</i>	<i>2</i>
Tiswadi	35.0
Bardez	25.0
Pernem	25.1
Bicholim	40.3
Sattari	52.9
Ponda	33.5
North Goa District	31.6
Sanguem	32.3
Canacona	21.8
Quepem	25.6
Salcete	23.8
Mormugao	34.2
South Goa District	26.7
Goa State	29.6

**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO,
2019-20**



3.5 In terms of credit deposit ratio, Sattari and Bicholim talukas ranked first and second respectively while Canacona remained at the bottom of the list during 2019-20.

3.6 There were 1010 nos. of Automated Teller Machines (ATMs) operating in the State of Goa during the year 2019-20. The State Bank of India (176 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 2020, 48 nos. of scheduled banks having 790 nos. of bank branches in Goa were catering to an estimated population of 15.45 lakh. The estimation of population for the year 2019-20 is based on the growth rate of Population Census, 2011 provided by the Central Statistics Office, MoS&PI, New Delhi. 532 nos. of new bank branches were opened in Goa from the period 1st April 1981 to 31st March 2020. Out of the 790 nos. of bank branches registered as on 31st March, 2020, 122 nos. of bank branches (15.0%) were in the cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (92 nos.), followed by HDFC Bank (69 nos.), Bank of India (59 nos.), Corporation Bank (57 nos.) and Goa State Co-operative Bank Ltd. (55 nos.).
- 4.3 Eleven banks viz. the State Bank of India, HDFC Bank, Goa State Co-operative Bank Ltd., Bank of Baroda, Corporation Bank, Bank of India, Canara Bank, ICICI Bank, Central Bank of India, Indian Overseas Bank and Syndicate Bank operating more than 25 nos. of branches, together accounted for 552 nos. of branches (70%) of the total banking offices in Goa.
- 4.4 486 nos. (62%) 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 248 nos. of branches (31%) were scattered in Ponda, Pernem, Quepem, Mormugao and Bicholim talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding co-operative banks) was 2,285 as can be seen from Statement-18. The estimated population covered per branch office ranged from 2,975 to 16,626 for the remaining States/Union Territories. At the all-India level it stood at 9,057 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, 2020.
- 4.6 As against the aggregate deposits of ₹80,804.18 crore, the gross credit amounted to ₹23,887.66 crore and the credit deposit ratio stood at 30.
- 4.7 The index of deposits per bank branch stood at 6,911 in 2019-20 as against 4,582 for credit during the same period. The index of per capita deposits and per capita credit for 2019-20 was 13,840 and 9,106 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 71% 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 ₹73,816.41 crore and advanced credit worth ₹21,682.40 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 ₹16,752.57 crore, constituting 21% of the total deposits and advances of ₹4,158.54 crore, contributing 17% of the total credit, topped the list among all the banks in Goa.
- 4.12 There were 1010 nos. of Automated Teller Machines (ATM) operational in the State of Goa during the year 2019-20.
- 4.13 The Mapusa Urban Co-Op. Bank which had 24 branches & Punjab and Maharashtra Bank with 06 branches in the State ceased operation during the year 2019-20. Whereas, Vijaya Bank & Dena Bank having 27 branches were merged with Bank of Baroda.

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	2016-2017	2017-2018	2018-2019	2019-2020
1	2	3	4	5	6	7	8	9	10
	Commercial Banks								
1	State Bank of India	31	46	50	76	93	96	95	92
2	Bank of India	23	27	28	39	52	52	52	51
3	Bank of Baroda	21	26	27	27	30	30	32	59
4	Corporation Bank	19	23	31	44	57	57	57	57
5	Central Bank of India	20	22	22	25	32	32	31	31
6	Canara Bank	19	19	21	26	53	53	53	53
7	Syndicate Bank	17	17	17	22	26	26	26	26
8	Dena Bank	15	15	16	16	18	18	18	-
9	Indian Overseas Bank	11	11	12	14	32	32	29	25
10	Union Bank of India	9	10	11	15	15	15	15	15
11	Bank of Maharashtra	7	7	9	15	15	15	15	14
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	7	7
16	State Bank of Mysore	2	2	3	3	3	-	-	-
17	Vijaya Bank	2	2	5	1	8	9	9	-
18	Allahabad Bank	-	1	1	5	5	4	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	5	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.	-	-	-	-	2	2	2	2
34	Bharatiya Mahila Bank Ltd.	-	-	-	-	1	-	-	-
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	18	37	34	34	34

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
1	2	3	4	5	6	7	8	9	10
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	67	67	67	69
40	IndusInd Bank Ltd.	-	-	1	3	8	10	11	11
41	Development Credit Bank Ltd.	-	-	4	4	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	-	-	-
43	Axis Bank	-	-	-	7	11	17	18	18
44	State Bank of Travancore	-	-	-	1	2	-	-	-
45	State Bank of Hyderabad	-	-	-	-	2	-	-	-
46	Yes Bank	-	-	-	3	8	8	8	8
47	Karur Vysya Bank	-	-	-	1	1	1	1	1
48	Kotak Mahindra Bank	-	-	-	2	6	5	7	7
49	Dhanlaxmi Bank	-	-	-	1	1	1	-	-
50	Punjab and Maharashtra Bank	-	-	-	-	5	5	6	-
51	TJSB Bank	-	-	-	-	5	6	5	5
52	Bandhan Bank	-	-	-	-	2	2	2	2
53	GP Parsik Bank	-	-	-	-	-	2	2	2
	Sub Total-(A)	217	255	313	460	681	682	681	668
	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	61	59	55	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	-
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	5	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	152	150	146	122
	TOTAL (Sub Total A+B)	258	306	444	598	833	832	827	790

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	152	152	152	144
Bardez	62	66	92	127	172	170	171	160
Pernem	4	9	15	19	32	31	31	30
Bicholim	13	18	20	27	36	37	37	34
Sattari	3	7	11	11	18	17	16	17
Ponda	22	23	41	59	86	84	84	80
North Goa District	151	178	266	359	496	491	491	465
Sanguem	11	16	15	17	22	18	20	18
Canacona	7	9	11	18	21	21	21	21
Quepem	8	9	15	21	30	32	30	27
Salcete	57	65	93	131	187	190	185	182
Mormugao	24	29	44	52	77	80	80	77
South Goa District	107	128	178	239	337	341	336	325
Goa State	258	306	444	598	833	832	827	790

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	18.3	18.3	18.4	18.2
Bardez	24.0	21.6	20.7	21.2	20.7	20.4	20.7	20.3
Pernem	1.6	2.9	3.4	3.2	3.9	3.7	3.7	3.8
Bicholim	5.0	5.9	4.5	4.5	4.3	4.5	4.5	4.3
Sattari	1.2	2.3	2.5	1.8	2.2	2.0	1.9	2.2
Ponda	8.5	7.5	9.2	9.9	10.3	10.1	10.2	10.1
North Goa District	58.5	58.2	59.9	60.0	59.7	59.0	59.4	58.9
Sanguem	4.3	5.2	3.4	2.8	2.6	2.2	2.4	2.3
Canacona	2.7	3.0	2.5	3.0	2.5	2.5	2.5	2.7
Quepem	3.1	2.9	3.4	3.5	3.6	3.9	3.6	3.4
Salcete	22.1	21.2	20.9	22.0	22.4	22.8	22.4	23.0
Mormugao	9.3	9.5	9.9	8.7	9.2	9.6	9.7	9.7
South Goa District	41.5	41.8	40.1	40.0	40.3	41.0	40.6	41.1
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	2016-2017	2017-2018	2018-2019	2019-2020
<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	19236.91	19615.61	21312.57	22247.84
Bardez	85.62	384.76	1889.87	6344.63	13795.13	14626.38	15579.64	16136.78
Pernem	2.29	11.78	65.45	279.53	943.88	981.13	1085.16	1215.08
Bicholim	7.62	35.51	185.72	672.94	1408.81	1688.72	1630.77	1725.41
Sattari	0.95	7.63	46.01	169.03	444.44	495.89	504.26	575.59
Ponda	12.31	68.96	381.53	1737.64	4492.71	4687.01	5138.08	5219.64
North Goa District	212.79	940.44	4740.62	19947.00	40321.88	42094.74	45250.48	47120.34
Sanguem	6.35	19.48	73.05	292.23	648.63	585.01	663.92	760.98
Canacona	3.29	17.30	93.49	350.30	880.17	925.76	960.28	1021.29
Quepem	5.92	37.94	207.31	728.32	1558.87	1577.46	1699.52	1688.92
Salcete	97.33	443.19	2478.97	9197.39	17273.88	18994.09	20316.92	21375.42
Mormugao	55.24	178.53	822.46	5115.86	6827.73	7054.18	7889.02	8837.23
South Goa District	168.13	696.44	3675.28	15684.10	27189.28	29136.50	31529.66	33683.84
Goa State	380.92	1636.88	8415.90	35631.10	67511.16	71231.24	76780.14	80804.18

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	28.5	27.5	27.7	27.5
Bardez	22.6	23.5	22.5	17.8	20.4	20.5	20.3	20.0
Pernem	0.6	0.7	0.8	0.8	1.4	1.4	1.4	1.5
Bicholim	2.0	2.2	2.2	1.9	2.1	2.4	2.1	2.1
Sattari	0.2	0.5	0.5	0.4	0.7	0.7	0.7	0.7
Ponda	3.2	4.2	4.5	4.9	6.6	6.6	6.7	6.5
North Goa District	55.9	57.5	56.3	56.0	59.7	59.1	58.9	58.3
Sanguem	1.7	1.2	0.9	0.8	1.0	0.8	0.9	0.9
Canacona	0.8	1.0	1.1	1.0	1.3	1.3	1.2	1.3
Quepem	1.5	2.3	2.5	2.0	2.3	2.2	2.2	2.1
Salcete	25.6	27.1	29.5	25.8	25.6	26.7	26.5	26.5
Mormugao	14.5	10.9	9.8	14.4	10.1	9.9	10.3	10.9
South Goa District	44.1	42.5	43.7	44.0	40.3	40.9	41.1	41.7
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	2016-2017	2017-2018	2018-2019	2019-2020
<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	18497	18861	20493	21392
Bardez	100	449	2207	7410	16112	17083	18196	18847
Pernem	100	514	2858	12207	41217	42844	47387	53060
Bicholim	100	466	2437	8831	18488	22162	21401	22643
Sattari	100	803	4843	17793	46783	52199	53080	60588
Ponda	100	560	3099	14116	36496	38075	41739	42402
North Goa District	100	442	2228	9374	18949	19782	21265	22144
Sanguem	100	307	1150	4602	10215	9213	10455	11984
Canacona	100	526	2842	10647	26753	28139	29188	31042
Quepem	100	641	3502	12303	26332	26646	28708	28529
Salcete	100	455	2547	9450	17748	19515	20874	21962
Mormugao	100	323	1489	9261	12360	12770	14281	15998
South Goa District	100	414	2186	9329	16172	17330	18753	20034
Goa State	100	430	2209	9354	17723	18700	20157	21213

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	126.56	129.05	140.21	154.50
Bardez	1.38	5.83	20.54	49.96	80.20	86.04	91.11	100.85
Pernem	0.57	1.31	4.36	14.71	29.50	31.65	35.01	40.50
Bicholim	0.59	1.97	9.29	24.92	39.13	45.64	44.07	50.75
Sattari	0.32	1.09	4.18	15.37	24.69	29.17	31.52	33.86
Ponda	0.56	3.00	9.30	29.45	52.24	55.80	61.17	65.25
North Goa District	1.41	5.28	17.82	55.56	81.29	85.73	92.16	101.33
Sanguem	0.58	1.22	4.87	17.19	29.48	32.50	33.20	42.28
Canacona	0.47	1.92	8.50	19.46	41.91	44.08	45.73	48.63
Quepem	0.74	4.22	13.82	34.68	51.96	49.30	56.65	62.55
Salcete	1.71	6.82	26.66	70.20	92.37	99.97	109.82	117.45
Mormugao	2.30	6.16	18.69	98.38	88.67	88.18	98.61	114.77
South Goa District	1.57	5.44	20.65	65.62	80.68	85.44	93.84	103.64
Goa State	1.48	5.35	18.95	59.58	81.05	85.61	92.84	102.28

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	1048699	1062336	1146725	1190074
Bardez	5562	20317	83251	266930	558263	588024	622270	640768
Pernem	385	1766	9092	36916	119733	123643	135862	151242
Bicholim	1028	4201	20461	68722	138701	165169	158463	166682
Sattari	232	1540	7851	26513	66629	73855	74612	84670
Ponda	1140	5378	25498	104755	259959	269424	293430	296352
North Goa District	3746	14146	62590	243922	474109	491712	525133	523647
Sanguem	1135	3282	11391	44934	95079	85191	96053	109454
Canacona	915	4249	21290	77526	187286	195696	201672	213235
Quepem	1064	5881	28043	89723	183621	184593	197582	195206
Salcete	5023	20154	95423	312392	566885	619253	658068	688320
Mormugao	5605	14815	56786	331875	424885	436100	484536	539612
South Goa District	3823	13791	62655	245079	408539	434929	467588	496625
Goa State	3779	13993	62618	244430	445324	466784	499871	523004

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, 2020

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	16752.57	1	20.73	182.09
2	H.D.F.C. Bank	8702.06	2	10.77	126.12
3	Bank of India	8420.00	3	10.42	165.10
4	Corporation Bank	6723.00	4	8.32	117.95
5	Canara Bank	6720.56	5	8.32	126.80
6	Bank of Baroda	6647.08	6	8.23	112.66
7	Central Bank of India	2498.00	7	3.09	80.58
8	I.C.I.C.I Bank	2395.02	8	2.96	70.44
9	Union Bank of India	2189.00	9	2.71	145.93
10	Syndicate Bank	1927.00	10	2.38	74.12
11	Axis Bank	1864.59	11	2.31	103.59
12	Goa State Co-operative Bank Ltd	1862.80	12	2.31	33.87
13	Indian Overseas Bank	1530.93	13	1.89	61.24
14	Saraswat Co-operative Bank Ltd.	999.64	14	1.24	99.96
15	Bank of Maharashtra	891.13	15	1.10	63.65
16	Goa Urban Co-operative Bank Ltd	851.41	16	1.05	53.21
17	Oriental Bank of Commerce	819.29	17	1.01	117.04
18	I.D.B.I Bank	787.37	18	0.97	98.42
19	Karnataka Bank Ltd.	778.43	19	0.96	111.20
20	Kotak Mahindra Bank	750.86	20	0.93	107.27
21	United Commercial Bank	688.30	21	0.85	68.83
22	Ratnakar Bank Ltd.	632.71	22	0.78	79.09
23	Yes Bank	571.61	23	0.71	71.45
24	Federal Bank Ltd.	559.67	24	0.69	93.28
25	Indian Bank	534.52	25	0.66	76.36
26	Bicholim Urban Co-operative Bank Ltd.	522.26	26	0.65	47.48
27	Punjab National Bank	507.54	27	0.63	72.51
28	IndusInd Bank Ltd	318.32	28	0.39	28.94
29	North Kanara G.S.B. Co-op Bank Ltd.	308.57	29	0.38	61.71
30	South Indian Bank Ltd.	305.20	30	0.38	61.04
31	Development Credit Bank Ltd	284.58	31	0.35	71.15
32	TJSB Bank	231.56	32	0.29	46.31
33	Madgaon Urban Co-op Bank Ltd.	199.76	33	0.25	22.20
34	Citizen's Co-operative Bank Ltd.	176.65	34	0.22	29.44
35	Citizen Credit Co-operative Bank	115.11	35	0.14	23.02
36	Catholic Syrian Bank Ltd.	110.35	36	0.14	55.18
37	United Bank of India	100.92	37	0.12	20.18
38	Andhra Bank	81.00	38	0.10	20.25

Contd/

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
39	Women's Co-operative Bank Ltd.	71.43	39	0.09	35.72
40	Shamrao Vithal Co-op Bank Ltd.	69.91	40	0.09	34.96
41	Allahabad Bank	64.66	41	0.08	16.17
42	Apna Sahakari Bank	51.34	42	0.06	25.67
43	Bandhan Bank	46.42	43	0.06	23.21
44	The Karur Vysya Bank Ltd.	42.89	44	0.05	42.89
45	Jammu and Kashmir Bank Ltd.	40.44	45	0.05	40.44
46	Punjab and Sind Bank	40.03	46	0.05	40.03
47	GP Parsik Bank	14.90	47	0.02	7.45
48	Kokan Mercantile Co-operative Bank	2.79	48	NEG.	2.79
TOTAL		80804.18	-	100.00	102.28

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

Taluka/District/State	(₹. in crore)							
	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
1	2	3	4	5	6	7	8	9
Tiswadi	44.40	196.83	957.40	4882.38	7502.78	7461.99	8501.07	7793.31
Bardez	12.87	73.10	277.51	1205.77	3271.34	3156.84	3558.95	4036.32
Pernem	0.77	5.75	20.72	77.51	237.58	211.94	235.54	304.78
Bicholim	5.04	18.57	62.13	325.76	512.15	581.17	605.35	695.14
Sattari	0.41	5.09	13.26	74.00	239.42	251.13	252.69	304.45
Ponda	6.39	34.43	141.36	769.01	1284.17	1432.98	1638.54	1746.83
North Goa District	69.88	333.77	1472.38	7334.43	13047.44	13096.05	14792.14	14880.83
Sanguem	3.06	8.54	46.42	116.41	206.92	200.01	216.38	245.88
Canacona	0.52	4.36	14.95	91.77	186.89	192.64	185.29	222.89
Quepem	3.08	11.74	39.80	271.32	374.72	380.05	394.90	432.12
Salcete	43.77	145.18	478.57	2007.30	4005.20	3988.99	4417.28	5082.22
Mormugao	50.87	137.35	353.04	1313.29	2384.79	2284.52	2519.31	3023.72
South Goa District	101.30	307.17	932.78	3800.09	7158.52	7046.21	7733.16	9006.83
Goa State	171.18	640.94	2405.16	11134.52	20205.96	20142.26	22525.30	23887.66

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	37.1	37.0	37.7	32.6
Bardez	7.5	11.4	11.5	10.8	16.2	15.7	15.8	16.9
Pernem	0.5	0.9	0.9	0.7	1.2	1.1	1.1	1.3
Bicholim	3.0	2.9	2.6	2.9	2.5	2.9	2.7	2.9
Sattari	0.2	0.8	0.6	0.7	1.2	1.2	1.1	1.3
Ponda	3.7	5.4	5.8	6.9	6.4	7.1	7.3	7.3
North Goa District	40.8	52.1	61.2	65.8	64.6	65.0	65.7	62.3
Sanguem	1.8	1.3	1.9	1.2	1.0	1.0	1.0	1.0
Canacona	0.3	0.7	0.6	0.8	0.9	1.0	0.8	0.9
Quepem	1.8	1.8	1.7	2.4	1.9	1.9	1.7	1.8
Salcete	25.6	22.7	19.9	18.0	19.8	19.8	19.6	21.3
Mormugao	29.7	21.4	14.7	11.8	11.8	11.3	11.2	12.7
South Goa District	59.2	47.9	38.8	34.2	35.4	35.0	34.3	37.7
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	2016-2017	2017-2018	2018-2019	2019-2020
<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	16898	16806	19147	17553
Bardez	100	568	2156	9369	25418	24529	27653	31362
Pernem	100	747	2691	10066	30855	27525	30590	39582
Bicholim	100	368	1233	6463	10102	11531	12011	13792
Sattari	100	1241	3234	18049	48861	61251	61632	74256
Ponda	100	539	2212	12035	20097	22425	25642	27337
North Goa District	100	478	2107	10496	18671	18741	21168	21295
Sanguem	100	279	1517	3804	6762	6536	7071	8035
Canacona	100	838	2875	17648	35940	37046	35633	42863
Quepem	100	381	1292	8809	12166	12339	12821	14030
Salcete	100	332	1093	4586	9151	9114	10092	11611
Mormugao	100	270	694	2582	4688	4491	4952	5944
South Goa District	100	303	921	3751	7067	6956	7634	8891
Goa State	100	374	1405	6505	11804	11767	13159	13945

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

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	49.36	49.09	55.93	54.12
Bardez	0.21	1.11	3.02	9.49	19.02	18.57	20.81	25.23
Pernem	0.19	0.64	1.38	4.08	7.42	6.84	7.60	10.16
Bicholim	0.30	1.03	3.11	12.07	14.23	15.71	16.36	20.45
Sattari	0.32	0.73	1.21	6.73	13.30	14.77	15.79	17.91
Ponda	0.29	1.50	3.45	13.03	14.93	17.06	19.51	21.84
North Goa District	0.46	1.88	5.54	20.43	26.31	26.67	30.13	32.00
Sanguem	0.28	0.53	3.09	6.85	9.41	11.11	10.82	13.66
Canacona	0.07	0.48	1.36	5.10	8.90	9.17	8.82	10.61
Quepem	0.39	1.30	2.65	12.92	12.49	11.88	13.16	16.00
Salcete	0.77	2.23	5.15	15.32	21.42	20.99	23.88	27.92
Mormugao	2.12	4.74	8.02	25.26	30.97	28.56	31.49	39.27
South Goa District	0.95	2.40	5.24	15.90	21.24	20.66	23.02	27.71
Goa State	0.66	2.09	5.42	18.62	24.26	24.21	27.24	30.24

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<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	409013	404124	457401	416877
Bardez	836	3860	12225	50729	132385	126914	142149	160276
Pernem	129	862	2878	10236	30138	26709	29490	37936
Bicholim	680	2197	6845	33267	50422	56843	58822	67154
Sattari	100	1028	2263	11607	35893	37402	37389	44785
Ponda	592	2685	9447	46360	74305	82372	93575	99178
North Goa District	1230	5021	19440	89689	153413	152976	171663	171686
Sanguem	547	1439	7238	17900	30331	29126	31305	35366
Canacona	144	1071	3405	20310	39767	40722	38913	46537
Quepem	544	1820	5384	33424	44139	44473	45910	49945
Salcete	2259	6602	18422	68179	131440	130051	143076	163655
Mormugao	5162	11398	24375	85196	148404	141232	154734	184632
South Goa District	2299	6083	15902	59380	107562	1015181	114684	132794
Goa State	1698	5479	17896	76383	133285	131994	146649	154613

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, 2020**

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	4158.54	1	17.41	45.20
2	H.D.F.C. Bank	2452.32	2	10.27	35.54
3	Canara Bank	1646.71	3	6.89	31.07
4	Bank of India	1562.00	4	6.54	30.63
5	Goa State Co-operative Bank Ltd.	1325.77	5	5.55	24.10
6	Corporation Bank	1118.12	6	4.68	19.62
7	I.C.I.C.I. Bank Ltd.	981.92	7	4.11	28.88
8	Bank of Baroda	970.98	8	4.06	16.46
9	Kotak Mahindra Bank	758.28	9	3.17	108.33
10	Union Bank of India	689.00	10	2.88	45.93
11	Axis Bank	608.37	11	2.55	33.80
12	IndusInd Bank Ltd	560.63	12	2.35	50.97
13	Goa Urban Co-operative Bank Ltd.	560.07	13	2.34	35.00
14	Oriental Bank of Commerce	554.67	14	2.32	79.24
15	Central Bank of India	551.00	15	2.31	17.77
16	Indian Overseas Bank	444.33	16	1.86	17.77
17	Saraswat Co-operative Bank Ltd.	436.29	17	1.83	43.63
18	Punjab National Bank	421.62	18	1.77	60.23
19	South Indian Bank Ltd.	412.51	19	1.73	82.50
20	Syndicate Bank	351.00	20	1.47	13.50
21	Federal Bank Ltd.	311.43	21	1.30	51.91
22	Yes Bank	310.43	22	1.30	38.80
23	Bicholim Urban Co-operative Bank Ltd.	300.94	23	1.26	27.36
24	Karnataka Bank Ltd	291.25	24	1.22	41.61
25	Bank of Maharashtra	288.21	25	1.21	20.59
26	North Kanara G.S.B. Co-op Bank Ltd.	283.64	26	1.19	56.73
27	TJSB Bank	203.78	27	0.85	40.76
28	I.D.B.I. Bank	170.37	28	0.71	21.30
29	United Commercial Bank	126.23	29	0.53	12.62
30	Citizen Credit Co-operative Bank	123.45	30	0.52	24.69
31	Apna Sahakari Bank Ltd.	101.73	31	0.43	50.87
32	Indian Bank	92.82	32	0.39	13.26
33	Citizen's Co-operative Bank Ltd.	92.50	33	0.39	15.42
34	Andhra Bank	84.92	34	0.36	21.23
35	Madgaon Urban Co-operative Bank Ltd	60.97	35	0.26	6.77
36	Catholic Syrian Bank Ltd.	60.71	36	0.25	30.36
37	United Bank of India	58.45	37	0.24	11.69
38	Bandhan Bank	56.52	38	0.24	28.26

Sr. No.	Name of the Bank	Credit (₹. in crore)	Rank	% to Total Credit	Credit per Branch (₹. in crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
39	Ratnakar Bank Ltd.	56.18	39	0.24	7.02
40	Shamrao Vithal Co-op Bank Ltd	50.18	40	0.21	25.09
41	Women's Co-operative Bank Ltd.	49.72	41	0.21	24.86
42	The Karur Vysya Bank Ltd	32.57	42	0.14	32.57
43	Jammu and Kashmir Bank Ltd.	31.94	43	0.13	31.94
44	Allahabad Bank	31.91	44	0.13	7.98
45	Punjab and Sind Bank	18.43	45	0.08	18.43
46	Development Credit Bank Ltd	14.43	46	0.06	3.61
47	GP Parsik Bank	11.87	47	0.05	5.94
48	Kokan Mercantile Co-op. Bank	7.95	48	0.03	7.95
TOTAL		23887.66		100.0	30.24

STATEMENT – 16
TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2016-2017	2017-2018	2018-2019	2019-2020
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
Tiswadi	43	46	44	45	39	38	40	35
Bardez	15	19	15	19	24	21	23	25
Pernem	34	49	32	28	25	22	22	25
Bicholim	66	52	33	48	36	34	37	40
Sattari	43	67	29	44	54	51	50	52
Ponda	52	50	37	44	29	31	32	33
North Goa District	33	35	31	36	32	31	33	32
Sanguem	48	44	64	40	32	34	33	32
Canacona	16	25	16	26	21	21	19	22
Quepem	52	31	19	37	24	24	23	26
Salcete	45	33	19	22	23	21	22	24
Mormugao	92	77	43	26	35	32	32	34
South Goa District	60	44	25	24	26	24	25	27
Goa State	45	39	29	31	30	28	29	30

STATEMENT – 17

BANK-WISE CREDIT DEPOSIT RATIO AS ON 31ST MARCH, 2020

Sr. No.	Name of the Bank	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
I	COMMERCIAL BANKS	
1	State Bank of India	25
2	Bank of India	19
3	Bank of Baroda	15
4	Corporation Bank	17
5	Central Bank of India	22
6	Canara Bank	25
7	Syndicate Bank	18
8	Indian Overseas Bank	29
9	Union Bank of India	31
10	Bank of Maharashtra	32
11	United Commercial Bank	18
12	Karnataka Bank Ltd.	37
13	Indian Bank	17
14	Punjab National Bank	83
15	Apna Sahakari Bank Ltd.	198
16	Allahabad Bank	49
17	Federal Bank Ltd.	56
18	Oriental Bank of Commerce	68
19	South Indian Bank Ltd.	135
20	United Bank of India	58
21	Andhra Bank	105
22	Punjab and Sind Bank	46
23	Catholic Syrian Bank Ltd.	55
24	Ratnakar Bank Ltd.	9
25	Jammu & Kashmir Bank Ltd.	79
26	I.C.I.C.I. Bank	41
27	I.D.B.I Bank	22
28	H.D.F.C. Bank	28
29	IndusInd Bank Ltd.	176
30	Development Credit Bank Ltd.	5
31	Axis Bank Ltd	33
32	The Karur Vysya Bank Ltd	76
33	Yes Bank	54
34	Kotak Mahindra Bank	101
35	TJSB Bank	88
36	Bandhan Bank	122
37	GP Parsik Bank	80
	Commercial Banks	27

Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	66
2	Goa State Co-operative Bank Ltd.	71
3	Women's Co-operative Bank Ltd.	70
4	Citizen's Co-op. Bank Ltd.	52
5	Bicholim Urban Co-op. Bank Ltd.	58
6	Saraswat Co-op. Bank Ltd.	44
7	North Kanara G.S.B. Co-op. Bank Ltd.	92
8	Shamrao Vithal Co-op. Bank Ltd.	72
9	Madgaon Urban Co-operative Bank Ltd.	31
10	Citizen Credit Co-op. Bank Ltd.	107
11	Kokan Mercantile Co-op Bank	285
	Co-operative Banks	64
	ALL BANKS	30

STATEMENT – 18

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

Sr. No.	State/Union Territory	Average population per branch, 2020
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	7385
2	Arunachal Pradesh	9319
3	Assam	12000
4	Bihar	16626
5	Chhattisgarh	10562
6	Goa	2285
7	Gujarat	8244
8	Haryana	5770
9	Himachal Pradesh	4549
10	Jharkhand	12281
11	Karnataka	6326
12	Kerala	5362
13	Madhya Pradesh	11823
14	Maharashtra	9402
15	Manipur	15592
16	Meghalaya	9146
17	Mizoram	5990
18	Nagaland	12549
19	Odisha	8864
20	Punjab	4619
21	Rajasthan	10318
22	Sikkim	4110
23	Tamil Nadu	6600
24	Tripura	7149
25	Telangana	7092
26	Uttar Pradesh	12996
27	Uttarakhand	5299
28	West Bengal	10809
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	5783
2	Chandigarh	2975
3	Dadra & Nagar Haveli and Daman & Diu	9255
4	NCT of Delhi	5543
5	Jammu & Kashmir	7629
6	Lakshadweep	5231
7	Ladakh	4338
8	Puducherry	5866
	ALL INDIA	9057

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2020 for number of bank offices.

Note: State wise projected population figures used are based on Report of Technical Group on Population Projections for India & States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi.

STATEMENT – 19

**STATE/UNION TERRITORY-WISE CREDIT DEPOSIT RATIO
AS ON 31ST MARCH, 2020 (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	124
2	Arunachal Pradesh	26
3	Assam	42
4	Bihar	36
5	Chhattisgarh	61
6	Goa	25
7	Gujarat	71
8	Haryana	57
9	Himachal Pradesh	30
10	Jharkhand	28
11	Karnataka	65
12	Kerala	64
13	Madhya Pradesh	69
14	Maharashtra	103
15	Manipur	58
16	Meghalaya	36
17	Mizoram	36
18	Nagaland	38
19	Odisha	40
20	Punjab	57
21	Rajasthan	78
22	Sikkim	32
23	Tamil Nadu	107
24	Tripura	42
25	Telangana	102
26	Uttar Pradesh	41
27	Uttarakhand	36
28	West Bengal	49
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	41
2	Chandigarh	107
3	Dadra & Nagar Haveli & Daman & Diu	45
4	Delhi	111
5	Lakshadweep	9
6	Pondicherry	65
7	Jammu & Kashmir	46
8	Ladakh	36
	ALL INDIA	76

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2020.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2020

(₹. in crore)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	16752.57	4845.22	11907.35
2	Bank of India	8420.00	2038.00	6382.00
3	Bank of Baroda	6647.08	2038.00	4609.08
4	Corporation Bank	6723.00	1822.00	4901.00
5	Central Bank of India	2498.00	376.00	2122.00
6	Canara Bank	6720.56	1741.00	4979.56
7	Syndicate Bank	1927.00	344.00	1583.00
8	Indian Overseas Bank	1530.93	297.24	1233.69
9	Union Bank of India	2189.00	239.00	1950.00
10	Bank of Maharashtra	891.13	57.00	834.13
11	United Commercial Bank	688.30	18.98	669.32
12	Karnataka Bank Ltd.	778.43	106.61	671.82
13	Indian Bank	534.52	70.35	464.17
14	Punjab National Bank	507.54	14.20	493.34
15	Allahabad Bank	64.66	1.29	63.37
16	Federal Bank Ltd.	559.67	195.66	364.01
17	Oriental Bank of Commerce	819.29	21.31	797.98
18	South Indian Bank Ltd.	305.20	22.73	282.47
19	United Bank of India	100.92	1.63	99.29
20	Andhra Bank	81.00	12.00	69.00
21	Punjab and Sind Bank	40.03	0.06	39.97
22	Catholic Syrian Bank Ltd.	110.35	36.09	74.26
23	Ratnakar Bank Ltd.	632.71	40.48	592.23
24	Jammu and Kashmir Bank Ltd.	40.44	0.00	40.44
25	I.C.I.C.I. Bank Ltd.	2395.02	771.50	1623.52
26	I.D.B.I. Bank	787.37	46.58	740.79
27	H.D.F.C. Bank	8702.06	2161.61	6540.45
28	IndusInd Bank Ltd	318.32	65.14	253.18
29	Development Credit Bank Ltd	284.58	29.11	255.47
30	North Kanara G.S.B. Co-op Bank Ltd.	308.57	1.40	307.17
31	Goa Urban Co-operative Bank Ltd.	851.41	0.00	851.41
32	Goa State Co-operative Bank Ltd.	1862.80	0.00	1862.80
33	Women's Co-operative Bank Ltd.	71.43	0.00	71.43
34	Citizen's Co-operative Bank Ltd.	176.65	0.00	176.65
35	Bicholim Urban Co-operative Bank Ltd.	522.26	0.00	522.26
36	Saraswat Co-operative Bank Ltd.	999.64	5.00	994.64
37	Shamrao Vithal Co-op Bank Ltd.	69.91	2.53	67.38
38	Madgaon Urban Co-operative Bank Ltd.	199.76	0.00	199.76
39	Citizen Credit Co-operative Bank	115.11	2.56	112.55

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
40	Axis Bank	1864.59	0.00	1864.59
41	The Karur Vysya Bank Ltd	42.89	12.98	29.91
42	Yes Bank	571.61	29.93	541.68
43	Kotak Mahindra Bank	750.86	199.95	550.91
44	TJSB Bank	231.56	0.47	231.09
45	Kokan Mercantile Co-operative Bank	2.79	0.00	2.79
46	Apna Sahakari Bank Ltd.	51.34	0.00	51.34
47	Bandhan Bank	46.42	1.40	45.02
48	GP Parsik Bank	14.90	0.06	14.84
	TOTAL	80804.18	17669.07	63135.11

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON
31ST MARCH, 2020

(₹. 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	16752.57	4158.54	883.52	89.90	0.00
2	Bank of India	8420.00	1562.00	657.00	222.00	0.00
3	Bank of Baroda	6647.08	970.98	243.00	0.00	0.00
4	Corporation Bank	6723.00	1118.12	681.00	61.66	5.13
5	Central Bank of India	2498.00	551.00	319.00	34.00	0.00
6	Canara Bank	6720.56	1646.71	819.89	23.59	0.00
7	Syndicate Bank	1927.00	351.00	163.00	43.03	79.80
8	Indian Overseas Bank	1530.93	444.33	346.75	3.97	3.03
9	Union Bank of India	2189.00	689.00	303.00	0.00	0.00
10	Bank of Maharashtra	891.13	288.21	138.42	22.24	0.00
11	United Commercial Bank	688.30	126.23	72.66	52.14	0.00
12	Karnataka Bank Ltd.	778.43	291.25	112.69	7.06	0.00
13	Indian Bank	534.52	92.82	37.05	0.50	0.00
14	Punjab National Bank	507.54	421.62	208.10	1.89	0.00
15	Allahabad Bank	64.66	31.91	21.45	0.50	0.00
16	Federal Bank Ltd.	559.67	311.43	78.83	35.42	0.00
17	Oriental Bank of Commerce	819.29	554.67	123.78	18.26	0.00
18	South Indian Bank Ltd.	305.20	412.51	245.14	12.72	0.00
19	United Bank of India	100.92	58.45	40.46	7.86	0.00
20	Andhra Bank	81.00	84.92	46.00	0.00	0.00
21	Punjab and Sind Bank	40.03	18.43	12.44	0.04	0.00
22	Catholic Syrian Bank Ltd.	110.35	60.71	2.20	5.00	0.00
23	Ratnakar Bank Ltd.	632.71	56.18	43.03	40.62	0.00
24	Jammu and Kashmir Bank Ltd.	40.44	31.94	0.00	0.00	0.00
25	I.C.I.C.I. Bank Ltd.	2395.02	981.92	0.00	0.00	0.00
26	I.D.B.I. Bank	787.37	170.37	112.26	18.74	0.00
27	H.D.F.C. Bank	8702.06	2452.32	590.91	48.95	0.00
28	IndusInd Bank Ltd	318.32	560.63	162.33	11.31	0.00
29	Development Credit Bank Ltd	284.58	14.43	1.57	0.01	0.00
30	North Kanara G.S.B. Co-op Bank Ltd.	308.57	283.64	70.58	8.82	0.00
31	Goa Urban Co-operative Bank Ltd.	851.41	560.07	344.44	39.17	0.00
32	Goa State Co-operative Bank Ltd.	1862.80	1325.77	333.04	6.67	0.00
33	Women's Co-operative Bank Ltd.	71.43	49.72	20.72	1.71	0.00
34	Citizen's Co-operative Bank Ltd.	176.65	92.50	62.96	36.07	0.00
35	Bicholim Urban Co-operative Bank Ltd.	522.26	300.94	124.35	22.90	0.00
36	Saraswat Co-operative Bank Ltd.	999.64	436.29	143.00	0.00	0.00
37	Shamrao Vithal Co-op Bank Ltd.	69.91	50.18	4.50	0.82	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	Madgaon Urban Co-operative Bank Ltd.	199.76	60.97	24.20	3.23	0.00
39	Citizen Credit Co-operative Bank	115.11	123.45	37.31	23.44	0.00
40	Axis Bank	1864.59	608.37	124.09	4.65	0.00
41	The Karur Vysya Bank Ltd	42.89	32.57	9.23	1.40	0.00
42	Yes Bank	571.61	310.43	104.51	2.61	0.00
43	Kotak Mahindra Bank	750.86	758.28	66.41	16.94	0.00
44	TJSB Bank	231.56	203.78	0.00	0.00	0.00
45	Kokan Mercantile Co-operative Bank	2.79	7.95	0.00	0.00	0.00
46	Apna Sahakari Bank Ltd.	51.34	101.73	0.00	0.00	0.00
47	Bandhan Bank	46.42	56.52	20.49	27.33	0.00
48	GP Parsik Bank	14.90	11.87	6.06	1.02	0.00
	Total	80804.18	23887.66	7961.37	958.19	87.96

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2020

Sr. No.	State/Union Territory	Deposit (₹. in crore)	Per Capita Deposit (in ₹.)	Credit (₹. in crore)	Per Capita Credit (in ₹.)
1	2	3	4	5	6
	STATE				
1	Andhra Pradesh	327947	62461	406130	77352
2	Arunachal Pradesh	16608	109335	4269	28104
3	Assam	166270	47961	70658	20381
4	Bihar	379678	31300	135547	11174
5	Chhattisgarh	164662	56567	100131	34399
6	Goa	74875	483376	19039	122912
7	Gujarat	763175	110827	545252	79180
8	Haryana	475763	163622	271492	93370
9	Himachal Pradesh	104488	142219	31294	42594
10	Jharkhand	237685	62653	66845	17620
11	Karnataka	1075357	162142	694273	104682
12	Kerala	547651	155111	351908	99671
13	Madhya Pradesh	398794	47832	273967	32860
14	Maharashtra	2754968	223445	2826220	229224
15	Manipur	10253	32715	5927	18912
16	Meghalaya	23460	72052	8369	25703
17	Mizoram	11313	93962	4085	33929
18	Nagaland	12050	55504	4594	21161
19	Odisha	338848	74718	134668	29695
20	Punjab	412864	137169	234204	77811
21	Rajasthan	427591	54628	334524	42738
22	Sikkim	9984	149015	3156	47104
23	Tamil Nadu	900511	118412	965900	127010
24	Tripura	26496	65714	11250	27902
25	Telangana	499639	133333	510696	136284
25	Uttar Pradesh	1155018	50671	470818	20655
26	Uttarakhand	149730	132857	54302	48183
27	West Bengal	824494	84550	403092	41336
	UNION TERRITORY (UT)				
28	Andaman and Nicobar Island	5838	146316	2379	59624
29	Chandigarh	72741	609732	78022	653998
30	Dadra & Nagar Haveli and Daman & Diu	9834	96601	4468	43890
31	Delhi	1217650	603006	1348639	667875
32	Jammu & Kashmir	128004	96207	58716	44131
33	Lakshadweep	1115	163971	97	14265
34	Ladakh	4955	167966	1791	60712
35	Puducherry	19838	129070	12841	83546
	ALL INDIA	13750146	101957	10449562	77484

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2020.

- State-wise population figures are based on Report of Technical Group on Population Projections for India and States 2011-36 by National Commission on Population, Ministry of Health & Family Welfare, New Delhi

STATEMENT – 23

BANK-WISE NUMBER OF AUTOMATED TELLER MACHINES (ATMs) IN THE STATE OF GOA AS ON MARCH, 2020.

Sr. No.	Name of the Bank	Number of ATMs
1	State Bank of India	176
2	Bank of India	62
3	Bank of Baroda	68
4	Corporation Bank	72
5	Central Bank of India	31
6	Canara Bank	74
7	Syndicate Bank	26
8	Indian Overseas Bank	31
9	Union Bank of India	17
10	Bank of Maharashtra	14
11	United Commercial Bank	10
12	Karnataka Bank Ltd.	5
13	Indian Bank	4
14	Punjab National Bank	8
15	Allahabad Bank	4
16	Federal Bank Ltd.	6
17	Oriental Bank of Commerce	5
18	South Indian Bank Ltd.	7
19	United Bank of India	2
20	Andhra Bank	4
21	Punjab and Sindh Bank	1
22	Catholic Syrian Bank Ltd.	2
23	Ratnakar Bank	26
24	Apna Sahakari Bank Ltd.	2
25	Jammu and Kashmir Bank Ltd.	1
26	I.C.I.C.I. Bank	71
27	I.D.B.I. Bank	13
28	H.D.F.C. Bank	133
29	IndusInd Bank Ltd.	17
30	Development Credit Bank Ltd.	6
31	Axis Bank	21
32	Yes Bank	5
33	Karur Vysya Bank	1
34	Kotak Mahindra Bank	17
35	TJSB Bank	5
36	Bandhan Bank	2
37	Goa Urban Co-operative Bank Ltd.	7
38	Goa State Co-operative Bank Ltd.	23
39	Madgaum Urban Co-operative Bank Ltd.	0
40	Women's Co-operative Bank Ltd.	0
41	Citizen's Co-operative Bank Ltd.	1

Sr. No.	Name of the Bank	Number of ATMs
42	Bicholim Urban Co-operative Bank Ltd.	9
43	Saraswat Co-operative Bank Ltd.	10
44	North Kanara G.S.B. Co-op Bank Ltd.	5
45	Shamrao Vithal Co-op Bank Ltd.	2
46	Citizen Credit Co-operative Bank Ltd.	2
47	Kokan Mercantile Co-operative Bank Ltd.	0
48	GP Parsik Bank	2
	Total	1010

