



**GOVERNMENT OF GOA**

**REPORT ON**

**CREDIT DEPOSIT RATIO**

**IN GOA**

**2020-21**



**Directorate of Planning, Statistics and Evaluation**

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

The present brochure on “Credit Deposit Ratio in Goa 2020-21”, thirty-third in the series, presents the trend in aggregate bank deposits and credit in the State of Goa over the period from 1980-81 to 2020-21. The banking data from 1<sup>st</sup> April 1980 to 31<sup>st</sup> March 1981 has been considered as base year. The information on various parameters for the subsequent years is incorporated in the report.

The present report on Credit Deposit Ratio is brought out taking into consideration the estimated population of the State as on 31st March 2021 is 15.59 lakh. 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.

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 analyses 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 most welcome.

**Vijay B. Saxena**  
**Director**

**Porvorim-Goa**  
**December, 2022**

**CHAPTER – I**  
**BANKS FUNCTIONING IN GOA**

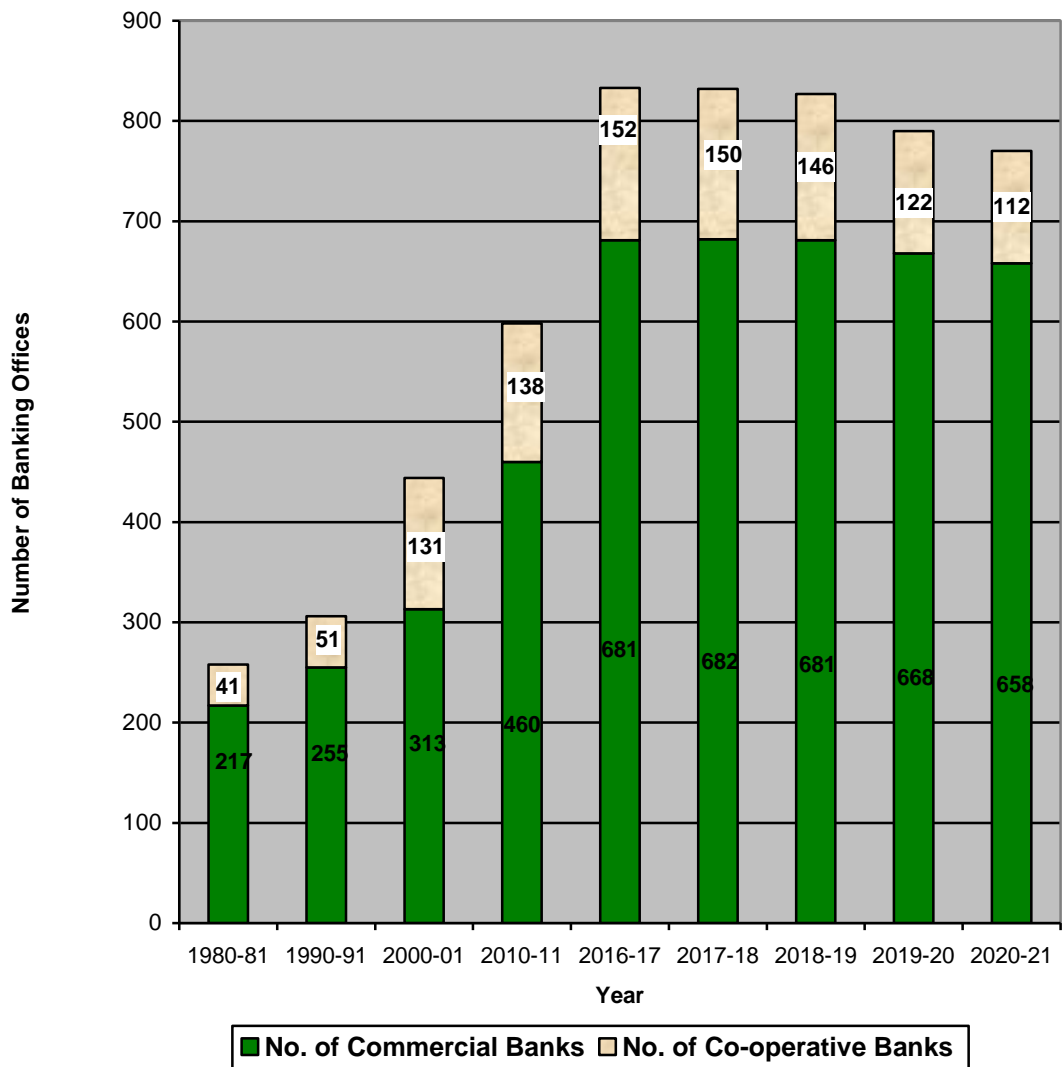
**1.1 Banking Offices**

- 1.1.1 Goa has a geographical area of 3,702 sq. kms. and an estimated population of 15.59 lakh as on 31<sup>st</sup> March, 2021. The population for the year 2020-21 is State-wise population figures 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. Goa has a well-knit banking system with as many as 770 banking offices as on 31<sup>st</sup> March, 2021 as compared to 790 in 31<sup>st</sup> March, 2020. As per the Quarterly Bulletin published by the Reserve Bank of India in March, 2021 based on the population projected during 2021, there was a scheduled commercial bank branch for every 2,334 people in Goa, as against the all-India average of 9,074 people.
- 1.1.2 After Liberation in 1961, Goa joined the mainstream of national economic development and within a span of just over five decades it has achieved tremendous progress in both economic and social fields. The number of banking offices in Goa has shown a steady rise from a mere 5 banking offices in 1962, just after liberation, to 300 bank branches as on 31<sup>st</sup> March, 1988 after attaining Statehood and further to 770 bank branches as on March 31<sup>st</sup>, 2021. The aggregate deposits also registered a phenomenal growth from ₹9.00 crore in 1962 to ₹91,456.70 crore in 2020-21. The gross credit also registered a rise from just Rs.3.00 crore in 1962 to ₹29,057.27 crore during 2020-21. Consequently, the credit deposit ratio in 2020-21 was about 32.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2020-21. The total number of bank branches in 2020-21 stood at 770. The Madgaum Urban Coop. Bank which had 9 branches in the State ceased operation during the year 2020-21. Corporation Bank (57 nos.) & Andhra Bank (4 nos.) merged with Union Bank of India. Oriental Bank of Commerce (7 nos.) & United Bank of India (5 nos.) merged with Punjab National Bank. Allahabad Bank (4 nos.) & Syndicate Bank (26 nos.) amalgamated with Indian Bank & Canara Bank respectively. Bank of Baroda (08 nos.), Indian Bank (3 nos.), State Bank of India (1 nos.), Bank of India (1 nos.), Ratnakar Bank (01 nos.), HDFC Bank (01 nos.) & Saraswat Co-operative Bank (01 nos.) together closed 16 bank branches. Whereas, Bank of Maharashtra (01 nos.) & Catholic Syrian Bank (01 nos.) added 2 bank branches. IDFC First Bank with 04 branches is also added in this publication.

**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
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
2020-21	32	658	10	112	42	770

**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 32 nos. of commercial banks with 658 nos. of branch offices operating in Goa as on March, 31<sup>st</sup> 2021. Out of these, 9 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 (91 nos.), followed by Canara Bank (78 nos.), Union Bank of India (76 nos.), HDFC Bank (68 nos.), Bank of Baroda (51 nos.), Bank of India (50 nos.), ICICI Bank (34 nos.), Central Bank of India (31 nos.), and Indian Overseas Bank (25 nos.). The above 10 banks, with an aggregate of 504 branches accounted for nearly 77% of the commercial banks and around 65% 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 2020-21, there were 10 nos. of banks operating in Goa with 112 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 2020-21, 460 nos. (60%) out of 770 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 (138 nos.). Whereas in South Goa District, Salcete taluka had the maximum number of branches (170 nos.), followed by Mormugao taluka (75 nos.). These four talukas viz. Bardez, Tiswadi, Salcete and Ponda together accounted for 549 nos. of banking offices i.e. 71% of the total number of banking offices in the State.
- 1.4.2 During the year 2020-21, 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 (16 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 2020-21 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 the years 1980-81 to 2020-21 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.

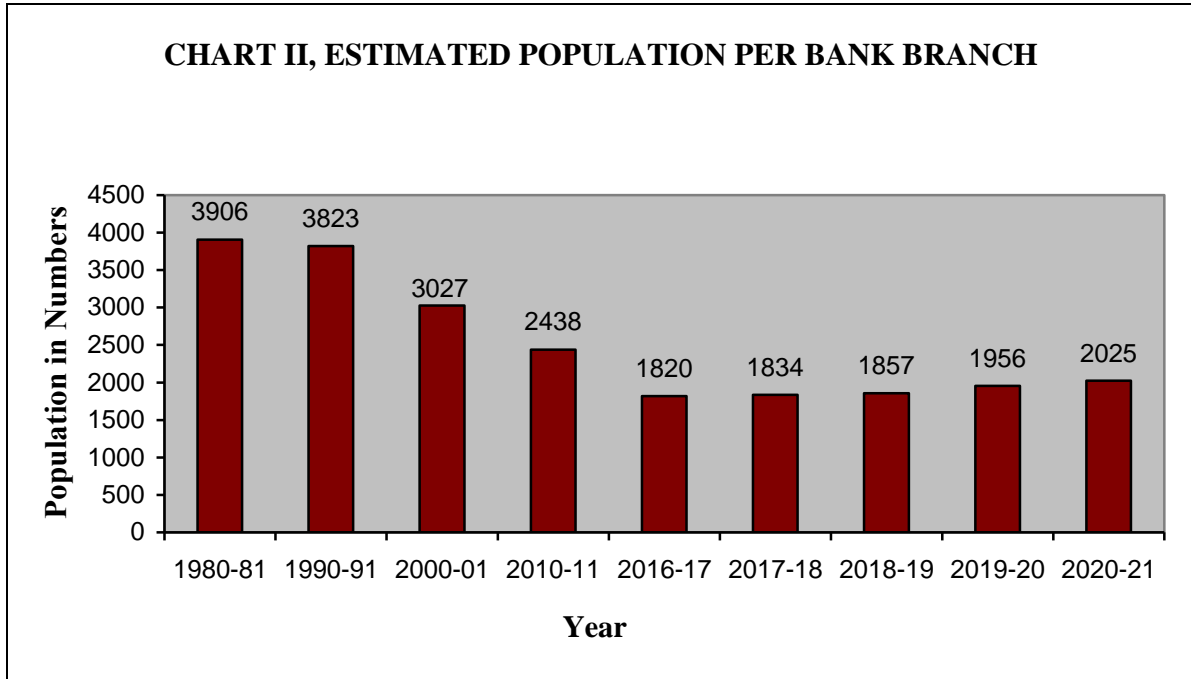
**TABLE – 1.2**

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

<b>Year</b>	<b>Estimated population covered per branch</b>
<i>1</i>	<i>2</i>
1980-81	3,906
1990-91	3,823
2000-01	3,027
2010-11	2,438
2016-17	1,820
2017-18	1,834
2018-19	1,857
2019-20	1,956
2020-21	2,025

\*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas, for 2020-21 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.

**CHART II, ESTIMATED POPULATION PER BANK BRANCH**



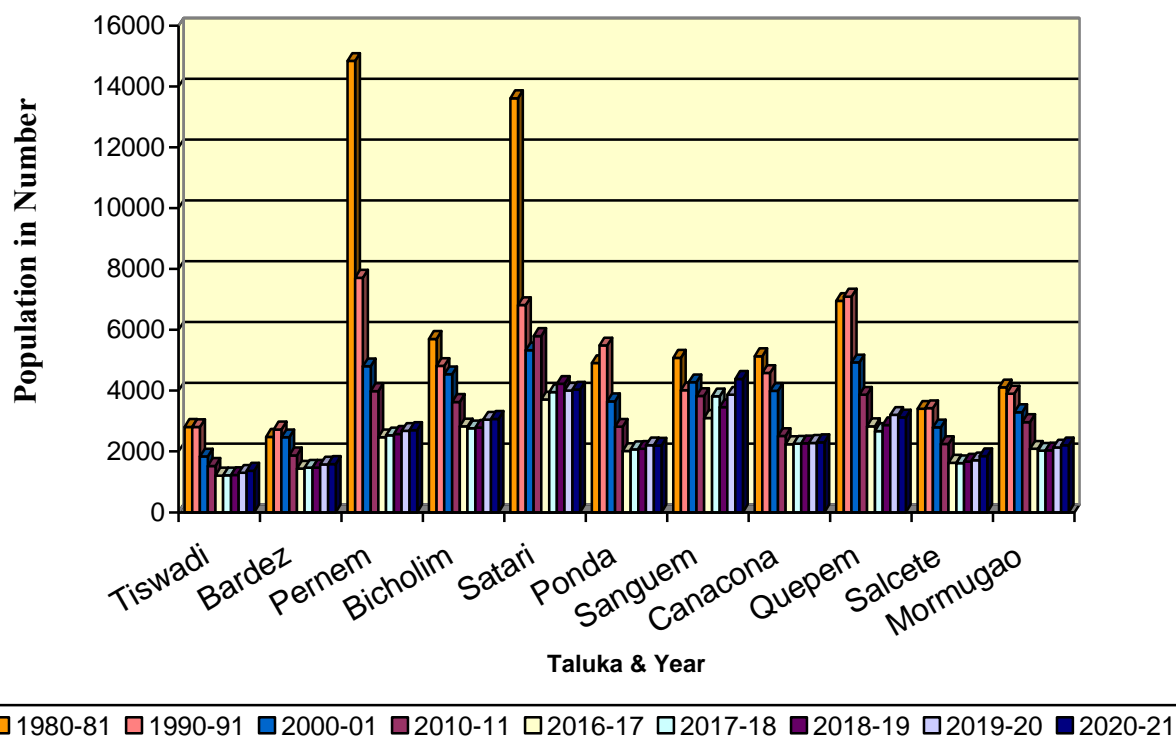
1.5.2 The details of estimated population covered per bank branch in each of the talukas for the years 1980-81, 1990-91, 2000-01, 2010-11, 2016-17, 2017-18, 2018-19, 2019-20 and 2020-21 are presented in Table 1.3.

**TABLE - 1.3  
TALUKA-WISE POPULATION PER BRANCH**

State/ District/ Taluka	Population per branch								
	1980-81	1990-91	2000-01	2010-11	2016-17	2017-18	2018-19	2019-20	2020-21
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>		<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>
<b>Goa State</b>	<b>3906</b>	<b>3819</b>	<b>3027</b>	<b>2438</b>	<b>1820</b>	<b>1834</b>	<b>1857</b>	<b>1956</b>	<b>2025</b>
<b>North Goa District</b>	<b>3762</b>	<b>3729</b>	<b>2847</b>	<b>2278</b>	<b>1715</b>	<b>1743</b>	<b>1755</b>	<b>1864</b>	<b>1901</b>
Tiswadi	2807	2804	1832	1524	1207	1215	1223	1298	1367
Bardez	2482	2724	2468	1872	1437	1463	1464	1574	1588
Pernem	14838	7711	4799	3985	2464	2527	2577	2678	2702
Bicholim	5699	4811	4538	3627	2821	2763	2781	3045	3072
Sattari	13612	6814	5328	5796	3706	3950	4224	3999	4035
Ponda	4904	5483	3650	2811	2010	2071	2085	2202	2194
<b>South Goa District</b>	<b>4110</b>	<b>3944</b>	<b>3295</b>	<b>2678</b>	<b>1975</b>	<b>1965</b>	<b>2007</b>	<b>2087</b>	<b>2208</b>
Sanguem	5082	4013	4275	3826	3101	3815	3456	3863	4385
Canacona	5133	4578	3992	2510	2238	2253	2267	2281	2301
Quepem	6949	7089	4928	3865	2830	2671	2867	3204	3118
Salcete	3399	3423	2793	2247	1629	1614	1669	1706	1843
Mormugao	4105	3900	3292	2964	2087	2022	2035	2127	2203

\*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures for 2020-21 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.

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



1.5.3 An estimated population of 2,025 was covered per branch in the State during the year 2020-21. The population covered per branch for North Goa District and South Goa District was 1,901 and 2,208 respectively. The estimated population covered per bank branch was the lowest in Tiswadi taluka (1,367), followed by Bardez (1,588) in North Goa district while Salcete (1,843) and Mormugao (2,203) were least served in South Goa District. Satari taluka in North Goa district, had the maximum population covered per branch i.e 4,035, followed by Bicholim taluka (3,072) whereas Sanguem (4,385) and Quepem (3,118) 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 12<sup>th</sup> taluka named as Dharbandora. The banking information presented in this report for the past years from 1980-81 onwards cannot be split up in respect of Sanguem and Dharbandora talukas, therefore the information for Dharbandora is included in the Sanguem taluka. Also, the population information is not available for the newly created Dharbandora Taluka in the Population Census, 2011. However, there are 06 nos. of 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 2,334 while at All India level it was 9,074 during 2020-21. 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
- 1.5.6 It can be observed from Table 1.4, the total number of bank branches has declined from 832 during the year 2017-18 to 770 in the year 2020-21. The main reason for decline is due to closure of a major Cooperative Banks & amalgamation of Nationalized Banks on larger scale. The number of bank branches in North Goa District is more as compared to South Goa District over last four years.

**TABLE - 1.4**  
**TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA**

<b>Taluka/District/State</b>	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	152	152	144	138
Bardez	170	171	160	160
Pernem	31	31	30	30
Bicholim	37	37	34	34
Sattari	17	16	17	17
Ponda	84	84	80	81
<b>North Goa District</b>	<b>491</b>	<b>491</b>	<b>465</b>	<b>460</b>
Sanguem	18	20	18	16
Canacona	21	21	21	21
Quepem	32	30	27	28
Salcete	190	185	182	170
Mormugao	80	80	77	75
<b>South Goa District</b>	<b>341</b>	<b>336</b>	<b>325</b>	<b>310</b>
<b>Goa State</b>	<b>832</b>	<b>827</b>	<b>790</b>	<b>770</b>

## CHAPTER – II

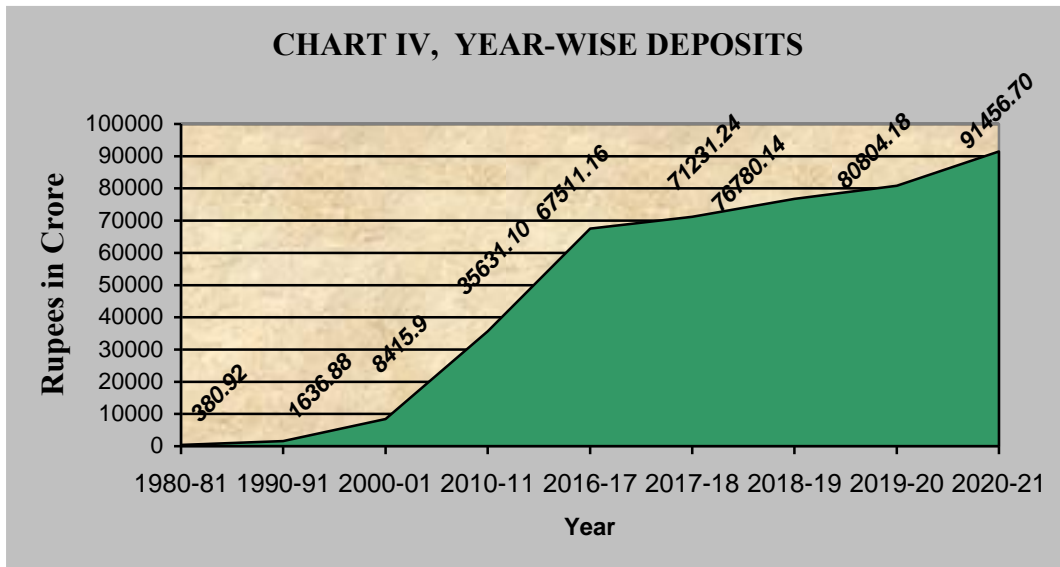
### DEPOSITS/CREDIT

#### 2.1 DEPOSITS

2.1.1 The 770 nos. of bank branches of 42 scheduled banks operating in Goa had mobilized deposits to the tune of ₹91,456.70 crore, as on 31<sup>st</sup> March, 2021 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
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	380.92	-
1990-91	1,636.88	7.1
2000-01	8,415.90	14.8
2010-11	35,631.10	20.8
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
2020-21	91,456.70	13.2



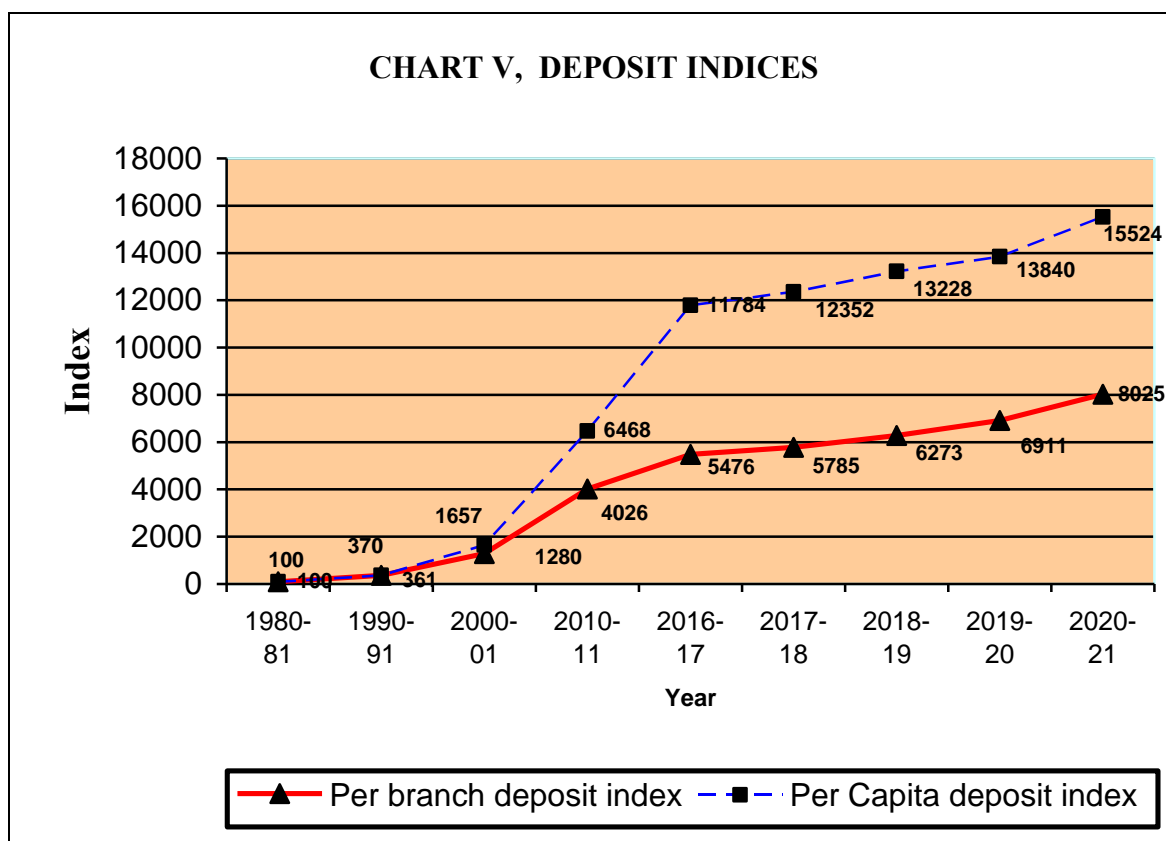
2.1.2 It is observed from the above table that the aggregate deposits over the period 1980-81 to 2020-21 has leaped from ₹380.92 crore to ₹91,456.70 crore, registering an average annual growth rate of 14.7%. During the year 2020-21, the annual growth rate recorded was 13.2%.

**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
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
2020-21	118.77	8,025	5,86,637	15,524

\*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures for 2020-21 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.



2.1.3 Table 2.2 above indicates that the deposits per branch office increased more than 80 times and the per capita deposits increased more than 155 times during the period from 1980-81 to 2020-21.

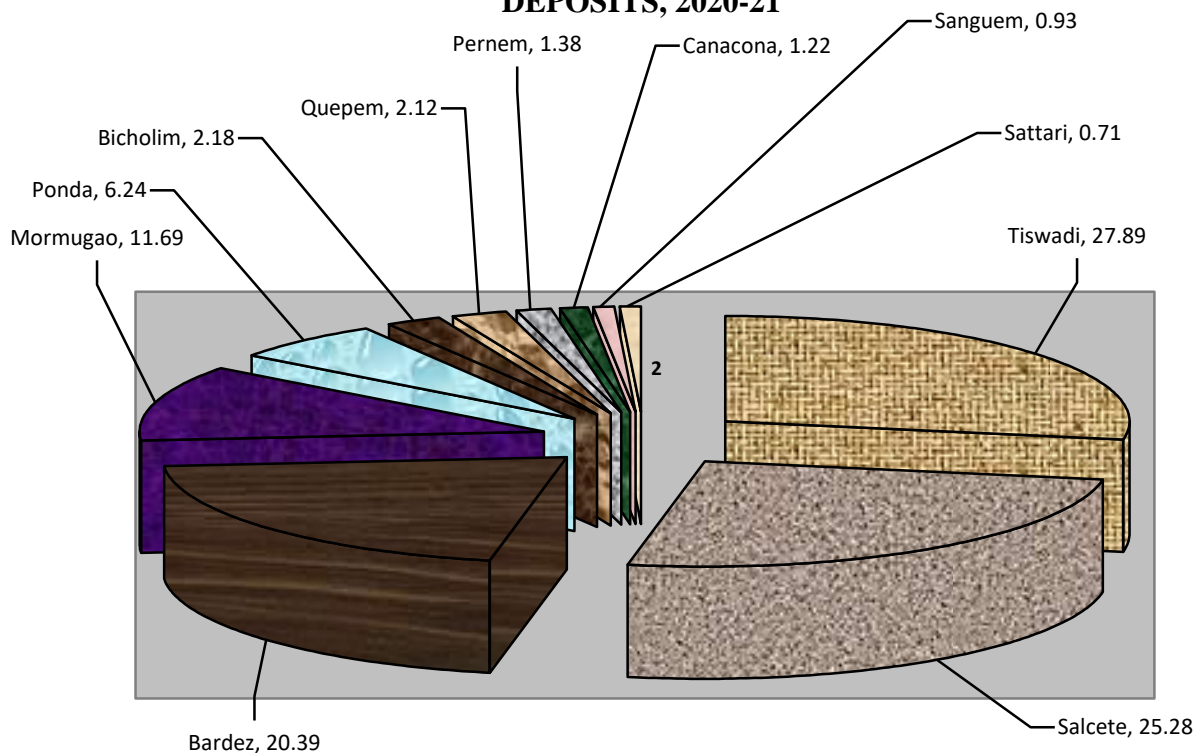
- 2.1.4 The Deposits per bank branch have steadily increased from ₹1.48 crore in 1980-81 to ₹102.28 crore in 2019-20 and further to ₹118.77 crore in 2020-21, thereby registering an annual growth rate of 11.6% over the period from 1980-81 to 2020-21. Similarly, the per capita deposits have shot up from ₹3,779/- in 1980-81 to ₹5,23,004/- in 2019-20 and thereafter to ₹5,86,637/- during 2020-21 at an annual growth rate of 13.4%.
- 2.1.5 Statement-9 presents the ranking of banks according to the size of deposits as on March 31<sup>st</sup>, 2021. The State Bank of India with total aggregate deposits of ₹18,723.62 crore (20% of the total deposits) topped the list followed by Canara Bank ₹10015.70 (11%) and Bank of India ₹9807.00 crore (nearly 11%). These three banks together accounted for 42% of the total deposits. The deposits mobilized by as many as 17 nos. of the 32 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 ₹1,951.47 crore around 2%). Out of the 10 nos. of Co-operative banks, 8 nos. viz. Bicholim 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 2020-21, the deposits per branch were the highest in case of State Bank of India (₹205.75 crore), Bank of India (₹196.14 crore), Bank of Baroda (145.50 crore), H.D.F.C Bank (₹141.15 crore), Yes Bank (₹134.78 crore), Canara Bank (₹128.41 crore), Union Bank of India (₹127.15 crore) and Axis Bank (₹.120.89 crore). The lowest deposits per branch were for the Kokan Mercantile Co-operative Bank (₹4.00 crore).
- 2.1.7 The ranking of talukas according to the size of deposits as on 31<sup>st</sup> March, 2021 is given in Table 2.3.

**TABLE - 2.3**  
**TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2020-21**

<b>Taluka</b>	<b>Deposits (₹ in crore)</b>	<b>Percentage distribution</b>	<b>Rank</b>	<b>*Per capita deposits (₹)</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	25508.54	27.89	1	13,52,241
Salcete	23115.51	25.28	2	7,37,669
Bardez	18624.00	20.36	3	7,32,891
Mormugao	10694.10	11.69	4	6,47,131
Ponda	5704.29	6.24	5	3,20,960
Bicholim	1994.27	2.18	6	1,90,925
Quepem	1939.43	2.12	7	2,22,147
Pernem	1264.32	1.38	8	1,55,958
Canacona	1116.48	1.22	9	2,31,017
Sanguem	851.96	0.93	10	1,21,440
Sattari	643.80	0.71	11	93,854

\*Population figures for 2020-21 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.

**CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF  
DEPOSITS, 2020-21**



2.1.8 During the year 2020-21, Tiswadi taluka with ₹25,508.54 crore (27.89%) had the highest deposits followed by Salcete taluka ₹23,115.51 crore (25.28%) and Bardez taluka ₹18,624.00 crore (20.36%). The above three talukas together accounted for over 73% of the total deposits. Whereas the least contribution was from Sattari taluka at ₹643.80 crore (0.71%) followed by Sanguem taluka with deposits of ₹.851.96 crore (0.93%). 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 (₹13,52,241/-) followed by Salcete (₹7,37,669/-), Bardez (₹7,32,891 /-) and Mormugao (₹6,47,131/-). The lowest per capita deposits were mobilized in Sattari taluka (₹93,854/-) and Sanguem taluka (₹1,121,440/-).

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

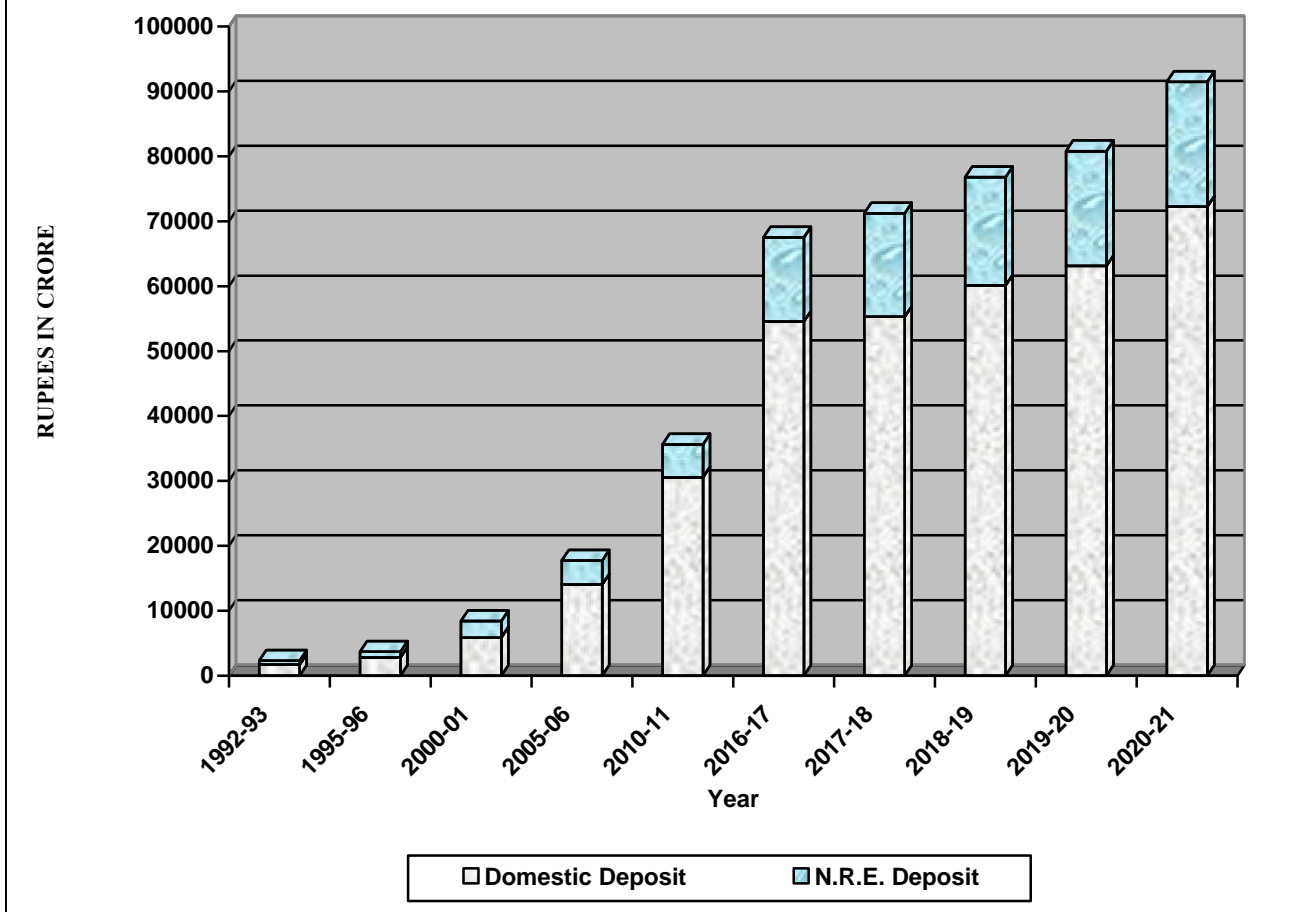
2.1.9 As on March 31<sup>st</sup> 2021, the NRE deposits mobilized by the banking institutions in Goa accounted for ₹19,181.91 crore as against ₹17,669.07 crore during the previous year i.e. 2019-20. The gross NRE deposits, which stood at ₹583.47 crore in 1992-93, has escalated remarkably.

Year-wise domestic and NRE deposits from the years 1992-93 to 2020-21 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
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
2020-21	72,274.79	19,181.91	91,456.70	20.97

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 2020-21 have increased from ₹583.47 crore to ₹19,181.91 crore. The percentage contribution of NRE deposits to the total deposits stood at over 21.0% during 2020-21 thereby registering a decrease of less than 1% as compared to the year 2019-20.

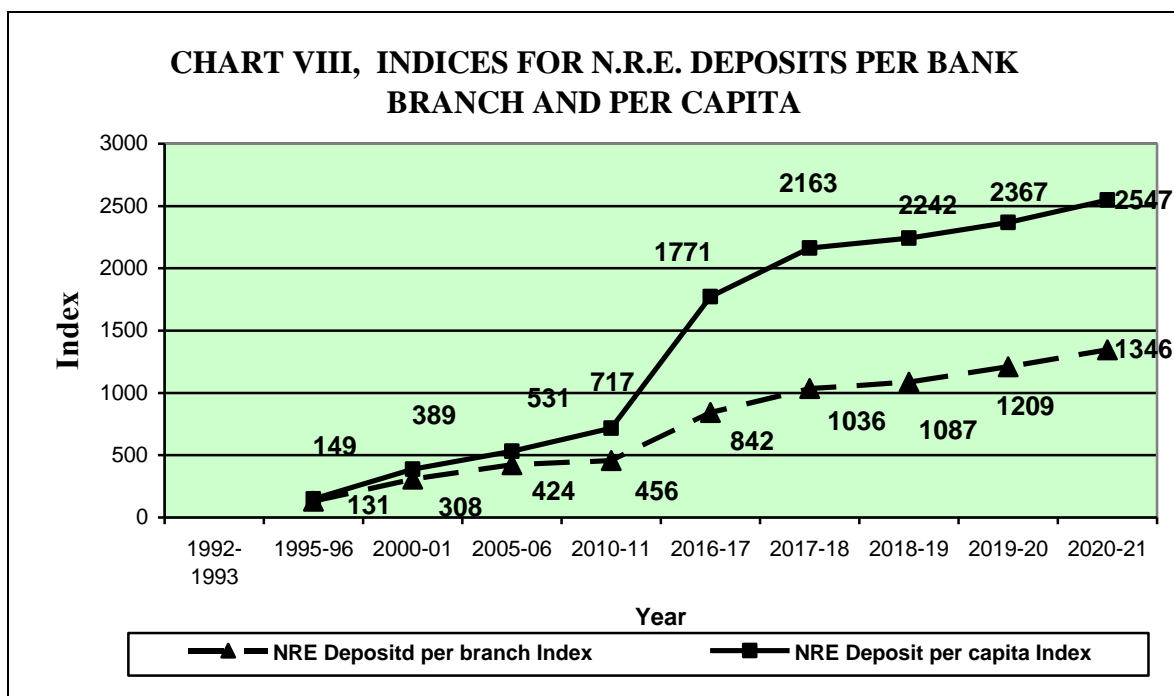
2.1.11 Table 2.5 presents the N.R.E. deposits per bank branch and the per capita N.R.E. deposits for the period 1992-93 to 2020-21. Also, the trend of N.R.E. deposits per branch and per capita deposits are shown in Chart VIII.

**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
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
2020-21	24.91	1,346	1,23,040	2,547

\*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures for 2020-21 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.





2.1.12 Table 2.6 shows that Tiswadi & Bardez taluka in North Goa District and Salcete taluka in South Goa District were leading in garnering Deposits whereas Sattari taluka in North Goa District and Sanguem and Canacona talukas in South Goa District contributed least amount of Deposits. Total deposits has increased exponentially from Rs. 71231.24 crores to Rs. 91456.70 crores from 2017-18 to 2020-21.

**TABLE – 2.6**  
**TALUKA-WISE DEPOSITS IN GOA**

(₹. In Crore)

<b>Taluka/District/State</b>	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	19615.61	21312.57	22247.84	25508.54
Bardez	14626.38	15579.64	16136.78	18624.00
Pernem	981.13	1085.16	1215.08	1264.32
Bicholim	1688.72	1630.77	1725.41	1994.27
Sattari	495.89	504.26	575.59	643.80
Ponda	4687.01	5138.08	5219.64	5704.29
<b>North Goa District</b>	<b>42094.74</b>	<b>45250.48</b>	<b>47120.34</b>	<b>53739.22</b>
Sanguem	585.01	663.92	760.98	851.96
Canacona	925.76	960.28	1021.29	1116.48
Quepem	1577.46	1699.52	1688.92	1939.43
Salcete	18994.09	20316.92	21375.42	23115.51
Mormugao	7054.18	7889.02	8837.23	10694.10
<b>South Goa District</b>	<b>29136.50</b>	<b>31529.66</b>	<b>33683.84</b>	<b>37717.48</b>
<b>Goa State</b>	<b>71231.24</b>	<b>76780.14</b>	<b>80804.18</b>	<b>91456.70</b>

## 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 2020-21, the gross credit advanced by the banking institutions was ₹29,057.27 crore which increased by ₹5,169.61 crore (around 21.64%) as compared to the previous year. The year-wise total advances are shown in Table 2.6.

**TABLE – 2.7**

### **ANNUAL GROWTH OF CREDIT**

<b>Year</b>	<b>Credit (₹ in crore)</b>	<b>Percentage Annual Growth Rate Over the Previous Year</b>
<i>1</i>	<i>2</i>	<i>3</i>
1980-81	171.18	-
1990-91	640.94	22.7
2000-01	2,405.16	6.5
2010-11	11,134.52	15.2
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
2020-21	29,057.27	21.6

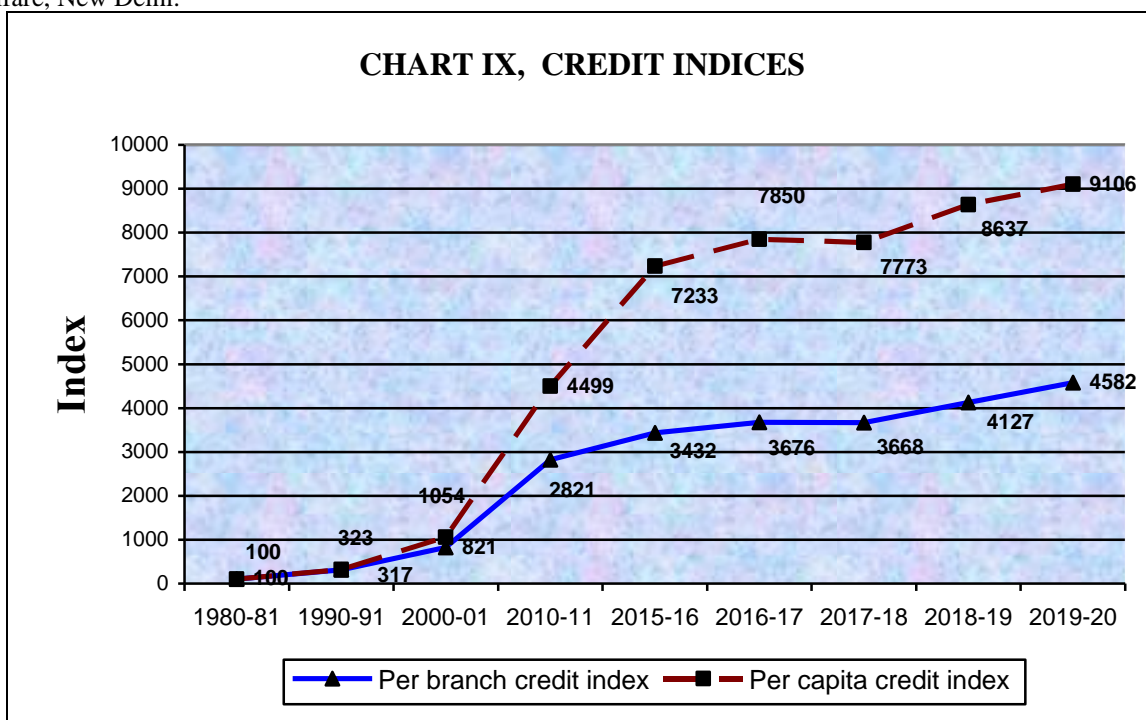
2.2.2 During the period from 1980-81 to 2020-21 the total advances increased from ₹171.18 crore to ₹29,057.27 crore registering an annual average growth rate of 13.7%. The year 2020-21 registered a positive growth rate of around 21.64%.

2.2.3 Table 2.8 presents the credit per bank branch and the per capita credit.

**TABLE – 2.8**  
**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
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
2020-21	37.74	5,718	1,86,384	10,977

\*Population estimated from the year 2016-17 onwards is as per National Statistics Office, MoS&PI, New Delhi based on Population Census 2011. Whereas population figures for 2020-21 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.



2.2.4 The credit pattern over the period 1980-81 to 2020-21 indicates 57 times increase in credit per bank branch and 110 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 ₹37.74 crore in 2020-21 and the per capita credit has escalated from ₹1,698/- in 1980-81 to ₹1,86,384/- in 2020-21. The overall growth registered during the above period was 10.6% and 12.5% respectively in respect of credit per branch and per capita.

- 2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31<sup>st</sup> March, 2021 is presented in Statement-15. Among the commercial banks, the State Bank of India with advances of ₹8,808.00 crore (30% of the total credit) topped the list followed by H.D.F.C. bank with ₹2,616.37 crore (9%), Canara Bank with ₹2,203.57 crore (8%), Union Bank of India with ₹1,649.32 crore (6%), Bank of India with ₹1,642.00 crore (6%), Bank of Baroda ₹1125.52 crore (4%), Punjab National Bank ₹940.38 crore (3%) and I.C.I.C.I. Bank with ₹913.00 crore (3%). While 68% of the total advances were made by the aforesaid 8 nos. of commercial banks, the advances made by 14 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 ₹1,201.62 crore i.e. 4%, Goa Urban Co-operative Bank Ltd. with ₹547.98 crore (2%) and Saraswat Co-operative Bank Ltd. with ₹438.88 crore (2%) together accounted for nearly 8% of the total credit.
- 2.2.7 The credit per bank branch in the year 2020-21 was the highest for State Bank of India (₹96.79 crore) with 91 branches in the State, followed by South Indian Bank Ltd. (₹84.08 crore) and Kotak Mahindra Bank (₹73.47 crore). The lowest advances per branch were by Ratnakar Bank (₹1.32 crore) and Development Credit Bank (₹4.22 crore), However, the overall position in credit per branch has improved over the years.
- 2.2.8 The ranking of talukas according to the size of credit as on 31<sup>st</sup> March, 2021 is given in Table 2.9.

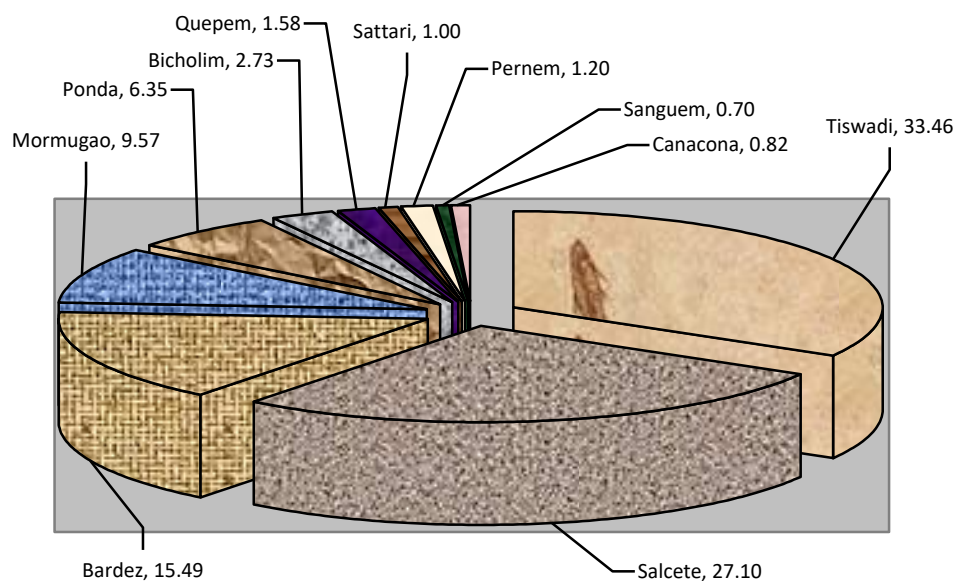
**TABLE – 2.9**

**TALUKA-WISE RANKING BY CREDIT ADVANCED, 2020-21**

<b>Taluka</b>	<b>Credit (₹ in crore)</b>	<b>Percentage distribution</b>	<b>Rank</b>	<b>Per Capita Credit * (₹)</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	9723.54	33.46	1	5,15,458
Salcete	7874.13	27.10	2	2,51,281
Bardez	4500.99	15.49	3	1,77,123
Mormugao	2780.30	9.57	4	1,68,244
Ponda	1845.00	6.35	5	1,03,811
Bicholim	793.24	2.73	6	75,942
Quepem	460.81	1.58	7	52,782
Pernem	349.70	1.20	8	43,137
Sattari	289.79	1.00	9	42,246
Canacona	237.22	0.82	10	49,084
Sanguem	202.55	0.70	11	28,872

Population figures for 2020-21 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.

**CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2020-21**



2.2.9 Among the talukas, Tiswadi being the main credit contributor, ranked first, with its advances amounting to ₹9,723.54 crore (33.5%) during the year 2020-21. Salcete taluka with ₹7,874.13 crore (27.1%) stood second, followed by Bardez taluka with ₹4,500.99 crore (15.5%). The above three talukas accounted for 76% of the total advances during the year 2020-21. The lowest advances made during the year 2020-21 were in Sanguem taluka with ₹202.55 crore (0.7%), followed by Canacona taluka with ₹237.22 crore (0.8%).

2.2.10 The per capita credit was the highest for Tiswadi taluka (₹5,15,458/-), followed by Salcete taluka (₹2,51,281/-) and Bardez taluka (₹1,77,123/-). The per capita credit was the lowest for Sanguem taluka (₹28,872/-), followed by Sattari taluka (₹42,246/-).

*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. 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. Whereas, population figures for 2020-21 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.*

2.2.11 It can be seen from the table below, Tiswadi & Bardez taluka in North Goa District and Salcete taluka in South Goa District have been leaders in extending Credits over the period from 2017-18 to 2020-21. These talukas have also excelled in getting highest deposits for the said period. Similarly, Sattari taluka in North Goa District and Sanguem & Canacona taluka in South Goa District had the least amount in terms of lending over the last 4 years. These talukas also accounted for the least amount of deposits for the corresponding years.

**TABLE – 2.10**  
**TALUKA-WISE CREDIT IN GOA**

(₹. in crore)

Taluka/District/State	2017-2018	2018-2019	2019-2020	2020-2021
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	7461.99	8501.07	7793.31	9723.54
Bardez	3156.84	3558.95	4036.32	4500.99
Pernem	211.94	235.54	304.78	349.70
Bicholim	581.17	605.35	695.14	793.24
Sattari	251.13	252.69	304.45	289.79
Ponda	1432.98	1638.54	1746.83	1845.00
<b>North Goa District</b>	<b>13096.05</b>	<b>14792.14</b>	<b>14880.83</b>	<b>17502.26</b>
Sanguem	200.01	216.38	245.88	202.55
Canacona	192.64	185.29	222.89	237.22
Quepem	380.05	394.90	432.12	460.81
Salcete	3988.99	4417.28	5082.22	7874.13
Mormugao	2284.52	2519.31	3023.72	2780.30
<b>South Goa District</b>	<b>7046.21</b>	<b>7733.16</b>	<b>9006.83</b>	<b>11555.01</b>
<b>Goa State</b>	<b>20142.26</b>	<b>22525.30</b>	<b>23887.66</b>	<b>29057.27</b>

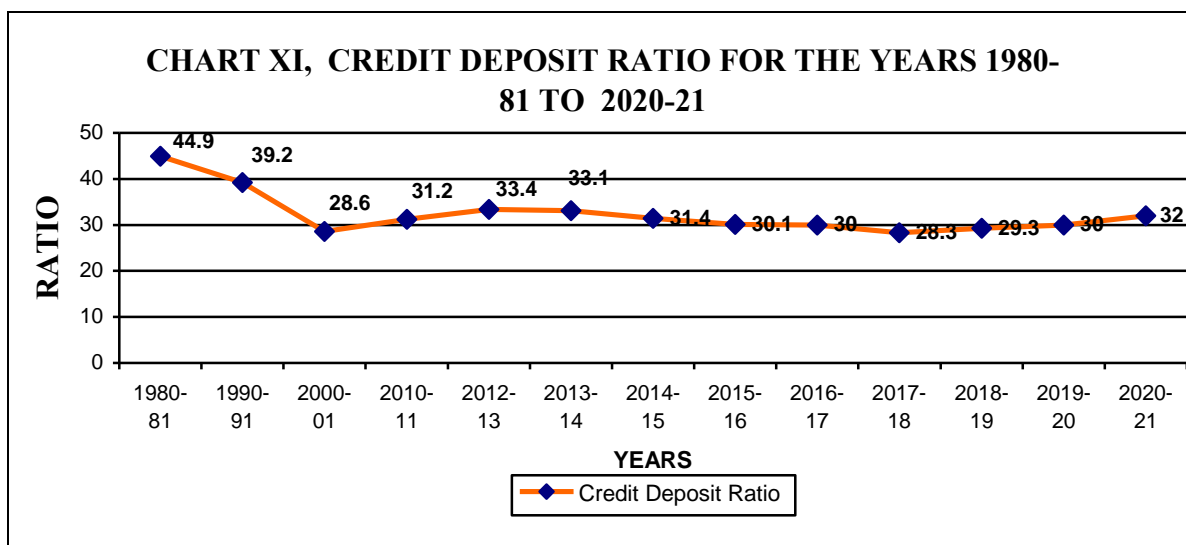
## CHAPTER – III

### CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 770 commercial and co-operative bank branches in Goa have mobilized aggregate deposits to the tune of ₹91,456.70 crore up-to the year 2020-21, registering an annual increase of 13.2% over the previous year. Alongside, advances amounting to ₹29,057.27 crore were made till 2020-21, representing an increase of 21.6% over the previous year. Thus, the credit deposit ratio works out to 32.0.
- 3.2 The credit deposit ratios for the period 1980-81 to 2020-21 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 and 2019-20, it increased by 1 and 0.7 point respectively. In the year 2020-21 it further increased by 2 points and stood at 32.0.

**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
2020-21	32.0



- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During the year 2020-21, the credit deposit ratio for co-operative banks was quite high (61) as compared to the commercial banks (30). 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 (288) was the highest, followed by Jammu & Kashmir Bank Ltd. (158) and South Indian Bank Ltd. (116). Among the cooperative banks, the credit deposit ratio was relatively on the higher side, lowest being for Saraswat Co-operative Bank Ltd. (43), Citizen's Co-operative Bank Ltd (52) and highest being for Kokan Mercantile Co-operative Bank Ltd. (246) during the year 2020-21. The credit deposit ratio for major banks such as State Bank of India, Canara Bank and Union Bank of India were 47, 22 and 17 respectively, during the year under report.
- 3.4 Taluka-wise credit deposit ratio in 2020-21 (refer Table 3.2) was the highest in Sattari (45.0), followed by Bicholim (39.8) and Tiswadi (38.1). The ratio for North Goa district (32.6) was higher than South Goa district (30.6). Bardez taluka had the lowest ratio (24.2) in North Goa District while Canacona taluka (21.2) recorded the lowest credit deposit ratio in South Goa District.

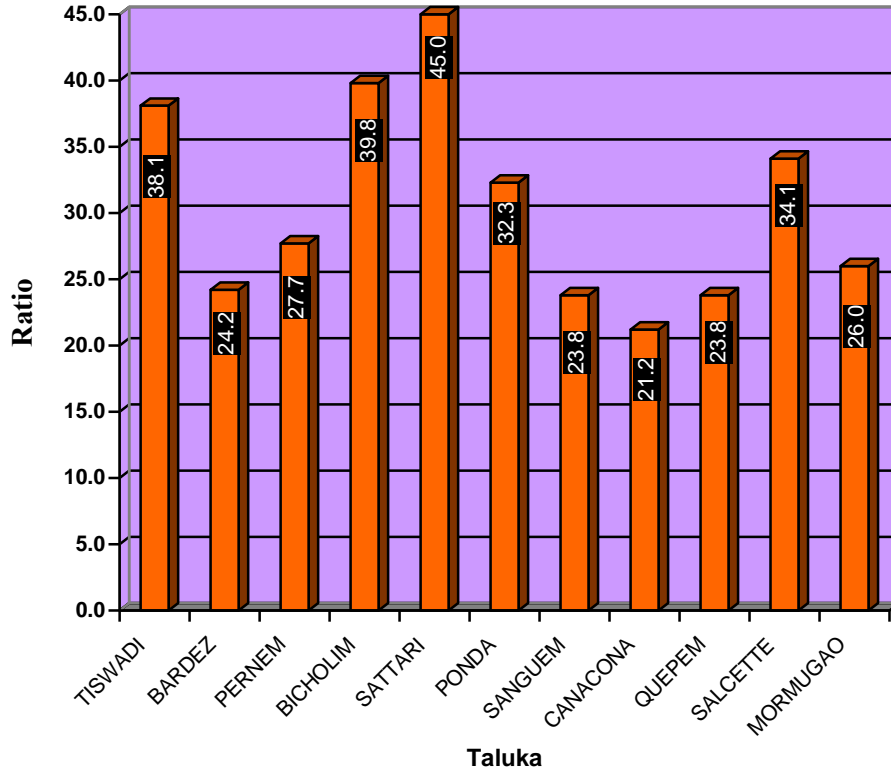
**TABLE - 3.2**

**TALUKA-WISE CREDIT DEPOSIT RATIO, 2020-21**

<b>Taluka/District/State</b>	<b>Credit Deposit Ratio</b>
<i>1</i>	<i>2</i>
Tiswadi	38.1
Bardez	24.2
Pernem	27.7
Bicholim	39.8
Sattari	45.0
Ponda	32.3
<b>North Goa District</b>	<b>32.6</b>
Sanguem	23.8
Canacona	21.2
Quepem	23.8
Salcete	34.1
Mormugao	26.0
<b>South Goa District</b>	<b>30.6</b>
<b>Goa State</b>	<b>31.8</b>



**CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO,  
2020-21**



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 2020-21.

B

3.6 There were 962 nos. of Automated Teller Machines (ATMs) operating in the State of Goa during the year 2020-21. The State Bank of India (183 nos.) had the highest number of ATMs followed by H.D.F.C. Bank (133 nos.), Union Bank of India (77 nos.), Canara Bank (76 nos.) and I.C.I.C.I. Bank (71 nos.).

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

- 3.8 Table 3.3 depicts the growth of Credit Deposit Ratio during last four years. Sattari taluka in North Goa District and Salcete taluka in South Goa District were having highest Credit Deposit Ratio whereas Bardez taluka in North Goa District and Canacona taluka in South Goa District accounted for the least Credit Deposit Ratio, over the last four years.

**TABLE – 3.3**  
**TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA**

<b>Taluka/District/State</b>	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Tiswadi	38	40	35	38
Bardez	21	23	25	24
Pernem	22	22	25	28
Bicholim	34	37	40	40
Sattari	51	50	52	45
Ponda	31	32	33	32
<b>North Goa District</b>	<b>31</b>	<b>33</b>	<b>32</b>	<b>33</b>
Sanguem	34	33	32	24
Canacona	21	19	22	21
Quepem	24	23	26	24
Salcete	21	22	24	34
Mormugao	32	32	34	26
<b>South Goa District</b>	<b>24</b>	<b>25</b>	<b>27</b>	<b>31</b>
<b>Goa State</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>32</b>

## CHAPTER – IV

### SUMMARY FINDINGS

- 4.1 As on 31<sup>st</sup> March 2021, 42 nos. of scheduled banks having 770 nos. of bank branches in Goa were catering to an estimated population of 15.59 lakh. The estimation of population for the year 2020-21 is based on the 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. 512 nos. of new bank branches were opened in Goa from the period 1<sup>st</sup> April 1981 to 31<sup>st</sup> March 2021. Out of the 770 nos. of bank branches registered as on 31<sup>st</sup> March, 2021, 112 nos. of bank branches (15.0%) were in the cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (91 nos.), followed by Canara Bank (78 nos.), Union Bank of India (76 nos.), HDFC Bank (68 nos.), and Goa State Co-operative Bank Ltd. (55 nos.).
- 4.3 Ten banks viz. the State Bank of India, HDFC Bank, Goa State Co-operative Bank Ltd., Bank of Baroda, Union Bank of India, Bank of India, Canara Bank, ICICI Bank, Central Bank of India and, Indian Overseas Bank operating more than 25 nos. of branches, together accounted for 559 nos. of branches (73%) of the total banking offices in Goa.
- 4.4 468 nos. (61%) of bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 5 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 (32%) were scattered in Ponda, Pernem, Quepem, Mormugao and Bicholim talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding co-operative banks) was 2,335 as can be seen from Statement-18. The estimated population covered per branch office ranged from 3,121 to 16,581 for the remaining States/Union Territories. At the all-India level it stood at 9,074 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, 2021.
- 4.6 As against the aggregate deposits of ₹91,456.70 crore, the gross credit amounted to ₹29,057.27 crore and the credit deposit ratio stood at 32.
- 4.7 The index of deposits per bank branch stood at 8,025 in 2020-21 as against 5,718 for credit during the same period. The index of per capita deposits and per capita credit for 2020-21 was 15,524 and 10,977 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 76% 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 ₹83,646.44 crore and advanced credit worth ₹26,723.96 crore both being 91% & 92% 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 ₹18,723.62 crore, constituting 20% of the total deposits and advances of ₹8808.00 crore, contributing 30% of the total credit, topped the list among all the banks in Goa.
- 4.12 There were 962 nos. of Automated Teller Machines (ATM) operational in the State of Goa during the year 2019-20.
- 4.13 The Madgaum Urban Co-op. Bank which had 9 branches in the State ceased operation during the year 2020-21. Whereas, Corporation Bank (57 nos.) & Andhra Bank (4 nos.) merged with Union Bank of India. Oriental Bank of Commerce (7 nos.) & United Bank of India (5 nos.) merged with Punjab National Bank. Allahabad Bank (4 nos.) & Syndicate Bank (26 nos.) amalgamated with Indian Bank & Canara Bank respectively.

# Statements

**STATEMENT-1**

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

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>1980-1981</b>	<b>1990-1991</b>	<b>2000-2001</b>	<b>2010-2011</b>	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
<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>
	<b>Commercial Banks</b>								
1	State Bank of India	31	46	50	76	96	95	92	91
2	Bank of India	23	27	28	39	52	52	51	50
3	Bank of Baroda	21	26	27	27	30	32	59	51
4	Corporation Bank	19	23	31	44	57	57	57	-
5	Central Bank of India	20	22	22	25	32	31	31	31
6	Canara Bank	19	19	21	26	53	53	53	78
7	Syndicate Bank	17	17	17	22	26	26	26	-
8	Dena Bank	15	15	16	16	18	18	-	-
9	Indian Overseas Bank	11	11	12	14	32	29	25	25
10	Union Bank of India	9	10	11	15	15	15	15	76
11	Bank of Maharashtra	7	7	9	15	15	15	14	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	8
15	Punjab National Bank	3	3	4	4	8	7	7	19
16	State Bank of Mysore	2	2	3	3	-	-	-	-
17	Vijaya Bank	2	2	5	1	9	9	-	-
18	Allahabad Bank	-	1	1	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	-
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	-
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	-
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	3
32	Ratnakar Bank Ltd.	-	-	1	4	8	8	8	7
33	Apna Sahakari Bank Ltd.	-	-	-	-	2	2	2	2
34	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1	1	1
35	I.C.I.C.I. Bank	-	-	3	18	34	34	34	34
36	Global Trust Bank Ltd	-	-	5	-	-	-	-	-

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
37	I.D.B.I. Bank	-	-	1	5	8	8	8	8
38	H.D.F.C. Bank	-	-	3	28	67	67	69	68
39	IndusInd Bank Ltd.	-	-	1	3	10	11	11	11
40	Development Credit Bank Ltd.	-	-	4	4	4	4	4	4
41	State Bank of Patiala	-	-	-	1	-	-	-	-
42	Axis Bank	-	-	-	7	17	18	18	18
43	State Bank of Travancore	-	-	-	1	-	-	-	-
44	State Bank of Hyderabad	-	-	-	-	-	-	-	-
45	Yes Bank	-	-	-	3	8	8	8	8
46	Karur Vysya Bank	-	-	-	1	1	1	1	1
47	Kotak Mahindra Bank	-	-	-	2	5	7	7	7
48	Dhanlaxmi Bank	-	-	-	1	1	-	-	-
49	Punjab and Maharashtra Bank	-	-	-	-	5	6	-	-
50	TJSB Bank	-	-	-	-	6	5	5	5
51	Bandhan Bank	-	-	-	-	2	2	2	2
52	GP Parsik Bank	-	-	-	-	2	2	2	2
53	IDFC First Bank	-	-	-	-	-	-	-	4
	<b>Sub Total-(A)</b>	<b>217</b>	<b>255</b>	<b>313</b>	<b>460</b>	<b>682</b>	<b>681</b>	<b>668</b>	<b>658</b>
	<b>Co-operative Banks</b>								
1	Goa Urban Co-op. Bank Ltd.	14	15	18	15	16	16	16	16
2	Goa State Co-op. Bank Ltd.	16	15	56	59	59	55	55	55
3	Madgaum Urban Co-op. Bank Ltd.	4	7	8	9	9	9	9	-
4	Mapusa Urban Co-op. Bank of Goa Ltd.	7	10	26	24	24	24	-	-
5	Women's Co-op. Bank Ltd.	-	1	1	2	2	2	2	2
6	Citizen's Co-op. Bank Ltd	-	1	4	6	6	6	6	6
7	Bicholim Urban Co-op. Bank Ltd.	-	2	10	10	11	11	11	11
8	Saraswat Co-op. Bank Ltd.	-	-	5	8	10	10	10	9
9	North Kanara G.S.B. Co-op. Bank Ltd.	-	-	1	1	5	5	5	5
10	Shamrao Vithal Co-op. Bank Ltd.	-	-	1	1	2	2	2	2
11	Goan People's Urban Co-op. Bank Ltd	-	-	1	-	-	-	-	-
12	Citizen Credit Co-op. Bank Ltd.	-	-	-	3	5	5	5	5
13	Kokan Mercantile Bank	-	-	-	-	1	1	1	1
	<b>Sub Total-(B)</b>	<b>41</b>	<b>51</b>	<b>131</b>	<b>138</b>	<b>150</b>	<b>146</b>	<b>122</b>	<b>112</b>
	<b>TOTAL (Sub Total A+B)</b>	<b>258</b>	<b>306</b>	<b>444</b>	<b>598</b>	<b>832</b>	<b>827</b>	<b>790</b>	<b>770</b>

## STATEMENT – 2

## TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	144	138
Bardez	62	66	92	127	170	171	160	160
Pernem	4	9	15	19	31	31	30	30
Bicholim	13	18	20	27	37	37	34	34
Sattari	3	7	11	11	17	16	17	17
Ponda	22	23	41	59	84	84	80	81
<b>North Goa District</b>	<b>151</b>	<b>178</b>	<b>266</b>	<b>359</b>	<b>491</b>	<b>491</b>	<b>465</b>	<b>460</b>
Sanguem	11	16	15	17	18	20	18	16
Canacona	7	9	11	18	21	21	21	21
Quepem	8	9	15	21	32	30	27	28
Salcete	57	65	93	131	190	185	182	170
Mormugao	24	29	44	52	80	80	77	75
<b>South Goa District</b>	<b>107</b>	<b>128</b>	<b>178</b>	<b>239</b>	<b>341</b>	<b>336</b>	<b>325</b>	<b>310</b>
<b>Goa State</b>	<b>258</b>	<b>306</b>	<b>444</b>	<b>598</b>	<b>832</b>	<b>827</b>	<b>790</b>	<b>770</b>

## STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	18.4	18.2	17.9
Bardez	24.0	21.6	20.7	21.2	20.4	20.7	20.3	20.8
Pernem	1.6	2.9	3.4	3.2	3.7	3.7	3.8	3.9
Bicholim	5.0	5.9	4.5	4.5	4.5	4.5	4.3	4.4
Sattari	1.2	2.3	2.5	1.8	2.0	1.9	2.2	2.2
Ponda	8.5	7.5	9.2	9.9	10.1	10.2	10.1	10.5
<b>North Goa District</b>	<b>58.5</b>	<b>58.2</b>	<b>59.9</b>	<b>60.0</b>	<b>59.0</b>	<b>59.4</b>	<b>58.9</b>	<b>59.7</b>
Sanguem	4.3	5.2	3.4	2.8	2.2	2.4	2.3	2.1
Canacona	2.7	3.0	2.5	3.0	2.5	2.5	2.7	2.7
Quepem	3.1	2.9	3.4	3.5	3.9	3.6	3.4	3.6
Salcete	22.1	21.2	20.9	22.0	22.8	22.4	23.0	22.1
Mormugao	9.3	9.5	9.9	8.7	9.6	9.7	9.7	9.8
<b>South Goa District</b>	<b>41.5</b>	<b>41.8</b>	<b>40.1</b>	<b>40.0</b>	<b>41.0</b>	<b>40.6</b>	<b>41.1</b>	<b>40.3</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



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

(₹. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	19615.61	21312.57	22247.84	25508.54
Bardez	85.62	384.76	1889.87	6344.63	14626.38	15579.64	16136.78	18624.00
Pernem	2.29	11.78	65.45	279.53	981.13	1085.16	1215.08	1264.32
Bicholim	7.62	35.51	185.72	672.94	1688.72	1630.77	1725.41	1994.27
Sattari	0.95	7.63	46.01	169.03	495.89	504.26	575.59	643.80
Ponda	12.31	68.96	381.53	1737.64	4687.01	5138.08	5219.64	5704.29
<b>North Goa District</b>	<b>212.79</b>	<b>940.44</b>	<b>4740.62</b>	<b>19947.00</b>	<b>42094.74</b>	<b>45250.48</b>	<b>47120.34</b>	<b>53739.22</b>
Sanguem	6.35	19.48	73.05	292.23	585.01	663.92	760.98	851.96
Canacona	3.29	17.30	93.49	350.30	925.76	960.28	1021.29	1116.48
Quepem	5.92	37.94	207.31	728.32	1577.46	1699.52	1688.92	1939.43
Salcete	97.33	443.19	2478.97	9197.39	18994.09	20316.92	21375.42	23115.51
Mormugao	55.24	178.53	822.46	5115.86	7054.18	7889.02	8837.23	10694.10
<b>South Goa District</b>	<b>168.13</b>	<b>696.44</b>	<b>3675.28</b>	<b>15684.10</b>	<b>29136.50</b>	<b>31529.66</b>	<b>33683.84</b>	<b>37717.48</b>
<b>Goa State</b>	<b>380.92</b>	<b>1636.88</b>	<b>8415.90</b>	<b>35631.10</b>	<b>71231.24</b>	<b>76780.14</b>	<b>80804.18</b>	<b>91456.70</b>

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	27.5	27.7	27.5	27.9
Bardez	22.6	23.5	22.5	17.8	20.5	20.3	20.0	20.4
Pernem	0.6	0.7	0.8	0.8	1.4	1.4	1.5	1.4
Bicholim	2.0	2.2	2.2	1.9	2.4	2.1	2.1	2.2
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	6.7	6.5	6.2
<b>North Goa District</b>	<b>55.9</b>	<b>57.5</b>	<b>56.3</b>	<b>56.0</b>	<b>59.1</b>	<b>58.9</b>	<b>58.3</b>	<b>58.8</b>
Sanguem	1.7	1.2	0.9	0.8	0.8	0.9	0.9	0.9
Canacona	0.8	1.0	1.1	1.0	1.3	1.2	1.3	1.2
Quepem	1.5	2.3	2.5	2.0	2.2	2.2	2.1	2.1
Salcete	25.6	27.1	29.5	25.8	26.7	26.5	26.5	25.3
Mormugao	14.5	10.9	9.8	14.4	9.9	10.3	10.9	11.7
<b>South Goa District</b>	<b>44.1</b>	<b>42.5</b>	<b>43.7</b>	<b>44.0</b>	<b>40.9</b>	<b>41.1</b>	<b>41.7</b>	<b>41.2</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## STATEMENT – 6

## TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	18861	20493	21392	24527
Bardez	100	449	2207	7410	17083	18196	18847	21752
Pernem	100	514	2858	12207	42844	47387	53060	55210
Bicholim	100	466	2437	8831	22162	21401	22643	26172
Sattari	100	803	4843	17793	52199	53080	60588	67768
Ponda	100	560	3099	14116	38075	41739	42402	46339
<b>North Goa District</b>	<b>100</b>	<b>442</b>	<b>2228</b>	<b>9374</b>	<b>19782</b>	<b>21265</b>	<b>22144</b>	<b>25255</b>
Sanguem	100	307	1150	4602	9213	10455	11984	13417
Canacona	100	526	2842	10647	28139	29188	31042	33936
Quepem	100	641	3502	12303	26646	28708	28529	32761
Salcete	100	455	2547	9450	19515	20874	21962	23750
Mormugao	100	323	1489	9261	12770	14281	15998	19359
<b>South Goa District</b>	<b>100</b>	<b>414</b>	<b>2186</b>	<b>9329</b>	<b>17330</b>	<b>18753</b>	<b>20034</b>	<b>22434</b>
<b>Goa State</b>	<b>100</b>	<b>430</b>	<b>2209</b>	<b>9354</b>	<b>18700</b>	<b>20157</b>	<b>21213</b>	<b>24009</b>

## STATEMENT – 7

## TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	129.05	140.21	154.50	184.84
Bardez	1.38	5.83	20.54	49.96	86.04	91.11	100.85	116.40
Pernem	0.57	1.31	4.36	14.71	31.65	35.01	40.50	42.14
Bicholim	0.59	1.97	9.29	24.92	45.64	44.07	50.75	58.66
Sattari	0.32	1.09	4.18	15.37	29.17	31.52	33.86	37.87
Ponda	0.56	3.00	9.30	29.45	55.80	61.17	65.25	70.42
<b>North Goa District</b>	<b>1.41</b>	<b>5.28</b>	<b>17.82</b>	<b>55.56</b>	<b>85.73</b>	<b>92.16</b>	<b>101.33</b>	<b>116.82</b>
Sanguem	0.58	1.22	4.87	17.19	32.50	33.20	42.28	53.25
Canacona	0.47	1.92	8.50	19.46	44.08	45.73	48.63	53.17
Quepem	0.74	4.22	13.82	34.68	49.30	56.65	62.55	62.27
Salcete	1.71	6.82	26.66	70.20	99.97	109.82	117.45	135.97
Mormugao	2.30	6.16	18.69	98.38	88.18	98.61	114.77	142.59
<b>South Goa District</b>	<b>1.57</b>	<b>5.44</b>	<b>20.65</b>	<b>65.62</b>	<b>85.44</b>	<b>93.84</b>	<b>103.64</b>	<b>121.67</b>
<b>Goa State</b>	<b>1.48</b>	<b>5.35</b>	<b>18.95</b>	<b>59.58</b>	<b>85.61</b>	<b>92.84</b>	<b>102.28</b>	<b>118.77</b>

**STATEMENT – 8**

**TALUKA-WISE PER CAPITA DEPOSITS IN GOA**

*(in ₹.)*

<b>Taluka/District/State</b>	<b>1980-1981</b>	<b>1990-1991</b>	<b>2000-2001</b>	<b>2010-2011</b>	<b>2017-2018</b>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
<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	1062336	1146725	1190074	1352241
Bardez	5562	20317	83251	266930	588024	622270	640768	732891
Pernem	385	1766	9092	36916	123643	135862	151242	155958
Bicholim	1028	4201	20461	68722	165169	158463	166682	190925
Sattari	232	1540	7851	26513	73855	74612	84670	93854
Ponda	1140	5378	25498	104755	269424	293430	296352	320960
<b>North Goa District</b>	<b>3746</b>	<b>14146</b>	<b>62590</b>	<b>243922</b>	<b>491712</b>	<b>525133</b>	<b>523647</b>	<b>614444</b>
Sanguem	1135	3282	11391	44934	85191	96053	109454	121440
Canacona	915	4249	21290	77526	195696	201672	213235	231017
Quepem	1064	5881	28043	89723	184593	197582	195206	222147
Salcete	5023	20154	95423	312392	619253	658068	688320	737669
Mormugao	5605	14815	56786	331875	436100	484536	539612	647131
<b>South Goa District</b>	<b>3823</b>	<b>13791</b>	<b>62655</b>	<b>245079</b>	<b>434929</b>	<b>467588</b>	<b>496625</b>	<b>551102</b>
<b>Goa State</b>	<b>3779</b>	<b>13993</b>	<b>62618</b>	<b>244430</b>	<b>466784</b>	<b>499871</b>	<b>523004</b>	<b>586637</b>

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures are as per the Population Census. For the years 2012-13, 2013-14 and 2014-15 population is estimated on decadal growth. 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. Whereas, population figures for the year 2020-21 are based on the Report of the Technical Group on Population Projections for India & States 2011-2036.

**STATEMENT – 9**

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31<sup>ST</sup> MARCH, 2021**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Deposits (₹. in crore)</b>	<b>Rank</b>	<b>Percentage to Total Deposits</b>	<b>Deposits per Branch (₹. in crore)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
1	State Bank of India	18723.62	1	20.47	205.75
2	Canara Bank	10015.70	2	10.95	128.41
3	Bank of India	9807.00	3	10.72	196.14
4	Union Bank of India	9663.08	4	10.57	127.15
5	H.D.F.C. Bank	9598.08	5	10.49	141.15
6	Bank of Baroda	7420.42	6	8.11	145.50
7	I.C.I.C.I Bank	2964.00	7	3.24	87.18
8	Central Bank of India	2706.70	8	2.96	87.31
9	Axis Bank	2176.00	9	2.38	120.89
10	Goa State Co-operative Bank Ltd	1951.47	10	2.13	35.48
11	Punjab National Bank	1802.55	11	1.97	94.87
12	Indian Overseas Bank	1615.47	12	1.77	64.62
13	Bank of Maharashtra	1104.00	13	1.21	73.60
14	Yes Bank	1078.21	14	1.18	134.78
15	IndusInd Bank Ltd	1037.13	15	1.13	94.28
16	Saraswat Co-operative Bank Ltd.	1009.81	16	1.10	112.20
17	I.D.B.I Bank	912.83	17	1.00	114.10
18	Goa Urban Co-operative Bank Ltd	861.87	18	0.94	53.87
19	Karnataka Bank Ltd.	779.31	19	0.85	111.33
20	Kotak Mahindra Bank	733.74	20	0.80	104.82
21	United Commercial Bank	726.89	21	0.79	72.69
22	Indian Bank	640.00	22	0.70	80.00
23	Federal Bank Ltd.	587.58	23	0.64	97.93
24	Ratnakar Bank Ltd.	536.54	24	0.59	76.65
25	Bicholim Urban Co-operative Bank Ltd.	532.19	25	0.58	48.38
26	IDFC First Bank	512.00	26	0.56	128.00
27	South Indian Bank Ltd.	361.59	27	0.40	72.32
28	Development Credit Bank Ltd	338.71	28	0.37	84.68
29	TJSB Bank	242.62	29	0.27	48.52
30	North Kanara G.S.B. Co-op Bank Ltd.	241.92	30	0.26	48.38
31	Citizen's Co-operative Bank Ltd.	168.24	31	0.18	28.04
32	Citizen Credit Co-operative Bank	123.43	32	0.13	24.69
33	Catholic Syrian Bank Ltd.	116.84	33	0.13	38.95
34	Shamrao Vithal Co-op Bank Ltd.	86.03	34	0.09	43.02
35	Women's Co-operative Bank Ltd.	72.27	35	0.08	36.14
36	Bandhan Bank	65.43	36	0.07	32.72
37	Apna Sahakari Bank	36.34	37	0.04	18.17
38	The Karur Vysya Bank Ltd.	33.06	38	0.04	33.06

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	Punjab and Sind Bank	30.41	39	0.03	30.41
40	Jammu and Kashmir Bank Ltd.	21.22	40	0.02	21.22
41	GP Parsik Bank	18.40	41	0.02	9.20
42	Kokan Mercantile Co-operative Bank	4.00	42	NEG.	4.00
<b>TOTAL</b>		<b>91456.70</b>	<b>-</b>	<b>100.00</b>	<b>118.77</b>

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

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	7461.99	8501.07	7793.31	9723.54
Bardez	12.87	73.10	277.51	1205.77	3156.84	3558.95	4036.32	4500.99
Pernem	0.77	5.75	20.72	77.51	211.94	235.54	304.78	349.70
Bicholim	5.04	18.57	62.13	325.76	581.17	605.35	695.14	793.24
Sattari	0.41	5.09	13.26	74.00	251.13	252.69	304.45	289.79
Ponda	6.39	34.43	141.36	769.01	1432.98	1638.54	1746.83	1845.00
<b>North Goa District</b>	<b>69.88</b>	<b>333.77</b>	<b>1472.38</b>	<b>7334.43</b>	<b>13096.05</b>	<b>14792.14</b>	<b>14880.83</b>	<b>17502.26</b>
Sanguem	3.06	8.54	46.42	116.41	200.01	216.38	245.88	202.55
Canacona	0.52	4.36	14.95	91.77	192.64	185.29	222.89	237.22
Quepem	3.08	11.74	39.80	271.32	380.05	394.90	432.12	460.81
Salcete	43.77	145.18	478.57	2007.30	3988.99	4417.28	5082.22	7874.13
Mormugao	50.87	137.35	353.04	1313.29	2284.52	2519.31	3023.72	2780.30
<b>South Goa District</b>	<b>101.30</b>	<b>307.17</b>	<b>932.78</b>	<b>3800.09</b>	<b>7046.21</b>	<b>7733.16</b>	<b>9006.83</b>	<b>11555.01</b>
<b>Goa State</b>	<b>171.18</b>	<b>640.94</b>	<b>2405.16</b>	<b>11134.52</b>	<b>20142.26</b>	<b>22525.30</b>	<b>23887.66</b>	<b>29057.27</b>

## STATEMENT – 11

## TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	37.0	37.7	32.6	33.5
Bardez	7.5	11.4	11.5	10.8	15.7	15.8	16.9	15.5
Pernem	0.5	0.9	0.9	0.7	1.1	1.1	1.3	1.2
Bicholim	3.0	2.9	2.6	2.9	2.9	2.7	2.9	2.7
Sattari	0.2	0.8	0.6	0.7	1.2	1.1	1.3	1.0
Ponda	3.7	5.4	5.8	6.9	7.1	7.3	7.3	6.3
<b>North Goa District</b>	<b>40.8</b>	<b>52.1</b>	<b>61.2</b>	<b>65.8</b>	<b>65.0</b>	<b>65.7</b>	<b>62.3</b>	<b>60.2</b>
Sanguem	1.8	1.3	1.9	1.2	1.0	1.0	1.0	0.7
Canacona	0.3	0.7	0.6	0.8	1.0	0.8	0.9	0.8
Quepem	1.8	1.8	1.7	2.4	1.9	1.7	1.8	1.6
Salcete	25.6	22.7	19.9	18.0	19.8	19.6	21.3	27.1
Mormugao	29.7	21.4	14.7	11.8	11.3	11.2	12.7	9.6
<b>South Goa District</b>	<b>59.2</b>	<b>47.9</b>	<b>38.8</b>	<b>34.2</b>	<b>35.0</b>	<b>34.3</b>	<b>37.7</b>	<b>39.8</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## STATEMENT – 12

## TALUKA-WISE INDEX OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	16806	19147	17553	21900
Bardez	100	568	2156	9369	24529	27653	31362	34973
Pernem	100	747	2691	10066	27525	30590	39582	45416
Bicholim	100	368	1233	6463	11531	12011	13792	15739
Sattari	100	1241	3234	18049	61251	61632	74256	70680
Ponda	100	539	2212	12035	22425	25642	27337	28873
<b>North Goa District</b>	<b>100</b>	<b>478</b>	<b>2107</b>	<b>10496</b>	<b>18741</b>	<b>21168</b>	<b>21295</b>	<b>25046</b>
Sanguem	100	279	1517	3804	6536	7071	8035	6619
Canacona	100	838	2875	17648	37046	35633	42863	45619
Quepem	100	381	1292	8809	12339	12821	14030	14961
Salcete	100	332	1093	4586	9114	10092	11611	17990
Mormugao	100	270	694	2582	4491	4952	5944	5466
<b>South Goa District</b>	<b>100</b>	<b>303</b>	<b>921</b>	<b>3751</b>	<b>6956</b>	<b>7634</b>	<b>8891</b>	<b>11407</b>
<b>Goa State</b>	<b>100</b>	<b>374</b>	<b>1405</b>	<b>6505</b>	<b>11767</b>	<b>13159</b>	<b>13945</b>	<b>16975</b>

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

(₹. in crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	49.09	55.93	54.12	70.46
Bardez	0.21	1.11	3.02	9.49	18.57	20.81	25.23	28.13
Pernem	0.19	0.64	1.38	4.08	6.84	7.60	10.16	11.66
Bicholim	0.30	1.03	3.11	12.07	15.71	16.36	20.45	23.33
Sattari	0.32	0.73	1.21	6.73	14.77	15.79	17.91	17.05
Ponda	0.29	1.50	3.45	13.03	17.06	19.51	21.84	22.78
<b>North Goa District</b>	<b>0.46</b>	<b>1.88</b>	<b>5.54</b>	<b>20.43</b>	<b>26.67</b>	<b>30.13</b>	<b>32.00</b>	<b>38.05</b>
Sanguem	0.28	0.53	3.09	6.85	11.11	10.82	13.66	12.66
Canacona	0.07	0.48	1.36	5.10	9.17	8.82	10.61	11.30
Quepem	0.39	1.30	2.65	12.92	11.88	13.16	16.00	16.46
Salcete	0.77	2.23	5.15	15.32	20.99	23.88	27.92	46.32
Mormugao	2.12	4.74	8.02	25.26	28.56	31.49	39.27	37.07
<b>South Goa District</b>	<b>0.95</b>	<b>2.40</b>	<b>5.24</b>	<b>15.90</b>	<b>20.66</b>	<b>23.02</b>	<b>27.71</b>	<b>37.27</b>
<b>Goa State</b>	<b>0.66</b>	<b>2.09</b>	<b>5.42</b>	<b>18.62</b>	<b>24.21</b>	<b>27.24</b>	<b>30.24</b>	<b>37.74</b>

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

(in ₹.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2010-2011	2017-2018	2018-2019	2019-2020	2020-2021
<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	404124	457401	416877	515458
Bardez	836	3860	12225	50729	126914	142149	160276	177123
Pernem	129	862	2878	10236	26709	29490	37936	43137
Bicholim	680	2197	6845	33267	56843	58822	67154	75942
Sattari	100	1028	2263	11607	37402	37389	44785	42246
Ponda	592	2685	9447	46360	82372	93575	99178	103811
<b>North Goa District</b>	<b>1230</b>	<b>5021</b>	<b>19440</b>	<b>89689</b>	<b>152976</b>	<b>171663</b>	<b>171686</b>	<b>200118</b>
Sanguem	547	1439	7238	17900	29126	31305	35366	28872
Canacona	144	1071	3405	20310	40722	38913	46537	49084
Quepem	544	1820	5384	33424	44473	45910	49945	52782
Salcete	2259	6602	18422	68179	130051	143076	163655	251281
Mormugao	5162	11398	24375	85196	141232	154734	184632	168244
<b>South Goa District</b>	<b>2299</b>	<b>6083</b>	<b>15902</b>	<b>59380</b>	<b>1015181</b>	<b>114684</b>	<b>132794</b>	<b>168834</b>
<b>Goa State</b>	<b>1698</b>	<b>5479</b>	<b>17896</b>	<b>76383</b>	<b>131994</b>	<b>146649</b>	<b>154613</b>	<b>186384</b>

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures are as per the Population Census. For the years 2012-13, 2013-14 and 2014-15 population is estimated on decadal growth. 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. Whereas, population figures for the year 2020-21 are based on the Report of the Technical Group on Population Projections for India & States 2011-2036.

**STATEMNET – 15**

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT  
AS ON 31<sup>ST</sup> MARCH, 2021**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit (₹. in crore)</b>	<b>Rank</b>	<b>% to Total Credit</b>	<b>Credit per Branch (₹. in crore)</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1	State Bank of India	8808.00	1	30.31	96.79
2	H.D.F.C. Bank	2616.37	2	9.00	38.48
3	Canara Bank	2203.57	3	7.58	28.25
4	Union Bank of India	1649.32	4	5.68	21.70
5	Bank of India	1642.00	5	5.65	32.86
6	Goa State Co-operative Bank Ltd.	1201.62	6	4.14	21.85
7	Bank of Baroda	1125.52	7	3.87	22.07
8	Punjab National Bank	940.38	8	3.24	49.49
9	I.C.I.C.I. Bank Ltd.	913.00	9	3.14	26.85
10	Bank of Maharashtra	752.00	10	2.59	50.13
11	Axis Bank	662.22	11	2.28	36.79
12	Central Bank of India	612.04	12	2.11	19.74
13	Goa Urban Co-operative Bank Ltd.	547.98	13	1.89	34.25
14	Kotak Mahindra Bank	514.27	14	1.77	73.47
15	Indian Overseas Bank	476.81	15	1.64	19.07
16	IndusInd Bank Ltd	465.47	16	1.60	42.32
17	Saraswat Co-operative Bank Ltd.	438.88	17	1.51	48.76
18	South Indian Bank Ltd.	420.42	18	1.45	84.08
19	Yes Bank	414.29	19	1.43	51.79
20	Federal Bank Ltd.	412.95	20	1.42	68.83
21	Karnataka Bank Ltd	331.44	21	1.14	47.35
22	Bicholim Urban Co-operative Bank Ltd.	293.75	22	1.01	26.70
23	North Kanara G.S.B. Co-op Bank Ltd.	265.27	23	0.91	53.05
24	TJSB Bank	201.85	24	0.69	40.37
25	I.D.B.I. Bank	194.65	25	0.67	24.33
26	United Commercial Bank	150.40	26	0.52	15.04
27	Citizen Credit Co-operative Bank	125.18	27	0.43	25.04
28	Apna Sahakari Bank Ltd.	104.49	28	0.36	52.25
29	Indian Bank	99.00	29	0.34	12.38
30	Citizen's Co-operative Bank Ltd.	87.03	30	0.30	14.51
31	Catholic Syrian Bank Ltd.	59.50	31	0.20	19.83
32	Shamrao Vithal Co-op Bank Ltd	58.56	32	0.20	29.28
33	Women's Co-operative Bank Ltd.	47.98	33	0.17	23.99
34	IDFC First Bank	45.17	34	0.16	11.29
35	The Karur Vysya Bank Ltd	37.00	35	0.13	37.00
36	Bandhan Bank	34.67	36	0.12	17.34
37	Jammu and Kashmir Bank Ltd.	33.55	37	0.12	33.55
38	Punjab and Sind Bank Ltd.	21.14	38	0.07	21.14



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	Development Credit Bank Ltd	16.87	39	0.06	4.22
40	GP Parsik Bank	13.63	40	0.05	6.82
41	Kokan Mercantile Co-op. Bank	9.81	41	0.03	9.81
42	Ratnakar Bank	9.22	42	0.03	1.32
<b>TOTAL</b>		<b>29057.27</b>		<b>100.00</b>	<b>37.74</b>

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

Taluka/District/State	1980- 1981	1990- 1991	2000- 2001	2010- 2011	2017- 2018	2018- 2019	2019- 2020	2020- 2021
<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	38	40	35	38
Bardez	15	19	15	19	21	23	25	24
Pernem	34	49	32	28	22	22	25	28
Bicholim	66	52	33	48	34	37	40	40
Sattari	43	67	29	44	51	50	52	45
Ponda	52	50	37	44	31	32	33	32
<b>North Goa District</b>	<b>33</b>	<b>35</b>	<b>31</b>	<b>36</b>	<b>31</b>	<b>33</b>	<b>32</b>	<b>33</b>
Sanguem	48	44	64	40	34	33	32	24
Canacona	16	25	16	26	21	19	22	21
Quepem	52	31	19	37	24	23	26	24
Salcete	45	33	19	22	21	22	24	34
Mormugao	92	77	43	26	32	32	34	26
<b>South Goa District</b>	<b>60</b>	<b>44</b>	<b>25</b>	<b>24</b>	<b>24</b>	<b>25</b>	<b>27</b>	<b>31</b>
<b>Goa State</b>	<b>45</b>	<b>39</b>	<b>29</b>	<b>31</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>32</b>



<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Credit Deposit Ratio</b>
<b>1</b>	<b>2</b>	<b>3</b>
<b>II</b>	<b>CO-OPERATIVE BANKS</b>	
1	Goa Urban Co-operative Bank Ltd.	64
2	Goa State Co-operative Bank Ltd.	62
3	Women's Co-operative Bank Ltd.	66
4	Citizen's Co-op. Bank Ltd.	52
5	Bicholim Urban Co-op. Bank Ltd.	55
6	Saraswat Co-op. Bank Ltd.	43
7	North Kanara G.S.B. Co-op. Bank Ltd.	110
8	Shamrao Vithal Co-op. Bank Ltd.	68
9	Citizen Credit Co-op. Bank Ltd.	101
10	Kokan Mercantile Co-op Bank	246
	<b>Co-operative Banks</b>	<b>61</b>
	<b>ALL BANKS</b>	<b>32</b>

**STATEMENT – 18**

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

<b>Sr. No.</b>	<b>State/Union Territory</b>	<b>Average population per branch, 2021</b>
<i>1</i>	<i>2</i>	<i>3</i>
<b>I</b>	<b>STATE</b>	
1	Andhra Pradesh	7236
2	Arunachal Pradesh	9180
3	Assam	11981
4	Bihar	16581
5	Chhattisgarh	10545
6	Goa	2334
7	Gujarat	8375
8	Haryana	5839
9	Himachal Pradesh	4531
10	Jharkhand	12330
11	Karnataka	6348
12	Kerala	5347
13	Madhya Pradesh	11875
14	Maharashtra	9456
15	Manipur	15216
16	Meghalaya	9210
17	Mizoram	5846
18	Nagaland	12384
19	Odisha	8822
20	Punjab	4679
21	Rajasthan	10295
22	Sikkim	4153
23	Tamil Nadu	6535
24	Tripura	7142
25	Telangana	6921
26	Uttar Pradesh	13071
27	Uttarakhand	5309
28	West Bengal	10766
<b>II</b>	<b>UNION TERRITORY</b>	
1	Andaman & Nicobar Islands	5714
2	Chandigarh	3121
3	Dadra & Nagar Haveli and Daman & Diu	10257
4	NCT of Delhi	5757
5	Jammu & Kashmir	7640
6	Lakshadweep	5667
7	Ladakh	4068
8	Puducherry	6019
	<b>ALL INDIA</b>	<b>9074</b>

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2021 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 31<sup>ST</sup> MARCH, 2021 (excluding Co-operative Banks)**

Sr. No.	State/Union Territory	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
<b>I</b>	<b>STATE</b>	
1	Andhra Pradesh	129
2	Arunachal Pradesh	24
3	Assam	47
4	Bihar	36
5	Chhattisgarh	62
6	Goa	24
7	Gujarat	69
8	Haryana	52
9	Himachal Pradesh	31
10	Jharkhand	30
11	Karnataka	61
12	Kerala	37
13	Madhya Pradesh	67
14	Maharashtra	95
15	Manipur	56
16	Meghalaya	37
17	Mizoram	43
18	Nagaland	40
19	Odisha	39
20	Punjab	54
21	Rajasthan	77
22	Sikkim	34
23	Tamil Nadu	102
24	Tripura	41
25	Telangana	90
26	Uttar Pradesh	41
27	Uttarakhand	35
28	West Bengal	46
<b>II</b>	<b>UNION TERRITORY</b>	
1	Andaman & Nicobar Islands	45
2	Chandigarh	93
3	Dadra & Nagar Haveli & Daman & Diu	35
4	NCT of Delhi	93
5	Lakshadweep	8
6	Pondicherry	64
7	Jammu & Kashmir	48
8	Ladakh	35
	<b>ALL INDIA</b>	<b>71</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2021.

## STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31<sup>ST</sup> MARCH, 2021

(₹. in crore)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	18723.62	5414.87	13308.75
2	Bank of India	9807.00	2150.00	7657.00
3	Bank of Baroda	7420.42	2150.88	5269.54
4	Central Bank of India	2706.70	446.43	2260.27
5	Canara Bank	10015.70	2481.00	7534.70
6	Indian Overseas Bank	1615.47	15.93	1599.54
7	Union Bank of India	9663.08	2181.75	7481.33
8	Bank of Maharashtra	1104.00	59.26	1044.74
9	United Commercial Bank	726.89	20.74	706.15
10	Karnataka Bank Ltd.	779.31	75.90	703.41
11	Indian Bank	640.00	40.00	600.00
12	Punjab National Bank	1802.55	86.85	1715.70
13	Federal Bank Ltd.	587.58	373.05	214.53
14	South Indian Bank	361.59	23.04	338.55
15	Punjab and Sind Bank	30.41	0.00	30.41
16	Catholic Syrian Bank Ltd.	116.84	34.54	82.30
17	Jammu and Kashmir Bank Ltd.	21.22	0.09	21.13
18	I.C.I.C.I. Bank Ltd.	2964.00	880.00	2084.00
19	Ratnakar Bank Ltd.	536.54	52.92	483.62
20	I.D.B.I. Bank	912.83	75.58	837.25
21	H.D.F.C. Bank	9598.08	2239.56	7358.52
22	IndusInd Bank Ltd	1037.13	49.62	987.51
23	North Kanara G.S.B. Co-op Bank Ltd.	241.92	2.03	239.89
24	Goa Urban Co-operative Bank Ltd.	861.87	0.00	861.87
25	Goa State Co-operative Bank Ltd.	1951.47	0.00	1951.47
26	Women's Co-operative Bank Ltd.	72.27	0.00	72.27
27	Citizen's Co-operative Bank Ltd.	168.24	0.00	168.24
28	Bicholim Urban Co-operative Bank Ltd.	532.19	0.00	532.19
29	Saraswat Co-operative Bank Ltd.	1009.81	16.92	992.89
30	Shamrao Vithal Co-op Bank Ltd.	86.03	2.00	86.03
31	Citizen Credit Co-operative Bank	123.43	2.48	120.95
32	Axis Bank	2176.00	0.00	2176.00
33	The Karur Vysya Bank Ltd	33.06	12.55	20.51
34	Yes Bank	1078.21	39.84	1038.37
35	Kotak Mahindra Bank	733.74	216.18	517.56
36	TJSB Bank	242.62	0.39	242.23
37	Kokan Mercantile Co-operative Bank	4.00	0.00	4.00
38	Apna Sahakari Bank Ltd.	36.34	0.00	36.34
39	IDFC First Bank	512.00	26.00	486.00
40	Bandhan Bank	65.43	1.45	63.98

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>Deposits</b>		
		<b>Total</b>	<b>N.R.E.</b>	<b>Domestic</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
41	Development Credit Bank Ltd	338.71	10.03	328.68
42	GP Parsik Bank	18.40	0.03	18.37
	<b>TOTAL</b>	<b>91456.70</b>	<b>19181.91</b>	<b>72274.79</b>

## STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON  
31<sup>ST</sup> MARCH, 2021

(₹. 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	18723.62	8808.00	938.75	1.44	0.00
2	Bank of India	9807.00	1642.00	736.00	230.00	0.00
3	Bank of Baroda	7420.42	1125.52	456.02	0.00	0.00
4	Central Bank of India	2706.70	612.04	312.52	37.13	0.00
5	Canara Bank	10015.70	2203.57	151.46	1.51	0.00
6	Indian Overseas Bank	1615.47	476.81	346.75	3.97	3.03
7	Union Bank of India	9663.08	1649.32	1031.09	798.58	1031.09
8	Bank of Maharashtra	1104.00	752.00	569.15	22.62	0.00
9	United Commercial Bank	726.89	150.40	91.86	38.29	0.00
10	Karnataka Bank Ltd.	779.31	331.44	130.92	22.74	0.00
11	Indian Bank	640.00	99.00	30.00	10.00	10.00
12	Punjab National Bank	1802.55	940.38	430.36	8.05	0.00
13	Federal Bank Ltd.	587.58	412.95	160.37	65.59	0.00
14	South Indian Bank	361.59	420.42	376.97	0.00	0.00
15	Punjab and Sind Bank	30.41	21.14	12.04	2.56	0.00
16	Catholic Syrian Bank Ltd.	116.84	59.50	2.98	0.00	0.00
17	Jammu and Kashmir Bank Ltd.	21.22	33.55	17.19	2.75	0.00
18	I.C.I.C.I. Bank Ltd.	2964.00	913.00	213.91	41.51	0.00
19	Ratnakar Bank Ltd.	536.54	9.22	0.00	0.00	0.00
20	I.D.B.I. Bank	912.83	194.65	127.86	50.92	0.00
21	H.D.F.C. Bank	9598.08	2616.37	466.42	41.16	0.00
22	IndusInd Bank Ltd	1037.13	465.47	221.50	5.59	0.00
23	North Kanara G.S.B. Co-op Bank Ltd.	241.92	265.27	167.82	35.74	0.00
24	Goa Urban Co-operative Bank Ltd.	861.87	547.98	451.27	74.41	0.00
25	Goa State Co-operative Bank Ltd.	1951.47	1201.62	298.02	5.34	0.00
26	Women's Co-operative Bank Ltd.	72.27	47.98	21.08	3.29	0.00
27	Citizen's Co-operative Bank Ltd.	168.24	87.03	60.55	36.31	0.00
28	Bicholim Urban Co-operative Bank Ltd.	532.19	293.75	143.77	29.11	0.00
29	Saraswat Co-operative Bank Ltd.	1009.81	438.88	20.07	0.00	0.00
30	Shamrao Vithal Co-op Bank Ltd.	86.03	58.56	4.50	0.82	0.00
31	Citizen Credit Co-operative Bank	123.43	125.18	9.46	0.33	0.00
32	Axis Bank	2176.00	662.22	83.22	3.43	0.00
33	The Karur Vysya Bank Ltd	33.06	37.00	8.08	0.50	0.00
34	Yes Bank	1078.21	414.29	413.25	1.04	0.00
35	Kotak Mahindra Bank	733.74	514.27	68.26	19.01	0.00
36	TJSB Bank	242.62	201.85	55.00	3.43	0.00
37	Kokan Mercantile Co-operative Bank	4.00	9.81	9.81	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	Apna Sahakari Bank Ltd.	36.34	104.49	60.50	0.10	0.00
39	IDFC First Bank	512.00	45.17	0.02	0.00	0.00
40	Bandhan Bank	65.43	34.67	34.67	18.89	0.00
41	Development Credit Bank Ltd	338.71	16.87	3.64	0.15	0.00
42	GP Parsik Bank	18.40	13.63	5.81	0.36	0.00
	<b>Total</b>	<b>91456.70</b>	<b>29057.27</b>	<b>8748.30</b>	<b>1620.49</b>	<b>1044.12</b>

**STATEMENT – 22**

**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT  
OF COMMERCIAL BANKS AS ON MARCH, 2021**

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>
	<b>STATE</b>				
1	Andhra Pradesh	19926	129980	4794	31272
2	Arunachal Pradesh	366478	69426	471738	89366
3	Assam	175579	50104	81870	23363
4	Bihar	402144	32673	158572	12883
5	Chhattisgarh	176878	59973	108855	36909
6	Goa	86059	552014	20920	134189
7	Gujarat	847264	121405	581725	83356
8	Haryana	557146	188972	289312	98128
9	Himachal Pradesh	113052	152897	35077	47440
10	Jharkhand	258871	67290	77067	20032
11	Karnataka	1215335	181814	740288	110747
12	Kerala	610519	172030	375588	105832
13	Madhya Pradesh	458517	54252	308463	36498
14	Maharashtra	3053453	245381	2895742	232707
15	Manipur	12585	39763	7079	22367
16	Meghalaya	26230	79775	9747	29644
17	Mizoram	12279	100979	5230	43010
18	Nagaland	13652	62281	5398	24626
19	Odisha	370286	81032	144756	31678
20	Punjab	466992	153925	253966	83709
21	Rajasthan	478797	60392	368832	46522
22	Sikkim	11116	164195	3799	56115
23	Tamil Nadu	1020907	133623	1036274	135634
24	Tripura	28656	70391	11857	29126
25	Telangana	621746	164810	561844	148931
25	Uttar Pradesh	1287176	55744	525691	22766
26	Uttarakhand	166815	146342	58247	51098
27	West Bengal	909072	92644	414111	42202
	<b>UNION TERRITORY (UT)</b>				
28	Andaman and Nicobar Island	6210	155250	2795	69875
29	Chandigarh	82396	682086	76919	636747
30	Dadra & Nagar Haveli and Daman & Diu	11786	109434	4177	38784
31	NCT of Delhi	1398764	679969	1308579	636128
32	Jammu & Kashmir	143322	106893	69276	51668
33	Lakshadweep	1262	185588	97	14265
34	Ladakh	6194	208552	2155	72559
35	Puducherry	22504	143246	14508	92349
	<b>ALL INDIA</b>	<b>15439970</b>	<b>113279</b>	<b>11035347</b>	<b>80963</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2021.

- 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, 2021.**

Sr. No.	Name of the Bank	Number of ATMs
1	State Bank of India	183
2	Bank of India	55
3	Bank of Baroda	59
4	Central Bank of India	21
5	Canara Bank	76
6	Indian Overseas Bank	31
7	Union Bank of India	77
8	Bank of Maharashtra	15
9	United Commercial Bank	10
10	Karnataka Bank Ltd.	5
11	Indian Bank	3
12	Punjab National Bank	15
13	Federal Bank Ltd.	6
14	South Indian Bank Ltd.	7
15	Punjab and Sindh Bank	1
16	Catholic Syrian Bank Ltd.	3
17	Ratnakar Bank	24
18	Apna Sahakari Bank Ltd.	2
19	Jammu and Kashmir Bank Ltd.	1
20	I.C.I.C.I. Bank	71
21	I.D.B.I. Bank	10
22	H.D.F.C. Bank	133
23	IndusInd Bank Ltd.	16
24	Development Credit Bank Ltd.	6
25	Axis Bank	34
26	Yes Bank	8
27	Karur Vysya Bank	1
28	Kotak Mahindra Bank	17
29	TJSB Bank	5
30	Bandhan Bank	2
31	Goa Urban Co-operative Bank Ltd.	7
32	Goa State Co-operative Bank Ltd.	24
33	Women's Co-operative Bank Ltd.	0
34	Citizen's Co-operative Bank Ltd.	1
35	Bicholim Urban Co-operative Bank Ltd.	8
36	Saraswat Co-operative Bank Ltd.	10
37	North Kanara G.S.B. Co-op Bank Ltd.	5
38	Shamrao Vithal Co-op Bank Ltd.	2
39	Citizen Credit Co-operative Bank Ltd.	2
40	Kokan Mercantile Co-operative Bank Ltd.	0
41	GP Parsik Bank	2
42	IDFC First Bank	4
	<b>Total</b>	<b>962</b>

