



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO

IN GOA

2009-10



Directorate of Planning, Statistics and Evaluation

Panaji-Goa

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P R E F A C E

The present brochure on “Credit Deposit Ratio, 2009-10”, the twenty-second in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period from 1980-81 to 2009-10. The data as on 31st March 1980-81 has been considered as base year, while the information on various parameters for the period ended as on 31st March of 1990-91, 2000-01 and 2007-08 to 2009-10 are incorporated in the report.

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 analysis the trends in deposits and credit and their corresponding ratios, all these are well depicted through Charts wherever necessary, while Chapter IV summarizes the findings of the report. In addition to this the ‘Statements’ section presents tables in detail.

The success of this report depends on the co-operation extended by the management of all the Banks and the Lead Bank Offices in North and South Districts of the State. The data furnished by them is gratefully acknowledged.

The only bank who have not furnished its data has been included by repeating last years information.

Suggestions, if any, for the improvement of this brochure are welcome.

Anand Sherkhane
Director

Panaji-Goa
January, 2012

CHAPTER – I

BANKS FUNCTIONING IN GOA

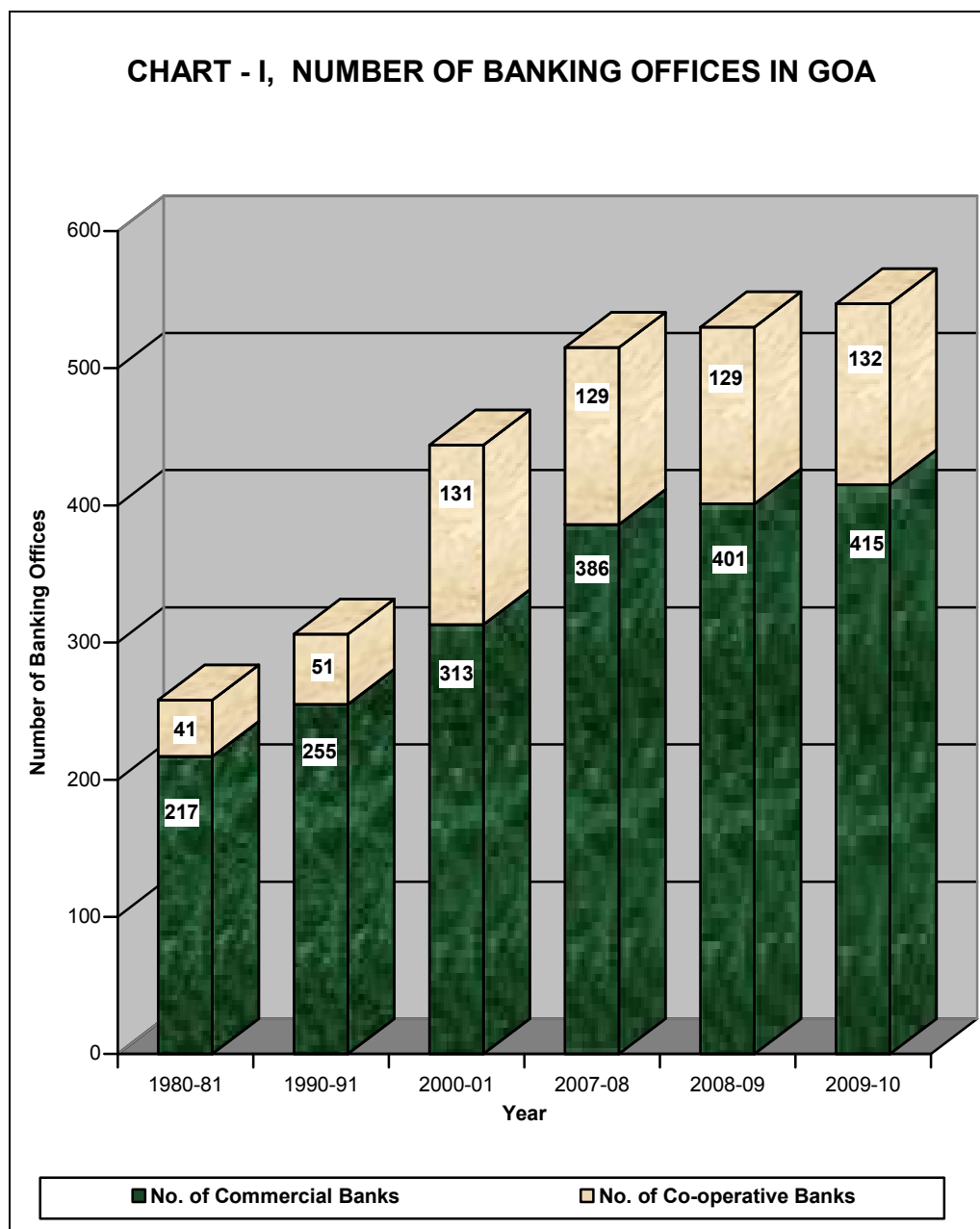
1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3,702 sq. kms, and estimated population of 15.44 lakh (2010) has a well-knit banking system with as many as 547 banking offices as on 31st March, 2010. Thus, there is a scheduled commercial bank branch for each 4,100 people in Goa, as against the all-India average of 14,009 people, as published by Reserve Bank of India in March 2010.
- 1.1.2 After Liberation in 1961, Goa joined the mainstream of national economic development and within a span of less than five decades it has made tremendous progress in both economic and social fields. The number of banking offices in Goa steadily increased many fold from a mere 5 in 1962, just after liberation, to 300 bank branches as on 31st March, 1988 after it gained Statehood and further to 547 bank branches as on March 31st, 2010. The aggregate deposits registered a phenomenal rise from Rs. 9 crore in 1962 to Rs. 29,506 crore in 2009-10. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 9,662 crore during 2009-10. Consequently, the credit deposit ratio in 2009-10 was 32.7.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2009-10.

Table 1.1

NUMBER OF BANKING OFFICES

Year	No. of Banking Offices		
	Commercial Banks	Co-operative Banks	Total
1	2	3	4
1980-1981	217	41	258
1990-1991	255	51	306
2000-2001	313	131	444
2007-2008	386	129	515
2008-2009	401	129	530
2009-2010	415	132	547



1.2. Commercial Banks.

1.2.1 Thirty seven commercial banks were operating in Goa as on March, 31st 2010. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (74), followed by Corporation Bank (42), Bank of India (37), Bank of Baroda and Canara Bank (25 each) and Central Bank of India (24). The above six Commercial Banks have in all 227 branches accounting for 55 percent of the commercial banks and 41 percent of the total banking offices in Goa. The bank wise number of banking offices is shown in statement – 1.

1.3 Cooperative Banks.

In the Cooperative Sector, in the year 2009-10, there were in all 11 banks operating in Goa State and having 132 branches. Out of these, Goa State Co-operative Bank Ltd. has the maximum number of branches (57) followed by Mapusa Urban Co-operative Bank Ltd. (24) and Goa Urban Co-operative Bank Ltd. (14).

1.4 District/Taluka-wise Banks

1.4.1 During the year 2009-10, sixty percent or 328 out of 547 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (118), followed by Tiswadi taluka (102). In South Goa District, Salcete taluka had the maximum number of branches (121), followed by Mormugao taluka (49). These four talukas viz. Salcete, Bardez, Tiswadi and Mormugao together had 390 banking offices accounting for over 71% of the total number of banking offices in the State.

1.4.2 During the year 2009-10, the least number of banking offices were in Sattari taluka (11) and Pernem taluka (17) in North Goa district and Canacona (15) and Quepem and Sanguem taluka (17 each) in the South Goa District. The overall trend in the number of banking offices talukawise during the period 2009-10 is shown in statement 2 and its percentage distribution in Statement 3.

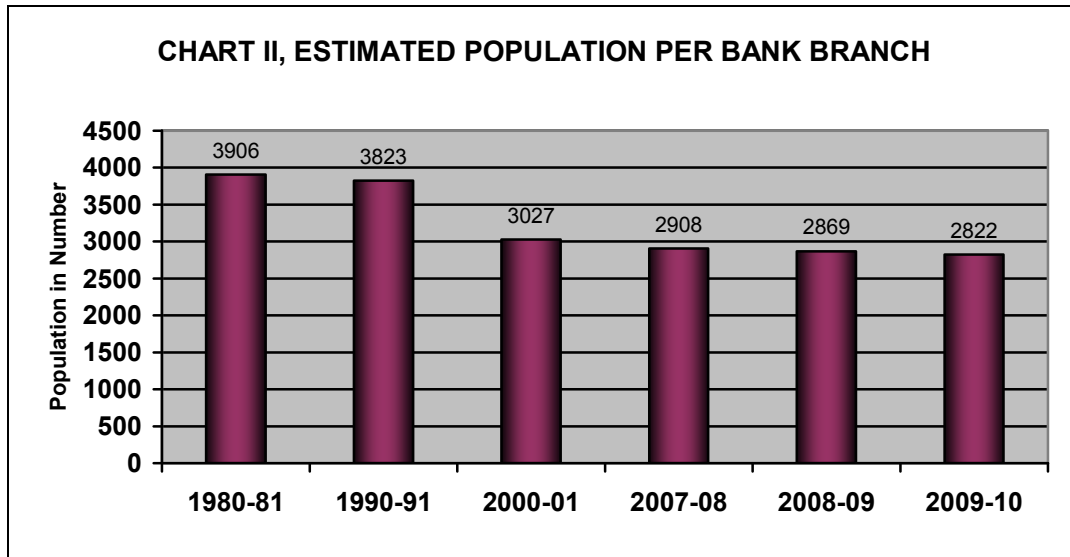
1.5 Population Covered

1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2009-10 declined from 3,906 to 2,822 as could be seen from Table 1.2, thus Goa possesses a good banking net work.

TABLE 1.2

POPULATION PER BRANCH (INCLUDING COOPERATIVE BANKS)

Year	Estimated population covered per branch
1	2
1980-1981	3,906
1990-1991	3,823
2000-2001	3,027
2007-2008	2,908
2008-2009	2,869
2009-2010	2,822

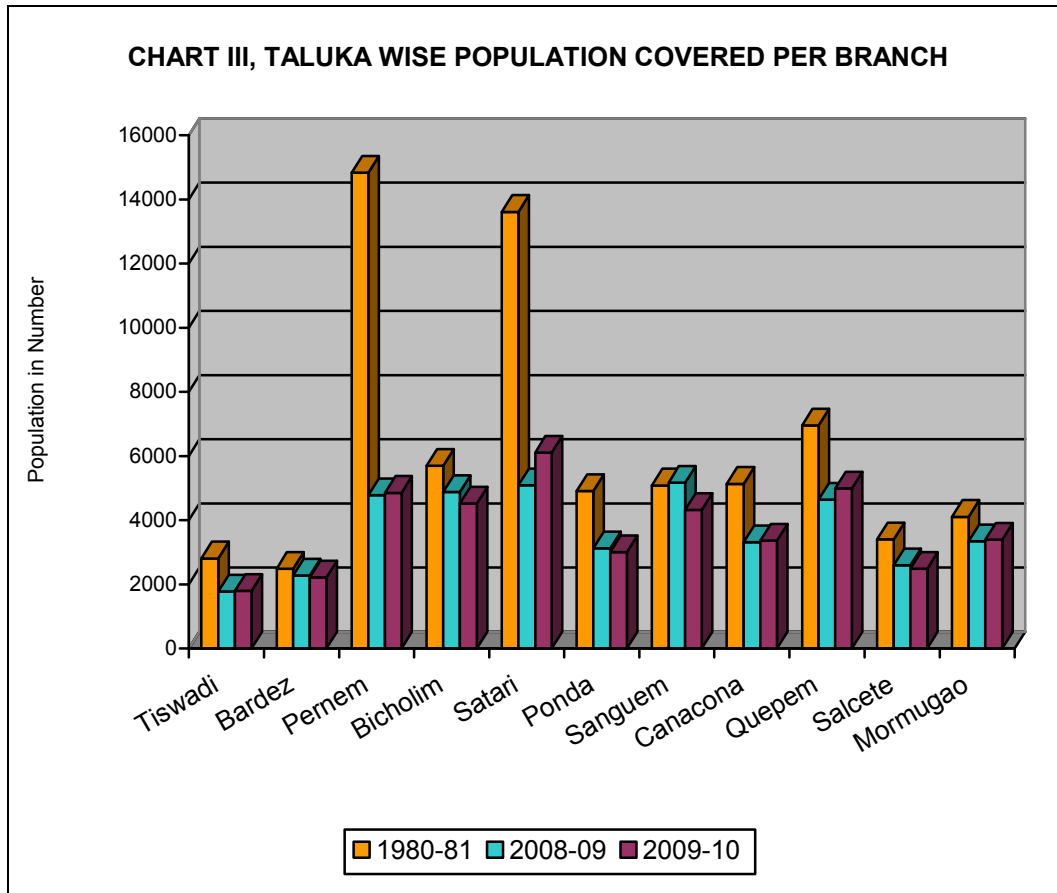


- 1.5.2 The average estimated population covered per branch office (excluding Co-operative banks) in Goa works out to 4,100 during 2009-10 as presented in Statement-18 and at all India level it works out to 14,009. The average, therefore tops in the country among States/UTs.
- 1.5.3 The details of estimated population covered per bank branch in each of the taluka for 1980-81, 2008-2009 and 2009-10 are presented in table 1.3.

TABLE 1.3

TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch		
	1980-81	2008-09	2009-10
1	2	3	4
Goa State	3,906	2,869	2822
North Goa District	3,762	2,675	2649
Tiswadi	2,807	1,771	1798
Bardez	2,482	2,274	2210
Pernem	14,838	4,779	4852
Bicholim	5,699	4,875	4519
Sattari	13,612	5,087	6104
Ponda	4,904	3,123	3003
South Goa District	4,110	3,165	3081
Sanguem	5,082	5,165	4318
Canacona	5,133	3,310	3360
Quepem	6,949	4,641	4989
Salcete	3,399	2,594	2481
Mormugao	4,105	3,338	3389



1.5.4 The estimated population covered per branch in the State during 2009-10 was 2,822. The population covered per branch for South Goa district and North Goa district for the year 2009-10 is 3,081 and 2,649 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka 1,798 followed to Bardez 2,210 in North Goa district and Salcete 2,481 and Canacona talukas 3,360 in South Goa district. The ranking of talukas is based on population covered per branch office during the period 1980-81 to 2009-10. Satari taluka in North Goa district, had the highest population covered per branch 6,104 followed by Pernem taluka (4,852) in North Goa district and Quepem (4,989) and Sanguem (4,318) talukas in South Goa district.

CHAPTER – II

DEPOSITS/CREDITS

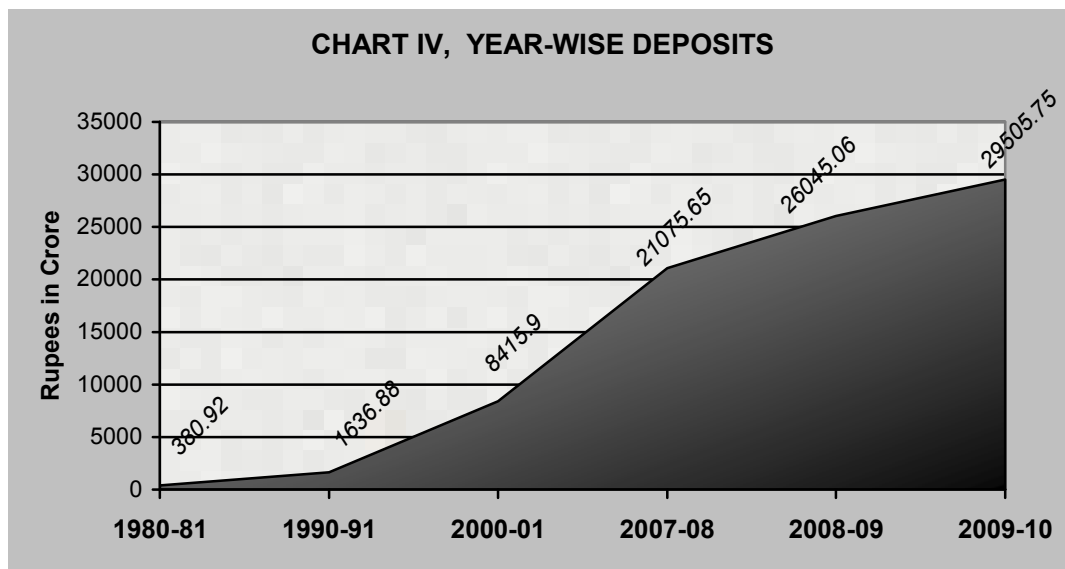
2.1 DEPOSITS

2.1.1 The 547 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 29,505.75 crore, as on 31st March, 2010 as against Rs. 9 crore only, in 1962. The details of deposits for decinial year 1980-81, 1990-91 and 2000-01 and last three years are given below in Table 2.1.

TABLE 2.1

ANNUAL GROWTH RATE OF DEPOSITS

Year	Deposits (Rs. In Crore)	Percentage annual growth rate over previous year
1	2	3
1980-1981	380.92	-
1990-1991	1,636.88	7.1
2000-2001	8,415.90	14.8
2007-2008	21,075.65	11.5
2008-2009	26,045.06	23.6
2009-2010	29,505.75	13.3

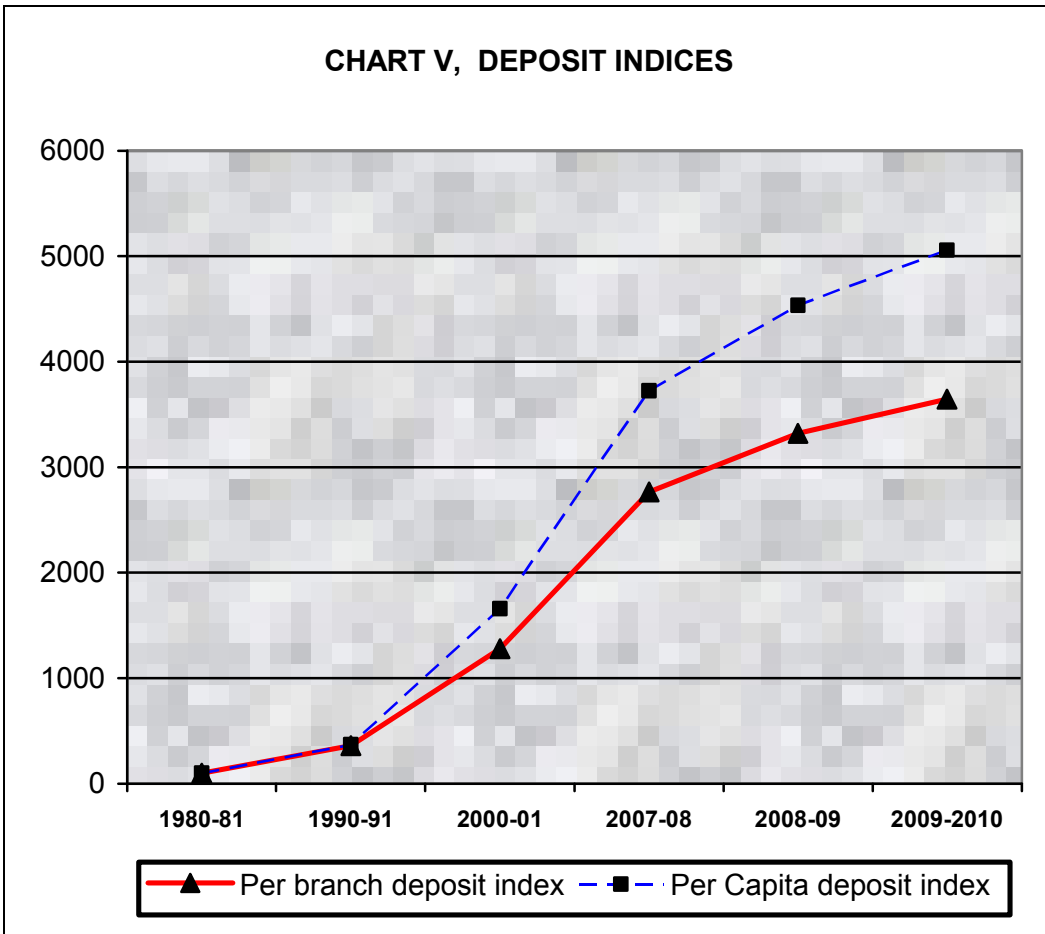


2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2009-10 registered a tremendous increase from Rs 380.92 crore to Rs. 29,505.75 crore, registering an average annual growth rate of 16.2%. During the year 2009-10, the annual growth rate recorded was 13.3%.

TABLE 2.2

DEPOSITS PER BRANCH AND PER CAPITA

Year	Deposits per branch office (Rs. In crore)	Index	Per Capita Deposits (Rs.) @	Index
1	2	3	4	5
1980-1981	1.48	100	3779	100
1990-1991	5.35	361	13993	370
2000-2001	18.95	1,280	62,618	1,657
2007-2008	40.92	2,765	1,40,704	3,723
2008-2009	49.14	3,320	1,71,275	4,532
2009-2010	53.94	3,645	1,91,126	5,058



2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 36 times and the per capita deposits increased more than 50 times during the period 1980-81 to 2009-10.

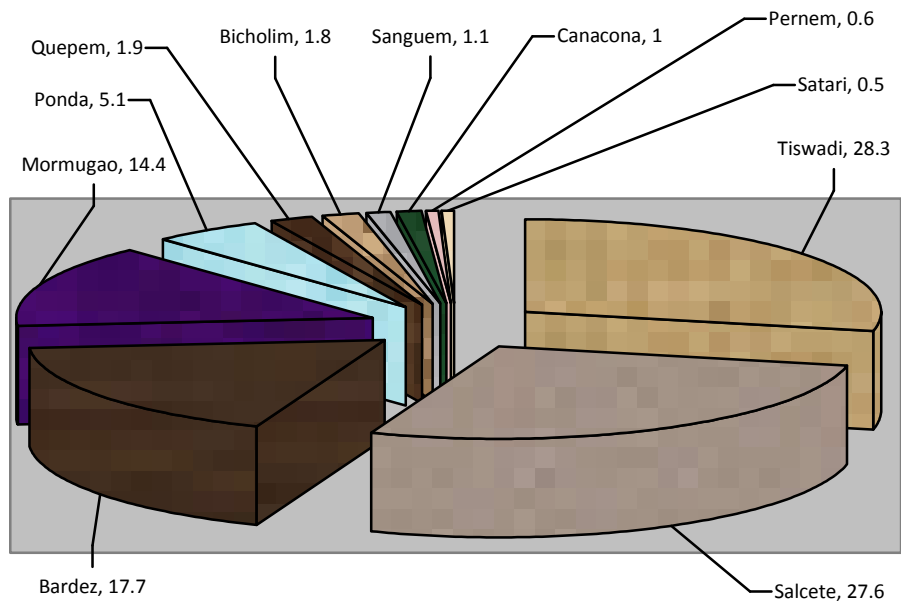
- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 53.94 crore in 2009-10, the per capita deposits showed a phenomenal increase from Rs. 3,779 to Rs. 1, 91,126 during the same period. The deposits per branch and the per capita deposits registered a growth rate of 13.2 % and 14.5 % per annum respectively over the period 1980-81 to 2008-09.
- 2.1.5 The available data for the top 100 centres in the country, ranked according to their size of deposits as on March 31, 2010 indicated that Panaji centre with total deposits amounting to Rs. 9,141 crore ranked 45th, Margao centre with deposit of Rs. 5,582 crore ranked 67th and Mormugao centre with deposit amounting to Rs. 3,873 crore stood at rank number 94. The average deposits per reporting office for Panaji, Margao and Mormugao centre worked out to Rs. 160.37 crore and Rs. 121.35 and Rs. 129.10 crore respectively.
- 2.1.6 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2010. The State Bank of India with total aggregate deposits of Rs. 5042.94 crore (17% of the total deposit) topped the list followed by Bank of India Rs. 3,869.76 crore (13%) and Canara Bank Rs. 2,633.22 (9%). These three banks together accounted for 39% of the total deposits. The deposits mobilized by as many as 20 of the 37 commercial banks were less than one percent each of the total deposits. In the co-operative sector, maximum deposits were mobilized by the Goa State Co-operative Bank Ltd. amounting to Rs.742.13 crore (more than 2%). Seven out of 11 Co-operative banks viz.(1) Madgao Urban Co-operative Bank Ltd., (2) Bicholim Urban Co-operative Bank Ltd, (3) Citizen's Co-operative Bank Ltd. (4). North Kanara G.S.B. Cooperative Bank Ltd., (5)Women's Co-operative Bank Ltd. (6) Shamrao Vithal Cooperative Bank Ltd. and (7) Citizen Credit Cooperative Bank Ltd. mobilized less than 1% each of the deposits during the year.
- 2.1.7 During the year 2009-10, the deposits per branch were the highest in case of IDBI Bank. (Rs. 137.21 crore), Syndicate Bank (Rs.112.18 crore), Canara Bank (Rs. 105.33 crore), Bank of India. (Rs.104.59 crore), ICICI Bank [#] (99.31 crore) Axis Bank (Rs. 98.78 crore) and HDFC Bank (Rs. 74.10 crore). The lowest deposits per branch were for Allahabad Bank (Rs. 0.10 crore).
- 2.1.8 The ranking of talukas according to the size of deposits as on 31st March, 2010 is given in Table 2.3.

TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2009-10.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	Per capita deposits (Rs.) @
1	2	3	4	5
Tiswadi	8351.64	28.3	1	4,55,411
Salcete	8136.15	27.6	2	2,71,054
Bardez	5237.67	17.7	3	2,00,809
Mormugao	4246.14	14.4	4	2,55,725
Ponda	1520.11	5.1	5	88,798
Quepem	548.14	1.9	6	64,634
Bicholim	516.38	1.8	7	49,682
Sanguem	320.03	1.1	8	43,598
Canacona	308.52	1.0	9	61,216
Pernem	187.49	0.6	10	22,732
Sattari	133.48	0.5	11	19,880

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2009-10



2.1.9 During the year 2009-10, Tiswadi taluka with Rs.8351.64 crore (28.3%) had the highest deposits followed by Salcete taluka Rs.8136.15 crore (27.6%) and Bardez taluka Rs. 5237.67 crore (17.7%). The above three talukas together accounted for about 74% of the total deposits. The contribution of Sattari taluka was Rs. 133.48 crore or 0.5% following Pernem taluka (Rs. 187.49 crore or 0.6%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Canacona, Sanguem, Bicholim and Quepem accounted for was under 7 percent of the total deposits. The per capita deposits for Tiswadi taluka were the highest (Rs. 4,55,411) followed by Salcete (Rs. 2,71,054) Mormugao (Rs. 2,55,725), and Bardez (Rs.2,00,809)). The lowest per capita deposits were mobilized in Sattari taluka (Rs.19, 880) and Pernem taluka (Rs. 22,732).

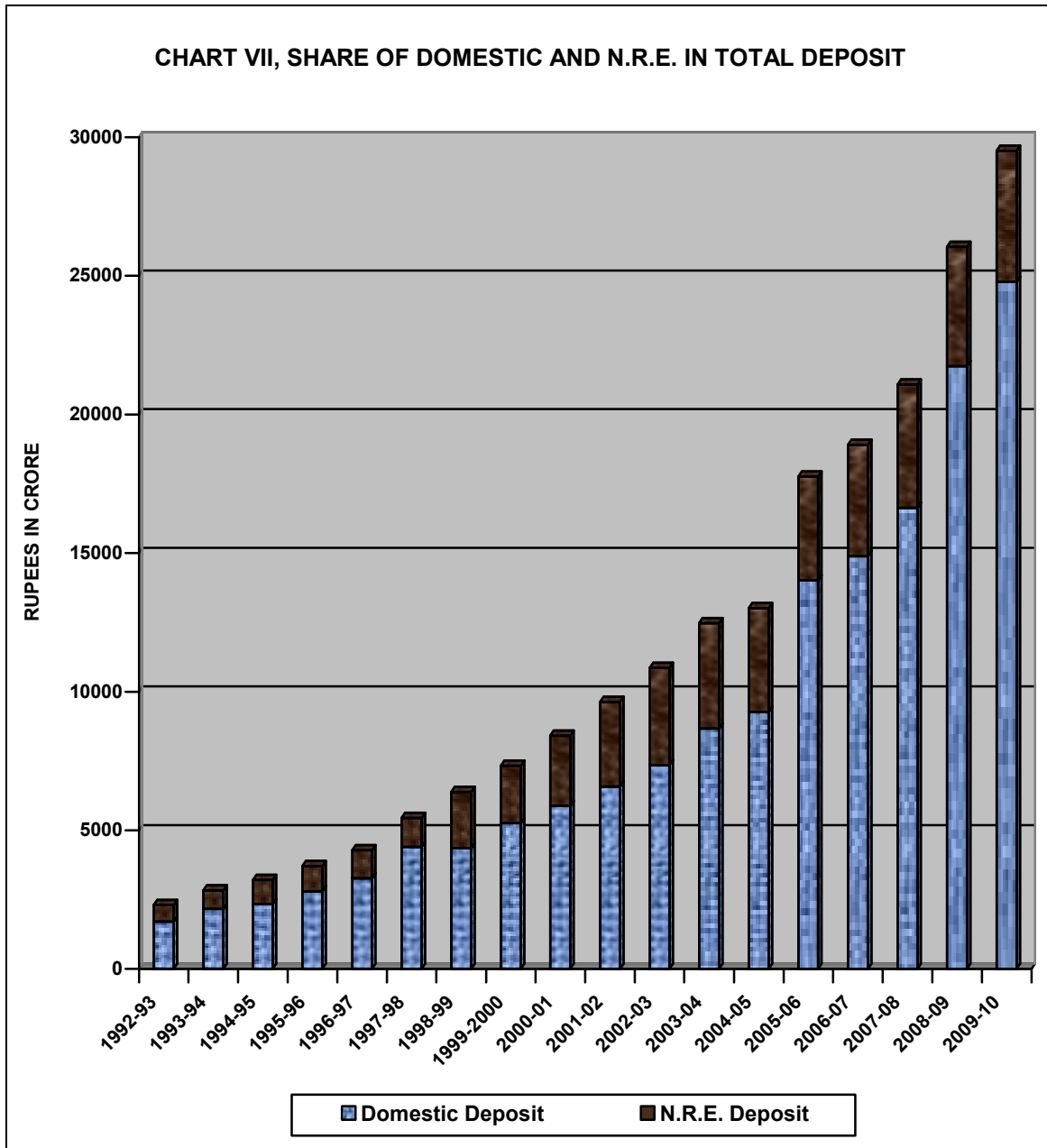
N.R.E. Deposits

2.1.10 As on March 31st 2010, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 4,721.11 crore as against Rs. 4,298.32 crore in 2008-09. The gross NRE deposits, which stood at Rs. 583.47 crore in 1992-93, have been boosted remarkably since then. Year-wise Domestic and NRE deposits during 1992-93 and 2019-2010 are shown in Table 2.4.

TABLE – 2.4

YEAR-WISE DOMESTIC AND N.R.E. DEPOSITS

Year	Deposits (Rs. In crore)			Percentage contribution of NRE deposits to the total deposits
	Domestic	N.R.E.	Total	
1	2	3	4	5
1992-1993	1716.29	583.47	2299.76	25.37
1993-1994	2167.38	668.69	2836.07	23.58
1994-1995	2332.43	879.78	3212.21	27.38
1995-1996	2803.72	910.59	3714.31	24.52
1996-1997	3278.21	1007.18	4285.39	23.50
1997-1998	4406.88	1041.40	5448.28	19.11
1998-1999	4350.74	2036.13	6386.87	31.88
1999-2000	5256.27	2074.74	7331.01	28.30
2000-2001	5889.52	2526.38	8415.90	30.02
2001-2002	6579.71	3049.14	9628.85	31.67
2002-2003	7346.53	3511.60	10858.13	32.34
2003-2004	8677.64	3796.53	12474.17	30.44
2004-2005	9264.96	3749.86	13014.82	28.81
2005-2006	14021.75	3730.91	17752.66	21.02
2006-2007	14882.00	4023.50	18905.50	21.28
2007-2008	16629.91	4445.74	21075.65	21.09
2008-2009	21746.74	4298.32	26045.06	16.50
2009-2010	24784.64	4721.11	29505.75	16.00

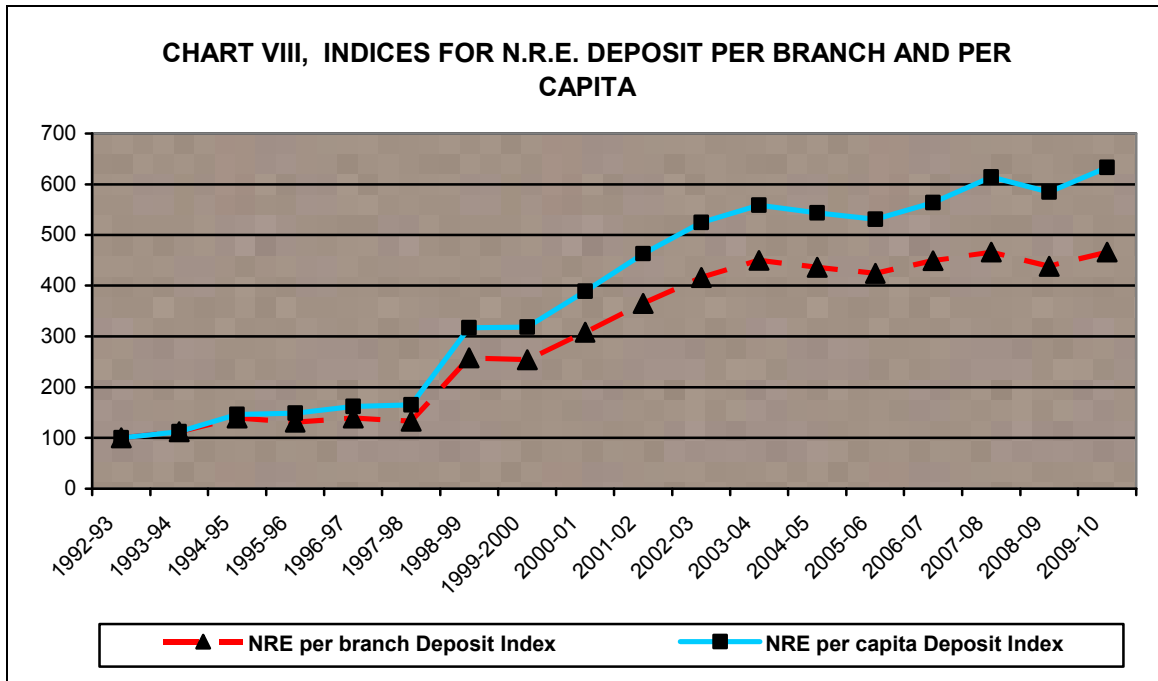


2.1.11 The N.R.E. deposits during the period 1992-93 to 2009-10 have increased from Rs. 583.47 crore to Rs. 4,721.11 crore registering an annual growth of 13.1 %.

2.1.12 Table 2.5 presents the N.R.E. deposits per branch and the per capita N.R.E. deposit for the period 1992-93 to 2009-10. Also, the trend of Domestic and N.R.E. deposits is shown in Chart VIII.

TABLE-2.5
N.R.E. DEPOSITS PER BRANCH AND PER CAPITA

Year	NRE Deposit per branch (Rs. In crore)	Index	Per capita NRE Deposits (in Rs.)	Index
1	2	3	4	5
1992-1993	1.85	100	4,831	100
1993-1994	2.08	112	5,449	112
1994-1995	2.57	139	7,052	146
1995-1996	2.43	131	7,187	149
1996-1997	2.58	139	7,824	162
1997-1998	2.47	133	7,962	165
1998-1999	4.78	258	15,320	317
1999-2000	4.69	254	15,364	318
2000-2001	5.69	308	18,797	389
2001-2002	6.76	365	22,354	463
2002-2003	7.70	416	25,367	525
2003-2004	8.33	450	27,023	559
2004-2005	8.06	436	26,299	544
2005-2006	7.84	424	25,672	531
2006-2007	8.30	449	27,270	564
2007-2008	8.63	466	29,680	614
2008-2009	8.11	438	28,266	585
2009-2010	8.63	466	30,581	633



2.2 CREDIT

2.2.1 As on March 31st 2010, the gross credit advanced by the banking institutions in Goa accounted for Rs.9661.77 crore as against Rs 7,464.57 crore in 2008-09, which shows an increase of 29.4%. Compared to pre-liberation period, the Banks have made a steady and significant progress in their activities. During the span of less than five decades, the gross credit which stood at a mere Rs. 3 crore in 1961, was pushed up remarkably during the course of years. Year-wise total advances are shown in Table 2.6.

TABLE – 2.6

PERCENTAGE OF ANNUAL GROWTH RATE OF CREDIT

Year	Credit (Rs. In crore)	Percentage Annual Growth Rate Over Previous Year
1	2	3
1980-1981	171.18	-
1990-1991	640.94	22.7
2000-2001	2,405.16	6.5
2007-2008	7,351.12	34.3
2008-2009	7,464.57	1.5
2009-2010	9,661.77	29.4

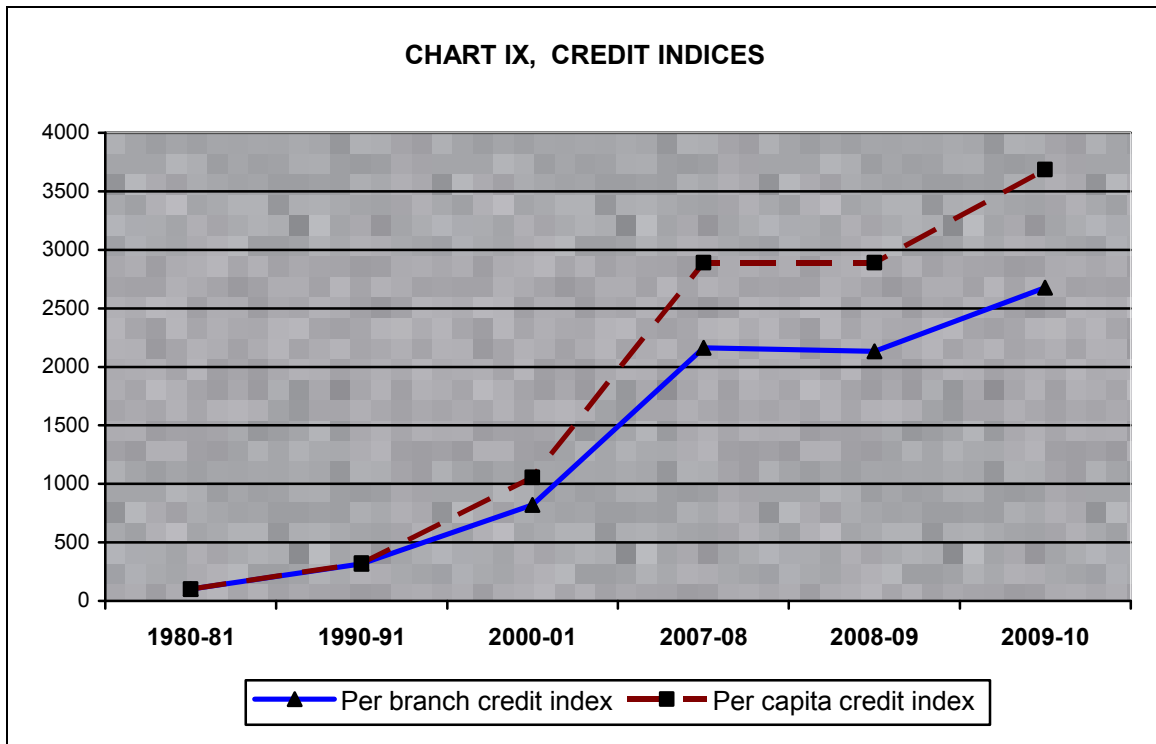
2.2.2 Total advances during the period from 1980-81 to 2009-10 increased from Rs. 171.18 crore to Rs.9,661.77 registering an annual average growth rate of 14.9%. During the year 2009-10, 29.4 percent growth was observed as compared to previous year.

2.2.3 Table 2.7 presents the credit per branch and the per capita credit.

TABLE – 2.7

CREDIT PER BRANCH AND PER CAPITA

Year	Credit per bank branch (Rs. in crore)	Index	Per Capita Credit (Rs.)@	Index
1	2	3	4	5
1980-1981	0.66	100	1,698	100
1990-1991	2.09	317	5,479	323
2000-2001	5.42	821	17,896	1,054
2007-2008	14.27	2,162	49,077	2,890
2008-2009	14.08	2,133	49,088	2,891
2009-2010	17.66	2,676	62,585	3,686



2.2.4 The credit pattern over the period 1980-81 to 2009-10, has shown 27 times increase in credit per bank branch and 37 times increase in per capita credit.

2.2.5 In a span of over two decades, the credit per branch office has increased from Rs. 0.66 crore in 1980-81 to Rs. 17.66 crore in 2009-10 and the per capita credit from Rs. 1,698 in 1980-81 to Rs. 62,585 in 2009-10. The overall growth registered during the above period was 12.0 % and 13.2 % respectively for the above indicators.

2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31st March, 2010 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 2101.45 crore (or 22% of the total credit) topped the list followed by Bank of India (Rs.1126.04. crore or 12%), Canara Bank (Rs.915.21 crore or 10%), I.C.I.C.I. Bank Ltd.# (Rs. 576.18 crore or 6%), Corporation. Bank (Rs.551.25 crore or 6%) Goa State Coop Bank (Rs. 484.44 crore or 5%), HDFC bank (Rs.465.02 crore or 5%) and Goa Urban Co-operative Bank Ltd. (Rs 358.16 crore or 4%). While 68% of the total advances were made by the above eight banks, the advances made by 28 banks were less than one percent each. Among Co-operative banks, the advances made by three Banks viz. Goa State Co-operative Bank Ltd. (Rs. 484.44 crore or 5%), Goa Urban Co-operative Bank Ltd. (Rs. 358.16 crore or 4%) and Mapusa Urban Co-operative Bank Ltd. (Rs. 164.30 crore or 2%) together accounted for over 10% of the total credit.

2.2.7 The credit per branch in the year 2009-10 was the highest for I.C.I.C.I. Bank Ltd.# (Rs. 115.23 crore), followed by Punjab National Bank (Rs. 45.91 crore) and Canara Bank. (Rs 36.61 crore). Among the lowest advances per branch were the Allahabad Bank (Rs.0.01 crore), Bank of Rajasthan (Rs. 0.83 crore) and Ing Vysya Bank Ltd. (Rs. 2.58 crore). However, the overall position in credit branch has improved in the course of years.

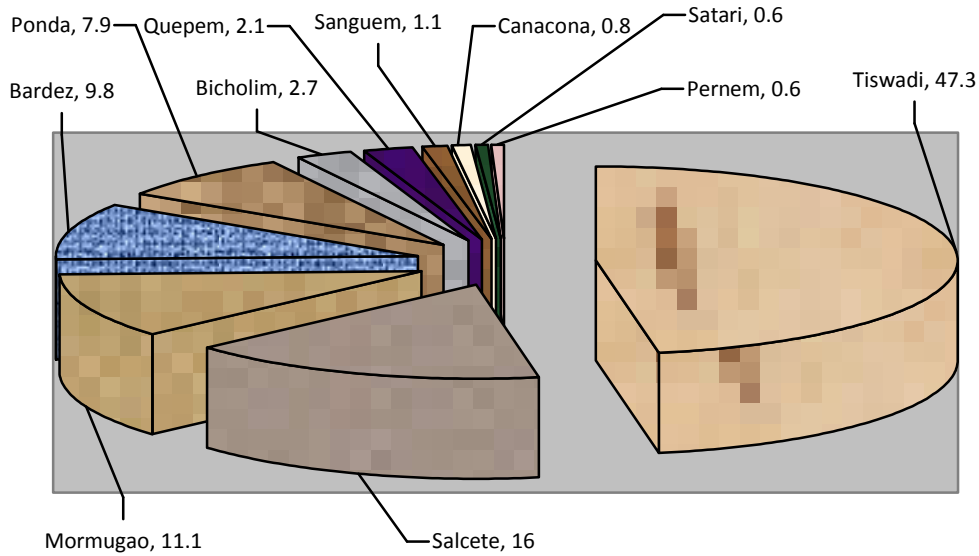
2.2.8 The ranking of talukas according to the size of credit as on 31st March, 2010 is given in Table 2.8.

TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2009-10

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits (Rs.)@
1	2	3	4	5
Tiswadi	4568.82	47.3	1	2,49,135
Salcete	1543.48	16.0	2	51,421
Mormugao	1077.43	11.1	3	64,889
Bardez	947.54	9.8	4	36,328
Ponda	766.47	7.9	5	44,774
Bicholim	262.43	2.7	6	25,249
Quepem	198.99	2.1	7	23,464
Sanguem	107.36	1.1	8	14,626
Canacona	74.68	0.8	9	14,818
Sattari	60.76	0.6	10	9,049
Pernem	53.81	0.6	11	6,524

CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2009-10



2.2.9 Among talukas, Tiswadi being the main credit contributor ranked first. This trend has continued throughout the period of over a decade, with its advances amounting to Rs.4568.82. crore (47.3%) during the year 2009-10. The Salcete taluka with Rs. 1,543.48 crore (16%) stood second followed by Mormugao taluka with Rs.1077.43 crore (11.1%). The above three talukas accounted for 74.4% of the total advances during the year 2009-10. The lowest advances made during the year 2009-10 were in Pernem taluka (Rs. 53.81 crore or 0.6%) followed by Sattari taluka (Rs. 60.76crore or 0.6%). The per capita credit was the highest for Tiswadi taluka (Rs.2,49,135) followed by Mormugao taluka (Rs.64,889) and Salcete taluka (Rs.51,421). The per capita credit were the lowest for Pernem taluka (Rs. 6,524) followed by Sattari taluka (Rs. 9,049).

@ - For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the years 2007-08 TO 2009-10 the population figures used are estimated.

- Data for the year 2008-09 repeated for non-receipt of data for 2009-10.

CHAPTER – III

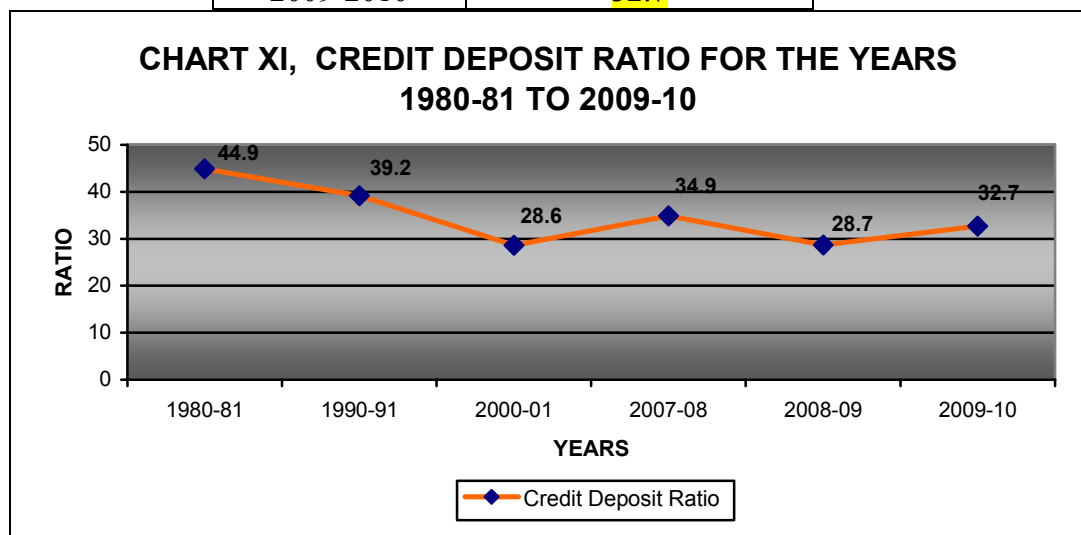
CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 547 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs. 29,505.75 crore upto the year 2009-10, registering an annual increase of 13.3% during 2009-10 over the previous year. Alongside, advances amounting to Rs.9,661.77 crore were made till 2009-10, representing an increase of 29.4% during 2009-10 over the previous year. Thus, the credit deposit ratio works out to 32.7.
- 3.2 The credit deposit ratio for the period 1980-81 to 2009-10 are given in Table 3.1 below. The credit deposit ratio has steadily decreased from 44.9 in 1980-81 to 32.7 in 2009-10 undergoing internal exceptions.

TABLE – 3.1

CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
2000-2001	28.6
2007-2008	34.9
2008-2009	28.7
2009-2010	32.7



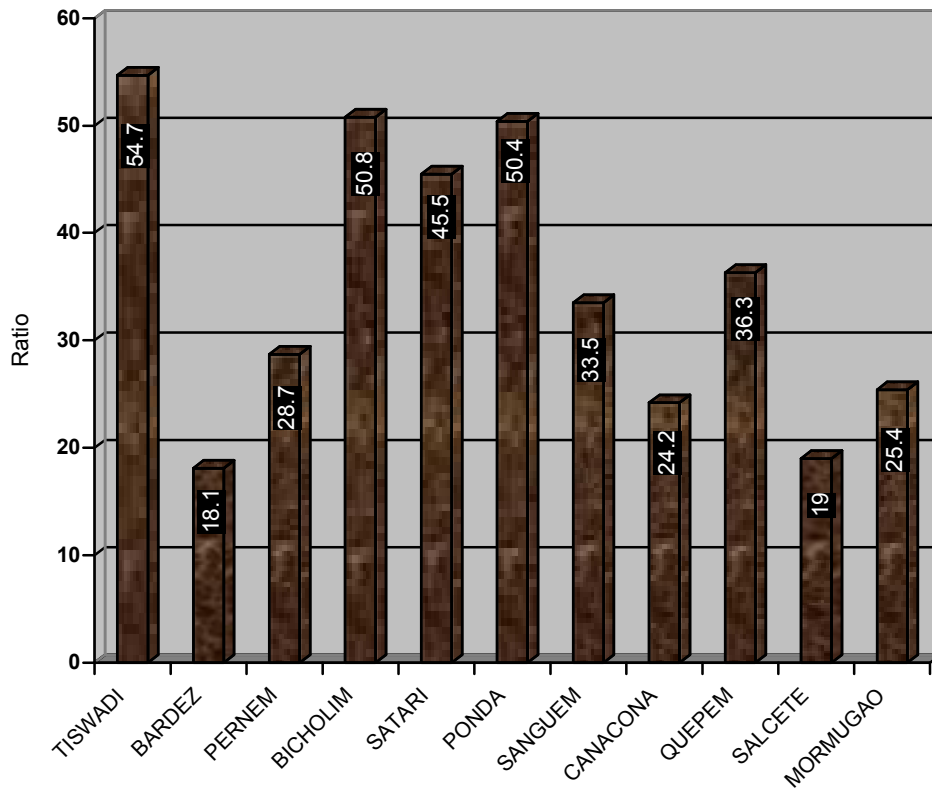
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2009-10, the credit deposit ratio for Co-operative Banks was quite high (57) as compared to the Commercial Banks (30). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio ICICI Bank # (116) was the highest followed by Punjab National Bank (111) and State Bank of Travancore (59). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Saraswat Co-operative Bank Ltd (22) and highest being for Citizen Credit Cooperative Bank Ltd. (234) during the year 2009-10. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 42, 29 and 16 respectively, during the year in discussion.
- 3.4 Taluka-wise credit deposit ratio in 2009-10 (refer Table 3.2) was the highest in Tiswadi (54.7), followed by Bicholim (50.8) and Ponda (50.4). The ratio for North Goa district (41.8) was more than South Goa district (22.1). Bardez taluka has lowest (18.1) in North Goa District while Salcete (19.0) recorded lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2009-10

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	54.7
Bardez	18.1
Pernem	28.7
Bicholim	50.8
Sattari	45.5
Ponda	50.4
North Goa District	41.8
Sanguem	33.5
Canacona	24.2
Quepem	36.3
Salcete	19.0
Mormugao	25.4
South Goa District	22.1
Goa State	32.7

CHART XII, TALUKA WISE CREDIT DEPOSIT RATIO, 2009-10



3.5 In terms of credit deposit ratio, Tiswadi and Bicholim taluka ranked first and second while Bardez remained at the bottom of the list during 2009-10.

CHAPTER – IV SUMMARY FINDINGS

- 4.1 As on 31st March 2010, 48 scheduled banks having 547 bank branches in Goa were catering to an estimated population of 15.44 lakh. 289 new branches were opened in Goa during the period 1980-81 to 2009-10. Of the 547 bank branches registered, as on 31st March, 2010, 132 (24.1%) were in the Cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (74) followed by Goa State Co-operative Bank Ltd.(57) and Corporation Bank (42).
- 4.3 The State Bank of India, Goa State Co-operative Bank Ltd., Corporation Bank, Bank of India and Bank of Baroda together accounted for 235 branches (43%) of the total banking offices in Goa.
- 4.4 341 (62%) major bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 77 (14%) bank branches were located in the five talukas of Satari, Pernem, Sanguem, Quepem and Canacona each having less than 20 bank branches and the remaining 129 branches (24%) were scattered in Ponda (57), Mormugao (49) and Bicholim (23) talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding Co-operative Banks) is 4,100 as can be seen from Statement-18. The estimated population covered per branch office ranges from 5,067 to 29,889 for the remaining States/Union Territories and at the all-India level it stood at 14,009, during the year in question.
- 4.6 As against the aggregate deposits of Rs. 29,505.75 crore, the gross credit amounted to Rs.9,661.77 crore and the credit deposit ratio was 32.7.
- 4.7 The index of deposits per branch stood at 3,645 in 2009-10 as against 2,676 for credit during the same period. The index of per capita deposits for 2009-10 was 5058 and that for credit was 3686 respectively.
- 4.8 About 74% of the total deposits are concentrated in the talukas of Tiswadi, Salcete and Bardez and this has been the predominant trend through the years.
- 4.9 Also, just above 74% of the credit is accounted for by the talukas of Tiswadi, Salcete and Mormugao and this trend has continued through the years.
- 4.10 Five talukas of Goa, viz Tiswadi, Salcete, Mormugao, Bardez and Ponda mobilized deposit amounting to Rs. 27,491.71 crore or 93 % of the total while all the above five talukas accounted for Rs. 8903.74 crore or 92% of the total credit. These five talukas comprising the important commercial centers of Goa appear to be dominating the banking scene.

- 4.11 The State Bank of India with aggregate deposits of Rs. 5042.94 crore, constituting 17.1% of the total deposits and advances of Rs.2101.45 crore, contributing 21.8% of the total credit, topped the list among all the banks in Goa.
- 4.12 Among the top 100 centers in the country ranked according to their size of deposit and credit, as at the end of March, 2010, Panaji centre with total deposit of Rs. 9,141 crore rated 45th, Margao centre with total deposit of Rs.5,582 crore ranked 67th and Mormugao centre recorded total deposit of Rs.3,873 crore and stood at rank number 94. Also, Panaji centre with credit of Rs. 3,410 crore ranked 64th in the order, as per the Quarterly report for the March 2010 of the Reserve Bank of India.

Statements

STATEMENT-1

BANK-WISE NUMBER OF BANKING OFFICES IN GOA

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Commercial Banks							
1.	State Bank of India	31	46	50	66	69	74
2.	Bank of India	23	27	28	33	37	37
3.	Bank of Baroda	21	26	27	25	25	25
4.	Corporation Bank	19	23	31	41	40	42
5.	Central Bank of India	20	22	22	24	24	24
6.	Canara Bank	19	19	21	24	24	25
7.	Syndicate Bank	17	17	17	20	20	21
8.	Dena Bank	15	15	16	16	16	16
9.	Indian Overseas Bank	11	11	12	11	14	14
10.	Union Bank of India	9	10	11	11	11	15
11.	Bank of Maharashtra	7	7	9	12	12	12
12.	United Commercial Bank	4	5	5	7	7	8
13.	Karnataka Bank Ltd.	4	4	4	5	5	5
14.	Indian Bank	3	3	6	6	6	6
15.	Punjab National Bank	3	3	4	4	4	4
16.	State Bank of Mysore	2	2	3	3	3	3
17.	Vijaya Bank	2	2	5	5	5	5
18.	Allahabad Bank	-	1	1	2	3	1
19.	Federal Bank Ltd.	1	1	2	4	4	4
20.	New Bank of India	1	1	-	-	-	-
21.	Oriental Bank of Commerce Ltd.	1	1	1	6	6	6
22.	Sangli Bank Ltd.	1	1	1	-	-	-
23.	South Indian Bank Ltd.	1	1	2	2	2	3
24.	United Bank of India	-	2	2	2	4	4
25.	United Western Bank Ltd.	1	1	3	-	-	-
26.	Ing Vysya Bank Ltd.	1	1	2	2	2	3
27.	Standard Chartered Bank Ltd.	-	1	-	-	-	-
28.	Andhra Bank	-	1	2	4	4	4
29.	Punjab & Sind Bank	-	1	1	1	1	1
30.	Centurian Bank of Punjab Ltd.	-	-	5	6	-	-
31.	Catholic Syrian Bank Ltd.	-	-	1	2	2	3
32.	Ratnakar Bank Ltd.	-	-	1	3	4	2

1	2	3	4	5	7	8	9
33.	Times Bank Ltd.	-	-	-	-	-	-
34.	Bank of Madhura	-	-	-	-	-	-
35.	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1
36.	I.C.I.C.I. Bank #	-	-	3	5	5	5
37.	Global Trust Bank Ltd.	-	-	5	-	-	-
38.	I.D.B.I. Bank	-	-	1	5	5	5
39.	H.D.F.C. Bank	-	-	3	15	22	23
40.	IndusInd Bank Ltd.	-	-	1	2	2	2
41.	Development Credit Bank Ltd.	-	-	4	4	4	4
42.	State Bank of Patiala	-	-	-	1	1	1
43.	U.T.I. Bank (Axis Bank) Ltd.	-	-	-	5	5	5
44.	State Bank of Travancore	-	-	-	1	1	1
45.	State Bank of Rajasthan	-	-	-	-	1	1
	Sub Total-(A)	217	255	313	386	401	415
1.	Goa Urban Coop. Bank Ltd.	14	15	18	14	14	14
2.	Goa State Coop. Bank Ltd.	16	15	56	57	57	57
3.	Madgaum Urban Coop. Bank Ltd.	4	7	8	9	9	9
4.	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	26	24	24	24
5.	Women's Coop. Bank Ltd.	-	1	1	2	2	2
6.	Citizen's Coop. Bank Ltd	-	1	4	5	5	6
7.	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	10	10
8.	Saraswat Coop. Bank Ltd.	-	-	5	5	5	6
9.	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	1	1
10.	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	1
11.	Goan People's Urban Coop. Bank Ltd.	-	-	1	-	-	-
12.	Citizen Credit Coop. Bank Ltd.	-	-	-	1	1	2
	Sub Total-(B)	41	51	131	129	129	132
	TOTAL (Sub Total A+B)	258	306	444	515	530	547

Data of 2008-09 repeated

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	47	55	87	98	102	102
Bardez	62	66	92	110	113	118
Pernem	4	9	15	16	17	17
Bicholim	13	18	20	20	21	23
Sattari	3	7	11	12	13	11
Ponda	22	23	41	50	54	57
North Goa District	151	178	266	306	320	328
Sanguem	11	16	15	16	14	17
Canacona	7	9	11	15	15	15
Quepem	8	9	15	17	18	17
Salcete	57	65	93	112	114	121
Mormugao	24	29	44	49	49	49
South Goa District	107	128	178	109	210	219
Goa State	258	306	444	515	530	547

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	18.2	18.0	19.6	19.0	19.2	18.7
Bardez	24.0	21.6	20.7	21.4	21.3	21.6
Pernem	1.6	2.9	3.4	3.1	3.2	3.1
Bicholim	5.0	5.9	4.5	3.9	4.0	4.2
Sattari	1.2	2.3	2.5	2.3	2.5	2.0
Ponda	8.5	7.5	9.2	9.7	10.2	10.4
North Goa District	58.5	58.2	59.9	59.4	60.4	60.0
Sanguem	4.3	5.2	3.4	3.1	2.6	3.1
Canacona	2.7	3.0	2.5	2.9	2.8	2.7
Quepem	3.1	2.9	3.4	3.3	3.4	3.1
Salcete	22.1	21.2	20.9	21.8	21.5	22.1
Mormugao	9.3	9.5	9.9	9.5	9.3	9.0
South Goa District	41.5	41.8	40.1	40.6	39.6	40.0
Goa State	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 4

TALUKA-WISE DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	104.00	431.80	2172.04	6349.40	7685.14	8351.64
Bardez	85.62	384.76	1889.87	4065.18	4863.77	5237.67
Pernem	2.29	11.78	65.45	155.94	204.23	187.49
Bicholim	7.62	35.51	185.72	347.81	442.14	516.38
Sattari	0.95	7.63	46.01	116.15	154.99	133.48
Ponda	12.31	68.96	381.53	985.48	1182.07	1520.11
North Goa District	212.79	940.44	4740.62	12019.96	14532.34	15946.77
Sanguem	6.35	19.48	73.05	219.17	183.68	320.03
Canacona	3.29	17.30	93.49	226.64	276.39	308.52
Quepem	5.92	37.94	207.31	380.98	546.08	548.14
Salcete	97.33	443.19	2478.97	5610.06	6896.21	8136.15
Mormugao	55.24	178.53	822.46	2618.84	3610.36	4246.14
South Goa District	168.13	696.44	3675.28	9055.69	11512.72	13558.98
Goa State	380.92	1636.88	8415.90	21075.65	26045.06	29505.75

STATEMENT – 5

TALUKA-WISE PERCENTAGE DISTRIBUTION OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	27.3	26.4	25.8	30.1	29.5	28.3
Bardez	22.6	23.5	22.5	19.3	18.7	17.8
Pernem	0.6	0.7	0.8	0.7	0.8	0.6
Bicholim	2.0	2.2	2.2	1.6	1.7	1.7
Sattari	0.2	0.5	0.5	0.6	0.6	0.5
Ponda	3.2	4.2	4.5	4.7	4.5	5.1
North Goa District	55.9	57.5	56.3	57.0	55.8	54.0
Sanguem	1.7	1.2	0.9	1.1	0.7	1.1
Canacona	0.8	1.0	1.1	1.1	1.1	1.0
Quepem	1.5	2.3	2.5	1.8	2.1	1.9
Salcete	25.6	27.1	29.5	26.6	26.5	27.6
Mormugao	14.5	10.9	9.8	12.4	13.8	14.4
South Goa District	44.1	42.5	43.7	43.0	44.2	46.0
Goa State	100.0	100.0	100.0	100.1	100.0	100.0

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	100	415	2089	6105	7390	8030
Bardez	100	449	2207	4748	5681	6117
Pernem	100	514	2858	6810	8918	8187
Bicholim	100	466	2437	4564	5802	6777
Sattari	100	803	4843	12226	16315	14051
Ponda	100	560	3099	8006	9603	12349
North Goa District	100	442	2228	5649	6829	7494
Sanguem	100	307	1150	3451	2893	5040
Canacona	100	526	2842	6889	8401	9378
Quepem	100	641	3502	6435	9224	9259
Salcete	100	455	2547	5764	7085	8359
Mormugao	100	323	1489	4741	6536	7687
South Goa District	100	414	2186	5386	6848	8065
Goa State	100	430	2209	5533	6837	7746

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	2.21	7.85	24.97	64.79	75.34	81.88
Bardez	1.38	5.83	20.54	36.96	43.04	44.39
Pernem	0.57	1.31	4.36	9.75	12.01	11.03
Bicholim	0.59	1.97	9.29	17.39	21.15	22.45
Sattari	0.32	1.09	4.18	9.68	11.92	12.13
Ponda	0.56	3.00	9.30	19.71	21.9	26.67
North Goa District	1.41	5.28	17.82	39.28	45.40	48.62
Sanguem	0.58	1.22	4.87	13.28	13.12	18.83
Canacona	0.47	1.92	8.50	15.11	18.43	20.57
Quepem	0.74	4.22	13.82	22.41	30.34	32.24
Salcete	1.71	6.82	26.66	50.09	60.49	67.24
Mormugao	2.30	6.16	18.69	53.45	73.68	86.66
South Goa District	1.57	5.44	20.65	43.33	54.82	61.91
Goa State	1.47	5.35	18.95	40.92	49.14	53.94

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	7882	29486	136256	356840	425440	455411
Bardez	5562	20317	83251	160633	189310	200809
Pernem	385	1766	9092	19487	25138	22732
Bicholim	1028	4201	20461	34489	43186	49682
Sattari	232	1540	7851	17829	23435	19880
Ponda	1140	5378	25498	59332	70102	88798
North Goa District	3746	14146	62590	142560	169782	183515
Sanguem	1135	3282	11391	30773	25403	43598
Canacona	915	4249	21290	46348	55674	61215
Quepem	1064	5881	28043	46300	65370	64634
Salcete	5023	20154	95423	192627	233240	271054
Mormugao	5605	14815	56786	162555	220743	255725
South Goa District	3823	13791	62655	138307	173199	200927
Goa State	3779	13993	62618	140704	171275	191126

N.B.:- For the years 1980-81, 1990-91 and 2000-01, the population figures used are as per population census. For the years 2007-08 to 2009-10, the population figures used are estimated.

STATEMENT – 9

RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST MARCH, 2009

Sr. No.	Name of the Bank	Deposits (Rs. in crore)	Rank	Percentage of total deposit	Deposit per branch (Rs. in crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1	State Bank of India	5042.94	1	17.1	68.15
2	Bank of India	3869.76	2	13.1	104.59
3.	Canara Bank	2633.22	3	8.9	105.33
4	Syndicate Bank	2355.71	4	8.0	112.18
5	Corporation Bank	2352.23	5	8.0	56.01
6	H.D.F.C. Bank	1704.23	6	5.8	74.10
7	Bank of Baroda	1523.40	7	5.2	60.94
8	Central Bnak of India	822.37	8	2.8	34.27
9	Goa State Co-Operative Bnak Ltd.	742.13	9	2.5	13.02
10	I.D.B.I. Bank	686.06	10	2.3	137.21
11	Dena Bank	646.47	11	2.2	40.40
12	Goa Urban Co-operative Bank Ltd.	627.16	12	2.1	44.80
13	Union Bank of India	541.46	13	1.8	36.10
14.	Indian Overseas bank	496.90	14	1.7	35.49
15	I.C.I.C.I. Bank #	496.57	15	1.7	99.31
16	Axis Bank Ltd	493.91	16	1.7	98.78
17	Bank of Maharashtra	452.00	17	1.5	37.67
18	Saraswat Co-operative Bank	404.15	18	1.4	67.36
19	Mapusa Urban Co-op Bank Ltd	344.69	19	1.2	14.36
20	Karnataka Bank Ltd	295.23	20	1.0	59.05
21	Federal Bank	291.39	21	1.0	72.85
22	Oriental Bank of Commerce	282.54	22	0.9	47.09
23	United Commercial Bank	248.73	23	0.8	31.09
24	Bicholim Urban Co-operative Bank	226.96	24	0.8	22.70
25	Vijay Bank	217.64	25	0.7	43.53
26	Indian Bank	202.14	26	0.7	33.69
27	Andhra Bank	187.48	27	0.6	46.87
28	Madgao Urban Coop Bank Ltd	184.15	28	0.6	20.46
29	Punjab National Bank	165.86	29	0.6	41.47
30	State Bank of Mysore	137.85	30	0.5	45.95
31	South Indian bank Ltd	130.51	31	0.4	43.50
32	Ing Vysya Bank Ltd.	118.40	32	0.4	39.47
33	Indusind Bank Ltd	82.90	33	0.3	41.45
34	Citizen Co-Operative Bank Ltd	76.09	34	0.3	12.68
35	Development Credit Bank Ltd	68.42	35	0.2	17.11
36	Jammu and Kashmir Bank Ltd	62.15	36	0.2	62.15
37	Catholic Syrian Bank Ltd	55.71	37	0.2	18.57

38	Women Co-operative bank Ltd	42.09	38	0.1	21.05
39	United Bank of India	34.47	39	0.1	8.62
40	North kanara G.S.B. Co-operative Bank Ltd	32.91	40	0.1	32.91
41	Ratnakar bank Ltd	25.97	41	0.1	12.99
42	State Bank of Patiala	25.8	42	0.1	25.80
43	State Bank of Travancore	24.95	43	0.1	24.95
44	Citizen Credit Co op Bank Ltd	19.76	44	0.1	9.88
45	Shamrao Vithal coop. Bank Ltd	18.52	45	0.1	18.52
46	Punjab & Sind Bank	14.95	46	Neg	14.95
47	Bank of Rajasthan	2.72	47	Neg	2.72
48	Allahabad Bank	0.10	48	Neg	0.10
	TOTAL	29505.75	-	100.0	53.94

[#] Data of 2008-09 repeated

TATEMENT – 10

TALUKA-WISE CREDIT IN GOA

(Rs. In Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	44.40	196.83	957.40	3317.13	3297.17	4568.82
Bardez	12.87	73.10	277.51	683.74	804.31	947.54
Pernem	0.77	5.75	20.72	46.70	56.66	53.81
Bicholim	5.04	18.57	62.13	179.57	221.05	262.43
Sattari	0.41	5.09	13.26	64.94	77.20	60.76
Ponda	6.39	34.43	141.36	502.30	499.29	766.47
North Goa District	69.88	333.77	1472.38	4794.38	4955.68	6659.83
Sanguem	3.06	8.54	46.42	75.40	88.13	107.36
Canacona	0.52	4.36	14.95	47.10	55.43	74.68
Quepem	3.08	11.74	39.80	137.11	168.13	198.99
Salcete	43.77	145.18	478.57	1193.88	1282.48	1543.48
Mormugao	50.87	137.35	353.04	1103.25	914.72	1077.43
South Goa District	101.30	307.17	932.78	2556.74	2508.89	3001.94
Goa State	171.18	640.94	2405.16	7351.12	7464.57	9661.77

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	25.9	30.7	39.8	45.1	44.2	47.3
Bardez	7.5	11.4	11.5	9.3	10.8	9.8
Pernem	0.5	0.9	0.9	0.6	0.7	0.6
Bicholim	3.0	2.9	2.6	2.5	3.0	2.7
Sattari	0.2	0.8	0.6	0.9	1.0	0.6
Ponda	3.7	5.4	5.8	6.8	6.7	7.9
North Goa District	40.8	52.1	61.2	65.2	66.4	68.9
Sanguem	1.8	1.3	1.9	1.0	1.2	1.1
Canacona	0.3	0.7	0.6	0.7	0.7	0.8
Quepem	1.8	1.8	1.7	1.9	2.2	2.1
Salcete	25.6	22.7	19.9	16.2	17.2	16.0
Mormugao	29.7	21.4	14.7	15.0	12.3	11.1
South Goa District	59.2	47.9	38.8	34.8	33.6	31.1
Goa State	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	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	100	443	2156	7471	7426	10290
Bardez	100	568	2156	5313	6250	7362
Pernem	100	747	2691	6065	7358	6908
Bicholim	100	368	1233	3563	4386	5207
Sattari	100	1241	3234	15839	18829	14819
Ponda	100	539	2212	7861	7814	11995
North Goa District	100	478	2107	6861	7092	9530
Sanguem	100	279	1517	2464	2880	3508
Canacona	100	838	2875	9058	10660	14361
Quepem	100	381	1292	4452	5459	6461
Salcete	100	332	1093	2728	2930	3526
Mormugao	100	270	694	2169	1798	2118
South Goa District	100	303	921	2524	2477	2963
Goa State	100	374	1405	4294	4361	5644

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

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	0.94	3.58	11.00	33.85	32.33	44.79
Bardez	0.21	1.11	3.02	6.22	7.12	8.03
Pernem	0.19	0.64	1.38	2.92	3.33	3.16
Bicholim	0.30	1.03	3.11	8.98	10.53	11.41
Sattari	0.32	0.73	1.21	5.41	5.94	5.52
Ponda	0.29	1.50	3.45	10.05	9.25	13.45
North Goa District	0.46	1.88	5.54	15.67	15.41	20.30
Sanguem	0.28	0.53	3.09	4.71	6.30	6.31
Canacona	0.07	0.48	1.36	3.14	3.70	4.98
Quepem	0.39	1.30	2.65	8.07	9.34	11.70
Salcete	0.77	2.23	5.15	10.66	11.25	12.76
Mormugao	2.12	4.74	8.02	22.52	18.67	21.99
South Goa District	0.95	2.40	5.24	12.23	11.95	13.71
Goa State	0.66	2.09	5.42	14.27	14.08	17.66

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	3365	13441	60059	186425	182527	249135
Bardez	836	3860	12225	27018	31306	36328
Pernem	129	862	2878	5836	6974	6524
Bicholim	680	2197	6845	17806	21591	25249
Sattari	100	1028	2263	9968	11673	9049
Ponda	592	2685	9447	30242	29610	44774
North Goa District	1230	5021	19440	56865	57897	76641
Sanguem	547	1439	7238	10587	12189	14626
Canacona	144	1071	3405	9632	11165	14818
Quepem	544	1820	5384	16663	20216	23464
Salcete	2259	6602	18422	40993	43375	51421
Mormugao	5162	11398	24375	68480	55927	64889
South Goa District	2299	6083	15902	39049	37744	44470
Goa State	1698	5479	17896	49077	49088	62585

N.B.- For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the years 2007-08 to 2009-10, the population figures used are estimated.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2009**

Sr. No.	Name of the Bank	Credit (Rs. In Crore)	Rank	Percentage to total credit	Credit per branch (Rs. In crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
1	State Bank of India	2101.45	1	21.8	28.4
2	Bank of India	1126.04	2	11.6	30.43
3	Canara Bank	915.21	3	9.5	36.61
4	I.C.I.C.I. Bank #	576.18	4	6	115.23
5	Corporation Bank	551.25	5	5.7	13.13
6	Goa State Coop. Bank Ltd.	484.44	6	5	8.5
7	HDFC Bank.	465.02	7	4.8	20.22
8	Goa Urban Coop. Bank Ltd.	358.16	8	3.7	25.58
9	Syndicate bank	340.14	9	3.5	16.2
10	Indian Overseas Bank	246.23	10	2.5	17.59
11	Bank of Baroda	238.05	11	2.5	9.52
12	Punjab National Bank	183.64	12	1.9	45.91
13	Mapusa Urban Coop. Bank Ltd	164.30	13	1.7	6.85
14	Bank of Maharashtra	157.13	14	1.6	13.09
15	Bicholim Urban Coop. Bank Ltd.	138.64	15	1.4	13.86
16	Axis Bank Ltd.	137.37	16	1.4	27.47
17	Union Bank of India	136.20	17	1.4	9.08
18	Central Bank of India	133.50	18	1.4	5.56
19	Madgao Urban Coop. Bank Ltd	125.95	19	1.3	13.99
20	Oriental Bank of Commerce	118.23	20	1.2	19.71
21	Saraswat Coop. bank Ltd.	89.15	21	0.9	14.86
22	I.D.B.I. Bank	83.12	22	0.9	16.62
23	Federal Bank Ltd.	78.20	23	0.8	19.55
24	Karnataka Bank Ltd.	67.70	24	0.7	13.54
25	United Commercial Bank	66.14	25	0.7	8.27
26	Andhra Bank	59.50	26	0.6	14.88
27	State bank of Mysore	57.82	27	0.6	19.27
28	Dena Bank	56.36	28	0.6	3.52
29	North Kanara G.S.B. Bank	47.60	29	0.5	47.6
30	Citizen Coop. Credit Bank	46.16	30	0.5	23.08
31	Citizen's Coop. Bank Ltd.	41.75	31	0.4	6.96
32	Vijaya Bank	39.90	32	0.4	7.98
33	South Indian Bank Ltd.	33.04	33	0.3	11.01
34	Indian Bank	30.11	34	0.3	5.02

Sr. No.	Name of the Bank	Credit (Rs. In Crore)	Rank	Percentage to total credit	Credit per branch (Rs. In crore)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
35	Shamrao Vihal Coop.Bank Ltd.	24.52	35	0.3	24.52
36	Women's Coop. Bank Ltd.	23.46	36	0.2	11.73
37	United Bank of India	18.65	37	0.2	4.66
38	Jammu and Kashmir Bank Ltd.	17.00	38	0.2	17
39	Catholic Syrian Bank Ltd.	14.70	39	0.2	4.9
40	State Bank of Travancore	14.75	40	0.2	14.75
41	State Bank of Patiala	13.76	41	0.1	13.76
42	Development Credit Bank Ltd.	10.93	42	0.1	2.73
43.	Ratnakar bank Ltd	9.19	43	0.1	4.6
44	Ing.Vysya Bank Ltd	7.74	44	0.1	2.58
45	Punjab & Sindh Bank	6.99	45	0.1	6.99
46	Indusind Bank Ltd.	5.56	46	0.1	2.78
47	Bank of Rajasthan Ltd..	0.83	47	Neg	0.83
48	Allahabad Bank	0.01	48	Neg	0.01
	Total	9661.77	-	100	17.66

Data of 2008-09 repeated

STATEMENT – 16

TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2007-2008	2008-2009	2009-2010
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	43	46	44	52	43	55
Bardez	15	19	15	17	17	18
Pernem	34	49	32	30	28	29
Bicholim	66	52	33	52	50	51
Sattari	43	67	29	56	50	46
Ponda	52	50	37	51	42	50
North Goa District	33	35	31	40	34	42
Sanguem	48	44	64	34	48	34
Canacona	16	25	16	21	20	24
Quepem	52	31	19	36	31	36
Salcete	45	33	19	21	19	19
Mormugao	92	77	43	42	25	25
South Goa District	60	44	25	28	22	22
Goa State	45	39	29	35	29	33

STATEMENT – 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31ST MARCH, 2010

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	42
2	Bank of India	29
3	Bank of Baroda	16
4	Corporation Bank	23
5	Central Bank of India	16
6	Canara Bank	35
7	Syndicate Bank	14
8	Dena Bank	09
9	Indian Overseas Bank	50
10	Union Bank of India	25
11	Bank of Maharashtra	35
12	United Commercial Bank	27
13	Karnataka Bank Ltd.	23
14	Indian Bank	15
15	Punjab National Bank	111
16	State Bank of Mysore	42
17	Vijaya Bank	18
18	Allahabad Bank	10
19	Federal Bank Ltd.	27
20	Oriental Bank of Commerce	42
21	South Indian Bank Ltd.	25
22	United Bank of India	54
23	Ing Vysya Bank Ltd.	07
24	Andhra Bank	32
25	Punjab & Sind Bank	47
26	Bank of Rajasthan.	30
27	Catholic Syrian Bank Ltd.	26
28	Ratnakar Bank Ltd.	35
29	Jammu & Kashmir Bank Ltd.	27
30	I.C.I.C.I. Bank #	116
31	I.D.B.I Bank	12
32	H.D.F.C. Bank	27
33	IndusInd Bank Ltd.	07
34	Development Credit Bank Ltd.	16
35	State Bank of Patiala	53
36	Axis Bank Ltd.	28
37	State Bank of Travancore	59
	Commercial Banks	30

Sr. No.	Name of the Bank	Credit Deposit Ratio
<i>1</i>	<i>2</i>	<i>3</i>
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	57
2	Goa State Co-operative Bank Ltd.	65
3	Madgao Urban Co-operative Bank Ltd.	68
4	Mapusa Urban Co-op. Bank of Goa Ltd.	48
5	Women's Co-operative Bank Ltd.	56
6	Citizen's Co-op. Bank Ltd.	55
7	Bicholim Urban Co-op. Bank Ltd.	61
8	Saraswat Co-op. Bank Ltd.	22
9	North Kanara G.S.B. Co-op. Bank Ltd.	145
10	Shamrao Vithal Co-op. Bank Ltd.	132
11	Citizen Credit Co-op. Bank Ltd.	234
	Co-operative Banks	57
	ALL BANKS	33

[#] Data of 2008-09 repeated

STATEMENT – 18

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

Sr.No.	State/Union Territory	Average population per branch, 2010
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	12083
2	Arunachal Pradesh	15338
3	Assam	21054
4	Bihar	23924
5	Chattisgarh	18478
6	Goa	4100
7	Gujarat	12737
8	Haryana	10597
9	Himachal Pradesh	6728
10	Jammu & Kashmir	11744
11	Jharkhand	17206
12	Karnataka	9720
13	Kerala	8119
14	Madhya Pradesh	17191
15	Maharashtra	14016
16	Manipur	29889
17	Meghalaya	12457
18	Mizoram	10237
19	Nagaland	25261
20	Orissa	14333
21	Punjab	7910
22	Rajasthan	16320
23	Sikkim	8176
24	Tamil Nadu	10784
25	Tripura	16099
26	Uttar Pradesh	19357
27	Uttarakhand	8333
28	West Bengal	17052
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	12973
2	Chandigarh	5067
3	Dadra & Nagar Haveli	12481
4	Daman & Diu	13632
5	Delhi	7751
6	Lakshadweep	6818
7	Ponducherry	9859
	ALL INDIA	14009

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2010.

Note: - Projected population figures used are as supplied by Registrar General, India.

STATEMENT – 19

**STATE/UNION TERRITORY-WISE CREDIT DEPOSIT RATIO
AS ON 31ST MARCH, 2010 (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	105
2	Arunachal Pradesh	25
3	Assam	37
4	Bihar	29
5	Chhattisgarh	53
6	Goa	26
7	Gujarat	65
8	Haryana	63
9	Himachal Pradesh	41
10	Jammu & Kashmir	47
11	Jharkhand	34
12	Karnataka	77
13	Kerala	64
14	Madhya Pradesh	60
15	Maharashtra	81
16	Manipur	41
17	Meghalaya	25
18	Mizoram	48
19	Nagaland	30
20	Orissa	53
21	Punjab	71
22	Rajasthan	88
23	Sikkim	37
24	Tamil Nadu	113
25	Tripura	29
26	Uttar Pradesh	43
27	Uttaranchal (Uttarakhand)	34
28	West Bengal	61
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	36
2	Chandigarh	132
3	Dadra & Nagar Haveli	60
4	Daman & Diu	20
5	Delhi	75
6	Lakshadweep	07
7	Pondichery	57
	ALL INDIA	73

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2010.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2010

(Rs. In crore)

Sr.No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
1	State Bank of India	5042.94	1561.52	3481.42
2	Bank of India	3869.76	476.25	3393.51
3	Bank of Baroda	1523.40	366.54	1156.86
4	Corporation Bank	2352.23	564.89	1787.34
5	Central Bank of India	822.37	105.36	717.01
6	Canara Bank	2633.22	593.84	2039.38
7	Syndicate Bank	2355.71	163.07	2192.64
8	Dena Bank	640.47	77.40	563.07
9	Indian Overseas Bank	496.90	74.74	422.16
10	Union Bank of India	541.46	43.59	497.87
11	Bank of Maharashtra	452.00	8.90	443.10
12	United Commercial Bank	248.73	4.73	244.00
13	Karnataka Bank Ltd.	295.23	14.23	281.00
14	Indian Bank	202.14	31.09	171.05
15	Punjab National Bank	165.86	3.46	162.40
16	State Bank of Mysore	137.85	1.75	136.10
17	Vijaya Bank	217.64	28.86	188.78
18	Allahabad Bank	0.10	0.01	0.09
19	Federal Bank	291.39	30.82	260.57
20	Oriental Bank of Commerce	282.54	4.03	278.51
21	South Indian Bank Ltd.	130.51	1.06	129.45
22	United Bank of India	34.47	1.93	32.54
23	Ing Vysya Bank Ltd.	118.40	6.19	112.21
24	Andhra Bank	187.48	9.96	177.52
25	Punjab & Sind Bank	14.95	0.01	14.94
26	Catholic Syrian Bank Ltd.	55.71	8.77	46.94
27	Ratnakar Bank Ltd.	25.97	0.18	25.79
28	Indusind Bank Ltd.	82.90	0.00	82.90
29	Jammu & Kashmir Bank Ltd.	62.15	0.42	61.73
30	I.C.I.C.I. Bank #	496.57	127.62	368.95
31	I.D.B.I. Bank	686.06	3.46	682.60
32	H.D.F.C. Bank	1704.23	313.10	1391.13
33	Development Credit Bank Ltd.	68.42	1.15	67.27
34	State Bank of Patiala	25.80	12.38	13.42
35	Axis Bank Ltd.	493.91	73.79	420.12
36	State Bank of Travancore	24.95	0.37	24.58
37	Bank of Rajasthan	2.72	0.00	2.72

STATEMENT – 20 (Concl.)

Sr.No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
38	Goa Urban Co-operative Bank Ltd.	627.16	0.00	627.16
39	Goa State Co-operative Bank Ltd.	742.13	0.20	741.93
40	Madgao Urban Co-operative Bank Ltd.	184.15	0.00	184.15
41	Mapusa Urban Co-operative Bank Ltd.	344.69	0.16	344.53
42	Women's Co-operative Bank Ltd.	42.09	0.00	42.09
43	Citizen's Co-operative Bank Ltd.	76.09	0.36	75.73
44	Bicholim Urban Co-operative Bank Ltd.	226.96	0.00	226.96
45	Saraswat Co-operative Bank Ltd.	404.15	4.88	399.27
46	North Kanara G.S.B.Co-operative Bank Ltd.	32.91	0.00	32.91
47	Shamrao Vithal Co-operative Bank Ltd.	18.52	0.00	18.52
48	Citizen Credit Co-operative Bank Ltd.	19.76	0.04	19.72
	Total	29505.75	4721.11	24784.64

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON 31ST MARCH, 2010

(Rs. In Crore)

Sr.No.	Name of the Bank	Deposits	Advances	Advances to		
				Priority sector	Weaker sections	Under 20-Point Prog.
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
1	State Bank of India	5042.94	2101.45	539.21	22.42	0.00
2	Bank of India	3869.76	1126.04	1126.04	26.79	0.00
3	Canara Bank	2633.22	915.21	387.37	27.07	27.02
4	Corporation Bank	2352.23	551.25	25.83	31.25	14.05
5	Goa State Co-op. Bank Ltd.	742.13	484.44	174.87	0.34	0.00
6	Saraswat Co-op. Bank Ltd.	404.15	89.15	49.21	2.31	0.00
7	Syndicate Bank	2355.71	340.14	191.62	1.64	86.81
8	Goa Urban Co-op. Bank Ltd.	627.16	358.16	213.99	24.01	0.00
9	Indian Overseas Bank	496.90	246.23	74.44	3.47	4.04
10	Bank OF Baroda	1523.40	238.05	107.85	7.16	1.94
11	Bank of Maharashtra	452.00	157.13	66.86	0.81	0.00
12	Punjab National Bank	165.86	183.64	55.25	6.73	0.00
13	Central Bank of India	822.37	133.50	77.34	4.42	0.00
14	Bicholim Urban Co-op. Bank Ltd.	226.96	138.64	85.89	22.47	0.00
15	Union Bank of India	541.46	136.20	69.27	7.33	9.12
16	Mapusa Urban Co-op. Bank Ltd.	344.69	164.30	111.69	35.55	0.00
17	Axis Bank Ltd.	493.91	137.37	0.00	0.00	0.00
18	Madgao Urban Co-op. Bank Ltd.	184.15	125.95	65.27	15.86	0.00
19	I.D.B.I. Bank	686.06	83.12	24.67	0.00	0.00
20	Andhra Bank	187.48	59.50	25.18	0.00	0.00
21	Ing Vysya Bank Ltd.	118.40	7.74	0.57	0.00	0.00
22	Karnataka Bank Ltd.	295.23	67.70	23.82	0.16	0.00
23	Dena Bank	640.47	56.36	29.05	72.00	0.00
24	Oriental Bank of Commerce	282.54	118.23	41.79	2.11	0.00
25	State Bank of Mysore	137.85	57.82	17.84	0.06	0.00
26	Federal Bank Ltd.	291.39	78.20	19.06	1.37	1.23
27	Vijaya Bank	217.64	39.90	29.86	0.96	0.00
28	North Kanara GSBC Bank Ltd.	32.91	47.60	0.00	0.00	0.00
29	United Commercial Bank	248.73	66.14	54.50	1.56	1.57
30	United Bank of India	34.47	18.65	13.15	4.80	0.00
31	Shamrao Vithal Co-op. Bank Ltd.	18.52	24.52	0.01	0.02	0.00
32	Citizen's Co-op. Bank Ltd.	76.09	41.75	26.18	4.88	0.00
33	Indian Bank	202.14	30.11	17.04	0.32	0.00
34	South Indian Bank Ltd.	130.51	33.04	3.24	0.00	0.00
35	I.C.I.C.I. Bank #	496.57	576.18	63.88	0.00	0.00
36	Ratnakar Bank Ltd.	25.97	9.19	3.56	0.00	0.00
37	Jammu & Kashmir Bank Ltd.	62.15	17.00	11.14	0.00	0.00

STATEMENT – 21 (Concl.)

Sr.No.	Name of the Bank	Deposits	Advances	Advances to		
				Priority sector	Weaker sections	Under 20-Point Prog.
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
38	Women's Co-op. Bank Ltd.	42.09	23.46	14.73	1.60	0.00
39	Indusind Bank Ltd.	82.90	5.56	0.00	0.00	0.00
40	State Bank of Patiala	25.80	13.76	3.74	0.00	0.00
41	Catholic Syrian Bank Ltd.	55.71	14.70	6.14	2.66	0.00
42	Citizen Credit Co-op. Bank Ltd.	19.76	46.16	6.72	1.07	0.00
43	State Bank of Travancore	24.95	14.75	7.06	1.21	0.00
44	Punjab & Sind Bank	14.95	6.99	3.75	0.00	0.00
45	Allahabad Bank	0.10	0.01	0.01	0.00	0.00
46	Development Credit Bank Ltd.	68.42	10.93	1.68	0.00	0.00
47	H.D.F.C. Bank	1704.23	465.02	197.37	0.00	0.00
48	Bank of Rajasthan	2.72	0.83	0.28	0.00	0.00
	Grand Total	29,505.75	9,661.77	4,068.02	334.41	145.78

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2010.

Sr.No.	State/Union Territory	Deposit (Rs. in crore)	Per Capita Deposit (in Rs.)	Credit (Rs. in crore)	Per Capita Credit (In Rs.)
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
	STATE				
1	Andhra Pradesh	249467	33657	262286	31238
2	Arunachal Pradesh	4442	36202	1116	9095
3	Assam	49545	16410	18311	6065
4	Bihar	101452	10525	29025	3011
5	Chhatisgarh	48417	20234	25540	10673
6	Goa	29497	172095	7534	43956
7	Gujarat	216470	37174	141316	24268
8	Haryana	109577	43796	69067	27605
9	Himachal Pradesh	27258	4051	11284	16772
10	Jharkhand	64826	20885	22329	7194
11	Jammu & Kashmir	34233	29593	16050	13874
12	Karnataka	291655	49598	224359	38154
13	Kerala	150619	43890	95785	27912
14	Madhya Pradesh	119335	16796	71358	10043
15	Maharashtra	1224329	11018	995343	89575
16	Manipur	2763	11412	1121	4630
17	Meghalaya	7814	30158	1953	7538
18	Mizoram	2453	24703	1166	11742
19	Nagaland	4244	19091	1266	5695
20	Orissa	83446	20661	44361	10983
21	Punjab	133571	48806	94980	34705
22	Rajasthan	107021	16033	94408	14143
23	Sikkim	3137	51851	1165	19256
24	Tamil Nadu	285337	42580	321418	47964
25	Tripura	7643	21385	2228	6234
26	Uttar Pradesh	314778	15957	134015	6793
27	Uttarakhand	42395	43260	14328	14620
28	West Bengal	276704	31206	169698	19138
	UNION TERRITORY				
29	Andaman and Nicobar Island	1614	33625	581	12104
30	Chandigarh	31758	232149	41817	305680
31	Dadra & Nagar Haveli	968	28724	578	17151
32	Daman & Diu	1459	56332	289	11158
33	Delhi	567099	316197	425999	237524
34	Lakshadweep	428	57067	32	4267
35	Punducherry	6170	46356	3512	26386
	ALL INDIA	4601926	39107	3345619	28431

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2010.

Officers and Officials associated with this report

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