

**REPORT**  
**ON**  
**CREDIT DEPOSIT RATIO**  
**IN**  
**GOA**  
**2006 - 2007**

**DIRECTORATE OF PLANNING, STATISTICS & EVALUATION**  
**GOVERNMENT OF GOA**  
**PANAJI-GOA**

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

The present brochure on “Credit Deposit Ratio”, the nineteenth in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period 1980-81 to 2006-07. For this purpose, data as on March 31 for the years 1980-81 (base year), 1990-91, 1995-96, 2000-01, 2005-06 and 2006-07 has been taken into consideration.

The report consists of four chapters. Chapter-I deals with Banks’ functioning in Goa. Chapter-II & III analyze the trends in deposit, credit and their corresponding ratios. Chapter-IV contains summary findings.

The co-operation extended by the management of all the Banks and the Lead Bank Offices of North Goa and South Goa Districts in furnishing the requisite data is gratefully acknowledged.

The report has been prepared by Kum. Ida de Araujo, Statistical Assistant of the Coordination Division of this Directorate under the supervision of Shri V. B. Saxena, Joint Director and Smt. Anuradha A. Bhamaikar, Statistical Officer.

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

**Anand Sherkhane**  
Director

Panaji,  
May, 2009.

## CHAPTER – I

### BANKS' FUNCTIONING IN GOA

#### 1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3702 sq.km., and estimated population of 14.8 lakh (2007) has a well-knit banking system with as many as 485 banking offices as on 31<sup>st</sup> March, 2007. Thus, there is a scheduled commercial bank branch for less than 4242 people in Goa as against the all-India average of 15,960 people.
- 1.1.2 After Liberation in 1961, Goa joined the mainstream of national economic development and within a span of four 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 31<sup>st</sup> March, 1988 after it gained Statehood and further to 485 bank branches as on March 31<sup>st</sup>, 2007. The aggregate deposits registered a phenomenal rise from Rs.9 crore in 1962 to Rs. 18906 crore in 2006-07. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 5474 crore during 2006-07. Consequently, the credit deposit ratio in 2006-07 was 29.0.
- 1.1.3 Table 1.1. below presents the trend in the number of banking offices between 1980-81 and 2006-07.

**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
1995-1996	271	104	375
2000-2001	313	131	444
2005-2006	347	129	476
2006-2007	356	129	485

## **1.2. Commercial Banks.**

1.2.1 Thirty eight commercial banks were operating in Goa as on March, 31<sup>st</sup> 2007. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (53), followed by Corporation Bank (37), Bank of India (29), Bank of Baroda (25), Canara Bank (23) and Central Bank of India (22). The above six Commercial Banks have in all 189 branches accounting for 53 percent of the total banking offices of the commercial banks and 39 percent of the total banking offices in Goa. The bank wise number of banking offices are shown in Statement-1.

## **1.3 Cooperative Banks.**

In the Cooperative Sector, in the year 2006-07, there were in all 11 banks operating in Goa State and having 129 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 2006-07, sixty percent or 291 out of 485 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (101), followed by Tiswadi taluka (97). In South Goa District, Salcete taluka had the maximum number of branches (106), followed by Mormugao taluka (46). These four talukas viz. Salcete, Bardez, Tiswadi and Mormugao together had 350 banking offices accounting for nearly 72% of the total number of banking offices in the State.

1.4.2 During the year 2006-07, the least number of banking offices were in Sattari taluka (12) and Pernem taluka (15) in North Goa district and Canacona taluka (11) and Sanguem taluka (14) in the South Goa District. The overall trend in the number of banking offices taluka-wise during the period 2006-07 is shown in statement 2 & 3.

## **1.5 Population Covered**

1.5.1 Even though the average estimated population covered per branch ( including co-operative banks) during 1980-81 to 2006-07 declined from 3906 to 3042 as could be seen from Table 1.2, still Goa possesses a good banking net work.

**TABLE 1.2****POPULATION PER BRANCH (INCLUDING COOPERATIVE BANKS)**

<b>Year</b>	<b>Estimated population covered per branch</b>
<b>1</b>	<b>2</b>
1980-1981	3906
1990-1991	3823
1995-1996	3378
2000-2001	3027
2005-2006	3053
2006-2007	3042

1.5.2 The average estimated population covered per branch office (excluding Co-operative banks) in Goa works out to 4242 during 2006-07 as presented in Statement-18 and at all India level works out to 15,960.

1.5.3 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 2005-2006 and 2006-2007 are presented in table 1.3.

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

<b>State/District/Taluka</b>	<b>Population per branch</b>		
	<b>1980-81</b>	<b>2005-2006</b>	<b>2006-07</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Goa State</b>	<b>3906</b>	<b>3053</b>	<b>3042</b>
<b>North Goa District</b>	<b>3762</b>	<b>2850</b>	<b>2854</b>
Tiswadi	2807	1837	1807
Bardez	2482	2407	2429
Pernem	14838	5176	5255
Bicholim	5699	4659	5228
Sattari	13612	5746	5348
Ponda	4904	3663	3481
<b>South Goa District</b>	<b>4110</b>	<b>3361</b>	<b>3324</b>
Sanguem	5082	4607	5611
Canacona	5133	3954	4379
Quepem	6949	4990	4768
Salcete	3399	2826	2706
Mormugao	4105	3398	3450

1.5.4 The estimated population covered per branch in the State during 2006-07 was 3042. The population covered per branch for South Goa district and North Goa district for the year 2006-07 is 3324 and 2854 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka 1807 followed to Bardez 2429 in North Goa district and Salcete 2706 and Mormugao 3450 talukas in South Goa district. The ranking of talukas based on population covered per branch office during the period 1980-2007 remained more or less the same. Satari taluka in North Goa district, had the highest population covered per branch 5348 followed by Pernem taluka (5255) in North Goa district and Sanguem (5611) and Quepem(4768) talukas in South Goa district. The talukas of Sanguem and Satari registered a steady progress in population covered per bank branch during the years 1980-81 to 2006-07. In these talukas, the population covered per bank branch decreased from around 14 thousand in 1980-81 to 5 thousand in 2006-07.

## CHAPTER – II

### DEPOSITS/CREDITS

#### 2.1 DEPOSITS

2.1.1 The 485 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 18905.50 crore, as on 31<sup>st</sup> March, 2007 as against Rs. 9 crore only, in 1962. The details of year-wise deposits 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	1636.88	7.1
1995-1996	3714.31	15.6
2000-2001	8415.90	14.8
2005-2006	17752.66	36.4
2006-2007	18905.50	6.5

2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2006-07 registered a tremendous increase from Rs. 380.92 crore to Rs. 18905.50 crore, registering an average annual growth rate of 16.2%. During the year 2006-07, the annual growth rate recorded was 6.5%.

**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
1995-1996	9.90	669	29318	776
2000-2001	18.95	1280	62618	1657
2005-2006	37.30	2520	122152	3232
2006-2007	38.98	2634	128136	3391

2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 26 times and the per capita deposits increased more than 33 times during the period 1980-81 to 2006-07.

- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 38.98 crore in 2006-07, the per capita deposits showed a phenomenal increase from Rs.3,779 to Rs. 1,28,136 during the same period. The deposits per branch and the per capita deposits registered a growth rate of 13.4% and 14.5% per annum respectively over the period 1980-81 to 2006-07.
- 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, 2007 indicated that Panaji centre with total deposits amounting to Rs. 4,188 crore ranked 53<sup>rd</sup> while Margao centre with deposit of Rs. 3,729 crore ranked 58<sup>th</sup> and Mapusa centre with deposits of Rs. 2,071 crore ranked 100<sup>th</sup>. The average deposits per reporting office for Panaji, Margao and Mapusa centres worked out to Rs. 83.76 crore, Rs. 81.07 crore and Rs.73.96 crore respectively.
- 2.1.6 Statement-9 presents the ranking of banks according to the size of deposits as on March 31<sup>st</sup>, 2007. As on March, 2007, the State Bank of India with total aggregate deposits of Rs.3116.54 crore (17%) topped the list followed by Bank of India Rs.2047.17 crore (11%) and Canara Bank Rs. 1593.03 (8%). These three banks together accounted for 36% of the total deposits. The deposits mobilized by as many as 22 of the 38 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. 482.24 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 2006-07, the deposits per branch were the highest in case of Punjab National Bank (Rs.383.26) crore followed by I.C.I.C.I. Bank Ltd. (Rs. 132.75 crore), Axis Bank Ltd. (Rs.117.40 crore), Bank of India (Rs.70.61 crore), Canara Bank (Rs 69.26 crore), Ing Vysya Bank Ltd. (Rs.60.20 crore) and State Bank of India (Rs.58.80 crore). The lowest deposits per branch were for H.D.F.C. Bank (Rs.0.48 crore).
- 2.1.8 The ranking of talukas according to the size of deposits as on 31<sup>st</sup> March 2007 is given in Table 2.3 below.

**TABLE 2.3****TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2006-2007.**

<b>Taluka</b>	<b>Deposits (Rs. in crore)</b>	<b>Percentage distribution</b>	<b>Rank</b>	<b>Per capita deposits (Rs.) @</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Tiswadi	5190.11	27.5	1	296123
Salcete	5177.13	27.4	2	180465
Bardez	3843.74	20.3	3	154193
Mormugao	2756.52	14.6	4	173704
Ponda	748.09	4.0	5	45725
Quepem	361.02	1.9	6	44542
Bicholim	293.15	1.6	7	29511
Canacona	184.68	1.0	8	38341
Pernem	126.23	0.7	9	16014
Sanguem	121.51	0.6	10	17320
Sattari	103.32	0.5	11	16101

2.1.9 During the year 2006-07, Tiswadi taluka with Rs.5190.11 crore (27.5%) had the highest deposits followed by Salcete taluka Rs.5177.13 crore (27.4%) and Bardez taluka Rs. 3843.74 crore(20.3%). The above three talukas together accounted for more than three fourths of the total deposits. The contribution of Sattari taluka was Rs. 103.32 crore or 0.5% following Sanguem taluka (Rs.121.51 crore or 0.6%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for just above 6 percent of the total deposits. The per capita deposits for Tiswadi taluka were the highest (Rs. 2,96,123) followed by Salcete (Rs.1,80,465), Bardez (Rs.1,54,193) and Mormugao (Rs.1,73,704). The lowest per capita deposits were mobilized in Sattari taluka (Rs.16,101) and Sanguem taluka (Rs.17,320).

**N.R.E. Deposits**

2.1.10 As on March 31<sup>st</sup> 2007, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 4023.50 crore as against Rs. 3730.91 crore in 2005-06. During the last fourteen years, the gross NRE deposits, which stood at Rs. 583.47 crore in 1992-93, have been boosted remarkably. Year-wise Domestic and NRE deposits during 1992-2007 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

2.1.11 The N.R.E. deposits during the period 1992-93 to 2006-07 have increased from Rs.583.47 crore to Rs.4023.50 crore registering an annual growth of 14.8%.

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 2006-07. Also, the trend of Domestic and N.R.E. deposits is shown in Chart. No.5.

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

<b>Year</b>	<b>NRE Deposit per branch (Rs. in crore)</b>	<b>Index</b>	<b>Per capita of NRE Deposits (in Rs.)</b>	<b>Index</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1992-1993	1.85	100	4831	100
1993-1994	2.08	112	5449	112
1994-1995	2.57	139	7052	146
1995-1996	2.43	131	7187	149
1996-1997	2.58	139	7824	162
1997-1998	2.47	133	7962	165
1998-1999	4.78	258	15320	317
1999-2000	4.69	254	15364	318
2000-2001	5.69	308	18797	389
2001-2002	6.76	365	22354	463
2002-2003	7.70	416	25367	525
2003-2004	8.33	450	27023	559
2004-2005	8.06	436	26299	544
2005-2006	7.84	424	25672	531
2006-2007	8.30	449	27270	564

**2.2 CREDIT**

2.2.1 As on March 31<sup>st</sup> 2007, the gross credit advanced by the banking institutions in Goa accounted for Rs. 5473.91 crore as against Rs. 4255.29 crore in 2005-06, which shows an increase of 29%. Compared to pre-liberation period, the Banks have made a steady and significant progress in their activities. During the span of four decades, the gross credit which stood at a mere Rs. 3 crore in 1961, was boosted 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**

<b>Year</b>	<b>Credit (Rs. in crore)</b>	<b>Percentage Annual Growth Rate Over Previous Year</b>
<b>1</b>	<b>2</b>	<b>3</b>
1980-1981	171.18	-
1990-1991	640.94	22.7
1995-1996	1248.11	17.2
2000-2001	2405.16	6.5
2005-2006	4255.29	15.8
2006-2007	5473.91	28.6

2.2.2 Total advances during the period from 1980-81 to 2006-07 increased from Rs. 171.18 crore to Rs. 5473.91 crore registering an annual average growth rate of 14.3%. During the year 2006-07, 28.6 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**

<b>Year</b>	<b>Credit per bank branch (Rs. in crore)</b>	<b>Index</b>	<b>Per Capita Credit (Rs.)@</b>	<b>Index</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1980-1981	0.66	100	1698	100
1990-1991	2.09	317	5479	323
1995-1996	3.33	505	9852	580
2000-2001	5.42	821	17896	1054
2005-2006	8.94	1355	29280	1724
2006-2007	11.29	1711	37100	2185

2.2.4 The credit pattern over the period 1980-81 to 2006-07, has shown 17 times increase in credit per bank branch and 22 times increase in per capita credit.

2.2.5 Within a span of two decades, the credit per branch office has increased from Rs. 0.66 crore in 1980-81 to Rs.11.29 crore in 2006-07 and the per capita credit from Rs.1,698 in 1980-81 to Rs.37,100 in 2006-07. The overall growth registered during the above period was 11.5% and 12.6% respectively for the above indicators.

2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31<sup>st</sup> March, 2007 is prepared in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 953.96 crore (or 17% of the total credit) topped the list followed by Bank of India (Rs.700.93 crore or 13%), Canara Bank (Rs.651.39 crore or 12%), Corporation Bank (Rs.317.04 crore or 6%), Syndicate Bank (Rs.226.10 crore or 4%). Indian Overseas Bank (Rs. 169.42 crore or 3%) and Bank of Baroda (Rs.155.29 crore or 3%). While 58% of the total advances were made by the above seven banks, the advances made by 22 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.289.72 crore or 5%), Saraswat Co-operative Bank Ltd. (Rs.236.37 crore or 4%) and Goa Urban Co-operative Bank Ltd.(Rs.223.88 crore or 4%) together accounted for about 13% of the total credit.

2.2.7 The credit per branch in the year 2006-07 was the highest for Saraswat Co-operative Bank Ltd. (Rs.47.27 crore), followed by Punjab National Bank

(Rs.29.84 crore) and North Kanara G.S.Bank Ltd. (Rs.29.47 crore). Among the lowest advances per branch were the Development Credit Bank Ltd. (Rs.0.25 crore), Allahabad Bank (Rs.1.17 crore) and Sangli Bank Ltd. (Rs.1.19 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 31<sup>st</sup> March, 2007 is given in Table 2.8.

**TABLE – 2.8**

**TALUKA-WISE RANKING BY CREDIT ADVANCED, 2006-07**

<b>Taluka</b>	<b>Credit (Rs. in crore)</b>	<b>Percentage distribution</b>	<b>Rank</b>	<b>Per Capita Credits (Rs.)@</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Tiswadi	2341.06	42.8	1	133570
Salcete	1023.25	18.7	2	35669
Mormugao	776.03	14.2	3	48902
Bardez	559.88	10.2	4	22460
Ponda	358.74	6.6	5	21927
Bicholim	132.94	2.4	6	13383
Quepem	112.36	2.1	7	13863
Sanguem	59.95	1.1	8	8545
Sattari	48.06	0.9	9	7489
Pernem	31.64	0.6	10	4014
Canacona	30.00	0.5	11	6228

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.2341.06 crore (42.8%) during the year 2006-07. The Salcete taluka with Rs.1023.25 crore (18.7%) stood second followed by Mormugao taluka with Rs.776.03 crore (14.2%). The above three talukas accounted for nearly 75.7% of the total advances during the year 2006-07. The lowest advances made during the year 2006-07 were in Canacona taluka (Rs.30.00 crore or 0.5%), followed by Pernem taluka (Rs.31.64 crore or 0.6%). The per capita credit was the highest for Tiswadi taluka (Rs.133,570), followed by Mormugao taluka (Rs.48,902) and Salcete taluka (Rs.35,669). The per capita credit were the lowest for Pernem taluka (Rs.4,014) followed by Canacona taluka (Rs.6,228).

@ - For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the intervening period i.e. for the years 1995-96, 2005-2006 and 2006-2007, the population figures used are estimated.

## CHAPTER – III

### CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 485 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs.18905.50 crore upto the year 2006-07, registering an annual increase of 6.5% during 2006-07 over the previous year. Alongside, advances amounting to Rs.5473.91 crore were made till 2006-07, representing an increase of 28.6% during 2006-07 over the previous year. Thus, the credit deposit ratio works out to 29.0.
- 3.2 The credit deposit ratio for the period 1980-81 to 2006-07 are given in Table 3.1 below. The credit deposit ratio has steadily decreased from 44.9 in 1980-81 to 29.0 in 2006-2007.

TABLE – 3.1

### CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
1995-1996	33.6
2000-2001	28.6
2005-2006	24.0
2006-2007	29.0

- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2006-07, the credit deposit ratio for Co-operative Banks was quite high (58) as compared to the Commercial Banks (26). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio for Jammu & Kashmir Bank Ltd. was the highest (98), followed by State Bank of Mysore (89) and State Bank of Travancore Ltd. (86). Among the Cooperative Banks, the credit deposit ratio was relatively on the highest side, lowest being for Women's Cooperative Bank Ltd (45) and highest being for Shamrao Vithal Cooperative Bank Ltd. (220) during the year 2006-07. During 2006-07, the credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 31, 34 and 15 respectively.
- 3.4 Taluka-wise credit deposit ratio in 2006-07 (refer Table 3.2) was the highest in Sanguem (49.3), followed by Ponda (48.0) and Sattari (46.5). The ratio for North Goa district (33.7) was more than South Goa district (23.3). For Bardez taluka in

North Goa District, it was the lowest (14.6), while Canacona (16.2) recorded low credit deposit ratio in South Goa District..

**TABLE- 3.2**

**TALUKA-WISE CREDIT DEPOSIT RATIO, 2006-07**

<b>Taluka/District/State</b>	<b>Credit Deposit Ratio</b>
<b>1</b>	<b>2</b>
Tiswadi	45.1
Bardez	14.6
Pernem	25.1
Bicholim	45.3
Sattari	46.5
Ponda	48.0
<b>North Goa District</b>	<b>33.7</b>
Sanguem	49.3
Canacona	16.2
Quepem	31.1
Salcete	19.8
Mormugao	28.2
<b>South Goa District</b>	<b>23.3</b>
<b>Goa State</b>	<b>29.0</b>

- 3.5 In terms of deposits and credit, Tiswadi taluka ranked first and Salcete taluka ranked 2<sup>nd</sup>. In terms of credit deposit ratio, Bardez ranked last during 2006-07.

## CHAPTER – IV

### SUMMARY FINDINGS

- 4.1 As on 31<sup>st</sup> March 2007, 49 scheduled banks having 485 bank branches in Goa were catering to an estimated population of 14.8 lakh. 227 new branches were opened in Goa during the period 1980-81 to 2006-07. Of the 485 bank branches registered, as on 31<sup>st</sup> March, 2007, 129 (26.6%) were in the Cooperative sector.
- 4.2 The Goa State Co-operative Bank Ltd. had the maximum number of branches (57) followed by the State Bank of India with (53) and the Corporation Bank (37).
- 4.3 The Goa State Co-operative Bank Ltd., State Bank of India, Corporation Bank, Bank of India, Bank of Baroda and Mapusa Urban Co-operative Bank Ltd. together accounted for 225 branches (46%) of the total banking offices in Goa.
- 4.4 397 (82%) major bank branches were concentrated in the five talukas of Salcete, Bardez, Tiswadi, Ponda and Mormugao, as against 23(5%) bank branches located in the two talukas of Canacona and Sattari, and the remaining (65) branches (13%) distributed in Bicholim, Quepem, Pernem and Sanguem talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding Co- operative Banks)is 4242 as can be seen from Statement-18. The estimated population covered per branch office ranges from 5451 to 29570 for the remaining States/Union Territories and at the all-India level it is 15,960.
- 4.6 As against the aggregate deposits of Rs.18905.50 crore, the gross credit amounted to Rs.5473.91 crore and the credit deposit ratio was 29.0.
- 4.7 The index of deposits per branch stood at 2,634 in 2006-07 as against 1,711 for credit during the same period. The index of per capita deposits for 2006-07 was 3391 and that for credit was 2,185.
- 4.8 Three fourth 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, more than three fourth 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, Bardez, Mormugao and Ponda mobilized deposits amounting to Rs.17,715.59 crore or 93.80% of the total and

Tiswadi, Salcete, Mormugao, Bardez and Ponda accounted for Rs.5,058.96 crore or 92.50% 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. 3116.54 crore, constituting 16.5% of the total deposits and advances of Rs.953.96 crore, contributing 17.4% 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, 2007, Panaji centre with total deposits of Rs.4,188 crore rated 53<sup>rd</sup>, Margao centre with total deposit of Rs.3,729 crore ranked 58<sup>th</sup>, and Mapusa centre with total deposit of Rs.2,071 crore ranked 100th. Also, Panaji centre with credit of Rs.2,032 crore ranked 67<sup>th</sup>.

# STATEMENTS

## STATEMENT-1

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

Sr.no.	Name of the Bank	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7	8
<b>Commercial Banks</b>							
1.	State Bank of India	31	46	46	50	53	53
2.	Bank of India	23	27	27	28	28	29
3.	Bank of Baroda	21	26	26	27	25	25
4.	Corporation Bank	19	23	24	31	36	37
5.	Central Bank of India	20	22	22	22	22	22
6.	Canara Bank	19	19	21	21	23	23
7.	Syndicate Bank	17	17	17	17	20	20
8.	Dena Bank	15	15	15	16	16	16
9.	Indian Overseas Bank	11	11	11	12	11	11
10.	Union Bank of India	9	10	12	11	10	10
11.	Bank of Maharashtra	7	7	7	9	10	12
12.	United Commercial Bank	4	5	5	5	5	7
13.	Karnataka Bank Ltd.	4	4	4	4	5	5
14.	Indian Bank	3	3	6	6	6	6
15.	Punjab National Bank	3	3	3	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	1	1	1
19.	Federal Bank Ltd.	1	1	2	2	2	2
20.	New Bank of India	1	1	-	-	-	-
21.	Oriental Bank of Commerce Ltd.	1	1	1	1	6	6
22.	Sangli Bank Ltd.	1	1	1	1	1	1
23.	South Indian Bank Ltd.	1	1	1	2	2	2
24.	United Bank of India	-	2	2	2	2	2
25.	United Western Bank Ltd.	1	1	2	3	3	-
26.	Ing Vysya Bank Ltd.	1	1	1	2	2	2
27.	Standard Chartered Bank Ltd.	-	1	1	-	-	-
28.	Andhra Bank	-	1	1	2	4	4
29.	Punjab & Sind Bank	-	1	1	1	1	1
30.	Centurian Bank Ltd.	-	-	3	5	6	7
31.	Catholic Syrian Bank Ltd.	-	-	-	1	1	2
32.	Ratnakar Bank Ltd.	-	-	-	1	3	3
33.	Times Bank Ltd.	-	-	-	-	-	-
34.	Bank of Madhura	-	-	-	-	-	-
35.	Jammu & Kashmir Bank Ltd.	-	-	-	1	1	1
36.	I.C.I.C.I.Bank	-	-	-	3	5	4

Sr. no.	Name of the Bank	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7	8
37.	Global Trust Bank Ltd.	-	-	-	5	-	-
38.	I.D.B.I. Bank	-	-	-	1	2	3
39.	H.D.F.C. Bank	-	-	-	3	11	15
40.	IndusInd Bank Ltd.	-	-	-	1	2	2
41.	Development Credit Bank Ltd.	-	-	-	4	4	4
42.	State Bank of Patiala	-	-	-	-	1	1
43.	U.T.I. Bank (Axis Bank)	-	-	-	-	4	1
44.	State Bank of Travancore	-	-	-	-	1	1
	<b>Sub Total</b>	<b>217</b>	<b>255</b>	<b>271</b>	<b>313</b>	<b>347</b>	<b>356</b>
	<b>Co-operative Banks</b>						
1.	Goa Urban Coop. Bank Ltd.	14	15	17	18	14	14
2.	Goa State Coop. Bank Ltd.	16	15	44	56	57	57
3.	Madgaum Urban Coop. Bank Ltd.	4	7	7	8	9	9
4.	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	25	26	24	24
5.	Women's Coop. Bank Ltd.	-	1	1	1	2	2
6.	Citizen's Coop. Bank Ltd.	-	1	2	4	5	5
7.	Bicholim Urban Coop. Bank Ltd.	-	2	6	10	10	10
8.	Saraswat Coop. Bank Ltd.	-	-	2	5	5	5
9.	North Kanara G.S.B. Coop. Bank Ltd.	-	-	-	1	1	1
10.	Shamrao Vithal Coop. Bank Ltd.	-	-	-	1	1	1
11.	Goan People's Urban Coop. Bank Ltd.	-	-	-	1	1	-
12.	Citizen Credit Coop. Bank Ltd.	-	-	-	-	-	1
	<b>Sub Total</b>	<b>41</b>	<b>51</b>	<b>104</b>	<b>131</b>	<b>129</b>	<b>129</b>
	<b>TOTAL</b>	<b>258</b>	<b>306</b>	<b>375</b>	<b>444</b>	<b>476</b>	<b>485</b>

**STATEMENT – 2**

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

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	47	55	71	87	94	97
Bardez	62	66	76	92	102	101
Pernem	4	9	14	15	15	15
Bicholim	13	18	20	20	21	19
Sattari	3	7	8	11	11	12
Ponda	22	23	34	41	44	47
<b>North Goa District</b>	<b>151</b>	<b>178</b>	<b>223</b>	<b>266</b>	<b>287</b>	<b>291</b>
Sanguem	11	16	16	15	15	14
Canacona	7	9	10	11	12	11
Quepem	8	9	14	15	16	17
Salcete	57	65	79	93	100	106
Mormugao	24	29	33	44	46	46
<b>South Goa District</b>	<b>107</b>	<b>128</b>	<b>152</b>	<b>178</b>	<b>189</b>	<b>194</b>
<b>Goa State</b>	<b>258</b>	<b>306</b>	<b>375</b>	<b>444</b>	<b>476</b>	<b>485</b>

**STATEMENT – 3**

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

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	18.2	18.0	18.9	19.6	19.7	20.0
Bardez	24.0	21.6	20.3	20.7	21.4	20.8
Pernem	1.6	2.9	3.7	3.4	3.2	3.1
Bicholim	5.0	5.9	5.4	4.5	4.4	3.9
Sattari	1.2	2.3	2.1	2.5	2.3	2.5
Ponda	8.5	7.5	9.1	9.2	9.2	9.7
<b>North Goa District</b>	<b>58.5</b>	<b>58.2</b>	<b>59.5</b>	<b>59.9</b>	<b>60.3</b>	<b>60.0</b>
Sanguem	4.3	5.2	4.3	3.4	3.2	2.9
Canacona	2.7	3.0	2.6	2.5	2.5	2.3
Quepem	3.1	2.9	3.7	3.4	3.4	3.5
Salcete	22.1	21.2	21.1	20.9	21.0	21.8
Mormugao	9.3	9.5	8.8	9.9	9.7	9.5
<b>South Goa District</b>	<b>41.5</b>	<b>41.8</b>	<b>40.5</b>	<b>40.1</b>	<b>39.7</b>	<b>40.0</b>
<b>Goa State</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**STATEMENT – 4**

**TALUKA-WISE DEPOSITS IN GOA**

**(Rs.in Crore)**

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	104.00	431.80	972.81	2172.04	4212.12	5190.11
Bardez	85.62	384.76	864.36	1889.87	3751.78	3843.74
Pernem	2.29	11.78	28.65	65.45	112.22	126.23
Bicholim	7.62	35.51	96.17	185.72	299.01	293.15
Sattari	0.95	7.63	16.71	46.01	74.73	103.32
Ponda	12.31	68.96	61.83	381.53	662.06	748.09
<b>North Goa District</b>	<b>212.79</b>	<b>940.44</b>	<b>2140.53</b>	<b>4740.62</b>	<b>9111.92</b>	<b>10304.64</b>
Sanguem	6.35	19.48	35.09	73.05	116.06	121.51
Canacona	3.29	17.30	40.64	93.49	165.75	184.68
Quepem	5.92	37.94	88.67	207.31	329.26	361.02
Salcete	97.33	443.19	1040.11	2478.97	5777.02	5177.13
Mormugao	55.24	178.53	369.27	822.46	2252.65	2756.52
<b>South Goa District</b>	<b>168.13</b>	<b>696.44</b>	<b>1573.78</b>	<b>3675.28</b>	<b>8640.74</b>	<b>8600.86</b>
<b>Goa State</b>	<b>380.92</b>	<b>1636.88</b>	<b>3714.31</b>	<b>8415.90</b>	<b>17752.66</b>	<b>18905.50</b>

**STATEMENT – 5**

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

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	27.3	26.4	26.2	25.8	23.7	27.4
Bardez	22.6	23.5	23.3	22.5	21.1	20.3
Pernem	0.6	0.7	0.8	0.8	0.6	0.7
Bicholim	2.0	2.2	2.6	2.2	1.7	1.6
Sattari	0.2	0.5	0.4	0.5	0.4	0.5
Ponda	3.2	4.2	4.3	4.5	3.7	4.0
<b>North Goa District</b>	<b>55.9</b>	<b>57.5</b>	<b>57.6</b>	<b>56.3</b>	<b>51.3</b>	<b>54.5</b>
Sanguem	1.7	1.2	1.0	0.9	0.7	0.6
Canacona	0.8	1.0	1.1	1.1	0.9	1.0
Quepem	1.5	2.3	2.4	2.5	1.9	1.9
Salcete	25.6	27.1	28.0	29.5	32.5	27.4
Mormugao	14.5	10.9	9.9	9.8	12.7	14.6
<b>South Goa District</b>	<b>44.1</b>	<b>42.5</b>	<b>42.4</b>	<b>43.7</b>	<b>48.7</b>	<b>45.5</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>

**STATEMENT – 6**

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

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	100	415	935	2089	4050	4990
Bardez	100	449	1009	2207	4382	4489
Pernem	100	514	1251	2858	4900	5512
Bicholim	100	466	1262	2437	3924	3847
Sattari	100	803	1759	4843	7866	10876
Ponda	100	560	1315	3099	5378	6077
<b>North Goa District</b>	<b>100</b>	<b>442</b>	<b>1006</b>	<b>2228</b>	<b>4282</b>	<b>4843</b>
Sanguem	100	307	553	1150	1828	1914
Canacona	100	526	1235	2842	5038	5613
Quepem	100	641	1498	3502	5562	6098
Salcete	100	455	1069	2547	5935	5319
Mormugao	100	323	668	1489	4078	4990
<b>South Goa District</b>	<b>100</b>	<b>414</b>	<b>936</b>	<b>2186</b>	<b>5139</b>	<b>5116</b>
<b>Goa State</b>	<b>100</b>	<b>430</b>	<b>975</b>	<b>2209</b>	<b>4660</b>	<b>4963</b>

**STATEMENT – 7**

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

**(Rs. in Crore)**

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	2.21	7.85	13.70	24.97	44.81	53.51
Bardez	1.38	5.83	1.37	20.54	36.78	38.06
Pernem	0.57	1.31	2.05	4.36	7.48	8.42
Bicholim	0.59	1.97	4.81	9.29	14.24	15.43
Sattari	0.32	1.09	2.09	4.18	6.79	8.61
Ponda	0.56	3.00	4.76	9.30	15.05	15.92
<b>North Goa District</b>	<b>1.41</b>	<b>5.28</b>	<b>9.60</b>	<b>17.82</b>	<b>31.75</b>	<b>35.41</b>
Sanguem	0.58	1.22	2.19	4.87	7.74	8.68
Canacona	0.47	1.92	4.06	8.50	13.81	16.79
Quepem	0.74	4.22	6.33	13.82	20.58	21.24
Salcete	1.71	6.82	13.17	26.66	57.77	48.84
Mormugao	2.30	6.16	11.19	18.69	48.97	59.92
<b>South Goa District</b>	<b>1.57</b>	<b>5.44</b>	<b>10.35</b>	<b>20.65</b>	<b>45.72</b>	<b>44.33</b>
<b>Goa State</b>	<b>1.47</b>	<b>5.35</b>	<b>9.90</b>	<b>18.95</b>	<b>37.30</b>	<b>38.98</b>

**STATEMENT – 8**

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

( In Rs. )

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	7882	29486	61336	136256	243979	296123
Bardez	5562	20317	42142	83251	152793	154193
Pernem	385	1766	3967	9092	14453	16014
Bicholim	1028	4201	10505	20461	30559	29511
Sattari	232	1540	3115	7851	11823	16101
Ponda	1140	5378	11653	25498	41082	45725
<b>North Goa District</b>	<b>3746</b>	<b>14146</b>	<b>29730</b>	<b>62590</b>	<b>111387</b>	<b>124080</b>
Sanguem	1135	3282	5459	11391	16795	17320
Canacona	915	4249	9216	21290	34934	38341
Quepem	1064	5881	12690	28043	41241	44542
Salcete	5023	20154	43674	95423	204439	180465
Mormugao	5605	14815	28295	56786	144111	173704
<b>South Goa District</b>	<b>3823</b>	<b>13791</b>	<b>28775</b>	<b>62655</b>	<b>136015</b>	<b>133359</b>
<b>Goa State</b>	<b>3779</b>	<b>13993</b>	<b>29318</b>	<b>62618</b>	<b>122152</b>	<b>128136</b>

N.B.:- For the years 1980-81, 1990-91 and 2000-01, the population figures used are as per population census. For the intervening period, the population figures used are estimated.

**STATEMENT – 9**

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31<sup>ST</sup>  
MARCH, 2007**

Sr.no	Name of the Bank	Deposits (Rs. in crore)	Rank	Percentage of total deposit	Deposit per branch (Rs. in crore)
1	2	3	4	5	6
1	State Bank of India	3116.54	1	16.5	58.80
2	Bank of India	2047.77	2	10.8	70.61
3.	Canara Bank	1593.03	3	8.4	69.26
4	Punjab National Bank	1533.02	4	8.1	383.26
5	Corporation Bank	1471.00	5	7.8	39.76
6	Syndicate Bank	1106.70	6	5.9	55.34
7	Bank of Baroda	1030.43	7	5.5	41.22
8	Central Bank of India	735.89	8	3.9	33.45
9	I.C.I.C.I. Bank Ltd.	531.00	9	2.8	132.75
10	Dena Bank	487.76	10	2.6	30.49
11	Goa State Coop. Bank Ltd.	482.24	11	2.6	8.46
12	Axis Bank Ltd.	469.58	12	2.5	117.40
13	Goa Urban Coop. Bank Ltd.	450.99	13	2.4	32.21
14.	Centurian Bank of Punjab Ltd.	349.35	14	1.8	49.91
15	Bank of Maharashtra	346.11	15	1.8	28.84
16	Indian Overseas Bank	325.48	16	1.7	29.59
17	Saraswat Coop. Bank Ltd	293.48	17	1.6	58.70
18	Union Bank of India	291.60	18	1.6	29.16
19	Mapusa Urban Coop. Bank Ltd.	239.74	19	1.3	9.99
20	Oriental Bank of Commerce	191.84	20	1.0	31.97
21	Madgao Urban Coop. Bank Ltd.	158.44	21	0.8	17.60
22	Karnataka Bank Ltd.	154.29	22	0.8	30.86
23	Bicholim Urban Coop. Bank Ltd.	144.99	23	0.8	14.50
24	United Commercial Bank Ltd.	142.05	24	0.8	20.29
25	Andhra Bank	136.86	25	0.7	34.22
26	Vijaya Bank	122.91	26	0.6	24.58
27	Indian Bank	121.75	27	0.6	20.29
28	Ing Vysya Bank Ltd.	120.39	28	0.6	60.20
29	I.D.B.I. Bank	105.20	29	0.6	35.07
30	Federal Bank Ltd.	98.63	30	0.5	49.32
31	Indu Sind Bank Ltd.	89.00	31	0.5	44.50
32	South Indian Bank Ltd.	78.44	32	0.4	39.22
33	State Bank of Mysore	48.27	33	0.3	16.09
34	Development Credit Bank Ltd.	41.47	34	0.2	10.37
35	Citizens' Coop. Bank Ltd.	40.64	35	0.2	8.13

Sr.no.	Name of the Bank	Deposits (Rs. in crore)	Rank	Percentage of total deposit	Deposit per branch (Rs. in crore)
1	2	3	4	5	6
36	United Bank of India	38.07	36	0.2	19.04
37	Catholic Syrian Bank Ltd.	32.63	37	0.2	16.32
38	North Kanara G.S.B. Coop. Bank Ltd.	21.74	38	0.1	21.74
39	Women's Coop. Bank Ltd.	20.83	39	0.1	10.42
40	State Bank of Patiala	18.37	40	0.1	18.37
41	Ratnakar Bank Ltd.	17.41	41	0.1	5.80
42	Jammu & Kashmir Bank Ltd.	11.31	42	0.1	11.31
43	Shamrao Vithal Coop. Bank Ltd.	11.07	43	0.1	11.07
44	Sangli Bank Ltd.	7.57	44	0.0	7.57
45	Punjab and Sind Bank	7.37	45	0.0	7.37
46	H.D.F.C. Bank	7.16	46	0.0	0.48
47	State Bank of Travancore	5.74	47	0.0	5.74
48	Allahabad Bank	5.22	48	0.0	5.22
49	Citizen Credit Coop. Bank Ltd	4.13	49	0.0	4.13
	<b>TOTAL</b>	<b>18905.50</b>	<b>-</b>	<b>100.0</b>	<b>38.98</b>

**STATEMENT – 10**

**TALUKA-WISE CREDIT IN GOA**

**(Rs. in Crore)**

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	44.40	196.83	451.59	957.40	1569.56	2341.06
Bardez	12.87	73.10	167.13	277.51	488.45	559.88
Pernem	0.77	5.75	10.43	20.72	25.55	31.64
Bicholim	5.04	18.57	57.81	62.13	108.44	132.94
Sattari	0.41	5.09	6.43	13.26	33.69	48.06
Ponda	6.39	34.43	75.36	141.36	270.07	358.74
<b>North Goa District</b>	<b>69.88</b>	<b>333.77</b>	<b>768.75</b>	<b>1472.38</b>	<b>2495.76</b>	<b>3472.32</b>
Sanguem	3.06	8.54	24.55	46.42	52.75	59.95
Canacona	0.52	4.36	7.70	14.95	26.82	30.00
Quepem	3.08	11.74	32.74	39.80	95.89	112.36
Salcete	43.77	145.18	234.16	478.57	837.82	1023.25
Mormugao	50.87	137.35	180.21	353.04	746.25	776.03
<b>South Goa District</b>	<b>101.30</b>	<b>307.17</b>	<b>479.36</b>	<b>932.78</b>	<b>1759.53</b>	<b>2001.59</b>
<b>Goa State</b>	<b>171.18</b>	<b>640.94</b>	<b>1248.11</b>	<b>2405.16</b>	<b>4255.29</b>	<b>5473.91</b>

**STATEMENT – 11**

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

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	25.9	30.7	36.2	39.8	36.9	42.8
Bardez	7.5	11.4	13.4	11.5	11.5	10.2
Pernem	0.5	0.9	0.9	0.9	0.6	0.6
Bicholim	3.0	2.9	4.6	2.6	2.5	2.4
Sattari	0.2	0.8	0.5	0.6	0.8	0.9
Ponda	3.7	5.4	6.0	5.8	6.3	6.5
<b>North Goa District</b>	<b>40.8</b>	<b>52.1</b>	<b>61.6</b>	<b>61.2</b>	<b>58.7</b>	<b>63.4</b>
Sanguem	1.8	1.3	2.0	1.9	1.2	1.1
Canacona	0.3	0.7	0.6	0.6	0.6	0.5
Quepem	1.8	1.8	2.6	1.7	2.3	2.1
Salcete	25.6	22.7	18.8	19.9	19.7	18.7
Mormugao	29.7	21.4	14.4	14.7	17.5	14.2
<b>South Goa District</b>	<b>59.2</b>	<b>47.9</b>	<b>38.4</b>	<b>38.8</b>	<b>41.3</b>	<b>36.6</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>

**STATEMENT – 12**

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

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	100	443	1017	2156	3535	5273
Bardez	100	568	1299	2156	3795	4350
Pernem	100	747	1355	2691	3318	4109
Bicholim	100	368	1147	1233	2152	2638
Sattari	100	1241	1568	3234	8217	11722
Ponda	100	539	1179	2212	4226	5614
<b>North Goa District</b>	<b>100</b>	<b>478</b>	<b>1100</b>	<b>2107</b>	<b>3571</b>	<b>4969</b>
Sanguem	100	279	802	1517	1724	1959
Canacona	100	838	1481	2875	5158	5769
Quepem	100	381	1063	1292	3113	3648
Salcete	100	332	535	1093	1914	2338
Mormugao	100	270	354	694	1467	1526
<b>South Goa District</b>	<b>100</b>	<b>303</b>	<b>473</b>	<b>921</b>	<b>1737</b>	<b>1976</b>
<b>Goa State</b>	<b>100</b>	<b>374</b>	<b>729</b>	<b>1405</b>	<b>2486</b>	<b>3198</b>

**STATEMENT – 13**

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

**(Rs. in Crore)**

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	0.94	3.58	6.36	11.00	16.70	24.13
Bardez	0.21	1.11	2.20	3.02	4.79	5.54
Pernem	0.19	0.64	0.75	1.38	1.70	2.11
Bicholim	0.30	1.03	2.89	3.11	5.16	7.00
Sattari	0.32	0.73	0.80	1.21	3.06	4.01
Ponda	0.29	1.50	2.22	3.45	6.14	7.63
<b>North Goa District</b>	<b>0.46</b>	<b>1.88</b>	<b>3.45</b>	<b>5.54</b>	<b>8.70</b>	<b>11.93</b>
Sanguem	0.28	0.53	1.53	3.09	3.52	4.28
Canacona	0.07	0.48	0.77	1.36	2.24	2.73
Quepem	0.39	1.30	2.34	2.65	5.99	6.61
Salcete	0.77	2.23	2.96	5.15	8.38	9.65
Mormugao	2.12	4.74	5.46	8.02	16.22	16.87
<b>South Goa District</b>	<b>0.95</b>	<b>2.40</b>	<b>3.15</b>	<b>5.24</b>	<b>9.31</b>	<b>10.32</b>
<b>Goa State</b>	<b>0.66</b>	<b>2.09</b>	<b>3.33</b>	<b>5.42</b>	<b>8.94</b>	<b>11.29</b>

**STATEMENT – 14**

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

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	3365	13441	28473	60059	90914	133570
Bardez	836	3860	8148	12225	19892	22460
Pernem	129	862	1444	2878	3291	4014
Bicholim	680	2197	6315	6845	11083	13383
Sattari	100	1028	1199	2263	5330	7489
Ponda	592	2685	5427	9447	16758	21927
<b>North Goa District</b>	<b>1230</b>	<b>5021</b>	<b>10677</b>	<b>19440</b>	<b>30509</b>	<b>41811</b>
Sanguem	547	1439	3819	7238	7633	8545
Canacona	144	1071	1746	3405	5653	6228
Quepem	544	1820	4686	5384	12011	13863
Salcete	2259	6602	9832	18422	29649	35669
Mormugao	5162	11398	13808	24375	47741	48902
<b>South Goa District</b>	<b>2299</b>	<b>6083</b>	<b>8765</b>	<b>15902</b>	<b>27697</b>	<b>31035</b>
<b>Goa State</b>	<b>1698</b>	<b>5479</b>	<b>9852</b>	<b>17896</b>	<b>29280</b>	<b>37100</b>

N.B.: - For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the intervening period, the population figures used are estimated.

**STATEMNET – 15**

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT  
AS ON 31<sup>ST</sup> MARCH, 2007**

Sr.No.	Name of the Bank	Credit (Rs. in Crore)	Rank	Percentage to total credit	Credit per branch (Rs. in crore)
1	2	3	4	5	6
1	State Bank of India	953.96	1	17.4	17.99
2	Bank of India	700.93	2	12.8	24.17
3.	Canara Bank	651.39	3	11.9	28.32
4	Corporation Bank	317.04	4	5.8	8.57
5	Goa State Coop. Bank Ltd.	289.72	5	5.3	5.08
6	Saraswat Coop. Bank Ltd.	236.37	6	4.3	47.27
7	Syndicate Bank	226.10	7	4.1	11.31
8	Goa Urban Coop. Bank Ltd.	223.88	8	4.1	15.99
9	Indian Overseas Bank	169.42	9	3.1	15.40
10	Bank of Bardoa	155.29	10	2.8	6.21
11	Bank of Maharashtra	139.78	11	2.6	11.65
12	Punjab National Bank	119.36	12	2.2	29.84
13	Central Bank of India	117.34	13	2.1	5.33
14	Bicholim Urban Coop. Bank Ltd.	91.03	14	1.7	9.10
15	Union Bank of India	86.13	15	1.6	8.61
16	Mapusa Urban Coop. Bank Ltd.	82.17	16	1.5	3.42
17	Centurian Bank of Punjab Ltd.	80.42	17	1.5	11.49
18	Axis Bank Ltd.	75.98	18	1.4	19.00
19	Madgao Urban Coop. Bank Ltd.	73.14	19	1.3	8.13
20	I.D.B.I. Bank	62.43	20	1.1	20.81
21	Andhra Bank	55.78	21	1.0	13.95
22	Ing Vysya Bank Ltd.	53.49	22	1.0	26.75
23	Karnataka Bank Ltd.	51.89	23	0.9	10.38
24	Dena Bank	46.47	24	0.8	2.90
25	Oriental Bank of Commerce	44.14	25	0.8	7.36
26	State Bank of Mysore	43.17	26	0.8	14.39
27	Federal Bank Ltd.	38.60	27	0.7	19.30
28	Vijaya Bank	33.39	28	0.6	6.68
29	North Kanara G.S.B.C.Bank Ltd.	29.47	29	0.5	29.47
30	United Commercial Bank	28.51	30	0.5	4.07
31	United Bank of India	27.12	31	0.5	13.56
32	Shamrao Vihal Coop.Bank Ltd.	24.33	32	0.4	24.33

Sr.No.	Name of the Bank	Credit( Rs. in Crore)	Rank	Percentage to total credit	Credit per branch (Rs. in crore)
1	2	3	4	5	6
33	Citizen's Coop. Bank Ltd.	22.32	33	0.4	4.46
34	Indian Bank	21.04	34	0.4	3.51
35	South Indian Bank Ltd.	17.51	35	0.3	8.76
36	I.C.I.C.I Bank Ltd.	13.38	36	0.2	3.35
37	Ratnakar Bank Ltd.	11.24	37	0.2	3.75
38	Jammu and Kashmir Bank Ltd.	11.11	38	0.2	11.11
39	Women's Coop. Bank Ltd.	9.45	39	0.2	4.73
40	Indu Sind Bank Ltd.	9.21	40	0.2	4.61
41	State Bank of Patiala	8.39	41	0.2	8.39
42	Catholic Syrian Bank Ltd.	5.48	42	0.1	2.74
43.	Citizen Credit Coop. Bank Ltd.	5.34	43	0.1	5.34
44	State Bank of Travancore	4.92	44	0.1	4.92
45	Punjab & Sind Bank	2.91	45	0.1	2.91
46	Sangali Bank Ltd.	1.19	46	Neg.	1.19
47	Allahabad Bank	1.17	47	Neg.	1.17
48	Development Credit Bank Ltd.	1.01	48	Neg.	0.25
49	H.D.F.C. Bank	-	-	-	-
	<b>Total</b>	<b>5473.91</b>	<b>-</b>	<b>100.0</b>	<b>11.29</b>

**STATEMENT – 16**

**TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA**

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2005-2006	2006-2007
1	2	3	4	5	6	7
Tiswadi	43	46	46	44	37	45
Bardez	15	19	19	15	13	15
Pernem	34	49	36	32	23	25
Bicholim	66	52	60	33	36	45
Sattari	43	67	38	29	45	47
Ponda	52	50	47	37	41	48
<b>North Goa District</b>	<b>33</b>	<b>35</b>	<b>36</b>	<b>31</b>	<b>27</b>	<b>34</b>
Sanguem	48	44	70	64	45	49
Canacona	16	25	19	16	16	16
Quepem	52	31	37	19	29	31
Salcete	45	33	23	19	15	20
Mormugao	92	77	49	43	33	28
<b>South Goa District</b>	<b>60</b>	<b>44</b>	<b>30</b>	<b>25</b>	<b>20</b>	<b>23</b>
<b>Goa State</b>	<b>45</b>	<b>39</b>	<b>34</b>	<b>29</b>	<b>24</b>	<b>29</b>

**STATEMENT – 17**

**CREDIT DEPOSIT RATIO BANKWISE AS ON 31<sup>ST</sup> MARCH, 2007**

Sr.No.	Name of the Bank	Credit Deposit Ratio
1	2	3
<b>I</b>	<b>COMMERCIAL BANKS</b>	
1	State Bank of India	31
2	Bank of India	34
3	Bank of Baroda	15
4	Corporation Bank	22
5	Central Bank of India	16
6	Canara Bank	41
7	Syndicate Bank	20
8	Dena Bank	10
9	Indian Overseas Bank	52
10	Union Bank of India	30
11	Bank of Maharashtra	40
12	United Commercial Bank	20
13	Karnataka Bank Ltd.	34
14	Indian Bank	17
15	Punjab National Bank	08
16	State Bank of Mysore	89
17	Vijaya Bank	27
18	Allahabad Bank	22
19	Federal Bank Ltd.	39
20	Oriental Bank of Commerce	23
21	Sangali Bank Ltd.	16
22	South Indian Bank Ltd.	22
23	United Bank of India	71
24	Ing Vysya Bank Ltd.	44
25	Andhra Bank	41
26	Punjab & Sind Bank	39
27	Centurian Bank of Punjab Ltd.	23
28	Catholic Syrian Bank Ltd.	17
29	Ratnakar Bank Ltd.	65
30	Jammu & Kashmir Bank Ltd.	98
31	I.C.I.C.I Bank Ltd.	3
32	I.D.B.I.Bank	59
33	H.D.F.C. Bank	-
34	IndusInd Bank Ltd.	10
35	Development Credit Bank Ltd.	2
36	State Bank of Patiala	46
37	Axis Bank Ltd.	16
38	State Bank of Travancore	86
	<b>Commercial Banks</b>	26

Sr.No.	Name of the Bank	Credit Deposit Ratio
1	2	3
<b>II</b>	<b>CO-OPERATIVE BANKS</b>	
1	Goa Urban Co-operative Bank Ltd.	50
2	Goa State Co-operative Bank Ltd.	60
3	Madgao Urban Co-operative Bank Ltd.	46
4	Mapusa Urban Co-op. Bank of Goa Ltd.	34
5	Women's Co-operative Bank Ltd.	45
6	Citizen's Co-op. Bank Ltd.	55
7	Bicholim Urban Co-op. Bank Ltd.	63
8	Saraswat Co-op. Bank Ltd.	81
9	North Kanara G.S.B. Co-op. Bank Ltd.	136
10	Shamrao Vithal Co-op. Bank Ltd.	220
11	Citizen Credit Co-op. Bank Ltd.	129
	<b>Co-operative Banks</b>	<b>58</b>
	<b>ALL BANKS</b>	<b>29</b>

**STATEMENT – 18**

**STATE/UNION TERRITORY-WISE POPULATION PER BRANCH  
AS ON 31<sup>ST</sup> MARCH, 2007(Excluding Co-operative Banks)**

Sr.No.	State/Union Territory	Average population per branch, 2007
1	2	3
<b>I</b>	<b>STATE</b>	
1	Andhra Pradesh	14522
2	Arunachal Pradesh	16444
3	Assam	23021
4	Bihar	25571
5	Chattisgarh	21494
6	Goa	4242
7	Gujarat	14587
8	Haryana	13067
9	Himachal Pradesh	7705
10	Jammu & Kashmir	12802
11	Jharkhand	19428
12	Karnataka	11018
13	Kerala	9130
14	Madhya Pradesh	19114
15	Maharashtra	15981
16	Manipur	29570
17	Meghalaya	13369
18	Mizoram	11405
19	Nagaland	27857
20	Orissa	16530
21	Punjab	9267
22	Rajasthan	17927
23	Sikkim	9881
24	Tamil Nadu	12945
25	Tripura	18543
26	Uttar Pradesh	21804
27	Uttaranchal (Uttarakhand)	10157
28	West Bengal	18525
<b>II</b>	<b>UNION TERRITORY</b>	
1	Andaman & Nicobar Islands	11730
2	Chandigarh	5451
3	Dadra & Nagar Haveli	16529
4	Daman & Diu	12611
5	Delhi	9271
6	Lakshadweep	7300
7	Pondichery	12063
	<b>ALL INDIA</b>	<b>15960</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2007.

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

**STATEMENT – 19**

**STATE/UNION TERRITORY-WISE CREDIT DEPOSIT RATIO  
AS ON 31<sup>ST</sup> MARCH, 2007 (Excluding Co-operative Banks)**

Sr.No.	State/Union Territory	Credit Deposit Ratio
1	2	3
<b>I</b>	<b>STATE</b>	
1	Andhra Pradesh	88
2	Arunachal Pradesh	27
3	Assam	43
4	Bihar	30
5	Chattisgarh	53
6	Goa	26
7	Gujarat	65
8	Haryana	58
9	Himachal Pradesh	42
10	Jammu & Kashmir	47
11	Jharkhand	34
12	Karnataka	77
13	Kerala	64
14	Madhya Pradesh	62
15	Maharashtra	98
16	Manipur	53
17	Meghalaya	36
18	Mizoram	54
19	Nagaland	29
20	Orissa	64
21	Punjab	62
22	Rajasthan	83
23	Sikkim	52
24	Tamil Nadu	112
25	Tripura	34
26	Uttar Pradesh	45
27	Uttaranchal (Uttarakhand)	27
28	West Bengal	63
<b>II</b>	<b>UNION TERRITORY</b>	
1	Andaman & Nicobar Islands	28
2	Chandigarh	94
3	Dadra & Nagar Haveli	20
4	Daman & Diu	14
5	Delhi	71
6	Lakshadweep	10
7	Pondichery	47
	<b>ALL INDIA</b>	<b>75</b>

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2007.

**STATEMENT – 20**

**BANK-WISE DETAILS OF DEPOSITS AS ON 31<sup>ST</sup> MARCH, 2007**

(Rs. in crore)

Sr.No.	Name of the Bank	Deposits		
		NRE	Domestic	Total
1	2	3	4	5
1	State Bank of India	1249.30	1867.24	3116.54
2	Bank of India	628.41	1419.36	2047.77
3	Canara Bank	494.87	1098.16	1593.03
4	Punjab National Bank	4.20	1528.82	1533.02
5	Corporation Bank	301.58	1169.42	1471.00
6	Syndicate Bank	219.81	886.89	1106.70
7	Bank of Baroda	349.01	681.42	1030.43
8	Central Bank of India	93.12	642.77	735.89
9	I.C.I.C.I. Bank Ltd.	108.33	422.67	531.00
10	Dena Bank	98.06	389.70	487.76
11	Goa State Co-op. Bank Ltd.	0.50	481.74	482.24
12	Axis Bank Ltd.	25.70	443.88	469.58
13	Goa Urban Co-op. Bank Ltd.	-	450.99	450.99
14	Centurian Bank of Punjab Ltd.	90.60	258.75	349.35
15	Bank of Maharashtra	10.31	335.80	346.11
16	Indian Overseas Bank	85.31	240.17	325.48
17	Mapusa Urban Co-op. Bank Ltd.	1.75	237.99	239.74
18	Saraswat Co-op. Bank Ltd.	3.04	290.44	293.48
19	Union Bank of India	83.44	208.16	291.60
20	Oriental Bank of Commerce	4.89	186.95	191.84
21	Karnataka Bank Ltd.	15.14	139.15	154.29
22	Madgao Urban Co-op. Bank Ltd.	-	158.44	158.44
23	Bicholim Urban Co-op. Bank Ltd.	-	144.99	144.99
24	United Commercial Bank	4.07	137.98	142.05
25	Andhra Bank	14.77	122.09	136.86
26	Vijaya Bank	29.43	93.48	122.91
27	Indian Bank	26.99	94.76	121.75
28	Ing Vysya Bank Ltd.	15.38	105.01	120.39
29	I.D.B.I. Bank	2.45	102.75	105.20
30	Federal Bank Ltd.	30.09	68.54	98.63
31	IndusInd Bank Ltd.	7.86	81.14	89.00
32	South Indian Bank Ltd.	1.00	77.44	78.44
33	State Bank of Mysore	3.75	44.52	48.27
34	Development Credit Bank Ltd.	2.12	39.35	41.47
35	Citizen's Co-op. Bank Ltd.	0.70	39.94	40.64
36	United Bank of India	2.24	35.83	38.07
37	Catholic Syrian Bank Ltd.	1.26	31.37	32.63

**STATEMENT – 20 (Concl.)**

Sr.No.	Name of the Bank	Deposits		
		NRE	Domestic	Total
1	2	3	4	5
38	Women's Co-op. Bank Ltd..	-	20.83	20.83
39	North Kanara G.S.B. Co-op. Bank Ltd.	0.01	21.73	21.74
40	State Bank of Patiala	11.43	6.94	18.37
41	Ratnakar Bank Ltd.	0.19	17.22	17.41
42	Jammu & Kashmir Bank Ltd.	0.30	11.01	11.31
43	Shamrao Vithal Co-op. Bank Ltd.	Neg.	11.07	11.07
44	Sangli Bank Ltd.	0.24	7.33	7.57
45	Punjab & Sind Bank	0.02	7.35	7.37
46	H.D.F.C. Bank	1.57	5.59	7.16
47	State Bank of Travancore	0.02	5.72	5.74
48	Allahabad Bank	0.24	4.98	5.22
49	Citizen Credit Co-op. Bank Ltd.	-	4.13	4.13
	<b>Total</b>	<b>4023.50</b>	<b>14882.0</b>	<b>18905.50</b>

**STATEMENT – 21**

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON 31<sup>ST</sup> MARCH, 2007**

(Rs. in Crore)

Sr.No.	Name of the Bank	Deposits	Advances	Advances to		
				Priority sector	Weaker sections	Under 20-Point Prog.
1	2	3	4	5	6	7
1	State Bank of India	3116.54	953.96	365.46	9.79	-
2	Bank of India	2047.77	700.93	283.13	10.15	2.03
3	Canara Bank	1593.03	651.39	212.77	16.03	26.83
4	Corporation Bank	1471.00	317.04	157.88	32.61	18.16
5	Goa State Co-op. Bank Ltd.	482.24	289.72	107.56	1.29	-
6	Saraswat Co-op. Bank Ltd.	293.48	236.37	39.28	-	-
7	Syndicate Bank	1106.70	226.10	95.07	3.64	44.42
8	Goa Urban Co-op. Bank Ltd.	450.99	223.88	142.53	11.18	-
9	Indian Overseas Bank	325.48	169.42	103.24	12.74	89.96
10	Bank OF Baroda	1030.43	155.29	64.47	5.16	6.01
11	Bank of Maharashtra	346.11	139.78	63.22	1.75	-
12	Punjab National Bank	1533.02	119.36	47.43	-	3.37
13	Central Bank of India	735.89	117.34	63.44	10.60	19.90
14	Bicholim Urban Co-op. Bank Ltd.	144.99	91.03	74.59	14.79	-
15	Union Bank of India	291.60	86.13	55.32	3.44	0.56
16	Mapusa Urban Co-op. Bank Ltd.	239.74	82.17	44.48	11.89	-
17	Centurian Bank of Punjab Ltd.	349.35	80.42	-	-	-
18	Axis Bank Ltd.	469.58	75.98	15.16	-	-
19	Madgao Urban Co-op. Bank Ltd.	158.44	73.14	44.94	8.38	-
20	I.D.B.I. Bank	105.20	62.43	18.01	-	-
21	Andhra Bank	136.86	55.78	23.77	0.92	-
22	Ing Vysya Bank Ltd.	120.39	53.49	0.80	-	-
23	Karnataka Bank Ltd.	154.29	51.89	9.60	0.03	0.11
24	Dena Bank	487.76	46.47	16.53	0.76	0.46
25	Oriental Bank of Commerce	191.84	44.14	17.10	-	-
26	State Bank of Mysore	48.27	43.17	14.67	22.45	-
27	Federal Bank Ltd.	98.63	38.60	7.29	-	2.99
28	Vijaya Bank	122.91	33.39	23.39	1.70	-
29	North Kanara GSBC Bank Ltd.	21.74	29.47	8.32	0.11	-
30	United Commercial Bank	142.05	28.51	23.18	1.96	2.20
31	United Bank of India	38.07	27.12	10.43	-	-
32	Shamrao Vithal Co-op. Bank Ltd.	11.07	24.33	16.92	1.33	-
33	Citizen's Co-op. Bank Ltd.	40.64	22.32	17.00	3.61	-
34	Indian Bank	121.75	21.04	11.02	0.17	0.17
35	South Indian Bank Ltd.	78.44	17.51	2.46	-	-
36	I.C.I.C.I. Bank Ltd.	531.00	13.38	6.37	-	-
37	Ratnakar Bank Ltd.	17.41	11.24	4.48	-	-
38	Jammu & Kashmir Bank Ltd.	11.31	11.11	2.72	-	-

**STATEMENT – 21 (Concl.)**

Sr.No.	Name of the Bank	Deposits	Advances	Advances to		
				Priority sector	Weaker sections	Under 20-Point Prog.
1	2	3	4	5	6	7
39	Women's Co-op. Bank Ltd.	20.83	9.45	5.45	0.96	-
40	InduSind Bank Ltd.	89.00	9.21	1.32	-	-
41	State Bank of Patiala	18.37	8.39	1.71	-	-
42	Catholic Syrian Bank Ltd.	32.63	5.48	1.06	-	-
43	Citizen Credit Co-op. Bank Ltd.	4.13	5.34	0.44	0.18	
44	State Bank of Travancore	5.74	4.92	0.46	-	-
45	Punjab & Sind Bank	7.37	2.91	1.03	-	-
46	Sangali Bank Ltd.	7.57	1.19	0.30	-	0.1
47	Allahabad Bank	5.22	1.17	0.54	-	-
48	Development Credit Bank Ltd.	41.47	1.01	2.86	-	-
49	H.D.F.C. Bank	7.16	-	-	-	-
	<b>Grand Total</b>	<b>18905.50</b>	<b>5473.91</b>	<b>2229.20</b>	<b>187.62</b>	<b>217.18</b>

**STATEMENT – 22**

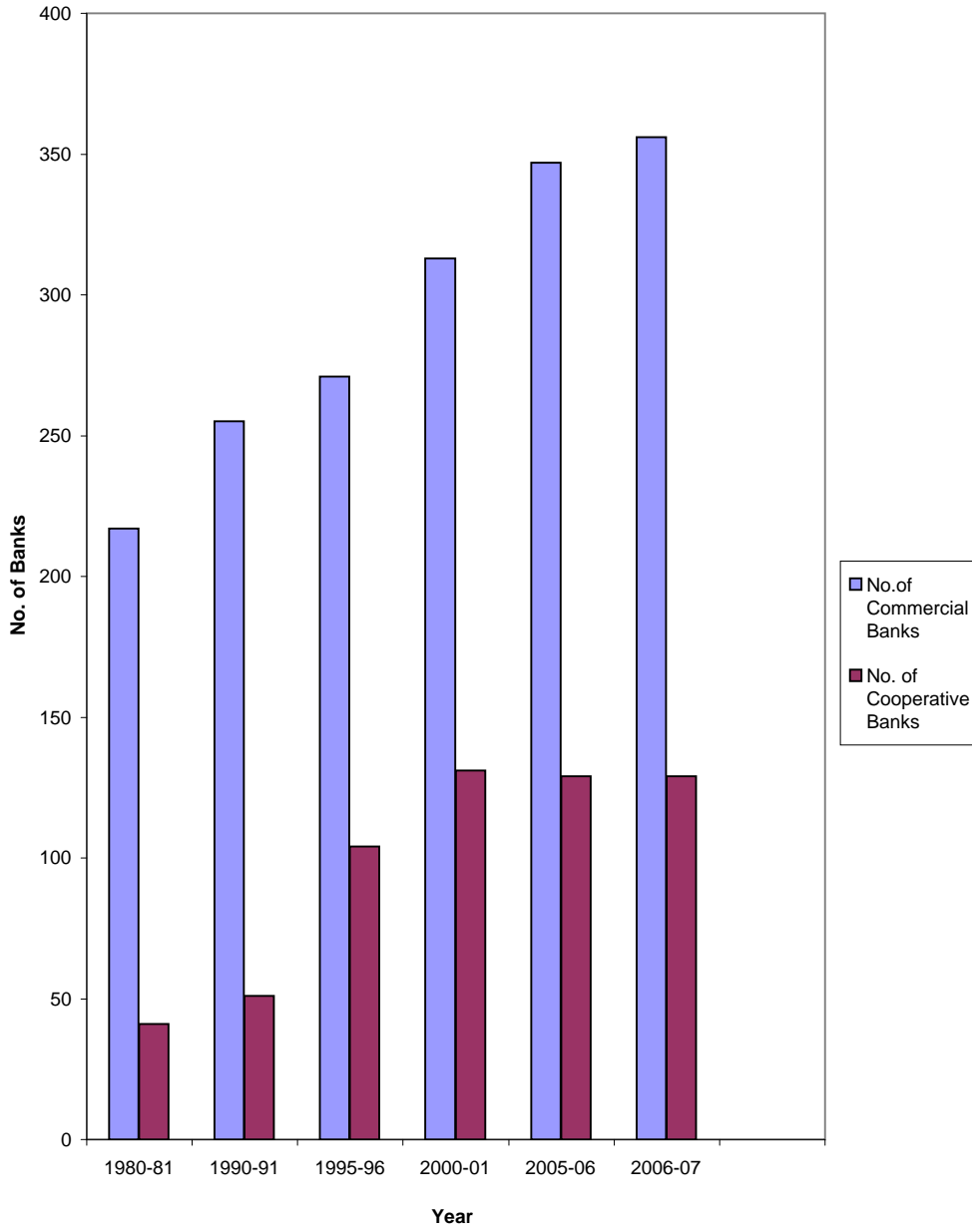
**STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2007.**

Sr.No.	State/Union Territory	Deposit (Rs. in crore)	Per Capita Deposit (In Rs.)	Credit (Rs. in crore)	Per Capita Credit (In Rs.)
1	2	3	4	5	6
	<b>STATE</b>				
1	Andhra Pradesh	141,966	17408	124,314	15243
2	Arunachal Pradesh	1,813	15313	486	4105
3	Assam	25,757	8866	11,154	3839
4	Bihar	56,916	6173	17,156	1861
5	Chhatisgarh	24,427	10651	12,948	5646
6	Gujarat	119,224	21363	76,916	13782
7	Haryana	60,669	25552	34,951	14721
8	Himachal Pradesh	17,000	26050	7,058	10815
9	Jharkhand	37,196	12505	12,629	4246
10	Jammu & Kashmir	21,956	19782	10,377	9349
11	Karnataka	171,898	30206	133,177	23402
12	Kerala	95,282	28413	60,615	18075
13	Madhya Pradesh	65,498	9693	40,737	6029
14	Maharashtra	655,402	61606	642,170	60362
15	Manipur	1,440	6164	770	3296
16	Meghalaya	3,877	15508	1,389	5556
17	Mizoram	1,208	12610	650	6785
18	Nagaland	2,248	10480	650	3030
19	Orissa	41,638	10601	26,649	6785
20	Punjab	84,621	32064	52,812	20011
21	Rajasthan	58,973	9301	48,656	7673
22	Sikkim	1,543	26467	808	13859
23	Tamil Nadu	163,166	24862	183,161	27909
24	Tripura	3,993	11577	1,356	3932
25	Uttar Pradesh	181,006	9692	81,699	4375
26	West Bengal	150,412	17464	94,142	10931
27	Goa	17,664	114701	4,642	30143
28	Uttaranchal (Uttarkhand)	29,318	31306	7,911	8447
	<b>UNION TERRITORY</b>				
29	Andaman and Nicobar Island	999	23018	281	6475
30	Chandigarh	19,841	170896	18,780	161757
31	Dadra & Nagar Haveli	495	17616	98	3488
32	Daman & Diu	959	42247	132	5815
33	Delhi	336,278	204003	238,417	144635
34	Lakshadweep	207	28356	21	2877
35	Pondicherry	3,932	34311	1,856	16195
	<b>ALL INDIA</b>	<b>2598,823</b>	<b>23029</b>	<b>1949,567</b>	<b>17275</b>

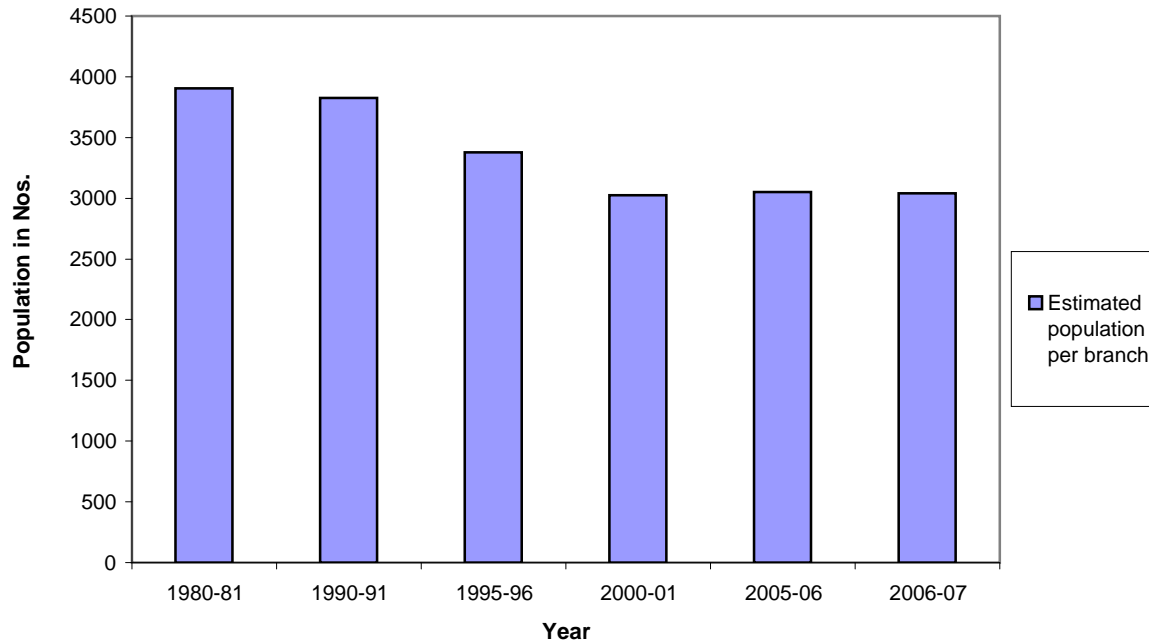
Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2007.

Chart No.1

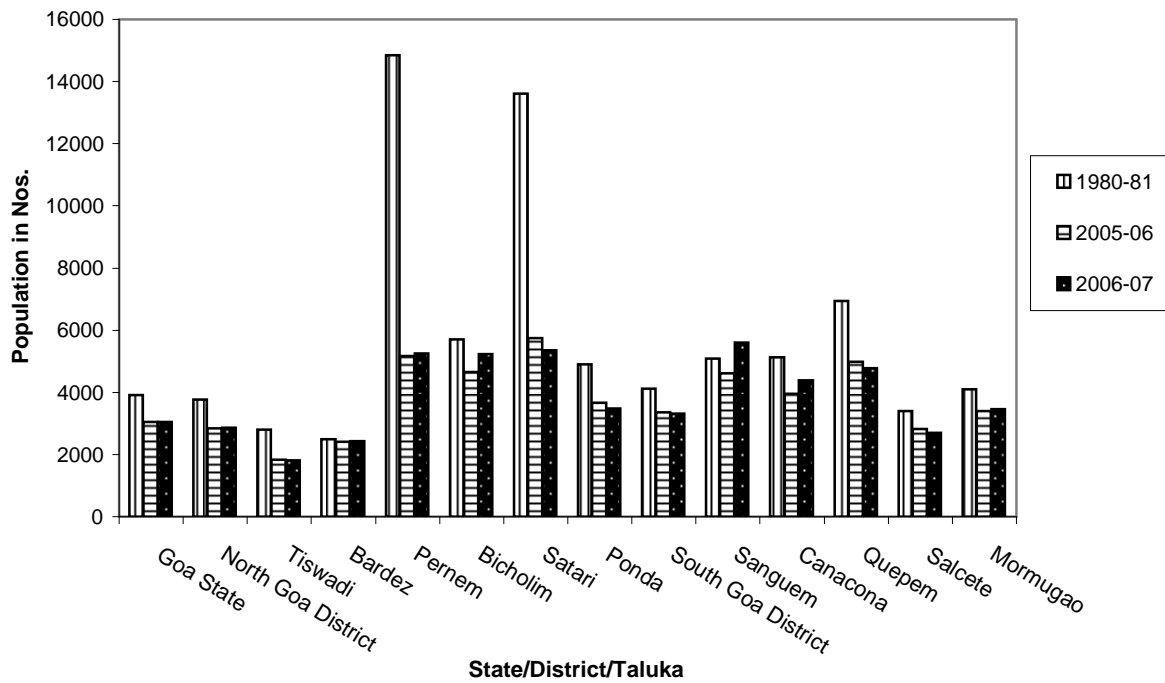
No.of Banking Offices in Goa

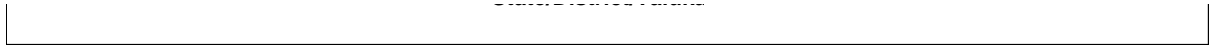


**Chart No.2**  
**Estimated population per branch**

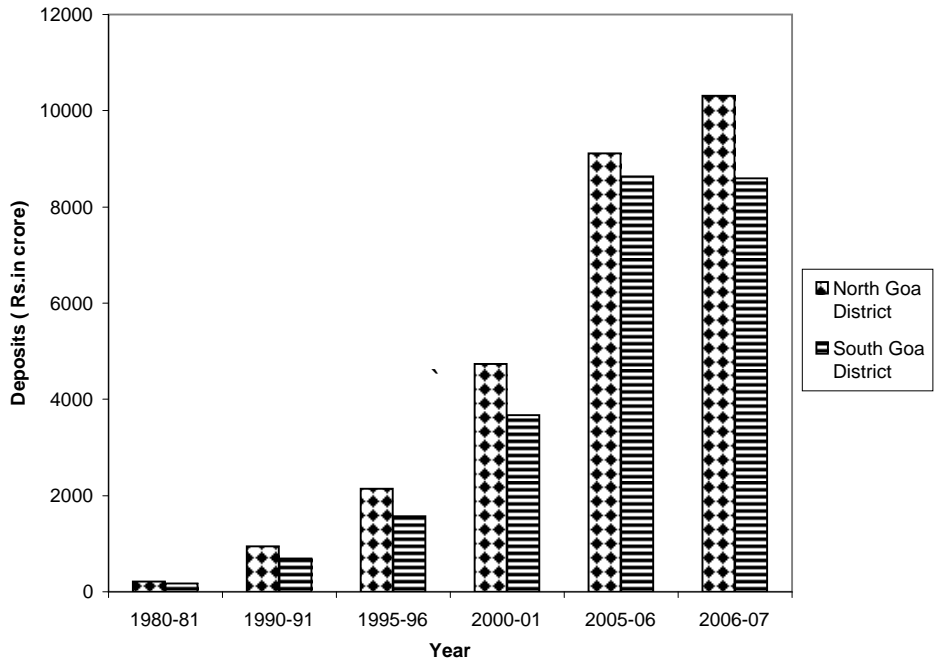


**Chart No.3**  
**Taluka wise population covered per branch**





**Chart No.7  
Districtwise Deposits**



**Chart No.8  
Districtwise Credits**

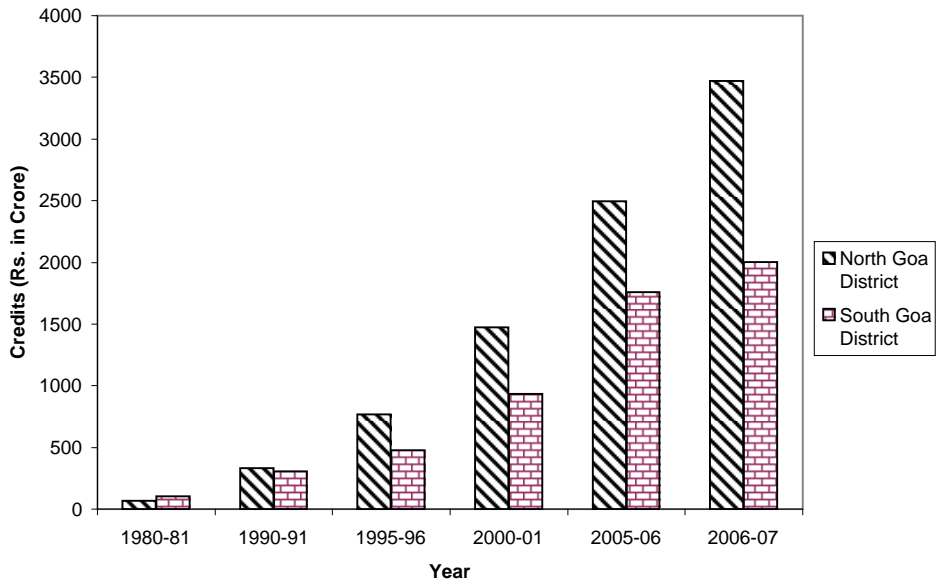


Chart No.4

Taluka wise Percentage Distribution of Deposits, 2006-07

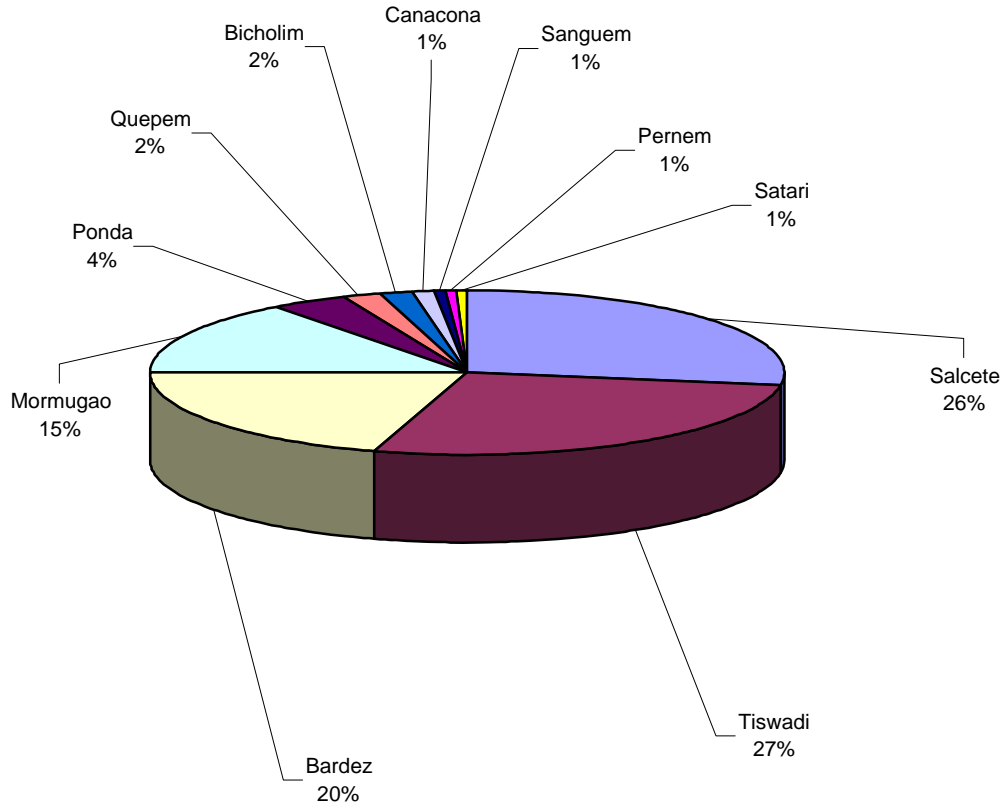


Chart No.6

Talukwise Percentage Distribution of Credits, 2006-07

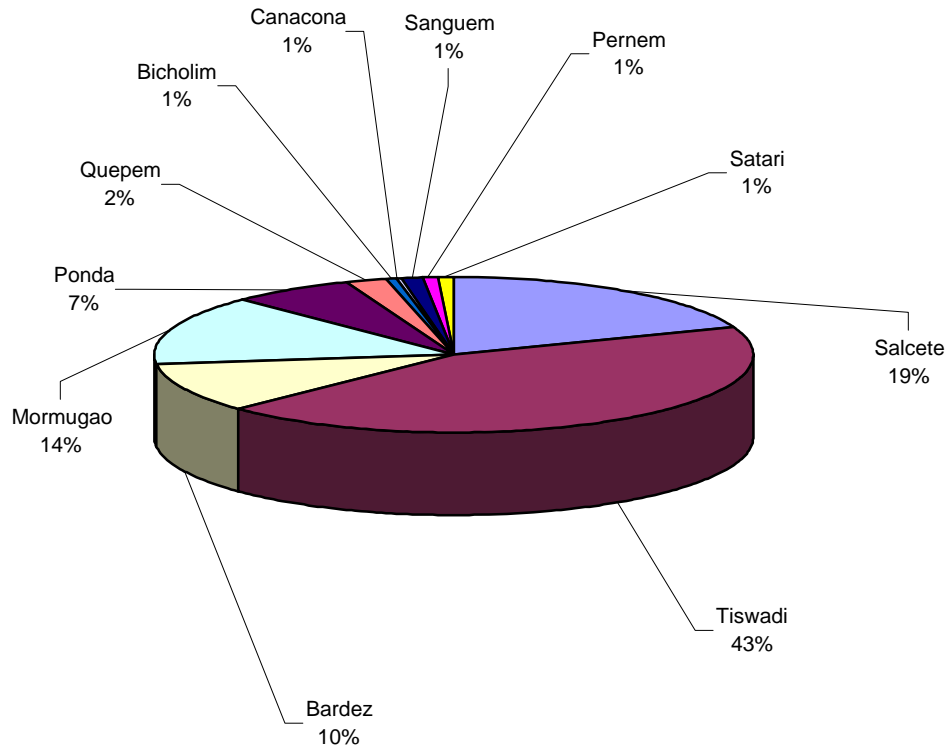


Chart No.5

Trends in Domestic and N.R.E. Deposits (Rs. in Crore)

