



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO IN GOA

2008-09



Directorate of Planning, Statistics and Evaluation

Panaji-Goa

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CREDIT DEPOSIT

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P R E F A C E

The present brochure on “Credit Deposit Ratio, 2008-09”, the twenty-first in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period from 1980-81 to 2008-09. 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 2006-07 to 2008-09 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, their corresponding ratios, all these well depicted through charts wherever necessary, while Chapter IV summarizes the findings of the report. In addition to this ‘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.

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

Anand Sherkhane

Director

Panaji,

December, 2010

CHAPTER – I

BANKS' FUNCTIONING IN GOA

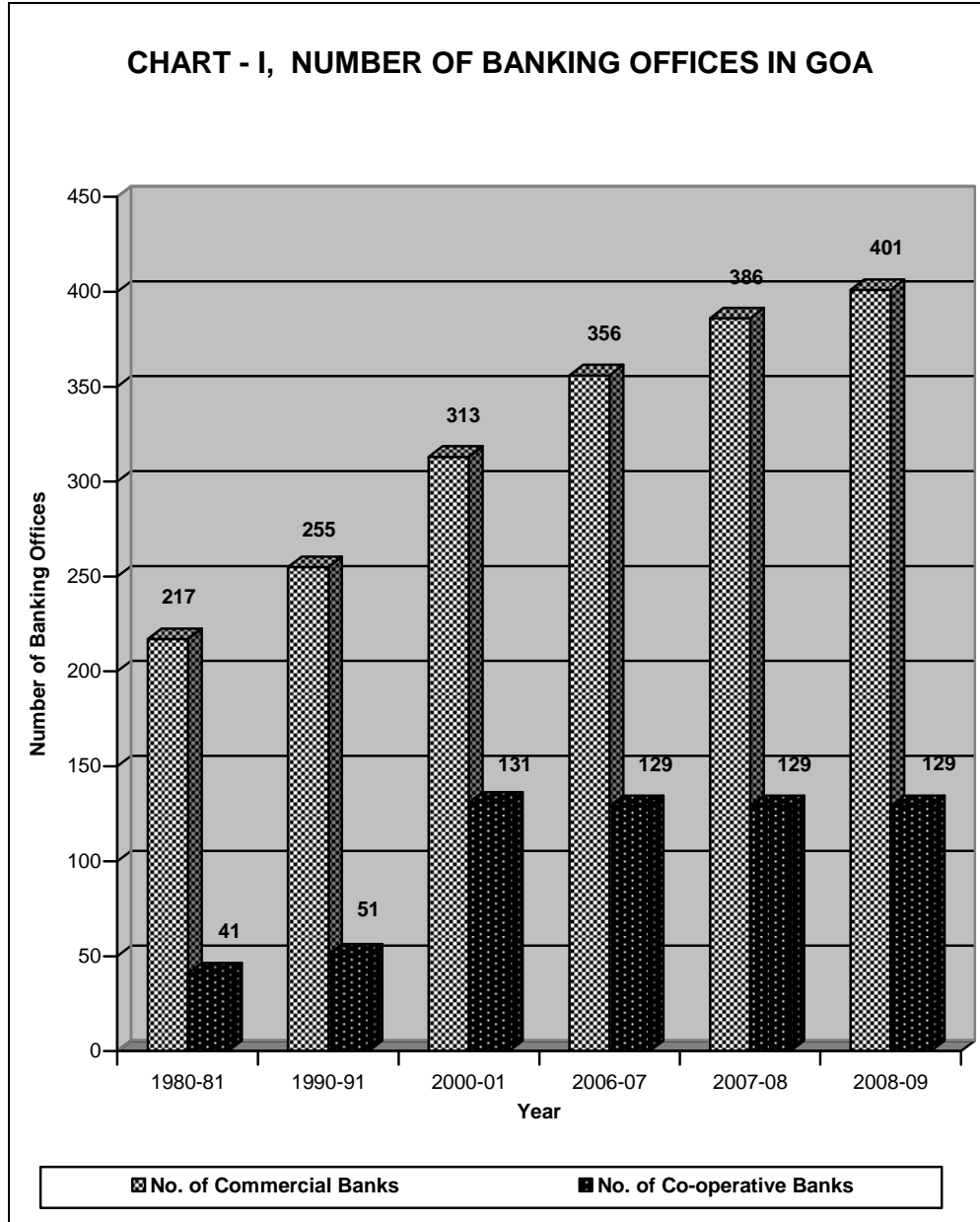
1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3,702 sq. kms, and estimated population of 15.21 lakh (2009) has a well-knit banking system with as many as 530 banking offices as on 31st March, 2009. Thus, there is a scheduled commercial bank branch for less than 4,148 people in Goa, as against the all-India average of 14,683 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 31st March, 1988 after it gained Statehood and further to 530 bank branches as on March 31st, 2009. The aggregate deposits registered a phenomenal rise from Rs.9 crore in 1962 to Rs. 26,045 crore in 2008-09. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 7,465 crore during 2008-09. Consequently, the credit deposit ratio in 2008-09 was 28.7.
- 1.1.3 Table 1.1. below presents the trend in the number of banking offices between 1980-81 and 2008-09.

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
2006-2007	356	129	485
2007-2008	386	129	515
2008-2009	401	129	530



1.2. Commercial Banks.

1.2.1 Thirty seven commercial banks were operating in Goa as on March, 31st 2009. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (69), followed by Corporation Bank (40), Bank of India (37), Bank of Baroda (25), Central Bank of India (24), and Canara Bank (24). The above six Commercial Banks have in all 219 branches accounting for 55 percent of the total banking offices of the commercial banks and 41 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 2008-09, 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 2008-09, sixty percent or 320 out of 530 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (113), followed by Tiswadi taluka (102). In South Goa District, Salcete taluka had the maximum number of branches (114), followed by Mormugao taluka (49). These four talukas viz. Salcete, Bardez, Tiswadi and Mormugao together had 378 banking offices accounting for nearly 71% of the total number of banking offices in the State.

1.4.2

During the year 2008-09, the least number of banking offices were in Sattari taluka (13) and Pernem taluka (17) in North Goa district and Sanguem taluka (14) and canacona taluka (15) in the South Goa District. The overall trend in the number of banking offices talukawise during the period 2008-09 is shown in statement 2 & 3.

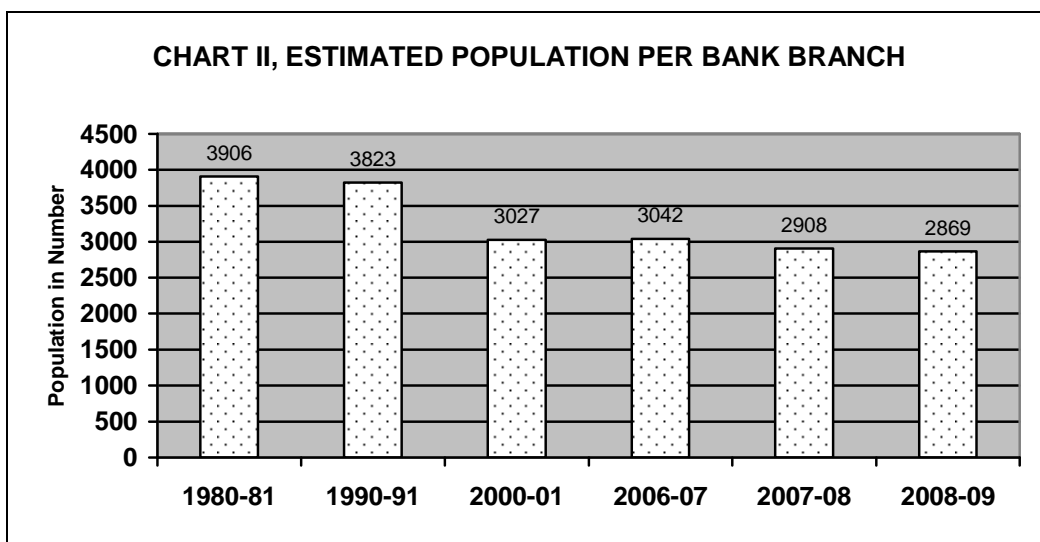
1.5 Population Covered

1.5.1 Even though the average estimated population covered per branch (including co-operative banks) during 1980-81 to 2008-09 declined from 3,906 to 2,869 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)

Year	Estimated population covered per branch
1	2
1980-1981	3,906
1990-1991	3,823
2000-2001	3,027
2006-2007	3,042
2007-2008	2,908
2008-2009	2,869



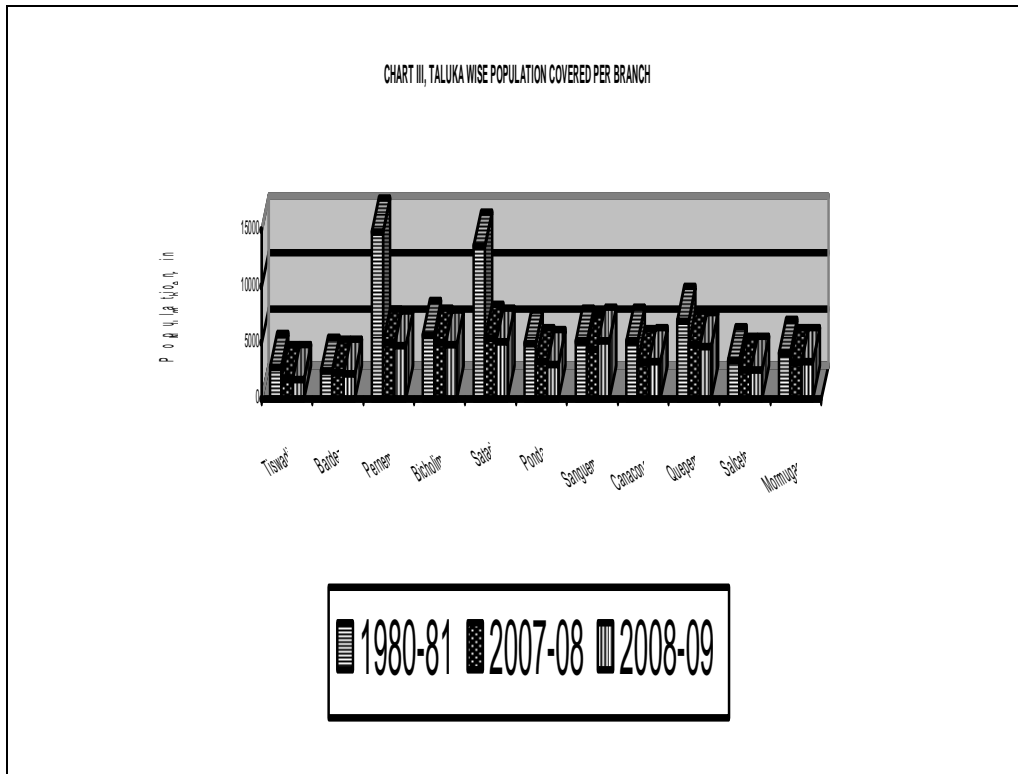
1.5.2 The average estimated population covered per branch office (excluding Co-operative banks) in Goa works out to 4,148 during 2008-09 as presented in Statement-18 and at all India level works out to 14,683.

1.5.3 The details of estimated population covered per bank branch in each of the taluka for 1980-81, 2007-2008 and 2008-2009 are presented in table 1.3.

TABLE 1.3

TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch		
	1980-81	2007-08	2008-09
1	2	3	4
Goa State	3,906	2,908	2,869
North Goa District	3,762	2,755	2,675
Tiswadi	2,807	1,816	1,771
Bardez	2,482	2,301	2,274
Pernem	14,838	5,002	4,779
Bicholim	5,699	5,042	4,875
Sattari	13,612	5,429	5,087
Ponda	4,904	3,322	3,123
South Goa District	4,110	3,133	3,165
Sanguem	5,082	4,451	5,165
Canacona	5,133	3,260	3,310
Quepem	6,949	4,840	4,641
Salcete	3,399	2,600	2,594
Mormugao	4,105	3,288	3,338



1.5.4 The estimated population covered per branch in the State during 2008-09 was 2,869. The population covered per branch for South Goa district and North Goa district for the year 2008-09 is 3,165 and 2,675 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka 1,771 followed to Bardez 2,274 in North Goa district and Salcete 2,594 and Canacona talukas 3,310 in South Goa district. The ranking of talukas based on population covered per branch office during the period 1980-2009 remained more or less the same. Satori taluka in North Goa district, had the highest population covered per branch 5,087 followed by Bicholim taluka (4,875) in North Goa district and Sanguem(5,165) and Quepem (4,641) talukas in South Goa district. The talukas of Satori and Pernem registered a steady progress in population covered per bank branch during the years 1980-81 to 2008-09. In these talukas, the population covered per bank branch decreased from around 14 thousand in 1980-81 to 5 thousand in 2008-09

CHAPTER – II

DEPOSITS/CREDITS

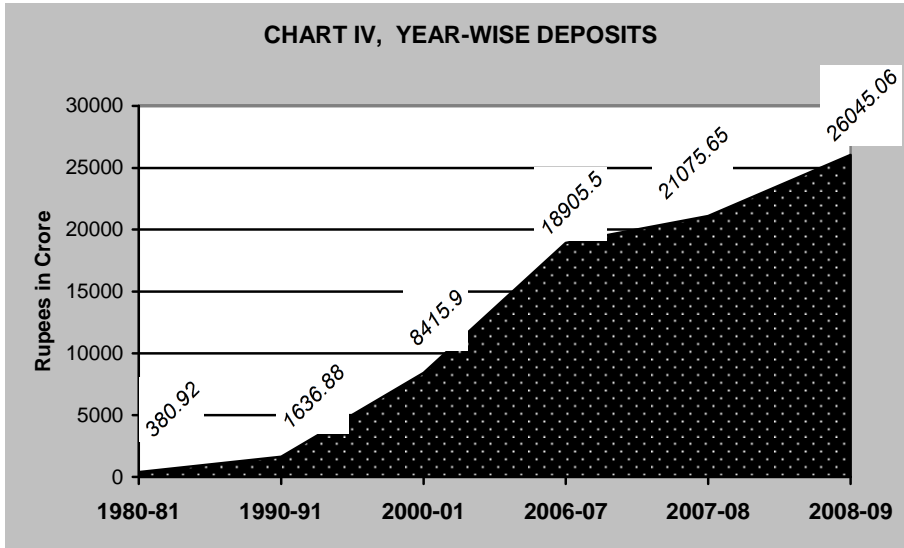
2.1 DEPOSITS

2.1.1 The 530 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 26,045.06 crore, as on 31st March, 2009 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	1,636.88	7.1
2000-2001	8,415.90	14.8
2006-2007	18,905.50	6.5
2007-2008	21,075.65	11.5
2008-2009	26,045.06	23.6

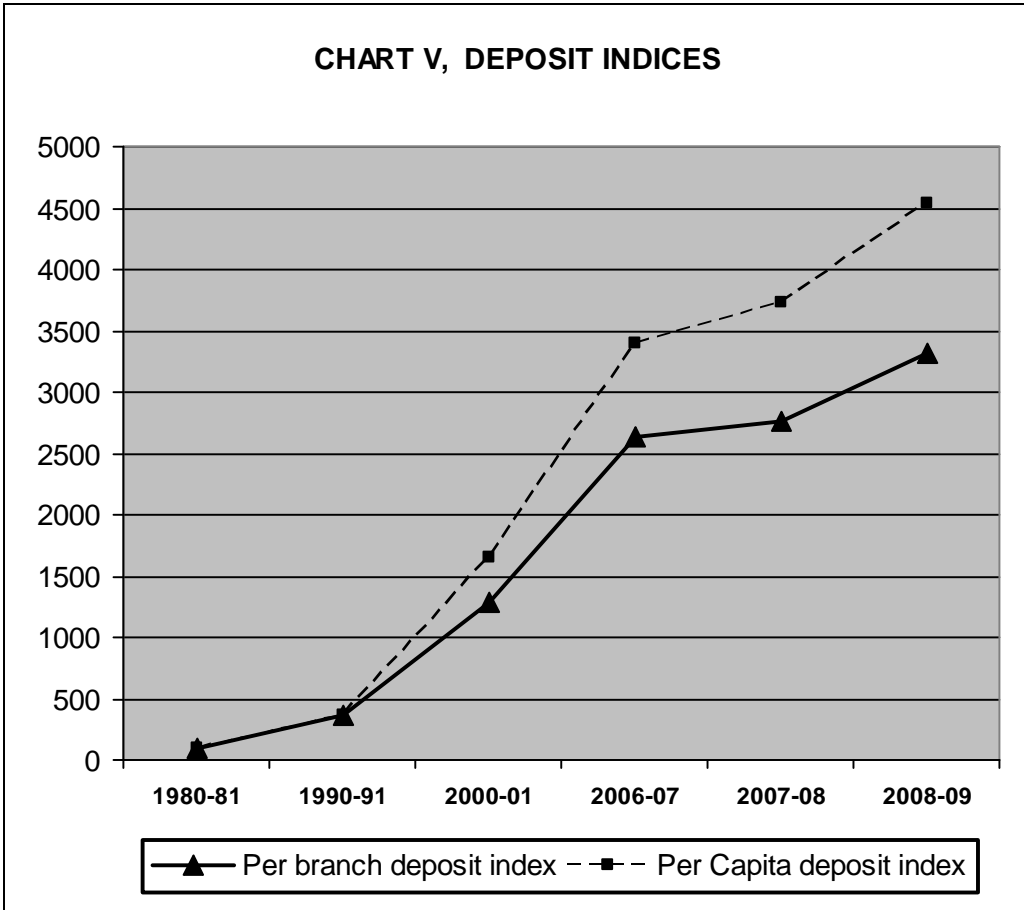


2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2008-09 registered a tremendous increase from Rs 380.92 crore to Rs. 26,045.06 crore, registering an average annual growth rate of 16.3%. During the year 2008-09, the annual growth rate recorded was 23.6%.

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
2006-2007	38.98	2,634	1,28,136	3,391
2007-2008	40.92	2,765	1,40,704	3,723
2008-2009	49.14	3,320	1,71,275	4,532



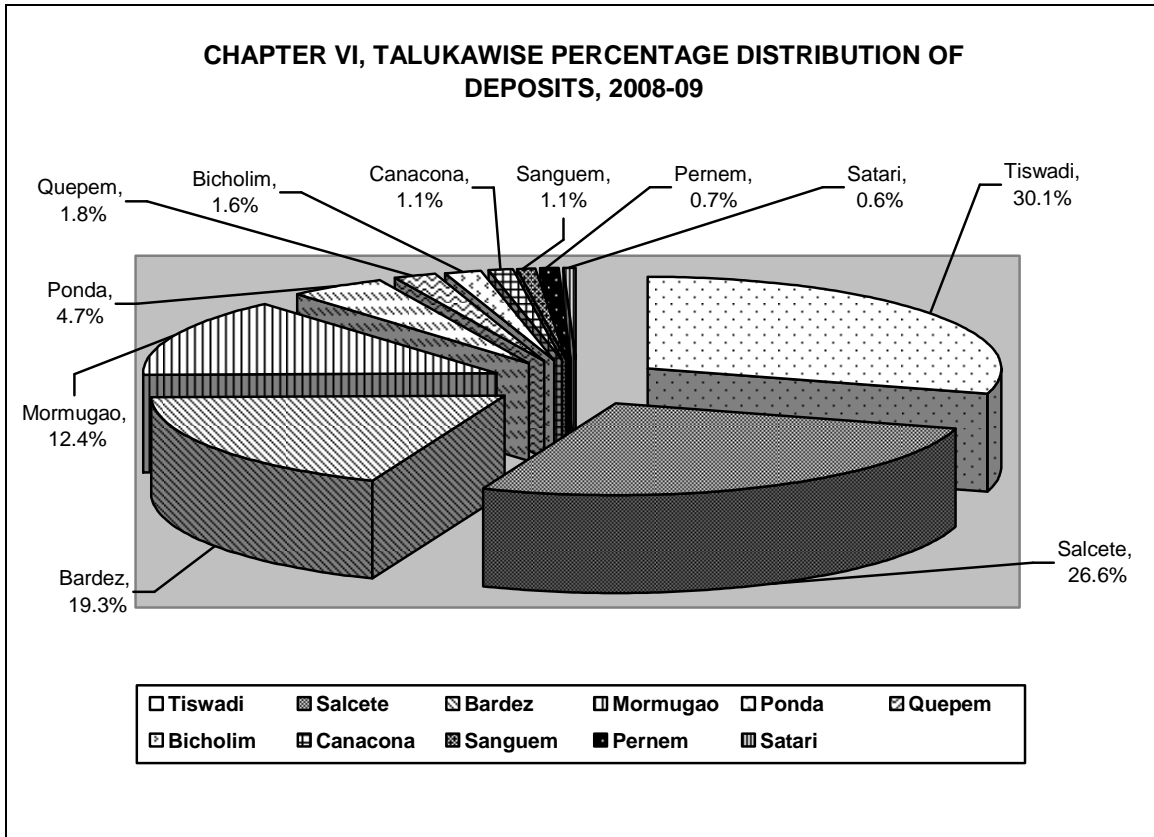
2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 33 times and the per capita deposits increased more than 45 times during the period 1980-81 to 2008-09.

- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 49.14 crore in 2008-09, the per capita deposits showed a phenomenal increase from Rs. 3,779 to Rs. 1,71,275 during the same period. The deposits per branch and the per capita deposits registered a growth rate of 13.3 % and 14.6 % 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, 2009 indicated that Panaji centre with total deposits amounting to Rs. 6,168 crore ranked 53rd, Margao centre with deposit of Rs. 4,583 crore ranked 70th and Mormugao centre with deposit amounting to Rs. 3,145 crore stood at rank number 95. The average deposits per reporting office for Panaji, Margao and Mormugao centre worked out to Rs. 116.38 crore and Rs. 99.63 and Rs. 101.45 crore respectively.
- 2.1.6 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2009. As on March, 2009, the State Bank of India with total aggregate deposits of Rs. 4,744.60 crore (18%) topped the list followed by Bank of India Rs. 3,125.83 crore (12%) and Canara Bank Rs. 2,315.88 (9%). These three banks together accounted for 39% of the total deposits. The deposits mobilized by as many as 19 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 Urban Co-operative Bank Ltd. amounting to Rs 563.98 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 2008-09, the deposits per branch were the highest in case of IDBI Bank. (Rs. 147.30 crore), ICICI Bank Ltd. (Rs. 99.31 crore), Canara Bank (Rs. 96.50 crore), Syndicate Bank (Rs 85.71 crore), bank of India. (Rs. 84.48 crore), Saraswat Coop. Bank (Rs. 83.77 crore) and HDFC Bank (Rs. 76.55 crore). The lowest deposits per branch were for Citizen Credit Coop Bank (Rs. 0.12 crore).
- 2.1.8 The ranking of talukas according to the size of deposits as on 31st March, 2009 is given in Table 2.3.

TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2008-2009.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	Per capita deposits (Rs.) @
1	2	3	4	5
Tiswadi	7,685.14	29.5	1	4,25,440
Salcete	6,896.21	26.5	2	2,33,240
Bardez	4,863.77	18.7	3	1,89,310
Mormugao	3,610.36	13.8	4	2,20,743
Ponda	1,182.07	4.5	5	70,102
Quepem	546.08	2.1	6	65,370
Bicholim	442.14	1.7	7	43,186
Canacona	276.39	1.1	8	55,674
Pernem	204.23	0.8	9	25,138
Sanguem	183.68	0.7	10	25,403
Sattari	154.99	0.6	11	23,435



2.1.9 During the year 2008-09, Tiswadi taluka with Rs. 7,685.14 crore (29.5%) had the highest deposits followed by Salcete taluka Rs. 68,96.21 crore (26.5%) and Bardez taluka Rs. 4,863.77 crore(18.7%). The above three talukas together accounted for more than three fourths of the total deposits. The contribution of Sattari taluka was Rs. 154.99 crore or 0.6% following Sanguem taluka (Rs. 183.68 crore or 0.7%). The aggregate deposits mobilized in the six talukas of Sattari, Sanguem, Pernem, Canacona, Bicholim and Quepem accounted for just 7 percent of the total deposits. The per capita deposits for Tiswadi taluka were the highest (Rs. 4,25,440) followed by Salcete (Rs. 2,33,240) Mormugao (Rs. 2,20,743), and Bardez (Rs.1,89,310)). The lowest per capita deposits were mobilized in Sattari taluka (Rs. 23,435) and Pernem taluka (Rs. 25,138).

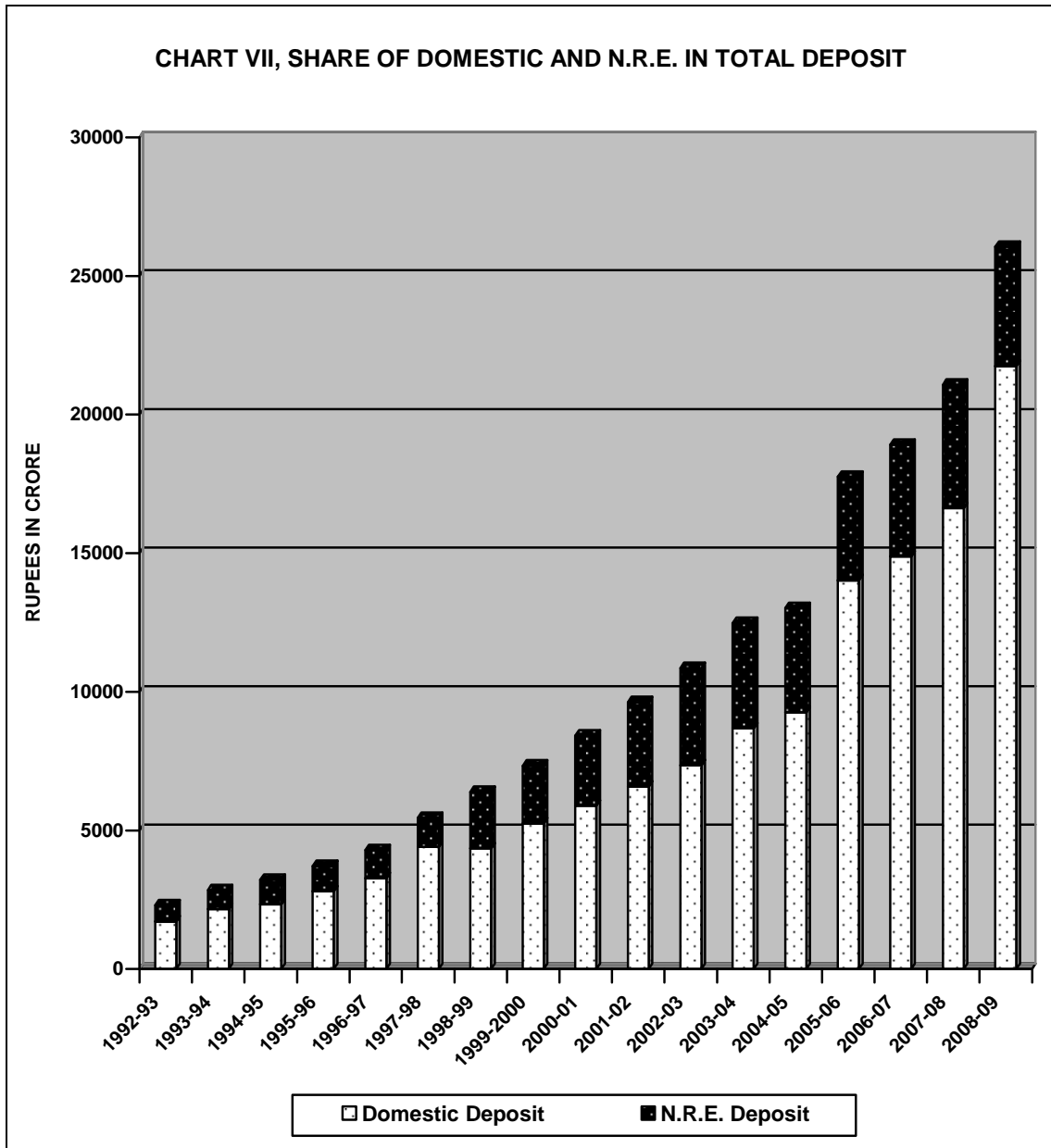
N.R.E. Deposits

2.1.10 As on March 31st 2009, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 4,298.32 crore as against Rs. 4,445.74 crore in 2007-08. During the last fifteen 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 1992-2009 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



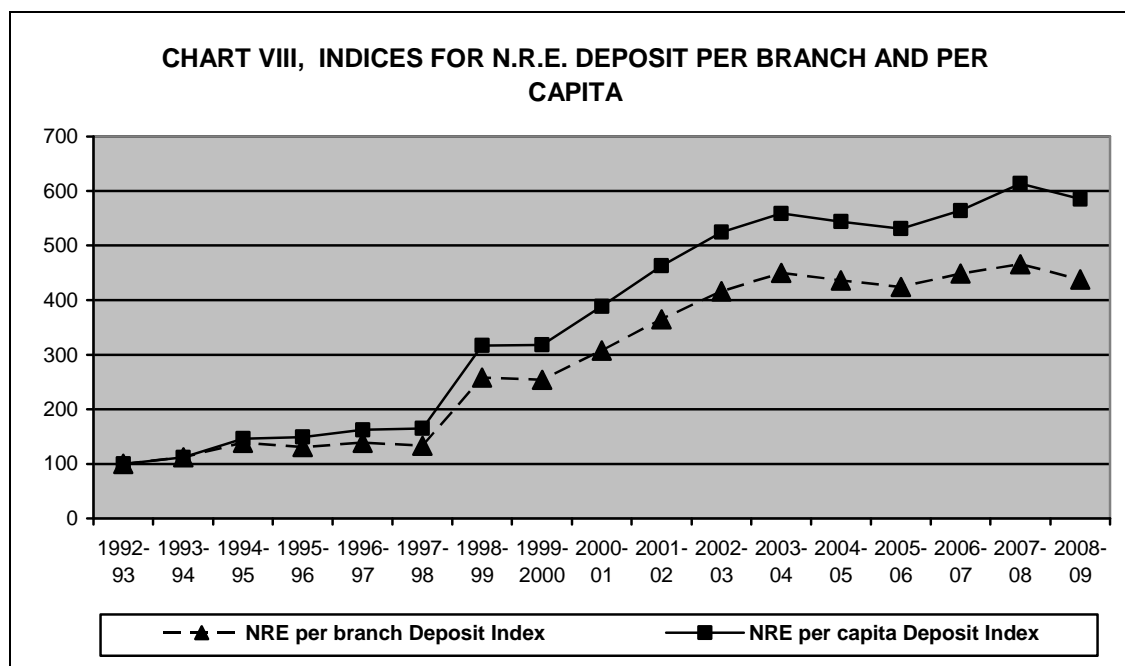
2.1.11 The N.R.E. deposits during the period 1992-93 to 2008-09 have increased from Rs. 583.47 crore to Rs. 4,298.32 crore registering an annual growth of 13.3 %.

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 2008-09. Also, the trend of Domestic and N.R.E. deposits is shown in Chart 5.

TABLE-2.5

N.R.E. DEPOSITS PER BRANCH AND PER CAPITA

Year	NRE Deposit per branch (Rs. in crore)	Index	Per capita of 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



2.2 CREDIT

2.2.1 As on March 31st 2009, the gross credit advanced by the banking institutions in Goa accounted for Rs. 7,464.57 crore as against Rs 7,351.12 crore in 2007-08, which shows an increase of 1.5%. 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

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
2006-2007	5,473.91	28.6
2007-2008	7,351.12	34.3
2008-2009	7,464.57	1.5

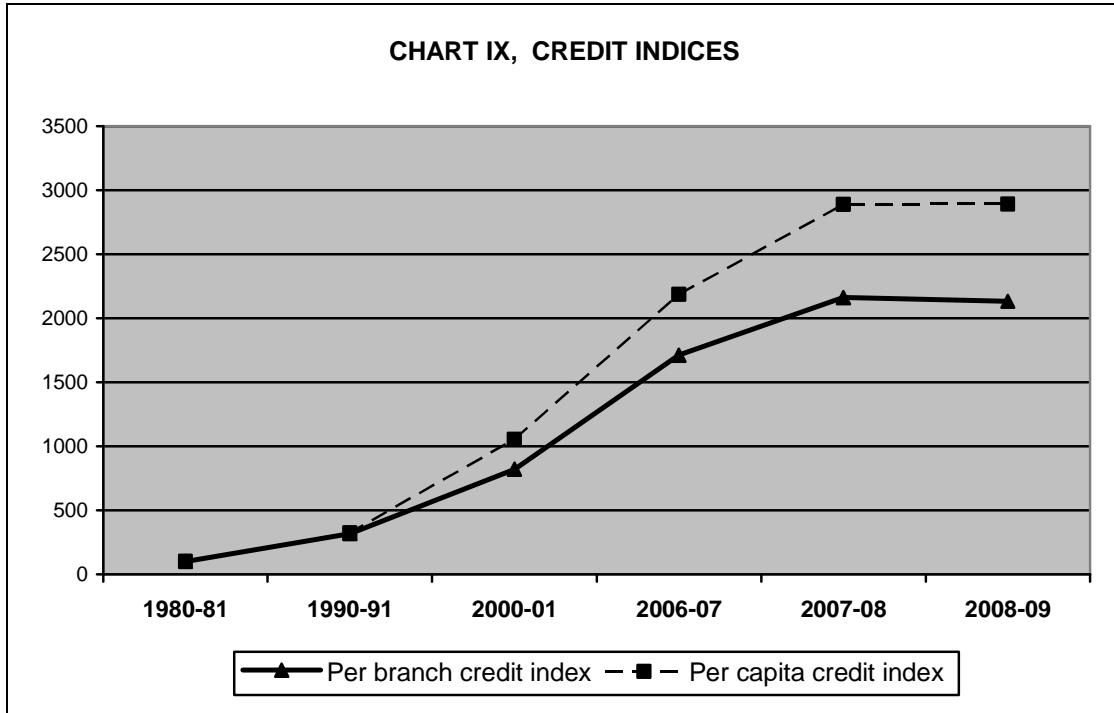
2.2.2 Total advances during the period from 1980-81 to 2008-09 increased from Rs. 171.18 crore to Rs. 7,464.57 registering an annual average growth rate of 14.4 %. During the year 2008-09, 1.5 percent growth was observed as compared to previous year.

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
2006-2007	11.29	1,711	37,100	2,185
2007-2008	14.27	2,162	49,077	2,890
2008-2009	14.08	2,133	49,088	2,891



2.2.4 The credit pattern over the period 1980-81 to 2008-09, has shown 21 times increase in credit per bank branch and 29 times increase in per capita credit.

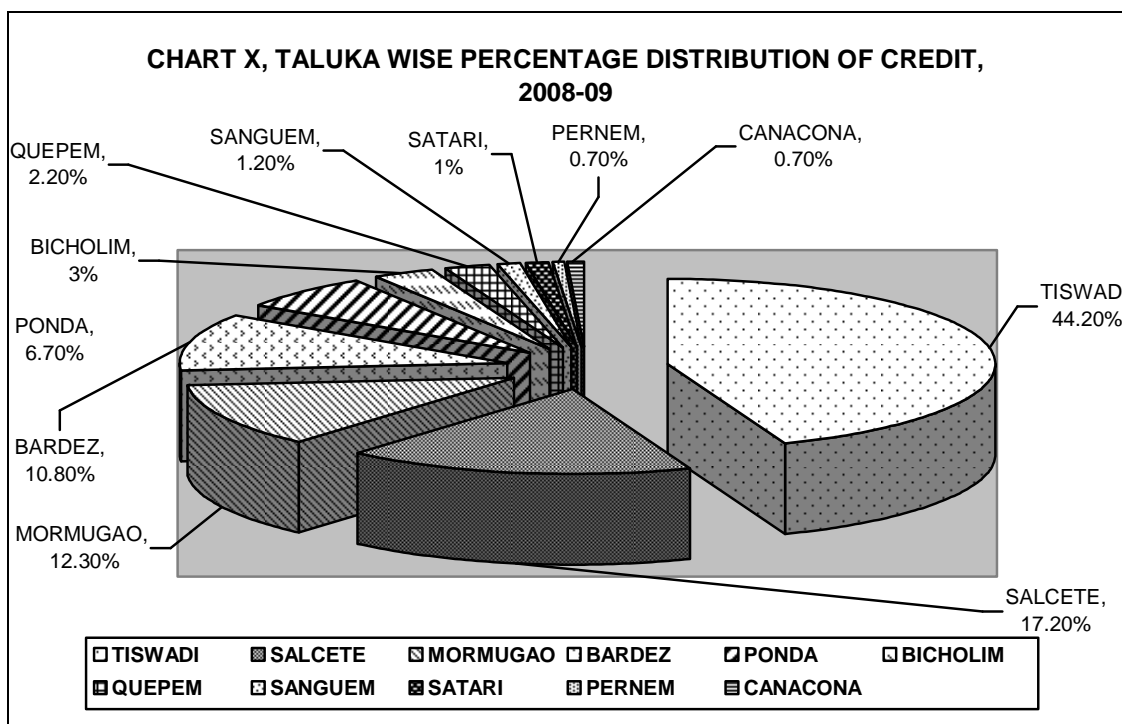
2.2.5 In a span of over two decades, the credit per branch office has increased from Rs. 0.66 crore in 1980-81 to Rs. 14.08 crore in 2008-09 and the per capita credit from Rs. 1,698 in 1980-81 to Rs. 49,088 in 2008-09. The overall growth registered during the above period was 11.5 % and 12.8 % respectively 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, 2009 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 1,281.48 crore (or 17% of the total credit) topped the list followed by Bank of India (Rs. 951.64 crore or 13%), Canara Bank (Rs 860.31 crore or 11%), I.C.I.C.I. Bank Ltd. (Rs. 576.18 crore or 8%), Goa State Coop Bank (Rs. 433.24 crore or 6%), Corporation. Bank (Rs. 415.57 crore or 6%) and Goa Urban Co-operative Bank Ltd. (Rs 312.00 crore or 4%). While 65% of the total advances were made by the above seven 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. 433.24 crore or 6%), Goa Urban Co-operative Bank Ltd. (Rs. 312.00 crore or 4%) and Mapusa Urban Co-operative Bank Ltd. (Rs. 143.08 crore or 2%) together accounted for about 12% of the total credit.
- 2.2.7 The credit per branch in the year 2008-09 was the highest for I.C.I.C.I. Bank Ltd. (Rs. 115.23 crore), followed by Punjab National Bank (Rs. 40.15 crore) and Canara bank. (Rs 35.85 crore). Among the lowest advances per branch were the Citizen Coop. Credit Bank Ltd. (Rs. 0.07 crore), Bank of Rajasthan (Rs. 0.64 crore) and Development Credit Bank Ltd. (Rs. 2.85 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, 2009 is given in Table 2.8.

TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2008-09

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits (Rs.)@
1	2	3	4	5
Tiswadi	3,297.17	44.2	1	1,82,527
Salcete	1,282.48	17.2	2	43,375
Mormugao	914.72	12.3	3	55,927
Bardez	804.31	10.8	4	31,306
Ponda	499.29	6.7	5	29,610
Bicholim	221.05	3.0	6	21,591
Quepem	168.13	2.2	7	20,126
Sanguem	88.13	1.2	8	12,189
Sattari	77.20	1.0	9	11,673
Pernem	56.66	0.7	10	6,974
Canacona	55.43	0.7	11	11,165



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. 3,297.17. crore (44.2%) during the year 2008-09. The Salcete taluka with Rs. 1,282.48 crore (17.2%) stood second followed by Mormugao taluka with Rs. 914.72 crore (12.3%). The above three talukas accounted for 73.7% of the total advances during the year 2008-09. The lowest advances made during the year 2008-09 were in Canacona taluka (Rs. 55.43 crore or 0.7%) followed by Pernem taluka (Rs. 56.66 crore or 0.7%). The per capita credit was the highest for Tiswadi taluka (Rs. 1,82,527) followed by Mormugao taluka (Rs. 55,927) and Salcete taluka (Rs. 43,375). The per capita credit were the lowest for Pernem taluka (Rs. 6,974) followed by Canacona taluka (Rs. 11,165).

@ - For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the years 2007-2008 & 2008-2009 the population figures used are estimated.

CHAPTER – III

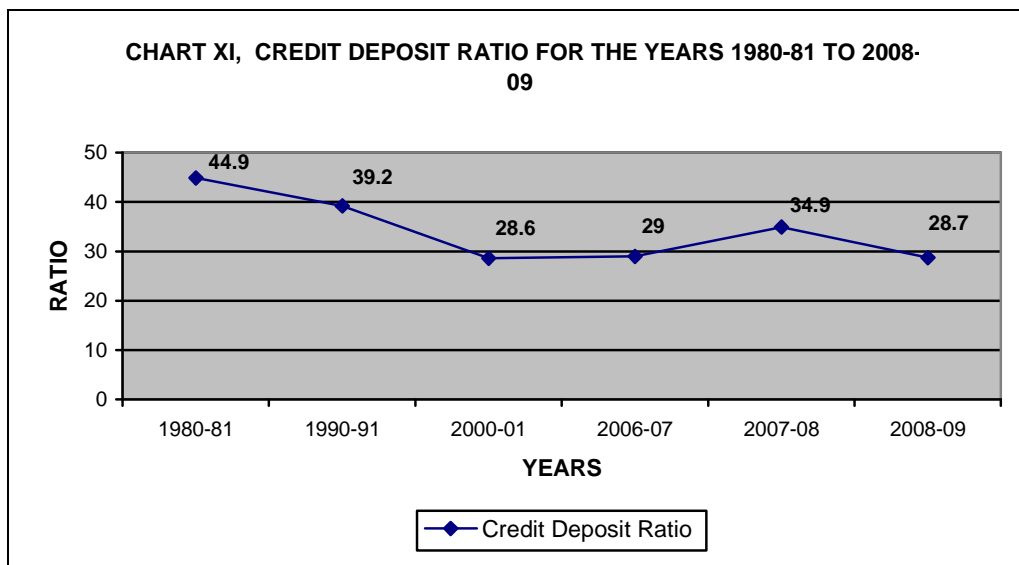
CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 530 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs. 26,045.06 crore upto the year 2008-09, registering an annual increase of 23.6% during 2008-09 over the previous year. Alongside, advances amounting to Rs. 7,464.57 crore were made till 2008-09, representing an increase of 1.5% during 2008-09 over the previous year. Thus, the credit deposit ratio works out to 28.7.
- 3.2 The credit deposit ratio for the period 1980-81 to 2008-09 are given in Table 3.1 below. The credit deposit ratio has steadily decreased from 44.9 in 1980-81 to 28.7 in 2008-2009.

TABLE – 3.1

CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
2000-2001	28.6
2006-2007	29.0
2007-2008	34.9
2008-2009	28.7

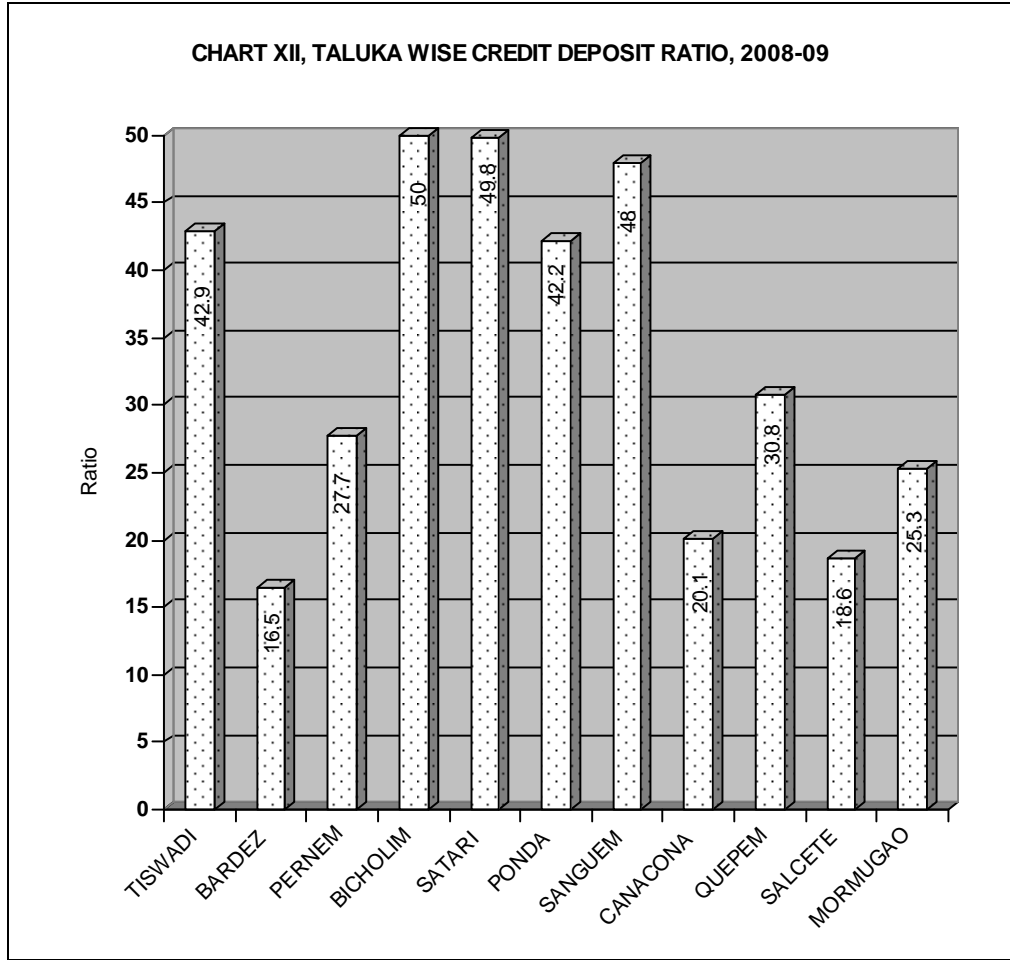


- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2008-09, the credit deposit ratio for Co-operative Banks was quite high (55) as compared to the Commercial Banks (26). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio for State Bank of Travancore (137) was the highest followed by I.C.I.C.I. Bank Ltd (116) and Punjab National Bank (111). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Saraswat Co-operative Bank Ltd (19) and highest being for Citizen Credit Cooperative Bank Ltd. (300) during the year 2008-09. During 2008-09, the credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 27, 30 and 13 respectively.
- 3.4 Taluka-wise credit deposit ratio in 2008-09 (refer Table 3.2) was the highest in Bicholim (50.0), followed by Sattari (49.8) and Ponda (42.2). The ratio for North Goa district (34.1) was more than South Goa district (21.8). Bardez taluka has lowest (16.5) in North Goa District while Canacona (20.1) recorded lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2008-09

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	42.9
Bardez	16.5
Pernem	27.7
Bicholim	50.0
Sattari	49.8
Ponda	42.2
North Goa District	34.1
Sanguem	48.0
Canacona	20.1
Quepem	30.8
Salcete	18.6
Mormugao	25.3
South Goa District	21.8
Goa State	28.7



3.5 In terms of deposits and credit, Bicholim taluka ranked first and Sattari taluka ranked 2nd respectively. In terms of credit deposit ratio, Bardez ranked last during 2008-09.

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2009, 48 scheduled banks having 530 bank branches in Goa were catering to an estimated population of 15.21 lakh. 272 new branches were opened in Goa during the period 1980-81 to 2008-09. Of the 530 bank branches registered, as on 31st March, 2009, 129 (24.3%) were in the Cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (69) followed by Goa State Co-operative Bank Ltd.(57) and Corporation Bank (40).
- 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 228 branches (43%) of the total banking offices in Goa.
- 4.4 432 (82%) major bank branches were concentrated in the five talukas of Salcete, Bardez, Tiswadi, Ponda and Mormugao, while 28 (5%) bank branches were located in the two talukas of Satari and Canacona, and the remaining (70) branches (13%) were scattered in Bicholim, Sanguem, Quepem and Pernem talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding Co-operative Banks) is 4,148 as can be seen from Statement-18. The estimated population covered per branch office ranges from 5,106 to 29,913 for the remaining States/Union Territories and at the all-India level it stood at 14,683.
- 4.6 As against the aggregate deposits of Rs. 26,045.06 crore, the gross credit amounted to Rs.7,460.57 crore and the credit deposit ratio was 28.7.
- 4.7 The index of deposits per branch stood at 3,320 in 2008-09 as against 2,133 for credit during the same period. The index of per capita deposits for 2008-09 was 4,532 and that for credit was 2,891.
- 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, Mormugao, Bardez and Ponda mobilized deposit amounting to Rs. 24,237.55 crore or 93.1 % of the total while all the above five talukas accounted for Rs. 6,797.97 crore or 91.1% 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. 4,744.60 crore, constituting 18.2% of the total deposits and advances of Rs.1,281.48 crore, contributing 17.2% 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, 2009, Panaji centre with total deposit of Rs. 6,168 crore rated 53rd, Margao centre with total deposit of Rs.4,583 crore ranked 70th and Mormugao centre recorded total deposit of Rs.3,145 crore and stood at rank number 95. Also, Panaji centre with credit of Rs. 2,875 crore ranked 64th in the order, as per the Quarterly report for the March 2009 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	2006-2007	2007-2008	2008-2009
<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	53	66	69
2.	Bank of India	23	27	28	29	33	37
3.	Bank of Baroda	21	26	27	25	25	25
4.	Corporation Bank	19	23	31	37	41	40
5.	Central Bank of India	20	22	22	22	24	24
6.	Canara Bank	19	19	21	23	24	24
7.	Syndicate Bank	17	17	17	20	20	20
8.	Dena Bank	15	15	16	16	16	16
9.	Indian Overseas Bank	11	11	12	11	11	14
10.	Union Bank of India	9	10	11	10	11	11
11.	Bank of Maharashtra	7	7	9	12	12	12
12.	United Commercial Bank	4	5	5	7	7	7
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	1	2	3
19.	Federal Bank Ltd.	1	1	2	2	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	1	-	-
23.	South Indian Bank Ltd.	1	1	2	2	2	2
24.	United Bank of India	-	2	2	2	2	4
25.	United Western Bank Ltd.	1	1	3	-	-	-
26.	Ing Vysya Bank Ltd.	1	1	2	2	2	2
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	7	6	-
31.	Catholic Syrian Bank Ltd.	-	-	1	2	2	2
32.	Ratnakar Bank Ltd.	-	-	1	3	3	4

<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
33.	Times Bank Ltd.	-	-	-	-	-	-
34.	Bank of Madhura	-	-	-	-	-	-
35.	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1
36.	I.C.I.C.I. Bank Ltd.	-	-	3	4	5	5
37.	Global Trust Bank Ltd.	-	-	5	-	-	-
38.	I.D.B.I. Bank	-	-	1	3	5	5
39.	H.D.F.C. Bank	-	-	3	15	15	22
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.	-	-	-	1	5	5
44.	State Bank of Travancore	-	-	-	1	1	1
45.	State Bank of Rajasthan	-	-	-	-	-	1
	Sub Total-(A)	217	255	313	356	386	401
Co-operative Banks							
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	5
7.	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	10	10
8.	Saraswat Coop. Bank Ltd.	-	-	5	5	5	5
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	1
	Sub Total-(B)	41	51	131	129	129	129
	TOTAL (Sub Total A+B)	258	306	444	485	515	530

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	97	98	102
Bardez	62	66	92	101	110	113
Pernem	4	9	15	15	16	17
Bicholim	13	18	20	19	20	21
Sattari	3	7	11	12	12	13
Ponda	22	23	41	47	50	54
North Goa District	151	178	266	291	306	320
Sanguem	11	16	15	14	16	14
Canacona	7	9	11	11	15	15
Quepem	8	9	15	17	17	18
Salcete	57	65	93	106	112	114
Mormugao	24	29	44	46	49	49
South Goa District	107	128	178	194	109	210
Goa State	258	306	444	485	515	530

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	20.0	19.0	19.2
Bardez	24.0	21.6	20.7	20.8	21.4	21.3
Pernem	1.6	2.9	3.4	3.1	3.1	3.2
Bicholim	5.0	5.9	4.5	3.9	3.9	4.0
Sattari	1.2	2.3	2.5	2.5	2.3	2.5
Ponda	8.5	7.5	9.2	9.7	9.7	10.2
North Goa District	58.5	58.2	59.9	60.0	59.4	60.4
Sanguem	4.3	5.2	3.4	2.9	3.1	2.6
Canacona	2.7	3.0	2.5	2.3	2.9	2.8
Quepem	3.1	2.9	3.4	3.5	3.3	3.4
Salcete	22.1	21.2	20.9	21.8	21.8	21.5
Mormugao	9.3	9.5	9.9	9.5	9.5	9.3
South Goa District	41.5	41.8	40.1	40.0	40.6	39.6
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	2006-2007	2007-2008	2008-2009
<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	5190.11	6349.40	7685.14
Bardez	85.62	384.76	1889.87	3843.74	4065.18	4863.77
Pernem	2.29	11.78	65.45	126.23	155.94	204.23
Bicholim	7.62	35.51	185.72	293.15	347.81	442.14
Sattari	0.95	7.63	46.01	103.32	116.15	154.99
Ponda	12.31	68.96	381.53	748.09	985.48	1182.07
North Goa District	212.79	940.44	4740.62	10304.64	12019.96	14532.34
Sanguem	6.35	19.48	73.05	121.51	219.17	183.68
Canacona	3.29	17.30	93.49	184.68	226.64	276.39
Quepem	5.92	37.94	207.31	361.02	380.98	546.08
Salcete	97.33	443.19	2478.97	5177.13	5610.06	6896.21
Mormugao	55.24	178.53	822.46	2756.52	2618.84	3610.36
South Goa District	168.13	696.44	3675.28	8600.86	9055.69	11512.72
Goa State	380.92	1636.88	8415.90	18905.50	21075.65	26045.06

STATEMENT – 5

TALUKA-WISE PERCENTAGE DISTRIBUTION OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	27.4	30.1	29.5
Bardez	22.6	23.5	22.5	20.3	19.3	18.7
Pernem	0.6	0.7	0.8	0.7	0.7	0.8
Bicholim	2.0	2.2	2.2	1.6	1.6	1.7
Sattari	0.2	0.5	0.5	0.5	0.6	0.6
Ponda	3.2	4.2	4.5	4.0	4.7	4.5
North Goa District	55.9	57.5	56.3	54.5	57.0	55.8
Sanguem	1.7	1.2	0.9	0.6	1.1	0.7
Canacona	0.8	1.0	1.1	1.0	1.1	1.1
Quepem	1.5	2.3	2.5	1.9	1.8	2.1
Salcete	25.6	27.1	29.5	27.4	26.6	26.5
Mormugao	14.5	10.9	9.8	14.6	12.4	13.8
South Goa District	44.1	42.5	43.7	45.5	43.0	44.2
Goa State	100.0	100.0	100.0	100.0	100.1	100.0

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	4990	6105	7390
Bardez	100	449	2207	4489	4748	5681
Pernem	100	514	2858	5512	6810	8918
Bicholim	100	466	2437	3847	4564	5802
Sattari	100	803	4843	10876	12226	16315
Ponda	100	560	3099	6077	8006	9603
North Goa District	100	442	2228	4843	5649	6829
Sanguem	100	307	1150	1914	3451	2893
Canacona	100	526	2842	5613	6889	8401
Quepem	100	641	3502	6098	6435	9224
Salcete	100	455	2547	5319	5764	7085
Mormugao	100	323	1489	4990	4741	6536
South Goa District	100	414	2186	5116	5386	6848
Goa State	100	430	2209	4963	5533	6837

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	53.51	64.79	75.34
Bardez	1.38	5.83	20.54	38.06	36.96	43.04
Pernem	0.57	1.31	4.36	8.42	9.75	12.01
Bicholim	0.59	1.97	9.29	15.43	17.39	21.15
Sattari	0.32	1.09	4.18	8.61	9.68	11.92
Ponda	0.56	3.00	9.30	15.92	19.71	21.9
North Goa District	1.41	5.28	17.82	35.41	39.28	45.4
Sanguem	0.58	1.22	4.87	8.68	13.28	13.12
Canacona	0.47	1.92	8.50	16.79	15.11	18.43
Quepem	0.74	4.22	13.82	21.24	22.41	30.34
Salcete	1.71	6.82	26.66	48.84	50.09	60.49
Mormugao	2.30	6.16	18.69	59.92	53.45	73.68
South Goa District	1.57	5.44	20.65	44.33	43.33	54.82
Goa State	1.47	5.35	18.95	38.98	40.92	49.14

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	296123	356840	425440
Bardez	5562	20317	83251	154193	160633	189310
Pernem	385	1766	9092	16014	19487	25138
Bicholim	1028	4201	20461	29511	34489	43186
Sattari	232	1540	7851	16101	17829	23435
Ponda	1140	5378	25498	45725	59332	70102
North Goa District	3746	14146	62590	124080	142560	169782
Sanguem	1135	3282	11391	17320	30773	25403
Canacona	915	4249	21290	38341	46348	55674
Quepem	1064	5881	28043	44542	46300	65370
Salcete	5023	20154	95423	180465	192627	233240
Mormugao	5605	14815	56786	173704	162555	220743
South Goa District	3823	13791	62655	133359	138307	173199
Goa State	3779	13993	62618	128136	140704	171275

N.B.: - For the years 1980-81, 1990-91 and 2000-01, the population figures used are as per population census. For the years 2006-07 to 2008-09, 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	4,744.60	1	18.2	68.76
2	Bank of India	3,125.83	2	12.0	84.48
3.	Canara Bank	2,315.88	3	8.9	96.50
4	Corporation Bank	1,965.29	4	7.5	49.13
5	Syndicate Bank	1,714.10	5	6.6	85.71
6	H.D.F.C. Bank	1,684.00	6	6.5	76.55
7	Bank of Baroda	1,326.28	7	5.1	53.05
8	Central Bnak of India	1,011.02	8	3.9	42.13
9	I.D.B.I. Bank	736.50	9	2.8	147.30
10	Goa Urban Co-operative Bank Ltd.	563.98	10	2.2	40.28
11	Goa State Co-Operative Bnak Ltd.	563.57	11	2.2	9.89
12	Dena Bank	560.55	12	2.1	35.03
13	I.C.I.C.I. Bank Ltd.	496.57	13	1.9	99.31
14.	Axis Bank Ltd	449.71	14	1.7	89.94
15	Indian Overseas bank	439.69	15	1.7	31.41
16	Saraswat Co-operative Bank	418.86	16	1.6	83.77
17	Bank of Maharashtra	409.08	17	1.6	34.09
18	Union Bank of India	385.99	18	1.5	35.09
19	Karnataka Bank Ltd	309.28	19	1.2	61.86
20	Mapusa Urban Co-op Bank Ltd	309.14	20	1.2	12.88
21	United Commercial Bank	240.25	21	0.9	34.32
22	Oriental Bank of Commerce	235.27	22	0.9	39.21
23	Federal Bank	220.53	23	0.8	55.13
24	Madgao Urban Coop Bank Ltd	195.48	24	0.8	21.72
25	Bicholim Urban Co-operative Bank	185.00	25	0.7	18.50
26	Indian Bank	179.17	26	0.7	29.86
27	Vijay Bank	165.94	27	0.6	33.19
28	Punjab National Bank	144.43	28	0.6	36.11
29	Andhra Bank	142.56	29	0.5	35.64
30	State Bank of Mysore	122.13	30	0.5	40.71
31	Indusind Bank Ltd	115.67	31	0.4	57.84
32	Ing Vysya Bank Ltd.	114.49	32	0.4	57.25
33	South Indian bank Ltd	79.15	33	0.3	39.58
34	Citizen Co-Operative Bank Ltd	61.52	34	0.2	12.30
35	Catholic Syrian Bank Ltd	43.56	35	0.2	21.78
36	Development Credit Bank Ltd	41.48	36	0.2	10.37
37	Union Bank of India	34.45	37	0.1	3.13

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>
38	Jammu and Kashmir Bank Ltd	33.00	38	0.1	33.00
39	Women Co-operative bank Ltd	27.94	39	0.1	13.97
40	North kanara G.S.B. Co-operative Bank Ltd	26.67	40	0.1	26.67
41	State Bank of Patiala	23.76	41	0.1	23.76
42	Allahabad Bank	20.29	42	0.1	6.76
43	Ratnakar bank Ltd	20.04	43	0.1	5.01
44	Shamrao Vithal coop. Bank Ltd	16.68	44	0.1	16.68
45	Punjab & Sind Bank	13.25	45	0.1	13.25
46	State Bank of Travancore	9.97	46	Neg.	9.97
47	Bank of Rajasthan	2.34	47	-	2.34
48	Citizen Credit Co op Bank Ltd	0.12	48	-	0.12
	TOTAL	26045.06	-	100.0	49.14

TATEMENT – 10

TALUKA-WISE CREDIT IN GOA

(Rs. In Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	2341.06	3317.13	3297.17
Bardez	12.87	73.10	277.51	559.88	683.74	804.31
Pernem	0.77	5.75	20.72	31.64	46.70	56.66
Bicholim	5.04	18.57	62.13	132.94	179.57	221.05
Sattari	0.41	5.09	13.26	48.06	64.94	77.20
Ponda	6.39	34.43	141.36	358.74	502.30	499.29
North Goa District	69.88	333.77	1472.38	3472.32	4794.38	4955.68
Sanguem	3.06	8.54	46.42	59.95	75.40	88.13
Canacona	0.52	4.36	14.95	30.00	47.10	55.43
Quepem	3.08	11.74	39.80	112.36	137.11	168.13
Salcete	43.77	145.18	478.57	1023.25	1193.88	1282.48
Mormugao	50.87	137.35	353.04	776.03	1103.25	914.72
South Goa District	101.30	307.17	932.78	2001.59	2556.74	2508.89
Goa State	171.18	640.94	2405.16	5473.91	7351.12	7464.57

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	42.8	45.1	44.2
Bardez	7.5	11.4	11.5	10.2	9.3	10.8
Pernem	0.5	0.9	0.9	0.6	0.6	0.7
Bicholim	3.0	2.9	2.6	2.4	2.5	3.0
Sattari	0.2	0.8	0.6	0.9	0.9	1.0
Ponda	3.7	5.4	5.8	6.5	6.8	6.7
North Goa District	40.8	52.1	61.2	63.4	65.2	66.4
Sanguem	1.8	1.3	1.9	1.1	1.0	1.2
Canacona	0.3	0.7	0.6	0.5	0.7	0.7
Quepem	1.8	1.8	1.7	2.1	1.9	2.2
Salcete	25.6	22.7	19.9	18.7	16.2	17.2
Mormugao	29.7	21.4	14.7	14.2	15.0	12.3
South Goa District	59.2	47.9	38.8	36.6	34.8	33.6
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	2006-2007	2007-2008	2008-2009
<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	5273	7471	7426
Bardez	100	568	2156	4350	5313	6250
Pernem	100	747	2691	4109	6065	7358
Bicholim	100	368	1233	2638	3563	4386
Sattari	100	1241	3234	11722	15839	18829
Ponda	100	539	2212	5614	7861	7814
North Goa District	100	478	2107	4969	6861	7092
Sanguem	100	279	1517	1959	2464	2880
Canacona	100	838	2875	5769	9058	10660
Quepem	100	381	1292	3648	4452	5459
Salcete	100	332	1093	2338	2728	2930
Mormugao	100	270	694	1526	2169	1798
South Goa District	100	303	921	1976	2524	2477
Goa State	100	374	1405	3198	4294	4361

STATEMENT – 13
TALUKA-WISE PER BANK BRANCH CREDIT IN GOA
(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	24.13	33.85	32.33
Bardez	0.21	1.11	3.02	5.54	6.22	7.12
Pernem	0.19	0.64	1.38	2.11	2.92	3.33
Bicholim	0.30	1.03	3.11	7.00	8.98.	10.53
Sattari	0.32	0.73	1.21	4.01	5.41	5.94
Ponda	0.29	1.50	3.45	7.63	10.05	9.25
North Goa District	0.46	1.88	5.54	11.93	15.67	15.41
Sanguem	0.28	0.53	3.09	4.28	4.71	6.30
Canacona	0.07	0.48	1.36	2.73	3.14	3.70
Quepem	0.39	1.30	2.65	6.61	8.07	9.34
Salcete	0.77	2.23	5.15	9.65	10.66	11.25
Mormugao	2.12	4.74	8.02	16.87	22.52	18.67
South Goa District	0.95	2.40	5.24	10.32	12.23	11.95
Goa State	0.66	2.09	5.42	11.29	14.27	14.08

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA
(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	133570	186425	182527
Bardez	836	3860	12225	22460	27018	31306
Pernem	129	862	2878	4014	5836	6974
Bicholim	680	2197	6845	13383	17806	21591
Sattari	100	1028	2263	7489	9968	11673
Ponda	592	2685	9447	21927	30242	29610
North Goa District	1230	5021	19440	41811	56865	57897
Sanguem	547	1439	7238	8545	10587	12189
Canacona	144	1071	3405	6228	9632	11165
Quepem	544	1820	5384	13863	16663	20216
Salcete	2259	6602	18422	35669	40993	43375
Mormugao	5162	11398	24375	48902	68480	55927
South Goa District	2299	6083	15902	31035	39049	37744
Goa State	1698	5479	17896	37100	49077	49088

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 2008-09, 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	1281.48	1	17.2	18.57
2	Bank of India	951.64	2	12.7	25.72
3	Canara Bank	860.31	3	11.5	35.85
4	I.C.I.C.I. Bank	576.18	4	7.7	115.23
5	Goa State Coop. Bank Ltd.	433.24	5	5.8	7.60
6	Corporation Bank	415.57	6	5.6	10.39
7	Goa Urban Coop. Bank Ltd.	312.00	7	4.2	22.29
8	Syndicate bank	279.77	8	3.7	13.99
9	Indian Overseas Bank	231.04	9	3.1	16.50
10	Bank of Baroda	172.91	10	2.3	6.92
11	Punjab National Bank	160.60	11	2.3	40.15
12	Bank of Maharashtra	155.08	12	2.1	12.92
13	Mapusa Urban Coop. Bank Ltd	143.08	13	1.9	5.96
14	Bicholim Urban Coop. Bank Ltd.	127.47	14	1.7	12.74
15	Central Bank of India	127.19	15	1.7	5.30
16	Axis Bank Ltd.	116.84	16	1.6	23.37
17	Madgao Urban Coop. Bank Ltd	113.23	17	1.5	12.88
18	Union Bank of India	89.90	18	1.2	8.17
19	Dena Bank	89.15	19	1.2	5.57
20	Saraswat Coop. bank Ltd.	80.24	20	1.1	16.05
21	Federal Bank Ltd.	69.11	21	0.9	17.28
22	Oriental Bank of Commerce	66.85	22	0.9	11.14
23	United Commercial Bank	62.64	23	0.8	8.95
24	I.D.B.I. Bank	59.71	24	0.7	11.94
25	Karnataka Bank Ltd.	56.48	25	0.7	11.30
26	State bank of Mysore	55.95	26	0.7	18.65
27	Andhra Bank	52.26	27	0.7	13.07
28	Vijaya Bank	38.52	28	0.5	7.70
29	Citizen's Coop. Bank Ltd.	35.85	29	0.5	35.85
30	North Kanara G.S.B. Bank	35.67	30	0.5	35.67
31	Indian Bank	29.54	31	0.4	4.92
32	South Indian Bank Ltd.	25.88	32	0.3	12.94
33	Women's Coop. Bank Ltd.	22.83	33	0.3	11.42
34	United Bank of India	18.38	34	0.2	4.60

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	State Bank of Travancore	13.68	35	0.2	13.68
36	State Bank of Patiala	13.39	36	0.2	13.39
37	Jammu and Kashmir Bank Ltd.	13.12	37	0.2	13.12
38	Ratnakar bank Ltd	12.77	38	0.2	3.19
39	Ing.Vysya Bank Ltd	11.47	39	0.2	5.73
40	Allahabad Bank	11.42	40	0.2	3.80
41	Development Credit Bank Ltd.	11.41	41	0.2	2.85
42	Catholic Syrian Bank Ltd.	11.06	42	0.1	5.53
43.	Indusind Bank Ltd.	7.73	43	0.1	3.86
44	Punjab & Sindh Bank	5.54	44	0.1	5.54
45	Shamrao Vihal Coop.Bank Ltd.	5.39	45	0.1	5.39
46	Bank of Rajasthan Ltd..	0.64	46	Neg.	0.64
47	CitizenCoop. Credit Bank	0.36	47	Neg.	0.07
48	HDFC Bank.	-	48	Neg.	-
	Total	7464.57	-	100.00	14.08

STATEMENT – 16

TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2006-2007	2007-2008	2008-2009
<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	45	52	43
Bardez	15	19	15	15	17	17
Pernem	34	49	32	25	30	28
Bicholim	66	52	33	45	52	50
Sattari	43	67	29	47	56	50
Ponda	52	50	37	48	51	42
North Goa District	33	35	31	34	40	34
Sanguem	48	44	64	49	34	48
Canacona	16	25	16	16	21	20
Quepem	52	31	19	31	36	31
Salcete	45	33	19	20	21	19
Mormugao	92	77	43	28	42	25
South Goa District	60	44	25	23	28	22
Goa State	45	39	29	29	35	29

STATEMENT – 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31ST MARCH, 2009

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	27
2	Bank of India	30
3	Bank of Baroda	13
4	Corporation Bank	21
5	Central Bank of India	13
6	Canara Bank	37
7	Syndicate Bank	16
8	Dena Bank	16
9	Indian Overseas Bank	53
10	Union Bank of India	23
11	Bank of Maharashtra	38
12	United Commercial Bank	26
13	Karnataka Bank Ltd.	18
14	Indian Bank	16
15	Punjab National Bank	111
16	State Bank of Mysore	46
17	Vijaya Bank	23
18	Allahabad Bank	56
19	Federal Bank Ltd.	31
20	Oriental Bank of Commerce	29
21	South Indian Bank Ltd.	33
22	United Bank of India	53
23	Ing Vysya Bank Ltd.	10
24	Andhra Bank	37
25	Punjab & Sind Bank	42
26	Bank of Rajasthan.	27
27	Catholic Syrian Bank Ltd.	25
28	Ratnakar Bank Ltd.	64
29	Jammu & Kashmir Bank Ltd.	40
30	I.C.I.C.I Bank Ltd.	116
31	I.D.B.I Bank	8
32	H.D.F.C. Bank	-
33	IndusInd Bank Ltd.	7
34	Development Credit Bank Ltd.	28
35	State Bank of Patiala	56
36	Axis Bank Ltd.	26
37	State Bank of Travancore	137
	Commercial Banks	26

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.	55
2	Goa State Co-operative Bank Ltd.	77
3	Madgao Urban Co-operative Bank Ltd.	58
4	Mapusa Urban Co-op. Bank of Goa Ltd.	46
5	Women's Co-operative Bank Ltd.	82
6	Citizen's Co-op. Bank Ltd.	58
7	Bicholim Urban Co-op. Bank Ltd.	69
8	Saraswat Co-op. Bank Ltd.	19
9	North Kanara G.S.B. Co-op. Bank Ltd.	134
10	Shamrao Vithal Co-op. Bank Ltd.	32
11	Citizen Credit Co-op. Bank Ltd.	300
	Co-operative Banks	55
	ALL BANKS	29

STATEMENT – 18

STATE/UNION TERRITORY (Excluding Co-operative Banks)

Sr.No.	State/Union Territory	Average population per branch, 2009
<i>1</i>	<i>2</i>	<i>3</i>
I	STATE	
1	Andhra Pradesh	12910
2	Arunachal Pradesh	15740
3	Assam	21778
4	Bihar	24837
5	Chattisgarh	19849
6	Goa	4148
7	Gujarat	13410
8	Haryana	11478
9	Himachal Pradesh	7035
10	Jammu & Kashmir	11939
11	Jharkhand	17943
12	Karnataka	10179
13	Kerala	8482
14	Madhya Pradesh	17918
15	Maharashtra	14816
16	Manipur	29913
17	Meghalaya	12800
18	Mizoram	10548
19	Nagaland	26470
20	Orissa	14991
21	Punjab	8377
22	Rajasthan	16825
23	Sikkim	8423
24	Tamil Nadu	11396
25	Tripura	16660
26	Uttar Pradesh	20194
27	Uttarakhand	8924
28	West Bengal	17487
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	12568
2	Chandigarh	5106
3	Dadra & Nagar Haveli	13250
4	Daman & Diu	13778
5	Delhi	8133
6	Lakshadweep	6818
7	Ponducherry	10385
	ALL INDIA	14683

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2009.

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, 2009 (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	98
2	Arunachal Pradesh	25
3	Assam	38
4	Bihar	27
5	Chattisgarh	53
6	Goa	27
7	Gujarat	63
8	Haryana	61
9	Himachal Pradesh	39
10	Jammu & Kashmir	46
11	Jharkhand	32
12	Karnataka	77
13	Kerala	60
14	Madhya Pradesh	57
15	Maharashtra	91
16	Manipur	39
17	Meghalaya	28
18	Mizoram	59
19	Nagaland	31
20	Orissa	51
21	Punjab	66
22	Rajasthan	80
23	Sikkim	42
24	Tamil Nadu	109
25	Tripura	30
26	Uttar Pradesh	42
27	Uttaranchal (Uttarakhand)	26
28	West Bengal	61
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	32
2	Chandigarh	114
3	Dadra & Nagar Haveli	21
4	Daman & Diu	19
5	Delhi	69
6	Lakshadweep	05
7	Pondichery	52
	ALL INDIA	73

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2009.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2009

(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	4744.60	1546.01	3198.59
2	Bank of India	3125.83	165.32	2960.51
3	Bank of Baroda	1326.28	367.31	958.97
4	Corporation Bank	1965.29	545.25	1420.04
5	Central Bank of India	1011.02	91.61	919.41
6	Canara Bank	2315.88	464.29	1851.59
7	Syndicate Bank	1714.10	237.87	1476.23
8	Dena Bank	560.55	85.36	475.19
9	Indian Overseas Bank	439.69	94.28	345.41
10	Union Bank of India	385.99	42.78	343.21
11	Bank of Maharashtra	409.08	8.70	400.38
12	United Commercial Bank	240.25	4.28	235.97
13	Karnataka Bank Ltd.	309.28	12.99	296.29
14	Indian Bank	179.17	30.32	148.85
15	Punjab National Bank	144.43	3.22	141.21
16	State Bank of Mysore	122.13	2.16	119.97
17	Vijaya Bank	165.94	24.63	141.31
18	Allahabad Bank	20.29	0.06	20.23
19	Federal Bank	220.53	30.53	190.00
20	Oriental Bank of Commerce	235.27	8.06	227.21
21	South Indian Bank Ltd.	79.15	1.12	78.03
22	United Bank of India	34.45	2.02	32.43
23	Ing Vysya Bank Ltd.	114.49	12.97	101.52
24	Andhra Bank	142.56	11.98	130.58
25	Punjab & Sind Bank	13.25	Neg	13.25
26	Catholic Syrian Bank Ltd.	43.56	10.74	32.82
27	Ratnakar Bank Ltd.	20.04	0.36	19.68
28	InduSind Bank Ltd.	115.67	8.93	106.74
29	Jammu & Kashmir Bank Ltd.	33.00	0.82	32.18
30	I.C.I.C.I. Bank Ltd.	496.57	127.62	368.95
31	I.D.B.I. Bank	736.50	2.08	734.42
32	H.D.F.C.Bank	1684.00	277.95	1406.05
33	Development Credit Bank Ltd.	41.48	0.95	40.53
34	State Bank of Patiala	23.76	11.30	12.46
35	Axis Bank Ltd.	449.71	56.12	393.59
36	State Bank of Travancore	9.97	0.19	9.78

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.	563.98	-	563.98
39	Goa State Co-operative Bank Ltd.	563.57	0.30	563.27
40	Madgao Urban Co-operative Bank Ltd.	195.48	-	195.48
41	Mapusa Urban Co-operative Bank Ltd.	309.14	2.23	306.91
42	Women's Co-operative Bank Ltd.	27.94	-	27.94
43	Citizen's Co-operative Bank Ltd.	61.52	0.57	60.95
44	Bicholim Urban Co-operative Bank Ltd.	185.00	-	185.00
45	Saraswat Co-operative Bank Ltd.	418.86	5.04	413.82
46	North Kanara G.S.B.Co-operative Bank Ltd.	26.67	-	26.67
47	Shamrao Vithal Co-operative Bank Ltd.	16.68	Neg	16.68
48	Citizen Credit Co-operative Bank Ltd.	0.12	Neg	0.12
49	Bank of Rajasthan	2.34	-	2.34
	Total	26045.06	4298.32	21746.74

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON 31ST MARCH, 2009

(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	4744.60	1281.48	39.49	4.37	-
2	Bank of India	3125.83	951.64	951.64	24.08	-
3	Canara Bank	2315.88	860.31	331.23	28.62	26.31
4	Corporation Bank	1965.29	415.57	186.91	23.96	13.03
5	Goa State Co-op. Bank Ltd.	563.57	433.24	181.21	1.45	-
6	Saraswat Co-op. Bank Ltd.	418.86	80.24	37.59	-	-
7	Syndicate Bank	1714.10	279.77	149.43	8.88	94.45
8	Goa Urban Co-op. Bank Ltd.	563.98	312.00	196.41	18.72	-
9	Indian Overseas Bank	439.69	23.04	63.92	3.33	3.44
10	Bank OF Baroda	1326.28	172.91	80.54	3.88	8.61
11	Bank of Maharashtra	409.08	155.08	55.64	0.66	0.04
12	Punjab National Bank	144.43	160.60	70.14	9.85	0.66
13	Central Bank of India	1011.02	127.19	75.79	2.10	21.64
14	Bicholim Urban Co-op. Bank Ltd.	185.00	127.47	83.25	20.43	-
15	Union Bank of India	385.99	89.90	55.99	4.74	9.62
16	Mapusa Urban Co-op. Bank Ltd.	309.14	143.08	92.54	32.76	-
17	Axis Bank Ltd.	449.741	116.84	3.99	-	-
18	Madgao Urban Co-op. Bank Ltd.	195.48	113.23	74.59	15.14	-
19	I.D.B.I. Bank	736.50	59.71	19.98	-	-
20	Andhra Bank	142.56	52.26	15.35	-	-
21	Ing Vysya Bank Ltd.	114.49	11.47	0.71	-	-
22	Karnataka Bank Ltd.	309.28	56.48	13.59	0.23	-
23	Dena Bank	560.55	89.15	17.06	0.85	0.48
24	Oriental Bank of Commerce	235.27	66.85	30.69	0.15	-
25	State Bank of Mysore	122.13	55.95	16.62	0.36	-
26	Federal Bank Ltd.	220.53	69.11	17.31	-	-
27	Vijaya Bank	165.94	38.52	25.91	0.45	-
28	North Kanara GSBC Bank Ltd.	26.67	35.67	-	-	-
29	United Commercial Bank	240.25	62.64	42.87	2.13	2.74
30	United Bank of India	34.45	18.38	13.14	4.23	-
31	Shamrao Vithal Co-op. Bank Ltd.	16.68	5.38	4.14	0.07	-
32	Citizen's Co-op. Bank Ltd.	61.52	35.85	21.73	4.58	-
33	Indian Bank	179.17	29.54	17.05	1.25	0.16
34	South Indian Bank Ltd.	79.15	25.88	3.24	3.91	-
35	I.C.I.C.I. Bank Ltd.	496.57	576.18	63.88	-	-
36	Ratnakar Bank Ltd.	20.04	12.77	3.24	-	-
37	Jammu & Kashmir Bank Ltd.	33.00	13.12	8.67	-	-

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.	27.94	22.83	13.77	1.04	-
39	InduSind Bank Ltd.	115.67	7.73	0.28	-	-
40	State Bank of Patiala	23.76	13.39	7.81	-	-
41	Catholic Syrian Bank Ltd.	43.56	11.06	4.13	1.59	-
42	Citizen Credit Co-op. Bank Ltd.	0.12	0.36	0.05	0.01	-
43	State Bank of Travancore	9.97	13.68	7.74	1.10	-
44	Punjab & Sind Bank	13.25	5.54	2.66	-	-
45	Allahabad Bank	20.29	11.42	1.06	-	-
46	Development Credit Bank Ltd.	41.48	11.41	-	-	-
47	H.D.F.C. Bank	1684.00	-	-	-	-
48	Bank of Rajasthan	2.34	0.64	0.31	-	-
	Grand Total	26045.06	7464.57	3103.23	224.92	181.18

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2009.

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	217,453	26143	212,178	25509
2	Arunachal Pradesh	3,682	30380	914	7541
3	Assam	39,427	13224	15,115	5070
4	Bihar	86,653	9119	23,624	2486
5	Chhatisgarh	39,437	16711	21,018	8906
6	Goa	23,910	144471	6,343	38326
7	Gujarat	187,906	32717	118,684	20664
8	Haryana	87,204	35453	53,617	21798
9	Himachal Pradesh	23,607	3535	9,100	13660
10	Jharkhand	55,513	18135	17,789	5811
11	Jammu & Kashmir	29,355	25718	13,587	11904
12	Karnataka	256,709	44122	196,719	33812
13	Kerala	135,173	39683	81,612	23959
14	Madhya Pradesh	100,971	14446	57,957	8292
15	Maharashtra	1004,898	91727	912,368	83281
16	Manipur	2,368	9896	916	3828
17	Meghalaya	6,175	24051	1,702	6648
18	Mizoram	1,746	17798	1,025	10449
19	Nagaland	3,473	15808	1,065	4848
20	Orissa	70,626	17645	35,856	8958
21	Punjab	120,667	44612	79,064	29231
22	Rajasthan	91,914	14001	73,680	11223
23	Sikkim	2,517	42090	1,066	17826
24	Tamil Nadu	246,992	37105	268,963	40405
25	Tripura	6,394	18103	1,905	5394
26	Uttar Pradesh	264,369	13644	111,185	5738
27	Uttarakhand	45,162	46771	11,575	11987
28	West Bengal	228,649	26030	138,969	15821
	UNION TERRITORY				
29	Andaman and Nicobar Island	1,394	29978	449	9656
30	Chandigarh	27,857	214780	31,788	244445089
31	Dadra & Nagar Haveli	771	24245	160	5031
32	Daman & Diu	1,281	51653	242	9758
33	Delhi	517,150	296582	354,425	203260
34	Lakshadweep	480	64000	26	3467
35	Punducherry	5,472	43189	2,840	22415
	ALL INDIA	3937,336	33919	2857,525	24617

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2009.

Officers and Officials associated with this report

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