



REPORT

ON

CREDIT DEPOSIT RATIO

IN

GOA

2007 - 2008

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

C O N T E N T S

Chapter	Page No.
Preface	
1. Banks' Functioning in Goa	1 - 5
2. Deposits/Credits	6 - 17
3. Credit Deposit Ratio	18 - 19
4. Summary Findings	20 - 21
Statements	22 - 44

LIST OF STATEMENTS

Statement No.	Description	Page No.
1	2	3
1	Bankwise number of banking offices in Goa	22 – 23
2.	Talukawise number of banking offices in Goa	24
3	Talukawise percentage distribution of number of banking offices in Goa	24
4	Talukawise deposits in Goa	25
5	Talukawise percentage distribution of deposits in Goa	25
6	Talukawise index of deposits in Goa	26
7	Talukawise per bank branch deposits in Goa	26
8	Talukawise per capita deposits in Goa	27
9	Ranking of banks according to size of deposits	28 – 29
10	Talukawise credit in Goa	30
11	Talukawise percentage distribution of credits in Goa	30
12	Talukawise index of credit in Goa	31
13	Talukawise per bank branch credit in Goa	31
14	Talukawise per capita credit in Goa	32
15	Ranking of banks according to size of credit	33 – 34
16	Talukawise credit deposit ratio in Goa	35
17	Credit deposit ratio Bankwise	36 – 37
18	State/Union Territory-wise population per branch (Excluding Co-operative banks)	38
19	State/Union Territory-wise credit deposit ratio (Excluding Co-operative banks)	39
20	Bankwise details of deposits.	40 – 41
21	Outstanding advances to priority sectors and weaker sections.	42 – 43
22	State/Union Territory wise per capita deposit and per capita credit of Commercial banks	44

P R E F A C E

The present brochure on “Credit Deposit Ratio”, the twentieth in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period 1980-81 to 2007-08. For this purpose, data as on March 31 for the years 1980-81 (base year), 1990-91, 2000-01, 2005-06 to 2007-08 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, Shri. J. N. Shirodkar, Statistical Officer and Shri S. A. Naik, Research Assistant.

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

Anand Sherkhane
Director

Panaji,
January, 2010.

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 14.98 lakh (2008) has a well-knit banking system with as many as 515 banking offices as on 31st March, 2008. Thus, there is a scheduled commercial bank branch for less than 4256 people in Goa as against the all-India average of 15,402 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 515 bank branches as on March 31st, 2008. The aggregate deposits registered a phenomenal rise from Rs.9 crore in 1962 to Rs. 21076 crore in 2007-08. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 7351 crore during 2007-08. Consequently, the credit deposit ratio in 2007-08 was 34.9.
- 1.1.3 Table 1.1. below presents the trend in the number of banking offices between 1980-81 and 2007-08.

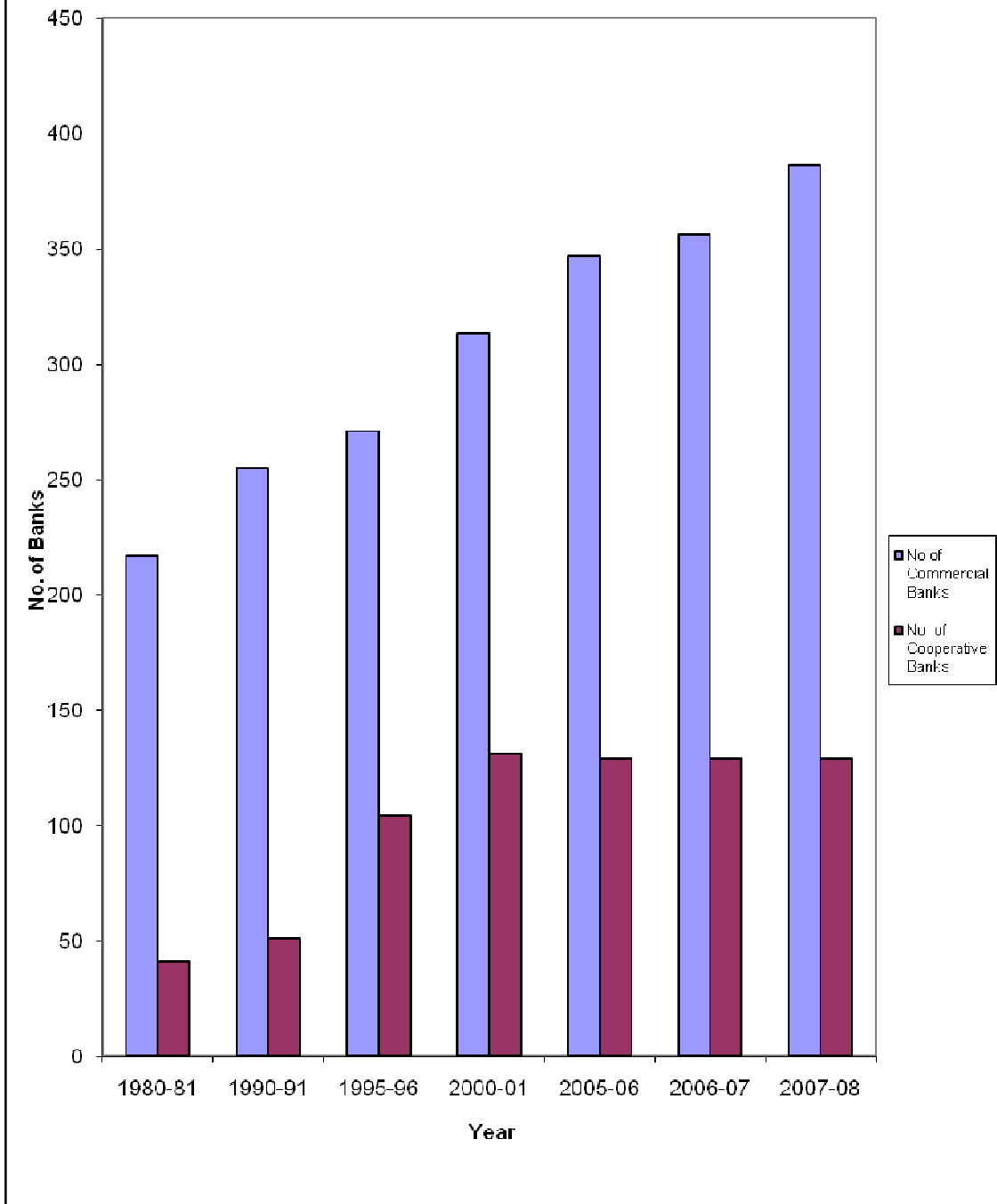
Table 1.1

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
2005-2006	347	129	476
2006-2007	356	129	485
2007-2008	386	129	515

Chart No.1

No.of Banking Offices in Goa



1.2. Commercial Banks.

1.2.1 Thirty seven commercial banks were operating in Goa as on March, 31st 2008. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (66), followed by Corporation Bank (41), Bank of India (33), Central Bank of India (24), Canara Bank (24) and Bank of Baroda (25). The above six Commercial Banks have in all 213 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 2007-08, 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 2007-08, sixty percent or 306 out of 515 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (110), followed by Tiswadi taluka (98). In South Goa District, Salcete taluka had the maximum number of branches (112), followed by Mormugao taluka (49). These four talukas viz. Salcete, Bardez, Tiswadi and Mormugao together had 369 banking offices accounting for nearly 72% of the total number of banking offices in the State.

1.4.2 During the year 2007-08, the least number of banking offices were in Sattari taluka (12) and Pernem taluka (16) in North Goa district and Canacona taluka (15) and Sanguem taluka (16) in the South Goa District. The overall trend in the number of banking offices taluka-wise during the period 2007-08 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 2007-08 declined from 3906 to 2908 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	3906
1990-1991	3823
2000-2001	3027
2005-2006	3053
2006-2007	3042
2007-2008	2908

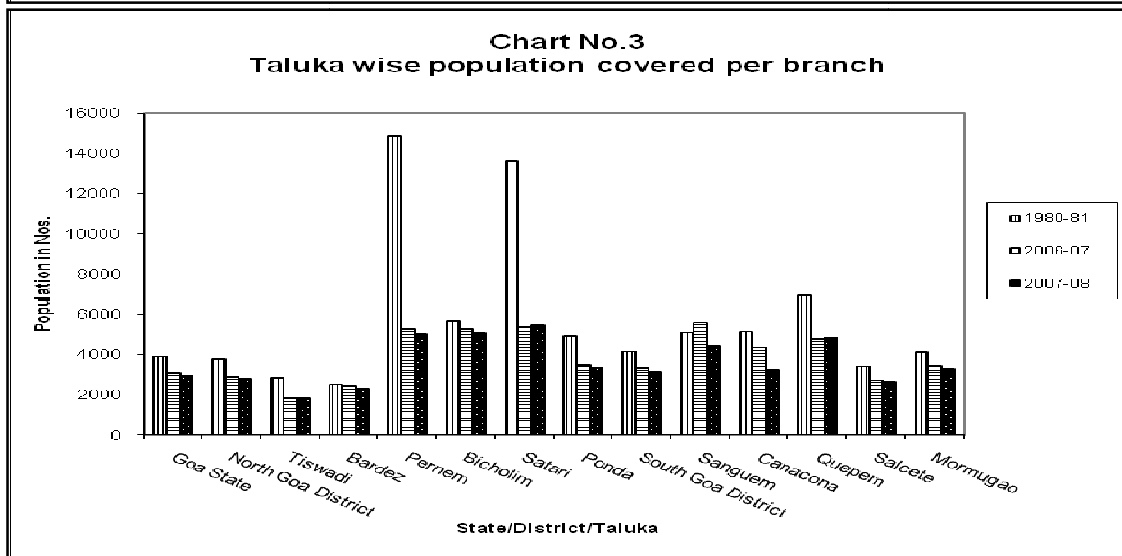
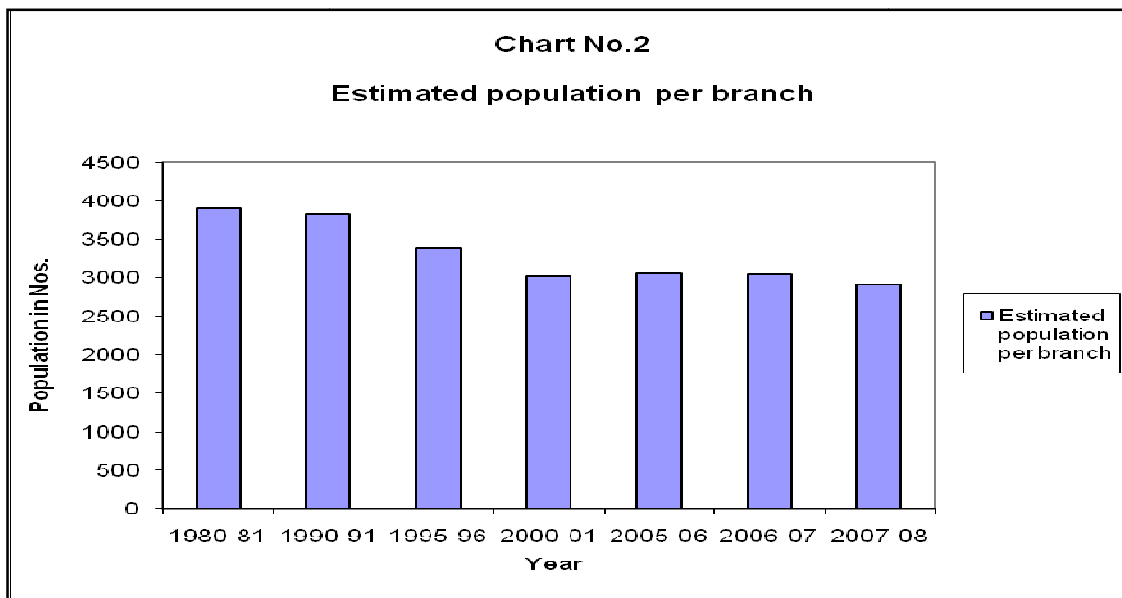
1.5.2 The average estimated population covered per branch office (excluding Co-operative banks) in Goa works out to 4562 during 2007-08 as presented in Statement-18 and at all India level works out to 15,402.

1.5.3 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 2006-2007 and 2007-2008 are presented in table 1.3.

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

State/District/Taluka	Population per branch		
	1980-81	2006-2007	2007-08
1	2	3	4
Goa State	3906	3042	2908
North Goa District	3762	2854	2755
Tiswadi	2807	1807	1816
Bardez	2482	2429	2301
Pernem	14838	5255	5002
Bicholim	5699	5228	5042
Sattari	13612	5348	5429
Ponda	4904	3481	3322
South Goa District	4110	3324	3133
Sanguem	5082	5611	4451
Canacona	5133	4379	3260
Quepem	6949	4768	4840
Salcete	3399	2706	2600
Mormugao	4105	3450	3288

1.5.4 The estimated population covered per branch in the State during 2007-08 was 2908. The population covered per branch for South Goa district and North Goa district for the year 2007-08 is 3133 and 2755 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka 1816 followed to Bardez 2301 in North Goa district and Salcete 2600 and Canacona talukas 3260 in South Goa district. The ranking of talukas based on population covered per branch office during the period 1980-2008 remained more or less the same. Sattari taluka in North Goa district, had the highest population covered per branch 5429 followed by Bicholim taluka (5042) in North Goa district and Quepem (4840) and Sanguem (4451) talukas in South Goa district. The talukas of Sattari and Pernem registered a steady progress in population covered per bank branch during the years 1980-81 to 2007-08. In these talukas, the population covered per bank branch decreased from around 14 thousand in 1980-81 to 5 thousand in 2007-08.



CHAPTER – II

DEPOSITS/CREDITS

2.1 DEPOSITS

2.1.1 The 5155 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 2175.65 crore, as on 31st March, 2008 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
2000-2001	8415.90	14.8
2005-2006	17752.66	36.4
2006-2007	18905.50	6.5
2007-2008	21075.65	11.5

2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2007-08 registered a tremendous increase from Rs. 380.92 crore to Rs. 21075.65 crore, registering an average annual growth of 16.0 %. During the year 2007-08, the annual growth rate recorded was 11.5%.

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
2000-2001	18.95	1280	62618	1657
2005-2006	37.30	2520	122152	3232
2006-2007	38.98	2634	128136	3391
2007-2008	40.92	2765	140704	3723

- 2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 27 times and the per capita deposits increased more than 37 times during the period 1980-81 to 2007-08.
- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 40.92 crore in 2007-08, the per capita deposits showed a phenomenal increase from Rs.3,779 to Rs. 1,40,704136 during the same period. The deposits per branch and the per capita deposits registered a growth rate of 13.1 % and 14.3 % per annum respectively over the period 1980-81 to 2007-08.
- 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, 2008 indicated that Panaji centre with total deposits amounting to Rs. 5,031 crore ranked 52nd and Margao centre with deposit of Rs. 3,678 crore ranked 72nd. The average deposits per reporting office for Panaji, Margao centres worked out to Rs. 96.75 crore and Rs. 81.73 crore respectively.
- 2.1.6 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2008. As on March, 2008, the State Bank of India with total aggregate deposits of Rs.3681.42 crore (18%) topped the list followed by Bank of India Rs.2554.56 crore (12%) and Canara Bank Rs. 1895.81 (9%). These three banks together accounted for 39% of the total deposits. The deposits mobilized by as many as 19 of the 378 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. 510.61 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 2007-08, the deposits per branch were the highest in case of I.C.I.C.I. Bank Ltd. (Rs. 119.58 crore), Saraswat Cooperative Bank Ltd. (Rs. 94.79 crore), I.D.B.I. Bank (Rs.79.92 crore), Canara Bank (Rs 78.99 crore), Axis Bank Ltd. (Rs.78.87 crore), Bank of India (Rs.77.41 crore) and State Bank of India (Rs.55.78 crore). The lowest deposits per branch were for Allahabad. Bank (Rs.6.35 crore).
- 2.1.8 The ranking of talukas according to the size of deposits as on 31st March, 2008 is given in Table 2.3.

TABLE 2.3**TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2007-2008.**

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	Per capita deposits (Rs.) @
1	2	3	4	5
Tiswadi	6340.40	30.1	1	356840
Salcete	5610.06	26.6	2	192627
Bardez	4065.18	19.3	3	160633
Mormugao	2618.84	12.4	4	162555
Ponda	985.48	4.7	5	59332
Quepem	380.98	1.8	6	46300
Bicholim	347.81	1.7	7	34489
Canacona	226.64	1.1	8	46348
Sanguem	219.17	1.0	9	30773
Pernem	155.94	0.7	10	19487
Sattari	116.15	0.6	11	17829

2.1.9 During the year 2007-08, Tiswadi taluka with Rs.6349.40 crore (30.1%) had the highest deposits followed by Salcete taluka Rs.5610.06 crore (26.6%) and Bardez taluka Rs.4065.18 crore(19.3%). The above three talukas together accounted for more than three fourths of the total deposits. The contribution of Sattari taluka was Rs. 116.15 crore or 0.6% following Pernem taluka (Rs.155.94 crore or 0.7%). 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.3,56,840) followed by Salcete (Rs.1,92,627) Bardez (Rs.1,60,633) and Mormugao (Rs.1,62,555). The lowest per capita deposits were mobilized in Sattari taluka (Rs. 17,829) and Pernem taluka (Rs. 19,487).

N.R.E. Deposits

2.1.10 As on March 31st 2008, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 4445.74 crore as against Rs. 4023.5 crore in 2006-07. 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 1992-2008 are shown in Table 2.4.

Chart No.4

Taluka wise Percentage Distribution of Deposits, 2007-08

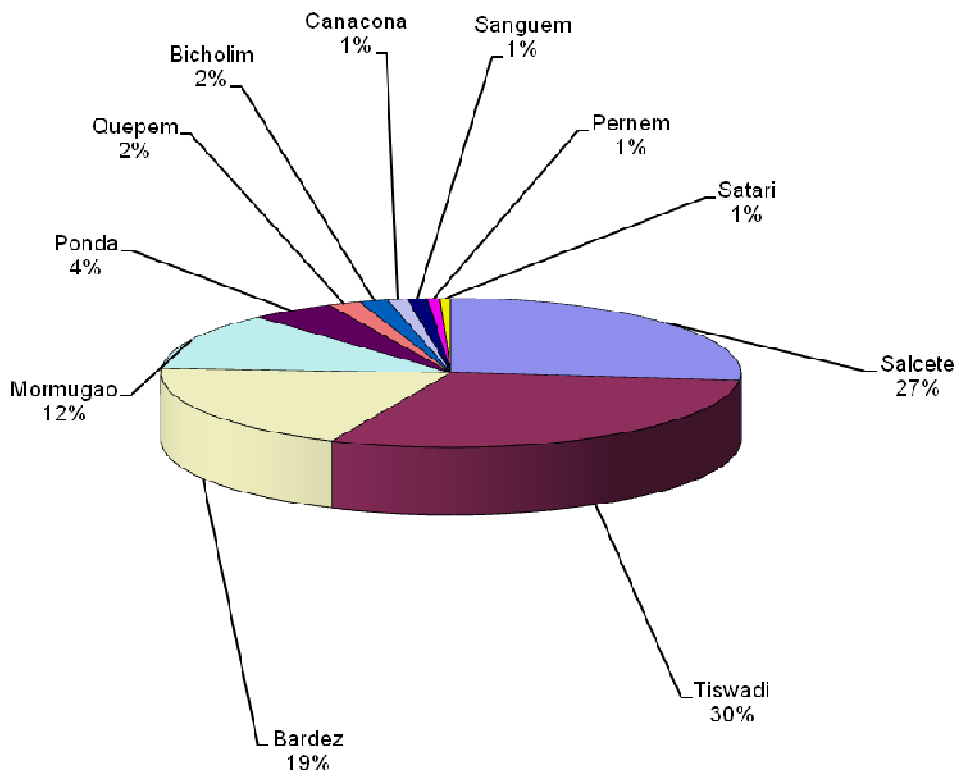


TABLE – 2.4**YEAR-WISE DOMESTIC AND N.R.E. DEPOSITS**

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

2.1.11 The N.R.E. deposits during the period 1992-93 to 2007-08 have increased from Rs.583.47 crore to Rs.4445.74 crore registering an annual growth of 14.5 %.

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 2007-08. Also, the trend of Domestic and N.R.E. deposits is shown in Chart. 5.

Chart No. 5

Trends in Domestic and N.R.E. Deposits

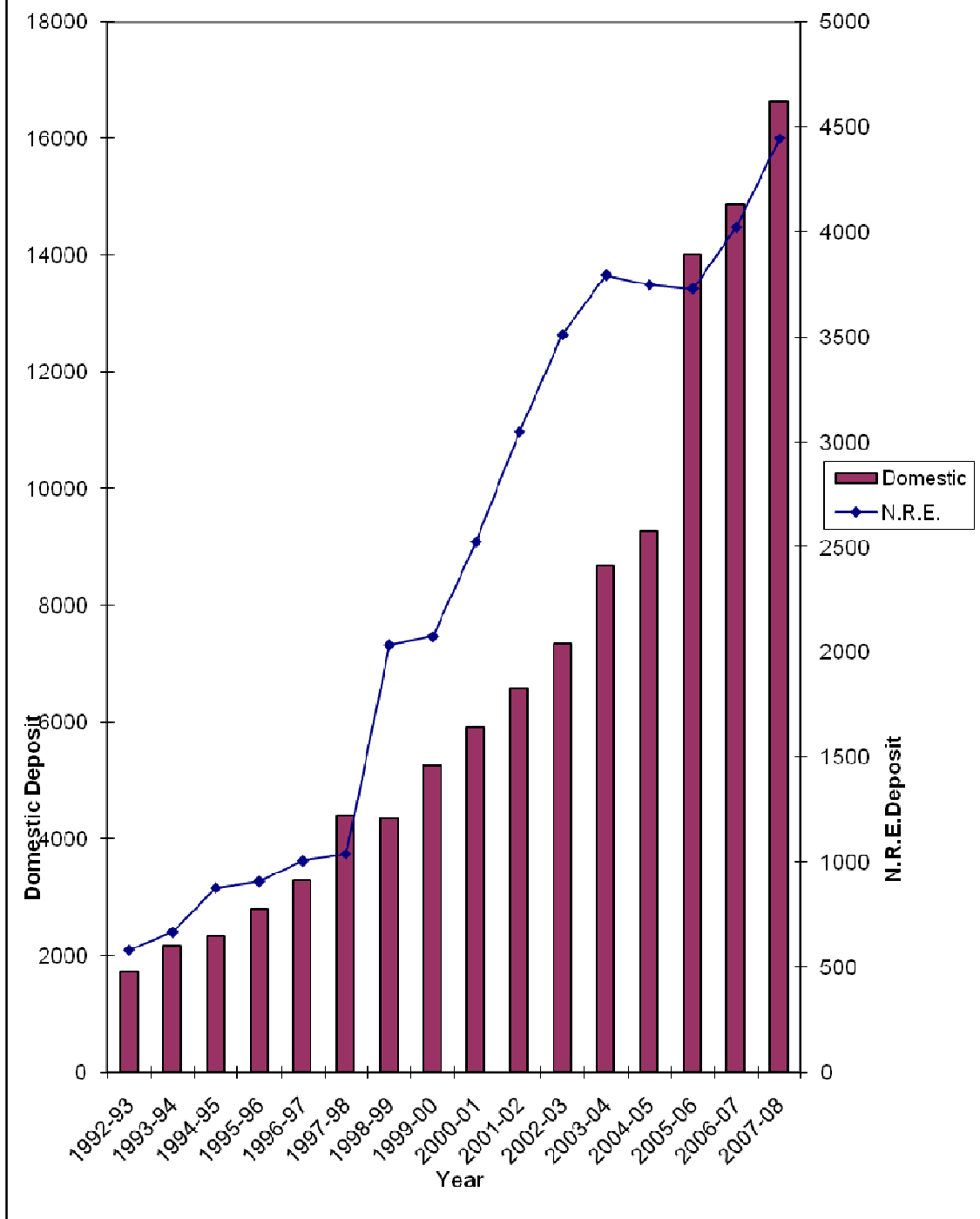


TABLE-2.5**N.R.E. DEPOSITS PER BRANCH AND PER CAPITA**

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	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
2007-2008	8.63	466	29680	614

2.2 CREDIT

2.2.1 As on March 31st 2008, the gross credit advanced by the banking institutions in Goa accounted for Rs.7351.12 crore as against Rs.5473.91 crore in 2006-07, which shows an increase of 34%. 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	2405.16	6.5
2005-2006	4255.29	15.8
2006-2007	5473.91	28.6
2007-2008	7351.12	34.3

2.2.2 Total advances during the period from 1980-81 to 2007-08 increased from Rs. 171.18 crore to Rs. 7351.121 crore registering an annual average growth rate of 14.9 %. During the year 2007-08, 34.3 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	1698	100
1990-1991	2.09	317	5479	323
2000-2001	5.42	821	17896	1054
2005-2006	8.94	1355	29280	1724
2006-2007	11.29	1711	37100	2185
2007-2008	14.27	2162	49077	2890

2.2.4 The credit pattern over the period 1980-81 to 2007-08, has shown 22 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.14.27 crore in 2007-07 and the per capita credit from Rs.1,698 in 1980-81 to Rs.49,077 in 2007-08. The overall growth registered during the above period was 12.1 % and 13.3 % 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, 2008 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs.1169.09 crore (or 16% of the total credit) topped the list followed by Bank of India (Rs.810.47 crore or 11%), Canara Bank (Rs.722.13 crore or 10%), I.C.I.C.I. Bank Ltd. (Rs.526.86 crore or 7%) Corporation Bank (Rs.510.41 crore or 7%), I.D.B.I. Bank (Rs.381.06 crore or 5%) and Syndicate Bank (Rs.276.95 crore or 4%). While 60% of the total advances were made by the above seven banks, the advances made by 21 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.345.29 crore or 5%), Saraswat Co-operative Bank Ltd. (Rs.300.01 crore or 4%) and Goa Urban Co-operative Bank Ltd.(Rs.262.07 crore or 4%) together accounted for about 12% of the total credit.

2.2.7 The credit per branch in the year 2007-08 was the highest for I.C.I.C.I. Bank Ltd. (Rs.105.37 crore), followed by I.D.B.I. Bank (Rs.76.21 crore) and North Kanara G.S. Bank Ltd. (Rs.38.70 crore). Among the lowest advances per branch were the Centurian Bank Ltd. (Rs.0.92 crore), Allahabad Bank (Rs.1.89 crore) and Development Credit Bank Ltd. (Rs.3.07 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, 2008 is given in Table 2.8.

TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2007-08

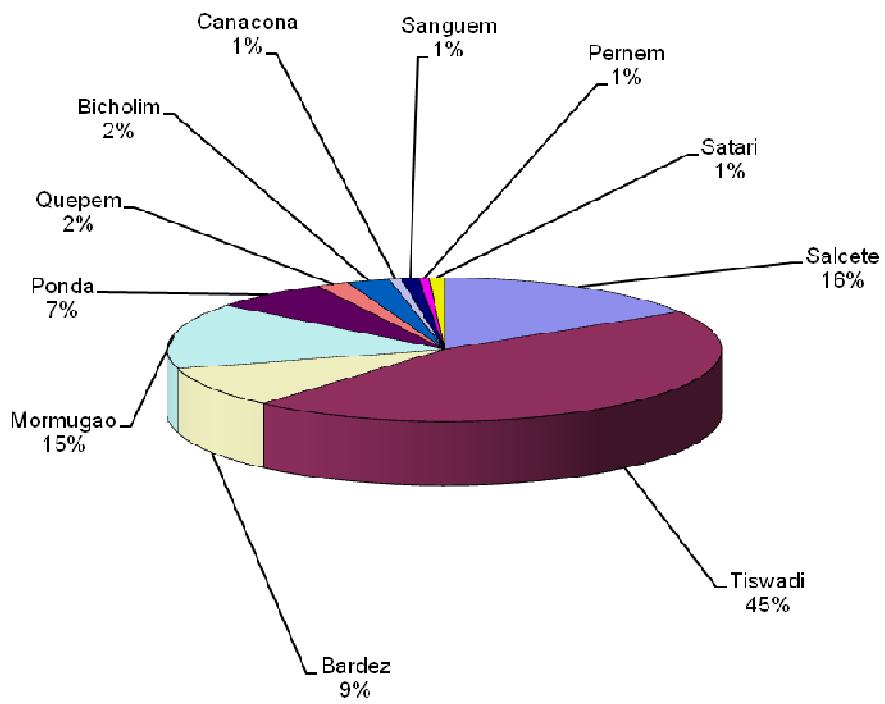
Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits (Rs.)@
1	2	3	4	5
Tiswadi	3317.13	45.1	1	186425
Salcete	1193.88	16.2	2	40993
Mormugao	1103.25	15.0	3	68480
Bardez	683.74	9.3	4	27012
Ponda	502.30	6.8	5	30242
Bicholim	179.57	2.4	6	17806
Quepem	137.11	1.9	7	16663
Sanguem	75.40	1.0	8	10587
Sattari	64.94	0.9	9	9968
Canacona	47.10	0.6	10	9632
Pernem	46.70	0.6	11	5836

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.3397.13 crore (45.1%) during the year 2007-08. The Salcete taluka with Rs.1193.88 crore (16.2%) stood second followed by Mormugao taluka with Rs.1103.25 crore (15.0%). The above three talukas accounted for 76.3% of the total advances during the year 2007-08. The lowest advances made during the year 2007-08 were in Pernem taluka (Rs.46.70 crore or 0.6%) followed by Canacona taluka (Rs.47.10 crore or 0.6%). The per capita credit was the highest for Tiswadi taluka (Rs.186,425), followed by Mormugao taluka (Rs.68,480) and Salcete taluka (Rs.40,993). The per capita credit were the lowest for Pernem taluka (Rs.5,836) followed by Canacona taluka (Rs.9,632).

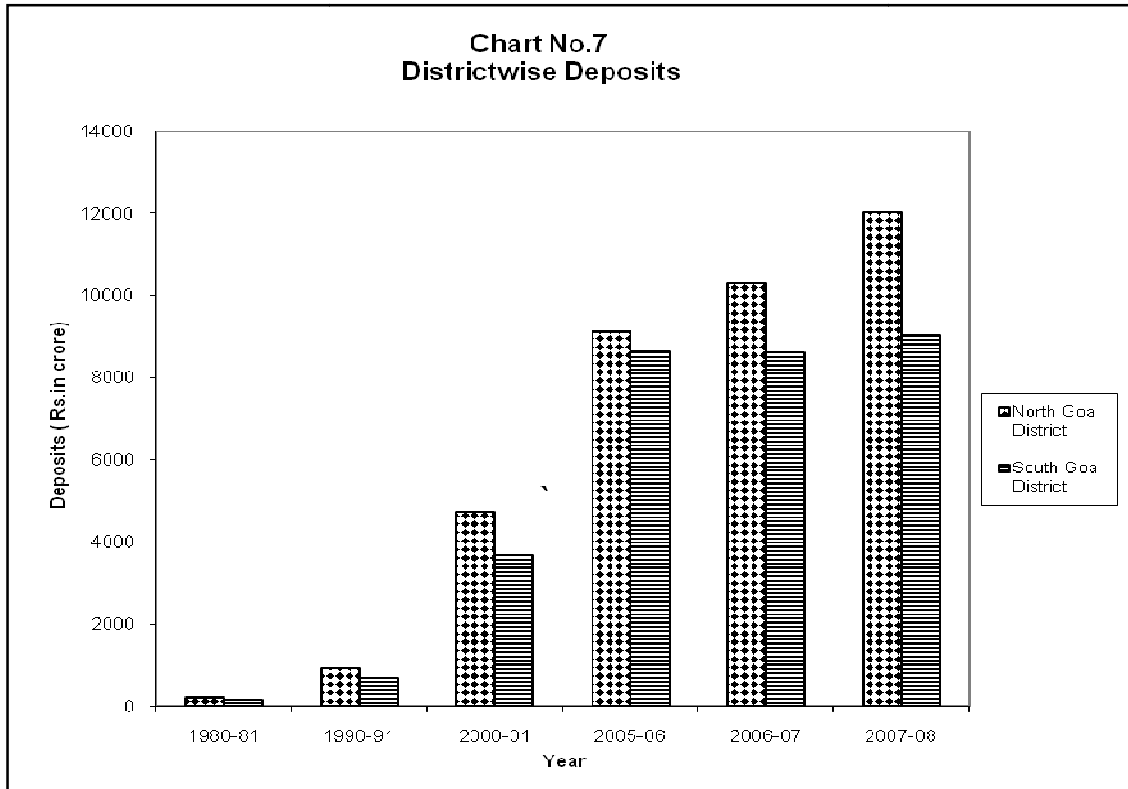
@ - For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the years 2005-2006 to 2007-2008, the population figures used are estimated.

Chart No.6

Talukawise Percentage Distribution of Credits, 2007-08



**Chart No.7
Districtwise Deposits**



**Chart No.8
Districtwise Credits**

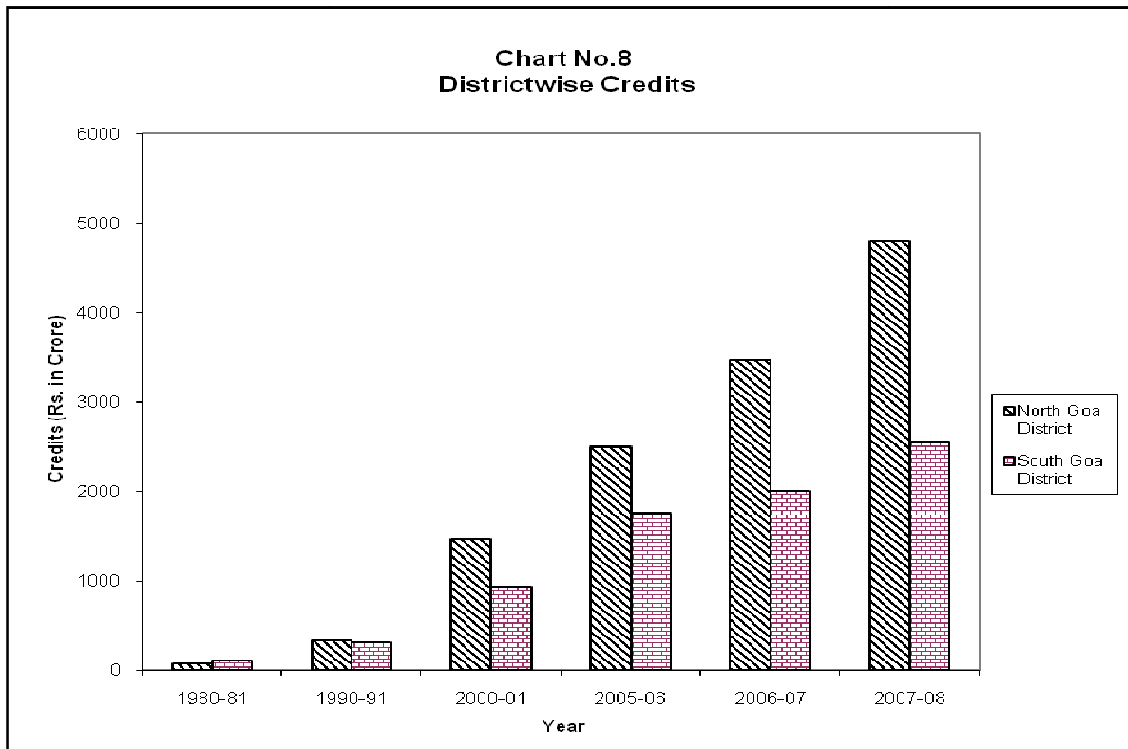
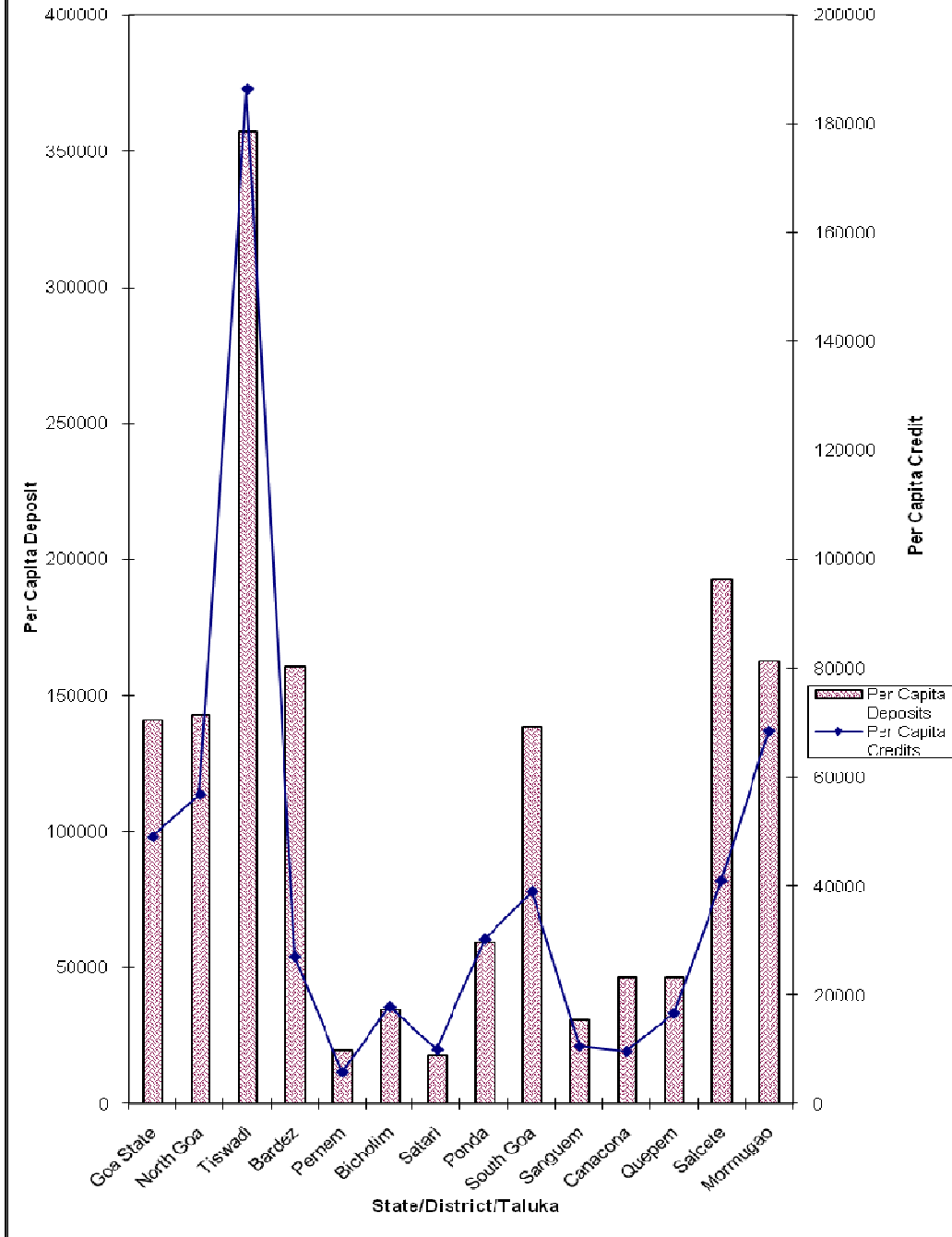


Chart No. 9

Talukawise Per Capita Deposits/Credit, 2007-08



CHAPTER – III

CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 515 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs.21075.65 crore upto the year 2007-08, registering an annual increase of 11.5% during 2007-08 over the previous year. Alongside, advances amounting to Rs.7351.12 crore were made till 2007-08, representing an increase of 34.3% during 2007-08 over the previous year. Thus, the credit deposit ratio works out to 34.9.
- 3.2 The credit deposit ratio for the period 1980-81 to 2007-08 are given in Table 3.1 below. The credit deposit ratio has steadily decreased from 44.9 in 1980-81 to 34.9 in 2007-2008.

TABLE – 3.1

CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
2000-2001	28.6
2005-2006	24.0
2006-2007	29.0
2007-2008	34.9

- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2007-08, the credit deposit ratio for Co-operative Banks was quite high (61) as compared to the Commercial Banks (32). 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 Punjab National Bank Ltd. was the highest (115), followed by I.D.B.I. Banks (95) and Jammu & Kashmir Bank Ltd. (89). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Mapusa Urban Cooperative Bank of Goa Ltd. (47) and highest being for Citizen Credit Cooperative Bank Ltd. (195) during the year 2007-08. During 2007-08, the credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 32, 32 and 15 respectively.
- 3.4 Taluka-wise credit deposit ratio in 2007-08 (refer Table 3.2) was the highest in Sattari (55.9), followed by Tiswadi (52.2) and Bicholim (51.6). The ratio for North Goa district (39.9) was more than South Goa district (28.2). For Bardez taluka in North Goa District, it was the lowest (16.8), while Canacona (20.8) recorded low credit deposit ratio in South Goa District.

TABLE- 3.2**TALUKA-WISE CREDIT DEPOSIT RATIO, 2007-08**

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	52.2
Bardez	16.8
Pernem	29.9
Bicholim	51.6
Sattari	55.9
Ponda	51.0
North Goa District	39.9
Sanguem	34.4
Canacona	20.8
Quepem	36.0
Salcete	21.3
Mormugao	42.1
South Goa District	28.2
Goa State	34.9

3.5 In terms of deposits and credit, Tiswadi taluka ranked first and Salcete taluka ranked 2nd respectively. In terms of credit deposit ratio, Bardez ranked last during 2007-08.

CHAPTER – IV SUMMARY FINDINGS

- 4.1 As on 31st March 2008, 48 scheduled banks having 515 bank branches in Goa were catering to an estimated population of 14.98 lakh. 257 new branches were opened in Goa during the period 1980-81 to 2007-08. Of the 515 bank branches registered, as on 31st March, 2008, 129 (25.0%) were in the Cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (66) followed by Goa State Cooperative Bank Ltd. with (57) and the Corporation Bank (41).
- 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 222 branches (43%) of the total banking offices in Goa.
- 4.4 419 (81%) major bank branches were concentrated in the five talukas of Salcete, Bardez, Tiswadi, Ponda and Mormugao, as against 27 (5%) bank branches located in the two talukas of Sattari and Canacona, and the remaining (69) branches (13%) distributed in Bicholim, Sanguem, Quepem and Pernem talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding Co-operative Banks) is 4256 as can be seen from Statement-18. The estimated population covered per branch office ranges from 5,134 to 31,105 for the remaining States/Union Territories and at the all-India level it is 15,402.
- 4.6 As against the aggregate deposits of Rs.21075.65 crore, the gross credit amounted to Rs.7351.12 crore and the credit deposit ratio was 34.9.
- 4.7 The index of deposits per branch stood at 2,765 in 2007-08 as against 2,162711 for credit during the same period. The index of per capita deposits for 2007-08 was 3723 and that for credit was 2,890.
- 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, 19,628.96 crore or 93.10% of the total and Tiswadi, Salcete, Mormugao, Bardez and Ponda accounted for Rs6,800.30 crore or 92.40% 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, 2008, Panaji centre with total deposits of Rs.5,031 crore rated 52rd, Margao centre with total deposit of Rs.3,678 crore ranked 72nd. Also, Panaji centre with credit of Rs.2,279 crore ranked 71st.

STATEMENTS

STATEMENT-1

BANK-WISE NUMBER OF BANKING OFFICES IN GOA

Sr.no.	Name of the Bank	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7	8
Commercial Banks							
1.	State Bank of India	31	46	50	53	53	66
2.	Bank of India	23	27	28	28	29	33
3.	Bank of Baroda	21	26	27	25	25	25
4.	Corporation Bank	19	23	31	36	37	41
5.	Central Bank of India	20	22	22	22	22	24
6.	Canara Bank	19	19	21	23	23	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	11
10.	Union Bank of India	9	10	11	10	10	11
11.	Bank of Maharashtra	7	7	9	10	12	12
12.	United Commercial Bank	4	5	5	5	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	1	2
19.	Federal Bank Ltd.	1	1	2	2	2	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	1	-
23.	South Indian Bank Ltd.	1	1	2	2	2	2
24.	United Bank of India	-	2	2	2	2	2
25.	United Western Bank Ltd.	1	1	3	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	6	7	6
31.	Catholic Syrian Bank Ltd.	-	-	1	1	2	2
32.	Ratnakar Bank Ltd.	-	-	1	3	3	3
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	5	4	5

Sr. no.	Name of the Bank	1980-1981	1990-1991	2000-2001	2005-2006	2005-2006	2007-2008
1	2	3	4	5	6	7	8
37.	Global Trust Bank Ltd.	-	-	5	-	-	-
38.	I.D.B.I. Bank	-	-	1	2	3	5
39.	H.D.F.C. Bank	-	-	3	11	15	15
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.	-	-	-	4	1	5
44.	State Bank of Travancore	-	-	-	1	1	1
	Sub Total	217	255	313	347	356	386
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	1	-	-
12.	Citizen Credit Coop. Bank Ltd.	-	-	-	-	1	1
	Sub Total	41	51	131	129	129	129
	TOTAL	258	306	444	476	485	515

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2005-2006	2007-2008
1	2	3	4	5	6	7
Tiswadi	47	55	87	94	97	98
Bardez	62	66	92	102	101	110
Pernem	4	9	15	15	15	16
Bicholim	13	18	20	21	19	20
Sattari	3	7	11	11	12	12
Ponda	22	23	41	44	47	50
North Goa District	151	178	266	287	291	306
Sanguem	11	16	15	15	14	16
Canacona	7	9	11	12	11	15
Quepem	8	9	15	16	17	17
Salcete	57	65	93	100	106	112
Mormugao	24	29	44	46	46	49
South Goa District	107	128	178	189	194	109
Goa State	258	306	444	476	485	515

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	18.2	18.0	19.6	19.7	20.0	19.0
Bardez	24.0	21.6	20.7	21.4	20.8	21.4
Pernem	1.6	2.9	3.4	3.2	3.1	3.1
Bicholim	5.0	5.9	4.5	4.4	3.9	3.9
Sattari	1.2	2.3	2.5	2.3	2.5	2.3
Ponda	8.5	7.5	9.2	9.2	9.7	9.7
North Goa District	58.5	58.2	59.9	60.3	60.0	59.4
Sanguem	4.3	5.2	3.4	3.2	2.9	3.1
Canacona	2.7	3.0	2.5	2.5	2.3	2.9
Quepem	3.1	2.9	3.4	3.4	3.5	3.3
Salcete	22.1	21.2	20.9	21.0	21.8	21.8
Mormugao	9.3	9.5	9.9	9.7	9.5	9.5
South Goa District	41.5	41.8	40.1	39.7	40.0	40.6
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	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	104.00	431.80	2172.04	4212.12	5190.11	6349.40
Bardez	85.62	384.76	1889.87	3751.78	3843.74	4065.18
Pernem	2.29	11.78	65.45	112.22	126.23	155.94
Bicholim	7.62	35.51	185.72	299.01	293.15	347.81
Sattari	0.95	7.63	46.01	74.73	103.32	116.15
Ponda	12.31	68.96	381.53	662.06	748.09	985.48
North Goa District	212.79	940.44	4740.62	9111.92	10304.64	12019.96
Sanguem	6.35	19.48	73.05	116.06	121.51	219.17
Canacona	3.29	17.30	93.49	165.75	184.68	226.64
Quepem	5.92	37.94	207.31	329.26	361.02	380.98
Salcete	97.33	443.19	2478.97	5777.02	5177.13	5610.06
Mormugao	55.24	178.53	822.46	2252.65	2756.52	2618.84
South Goa District	168.13	696.44	3675.28	8640.74	8600.86	9055.69
Goa State	380.92	1636.88	8415.90	17752.66	18905.50	21075.65

STATEMENT – 5

TALUKA-WISE PERCENTAGE DISTRIBUTION OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	27.3	26.4	25.8	23.7	27.4	30.1
Bardez	22.6	23.5	22.5	21.1	20.3	19.3
Pernem	0.6	0.7	0.8	0.6	0.7	0.7
Bicholim	2.0	2.2	2.2	1.7	1.6	1.6
Sattari	0.2	0.5	0.5	0.4	0.5	0.6
Ponda	3.2	4.2	4.5	3.7	4.0	4.7
North Goa District	55.9	57.5	56.3	51.3	54.5	57.0
Sanguem	1.7	1.2	0.9	0.7	0.6	1.1
Canacona	0.8	1.0	1.1	0.9	1.0	1.1
Quepem	1.5	2.3	2.5	1.9	1.9	1.8
Salcete	25.6	27.1	29.5	32.5	27.4	26.6
Mormugao	14.5	10.9	9.8	12.7	14.6	12.4
South Goa District	44.1	42.5	43.7	48.7	45.5	43.0
Goa State	100.0	100.0	100.0	100.0	100.0	100.1

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	100	415	2089	4050	4990	6105
Bardez	100	449	2207	4382	4489	4748
Pernem	100	514	2858	4900	5512	6810
Bicholim	100	466	2437	3924	3847	4564
Sattari	100	803	4843	7866	10876	12226
Ponda	100	560	3099	5378	6077	8006
North Goa District	100	442	2228	4282	4843	5649
Sanguem	100	307	1150	1828	1914	3451
Canacona	100	526	2842	5038	5613	6889
Quepem	100	641	3502	5562	6098	6435
Salcete	100	455	2547	5935	5319	5764
Mormugao	100	323	1489	4078	4990	4741
South Goa District	100	414	2186	5139	5116	5386
Goa State	100	430	2209	4660	4963	5533

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	2.21	7.85	24.97	44.81	53.51	64.79
Bardez	1.38	5.83	20.54	36.78	38.06	36.96
Pernem	0.57	1.31	4.36	7.48	8.42	9.75
Bicholim	0.59	1.97	9.29	14.24	15.43	17.39
Sattari	0.32	1.09	4.18	6.79	8.61	9.68
Ponda	0.56	3.00	9.30	15.05	15.92	19.71
North Goa District	1.41	5.28	17.82	31.75	35.41	39.28
Sanguem	0.58	1.22	4.87	7.74	8.68	13.28
Canacona	0.47	1.92	8.50	13.81	16.79	15.11
Quepem	0.74	4.22	13.82	20.58	21.24	22.41
Salcete	1.71	6.82	26.66	57.77	48.84	50.09
Mormugao	2.30	6.16	18.69	48.97	59.92	53.45
South Goa District	1.57	5.44	20.65	45.72	44.33	43.33
Goa State	1.47	5.35	18.95	37.30	38.98	40.92

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	7882	29486	136256	243979	296123	356840
Bardez	5562	20317	83251	152793	154193	160633
Pernem	385	1766	9092	14453	16014	19487
Bicholim	1028	4201	20461	30559	29511	34489
Sattari	232	1540	7851	11823	16101	17829
Ponda	1140	5378	25498	41082	45725	59332
North Goa District	3746	14146	62590	111387	124080	142560
Sanguem	1135	3282	11391	16795	17320	30773
Canacona	915	4249	21290	34934	38341	46348
Quepem	1064	5881	28043	41241	44542	46300
Salcete	5023	20154	95423	204439	180465	192627
Mormugao	5605	14815	56786	144111	173704	162555
South Goa District	3823	13791	62655	136015	133359	138307
Goa State	3779	13993	62618	122152	128136	140704

N.B.:- For the years 1980-81, 1990-91 and 2000-01, the population figures used are as per population census. For the years 2005-06 to 2007-08, the population figures used are estimated.

STATEMENT – 9

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST
MARCH, 2008**

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	3681.42	1	17.5	55.78
2	Bank of India	2554.56	2	12.1	77.41
3.	Canara Bank	1895.81	3	9.0	78.99
4	Corporation Bank	1655.45	4	7.9	40.38
5	Bank of Baroda	1133.74	5	5.4	45.35
6	Syndicate Bank	1048.04	6	5.0	52.40
7	Central Bank of India	861.36	7	4.1	35.89
8	H.D.F.C. Bank	850.64	8	4.0	56.71
9	I.C.I.C.I. Bank Ltd.	597.90	9	2.8	119.58
10	Goa Urban Co-operative Bank Ltd.	510.61	10	2.4	36.47
11	Dena Bank	504.72	11	2.4	31.55
12	Goa State Co-operative Bank Ltd.	492.11	12	2.3	8.63
13	Saraswat Co-operative Bank Ltd.	473.94	13	2.2	94.79
14.	I.D.B.I.Bank	399.61	14	1.9	79.92
15	Axis Bank Ltd	394.36	15	1.9	78.87
16	Indian Overseas Bank	386.78	16	1.8	35.16
17	Bank of Maharashtra	362.06	17	1.7	30.17
18	Union Bank of India	323.78	18	1.5	29.43
19	Centunian Bank of Punjab Ltd	319.60	19	1.5	53.27
20	Mapusa Co-op Bank Ltd	272.22	20	1.3	11.34
21	Oriental Bank of Goverience	210.12	21	1.0	35.02
22	Karnataka Bank Ltd	207.00	22	1.0	41.40
23	United Commerical Bank	184.80	23	0.9	26.40
24	Madgao Coop Bank Ltd	171.63	24	0.8	19.07
25	Federal Bank Ltd	166.28	25	0.8	41.57
26	Bicholim Coop Bank Ltd	164.11	26	0.8	16.41
27	Vijaya Bank	138.07	27	0.7	27.61
28	Andhra Bank	133.07	28	0.6	33.33
29	Indian Bank	133.03	29	0.6	22.17
30	Punjab National Bank	119.46	30	0.6	29.87
31	State Bank of Mysore	114.98	31	0.5	38.33
32	Indusind Bank Ltd	106.94	32	0.5	53.47
33	Vysya Bank Ltd	105.70	33	0.5	52.85
34	South Indian Bank Ltd	67.21	34	0.3	33.61

35	Citizen Coop Bank Ltd	48.59	40	0.2	9.72
36	Development Credit Bank Ltd	43.57	36	0.2	10.89
37	Catholic Syrian Bank Ltd	38.32	37	0.2	19.16
38	Untied Bank of India	32.07	38	0.2	16.04
39	North Kawara G.S.B Coop Bank Ltd	23.59	39	0.1	23.59
40	Women's Coop Bank Ltd	23.20	40	0.1	11.60
41	State Bank of Patiala	21.59	41	0.1	21.59
42	Ratnakar Bank Ltd	21.32	42	0.1	7.11
43	State Bank of Trav	18.87	43	0.1	18.87
44	Kashmir Bank Ltd	16.55	44	0.1	16.55
45	Shamrao Vithal Coop Bank Ltd	13.47	45	0.1	13.47
46	Allahabad Bank	12.70	46	0.1	6.35
47	Punjab & Sired Bank	12.43	47	0.1	12.43
48	Gitiren Credit Co op Bank Ltd	8.02	48	-	8.02
	TOTAL	21075.65	-	100.0	40.92

STATEMENT – 10

TALUKA-WISE CREDIT IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	44.40	196.83	957.40	1569.56	2341.06	3317.13
Bardez	12.87	73.10	277.51	488.45	559.88	683.74
Pernem	0.77	5.75	20.72	25.55	31.64	46.70
Bicholim	5.04	18.57	62.13	108.44	132.94	179.57
Sattari	0.41	5.09	13.26	33.69	48.06	64.94
Ponda	6.39	34.43	141.36	270.07	358.74	502.30
North Goa District	69.88	333.77	1472.38	2495.76	3472.32	4794.38
Sanguem	3.06	8.54	46.42	52.75	59.95	75.40
Canacona	0.52	4.36	14.95	26.82	30.00	47.10
Quepem	3.08	11.74	39.80	95.89	112.36	137.11
Salcete	43.77	145.18	478.57	837.82	1023.25	1193.88
Mormugao	50.87	137.35	353.04	746.25	776.03	1103.25
South Goa District	101.30	307.17	932.78	1759.53	2001.59	2556.74
Goa State	171.18	640.94	2405.16	4255.29	5473.91	7351.12

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
North Goa District	40.8	52.1	61.6	61.2	58.7	63.4
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
South Goa District	59.2	47.9	38.4	38.8	41.3	36.6
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	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	100	443	2156	3535	5273	7471
Bardez	100	568	2156	3795	4350	5313
Pernem	100	747	2691	3318	4109	6065
Bicholim	100	368	1233	2152	2638	3563
Sattari	100	1241	3234	8217	11722	15839
Ponda	100	539	2212	4226	5614	7861
North Goa District	100	478	2107	3571	4969	6861
Sanguem	100	279	1517	1724	1959	2464
Canacona	100	838	2875	5158	5769	9058
Quepem	100	381	1292	3113	3648	4452
Salcete	100	332	1093	1914	2338	2728
Mormugao	100	270	694	1467	1526	2169
South Goa District	100	303	921	1737	1976	2524
Goa State	100	374	1405	2486	3198	4294

STATEMENT – 13

TALUKA-WISE PER BANK BRANCH CREDIT IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	0.94	3.58	11.00	16.70	24.13	33.85
Bardez	0.21	1.11	3.02	4.79	5.54	6.22
Pernem	0.19	0.64	1.38	1.70	2.11	2.92
Bicholim	0.30	1.03	3.11	5.16	7.00	8.98.
Sattari	0.32	0.73	1.21	3.06	4.01	5.41
Ponda	0.29	1.50	3.45	6.14	7.63	10.05
North Goa District	0.46	1.88	5.54	8.70	11.93	15.67
Sanguem	0.28	0.53	3.09	3.52	4.28	4.71
Canacona	0.07	0.48	1.36	2.24	2.73	3.14
Quepem	0.39	1.30	2.65	5.99	6.61	8.07
Salcete	0.77	2.23	5.15	8.38	9.65	10.66
Mormugao	2.12	4.74	8.02	16.22	16.87	22.52
South Goa District	0.95	2.40	5.24	9.31	10.32	12.23
Goa State	0.66	2.09	5.42	8.94	11.29	14.27

STATEMENT – 14

TALUKA-WISE PER CAPITA CREDIT IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	3365	13441	60059	90914	133570	186425
Bardez	836	3860	12225	19892	22460	27018
Pernem	129	862	2878	3291	4014	5836
Bicholim	680	2197	6845	11083	13383	17806
Sattari	100	1028	2263	5330	7489	9968
Ponda	592	2685	9447	16758	21927	30242
North Goa District	1230	5021	19440	30509	41811	56865
Sanguem	547	1439	7238	7633	8545	10587
Canacona	144	1071	3405	5653	6228	9632
Quepem	544	1820	5384	12011	13863	16663
Salcete	2259	6602	18422	29649	35669	40993
Mormugao	5162	11398	24375	47741	48902	68480
South Goa District	2299	6083	15902	27697	31035	39049
Goa State	1698	5479	17896	29280	37100	49077

N.B.:- For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population census. For the years 2005-06 to 2007-08, the population figures used are estimated.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST 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 Baroda	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	-	-	-	-
	Total	5473.91	-	100.0	11.29

STATEMENT – 16

TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2005-2006	2006-2007	2007-2008
1	2	3	4	5	6	7
Tiswadi	43	46	44	37	45	52
Bardez	15	19	15	13	15	17
Pernem	34	49	32	23	25	30
Bicholim	66	52	33	36	45	52
Sattari	43	67	29	45	47	56
Ponda	52	50	37	41	48	51
North Goa District	33	35	31	27	34	40
Sanguem	48	44	64	45	49	34
Canacona	16	25	16	16	16	21
Quepem	52	31	19	29	31	36
Salcete	45	33	19	15	20	21
Mormugao	92	77	43	33	28	42
South Goa District	60	44	25	20	23	28
Goa State	45	39	29	24	29	35

STATEMENT – 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31ST MARCH, 2008

Sr.No.	Name of the Bank	Credit Deposit Ratio
1	2	3
I	COMMERCIAL BANKS	
1	State Bank of India	32
2	Bank of India	32
3	Bank of Baroda	15
4	Corporation Bank	31
5	Central Bank of India	16
6	Canara Bank	38
7	Syndicate Bank	26
8	Dena Bank	16
9	Indian Overseas Bank	49
10	Union Bank of India	25
11	Bank of Maharashtra	34
12	United Commercial Bank	25
13	Karnataka Bank Ltd.	27
14	Indian Bank	18
15	Punjab National Bank	115
16	State Bank of Mysore	38
17	Vijaya Bank	26
18	Allahabad Bank	30
19	Federal Bank Ltd.	85
20	Oriental Bank of Commerce	23
21	South Indian Bank Ltd.	31
22	United Bank of India	55
23	Ing Vysya Bank Ltd.	09
24	Andhra Bank	38
25	Punjab & Sind Bank	35
26	Centurian Bank of Punjab Ltd.	02

27	Catholic Syrian Bank Ltd.	19
28	Ratnakar Bank Ltd.	59
29	Jammu & Kashmir Bank Ltd.	89
30	I.C.I.C.I Bank Ltd.	88
31	I.D.B.I Bank	95
32	H.D.F.C. Bank	-
33	IndusInd Bank Ltd.	09
34	Development Credit Bank Ltd.	28
35	State Bank of Patiala	41
36	Axis Bank Ltd.	27
37	State Bank of Travancore	54
	Commercial Banks	32
Sr.No.	Name of the Bank	Credit Deposit Ratio
1	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	51
2	Goa State Co-operative Bank Ltd.	
3	Madgao Urban Co-operative Bank Ltd.	51
4	Mapusa Urban Co-op. Bank of Goa Ltd.	47
5	Women's Co-operative Bank Ltd.	51
6	Citizen's Co-op. Bank Ltd.	56
7	Bicholim Urban Co-op. Bank Ltd.	67
8	Saraswat Co-op. Bank Ltd.	63
9	North Kanara G.S.B. Co-op. Bank Ltd.	64
10	Shamrao Vithal Co-op. Bank Ltd.	143
11	Citizen Credit Co-op. Bank Ltd.	195
	Co-operative Banks	61
	ALL BANKS	35

STATEMENT – 18

STATE/UNION TERRITORY8 (Excluding Co-operative Banks)

Sr.No.	State/Union Territory	Average population per branch, 2008
1	2	3
I	STATE	
1	Andhra Pradesh	13752
2	Arunachal Pradesh	16189
3	Assam	22350
4	Bihar	25471
5	Chattisgarh	20832
6	Goa	4256
7	Gujarat	14020
8	Haryana	12251
9	Himachal Pradesh	7410
10	Jammu & Kashmir	12316
11	Jharkhand	18875
12	Karnataka	10677
13	Kerala	8812
14	Madhya Pradesh	18673
15	Maharashtra	15621
16	Manipur	31105
17	Meghalaya	13457
18	Mizoram	11023
19	Nagaland	27138
20	Orissa	15856
21	Punjab	8781
22	Rajasthan	17470
23	Sikkim	8443
24	Tamil Nadu	12150
25	Tripura	17995
26	Uttar Pradesh	21179
27	Uttaranchal (Uttarakhand)	9805
28	West Bengal	17948
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	12135
2	Chandigarh	5134
3	Dadra & Nagar Haveli	14238
4	Daman & Diu	13222
5	Delhi	8744
6	Lakshadweep	7400
7	Ponducherry	11577
	ALL INDIA	15402

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2008.

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, 2008 (Excluding Co-operative Banks)**

Sr.No.	State/Union Territory	Credit Deposit Ratio
1	2	3
I	STATE	
1	Andhra Pradesh	92
2	Arunachal Pradesh	29
3	Assam	41
4	Bihar	30
5	Chattisgarh	52
6	Goa	29
7	Gujarat	65
8	Haryana	61
9	Himachal Pradesh	44
10	Jammu & Kashmir	48
11	Jharkhand	35
12	Karnataka	78
13	Kerala	65
14	Madhya Pradesh	60
15	Maharashtra	95
16	Manipur	47
17	Meghalaya	30
18	Mizoram	56
19	Nagaland	33
20	Orissa	57
21	Punjab	66
22	Rajasthan	82
23	Sikkim	48
24	Tamil Nadu	113
25	Tripura	34
26	Uttar Pradesh	45
27	Uttaranchal (Uttarakhand)	27
28	West Bengal	61
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	31
2	Chandigarh	94
3	Dadra & Nagar Haveli	26
4	Daman & Diu	15
5	Delhi	66
6	Lakshadweep	8
7	Pondichery	49
	ALL INDIA	74

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2008.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2008

(Rs. in crore)

Sr.No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	3681.42	1337.67	2343.75
2	Bank of India	2554.56	666.24	1888.32
3	Bank of Baroda	1133.74	344.86	788.88
4	Corporation Bank	1655.45	507.33	1148.12
5	Central Bank of India	861.36	96.29	765.07
6	Canara Bank	1895.81	414.98	1480.83
7	Syndicate Bank	1048.04	163.13	884.91
8	Dena Bank	504.72	96.87	407.85
9	Indian Overseas Bank	386.78	87.75	299.03
10	Union Bank of India	323.78	57.13	266.65
11	Bank of Maharashtra	362.06	9.28	352.78
12	United Commercial Bank	184.80	3.89	180.91
13	Karnataka Bank Ltd.	207.00	13.38	193.62
14	Indian Bank	133.03	32.14	100.89
15	Punjab National Bank	119.46	2.71	116.75
16	State Bank of Mysore	114.98	3.72	111.26
17	Vijaya Bank	138.07	28.31	109.76
18	Allahabad Bank	12.70	0.25	12.45
19	Federal Bank	166.28	-	166.28
20	Oriental Bank of Commerce	210.12	7.01	203.11
21	South Indian Bank Ltd.	67.21	0.98	66.23
22	United Bank of India	32.07	1.79	30.28
23	Ing Vysya Bank Ltd.	105.70	15.03	90.67
24	Andhra Bank	133.32	13.97	119.35
25	Punjab & Sind Bank	12.43	0.019	12.42
26	Centurian Bank Ltd.	319.60	6.39	223.21
27	Punjab & Sind Bank	38.32	11.38	26.94
28	Ratnakar Bank Ltd.	21.32	0.36	20.96
29	InduSind Bank Ltd.	106.94	0.28	106.60
30	Jammu & Kashmir Bank Ltd.	16.55	1.15	15.40
31	I.C.I.C.I. Bank Ltd.	597.90	166.66	431.24
32	I.D.B.I. Bank	399.61	32.78	366.83
33	H.D.F.C.Bank	850.64	175.37	675.27
34	Development Credit Bank Ltd.	43.57	1.75	41.82
35	State Bank of Patiala	21.59	10.61	10.98
36	Axis Bank Ltd.	394.36	35.36	359.00
37	State Bank of Travancore	18.87	0.03	18.84

STATEMENT – 20 (Concl.)

Sr.No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
38	Goa Urban Co-operative Bank Ltd.	510.61	-	510.61
39	Goa State Co-operative Bank Ltd.	492.11	0.28	491.83
40	Madgao Urban Co-operative Bank Ltd.	171.63	-	171.63
41	Mapusa Urban Co-operative Bank Ltd.	272.22	1.97	270.25
42	Women's Co-operative Bank Ltd.	23.20	-	23.20
43	Citizen's Co-operative Bank Ltd.	48.59	0.75	47.84
44	Bicholim Urban Co-operative Bank Ltd.	164.11	-	164.11
45	Saraswat Co-operative Bank Ltd.	473.94	5.88	468.06
46	North Kanara G.S.B.Co-operative Bank Ltd.	23.59	-	23.59
47	Shamrao Vithal Co-operative Bank Ltd.	13.47	0.01	13.46
48	Citizen Credit Co-operative Bank Ltd.	8.02	0.01	8.01
	Total	21075.65	4445.74	16629.91

STATEMENT – 21

OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER SECTIONS AS ON 31ST MARCH, 2008

(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	3681.42	1169.09	406.94	14.91	-
2	Bank of India	2554.56	810.47	339.75	18.57	-
3	Canara Bank	1895.81	722.13	211.81	19.48	24.37
4	Corporation Bank	1655.45	510.41	0.19	0.06	-
5	Goa State Co-op. Bank Ltd.	492.11	345.29	117.35	0.10	-
6	Saraswat Co-op. Bank Ltd.	473.94	300.01	58.11	-	-
7	Syndicate Bank	1048.04	276.95	123.70	-	88.48
8	Goa Urban Co-op. Bank Ltd.	510.61	262.07	163.79	14.49	-
9	Indian Overseas Bank	386.78	188.36	39.81	15.72	7.13
10	Bank OF Baroda	1133.74	169.66	62.36	3.05	2.39
11	Bank of Maharashtra	362.06	124.73	46.62	0.62	-
12	Punjab National Bank	119.46	137.54	44.92	3.07	-
13	Central Bank of India	861.36	133.91	78.86	1.31	43.06
14	Bicholim Urban Co-op. Bank Ltd.	164.11	109.56	84.54	18.50	-
15	Union Bank of India	323.78	80.36	54.53	2.83	5.60
16	Mapusa Urban Co-op. Bank Ltd.	272.22	127.60	62.64	19.59	-
17	Centurian Bank of Punjab Ltd.	319.60	5.52	-	-	-
18	Axis Bank Ltd.	394.36	107.33	12.20	-	-
19	Madgao Urban Co-op. Bank Ltd.	171.63	88.33	53.48	14.06	-
20	I.D.B.I. Bank	399.61	381.06	19.42	-	-
21	Andhra Bank	133.32	51.28	8.11	0.39	-
22	Ing Vysya Bank Ltd.	105.70	9.55	0.83	-	-
23	Karnataka Bank Ltd.	207.00	56.85	11.66	0.21	-
24	Dena Bank	504.72	80.12	19.28	0.57	0.57
25	Oriental Bank of Commerce	210.12	49.0	17.02	0.03	-
26	State Bank of Mysore	114.98	43.56	12.19	4.80	-
27	Federal Bank Ltd.	166.28	141.86	-	-	-
28	Vijaya Bank	138.07	36.11	26.26	0.20	1.93
29	North Kanara GSBC Bank Ltd.	23.59	38.70	2.05	-	-
30	United Commercial Bank	184.80	46.41	40.84	1.59	1.59
31	United Bank of India	32.07	17.74	11.18	-	-
32	Shamrao Vithal Co-op. Bank Ltd.	48.59	27.21	20.15	4.26	-
33	Citizen's Co-op. Bank Ltd.	48.59	27.21	20.15	4.26	-
34	Indian Bank	133.03	24.60	13.96	0.15	1.19
35	South Indian Bank Ltd.	67.21	20.88	2.71	-	-
36	I.C.I.C.I. Bank Ltd.	597.90	526.86	90.35	-	-
37	Ratnakar Bank Ltd.	21.32	12.49	5.44	-	-
38	Jammu & Kashmir Bank Ltd.	16.55	14.75	8.56	-	-

STATEMENT – 21 (Concl'd.)

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.	23.20	11.79	7.57	1.12	-
40	InduSind Bank Ltd.	106.94	9.45	-	-	-
41	State Bank of Patiala	21.59	8.82	2.48	-	-
42	Catholic Syrian Bank Ltd.	38.32	7.20	2.99	-	-
43	Citizen Credit Co-op. Bank Ltd.	8.02	15.63	1091	0.45	-
44	State Bank of Travancore	18.87	10.28	3.76	0.63	-
45	Punjab & Sind Bank	12.43	4.30	1.02	1.26	-
46	Allahabad Bank	12.70	3.77	0.99	Neg.	-
47	Development Credit Bank Ltd.	43.57	12.28	-	-	-
48	H.D.F.C. Bank	850.64	-	-	-	-
	Grand Total	21075.65	7351.12	2300.01	161.06	176.31

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2008.

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
	STATE				
1	Andhra Pradesh	177.67	21556	162,595	19738
2	Arunachal Pradesh	2,807	23431	817	6820
3	Assam	31,666	10758	13,057	4436
4	Bihar	68,597	7326	20,373	2176
5	Chhatisgarh	30,967	13308	16,190	6958
6	Goa	18,925	118578	5,525	34618
7	Gujarat	152,691	26965	99,515	17574
8	Haryana	74,367	30767	45,048	18637
9	Himachal Pradesh	18,781	28478	8,195	12426
10	Jharkhand	43,565	14435	15,3132	5074
11	Jammu & Kashmir	25,148	22340	12,090	10741
12	Karnataka	210,349	36551	164,110	28516
13	Kerala	109,103	32277	71,226	21072
14	Madhya Pradesh	81,502	11857	49,177	7154
15	Maharashtra	823,063	77063	787,840	72967
16	Manipur	1,830	7741	864	3655
17	Meghalaya	4,811	19016	1,464	5787
18	Mizoram	1,499	15454	838	8639
19	Nagaland	2,611	12027	867	3994
20	Orissa	53,732	13550	30,396	7665
21	Punjab	101,046	37814	66,998	25072
22	Rajasthan	73,020	11315	59,904	9283
23	Sikkim	2,073	35076	985	16667
24	Tamil Nadu	199,949	30247	226,830	34313
25	Tripura	4,792	13727	1,624	4652
26	Uttar Pradesh	113,594	11227	95,942	5043
27	Uttaranchal (Uttarakhand)	36,337	38205	9,680	10178
28	West Bengal	187,610	21566	115,255	13249
	UNION TERRITORY				
29	Andaman and Nicobar Island	1,110	24727	348	7751
30	Chandigarh	23,952	195208	22,516	183505
31	Dadra & Nagar Haveli	627	20970	160	5351
32	Daman & Diu	1,097	46092	163	6849
33	Delhi	435,983	257141	286,304	168861
34	Lakshadweep	326	44054	25	3379
35	Punducherry	4,722	39219	2,332	19369
	ALL INDIA	3228,817	28206	2394,566	20918

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2008.