

Credit Deposit Ratio 2004-05, Goa

P R E F A C E

The present brochure on “Credit Deposit Ratio”, the seventeenth in the series, presents the trends in aggregate bank deposit and credit in the State of Goa over the period 1980-81 to 2004-2005. For this purpose, data as on March 31 for the years 1980-81 (Base year), 1990-91, 1995-96, 2000-2001, 2003-2004 and 2004-05 has been taken into consideration.

The Report consists of four chapters. Chapter-I deals with the Banks’ functioning in Goa. Chapters-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 and South Goa districts in furnishing the requisite data is gratefully acknowledged.

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

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February, 2007.

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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 14.3 lakh (2005) has a well-knit banking system with as many as 465 Banking offices as on 31st March, 2005. Thus, there is a scheduled commercial bank branch for less than 4243 people in Goa as against the all-India average of 15,810 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 465 bank branches as on March 31st, 2005. The aggregate deposits registered a phenomenal rise from Rs.9 crore in 1962 to Rs.13015 crore in 2004-2005. The gross credit also registered a rise from just Rs.3 crore in 1962 to Rs.3674 crore during 2004-2005. Consequently, the credit deposit ratio in 2004-2005 was 28.2.

1.1.3 Table 1.1 below presents the trend in the number of banking offices between 1980-81 and 2004-2005.

TABLE 1.1

NO. OF BANKING OFFICES

Year	No. of Banking Offices		
	Commercial Banks	Co-operative Banks	Total
1	2	3	4
1980-1981	217	41	258
1990-1991	255	51	306
1995-1996	271	104	375
2000-2001	313	131	444
2003-2004	329	127	456
2004-2005	337	128	465

1.2 Commercial Banks

1.2.1 Thirty nine commercial banks were operating in Goa as on March, 31st 2005. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (53), followed by Corporation Bank (32), Bank of India (27), Bank of Baroda (25), Central Bank of India (22) and Canara Bank (22). The above six Commercial Banks have in all 181 branches accounting for nearly 54 percent of the total banking offices of the commercial banks and 39 percent of the total banking offices in Goa. The bank wise number of banking offices are shown in statement-1.

1.3 Cooperative Banks

1.3.1 In the Co-operative sector, in the year 2004-2005, there were in all 11 banks having 128 branches. Out of these, Goa State Co-operative Bank Ltd. has the maximum number of branches (56) followed by Mapusa Urban Co-operative Bank Ltd. (24) and Goa Urban Co-operative Bank Ltd. (14).

1.4 District/ Talukawise Banks

1.4.1 During the year 2004-2005, sixty percent or 279 out of 465 banking offices were located in North Goa district. Maximum number of branches in North Goa district were located in Bardez taluka (98), followed by Tiswadi taluka (91). In South Goa district, Salcete taluka had the maximum number of branches (97), followed by Mormugao taluka (46). These four talukas viz. Salcete, Bardez, Tiswadi and Mormugao together had 332 banking offices accounting for nearly 72 % of the total number of banking offices in the State.

1.4.2 During the year 2004-05, the least number of banking offices were in Satari taluka (11) and Pernem taluka (15) in North Goa district and Canacona taluka (11) and Sanguem taluka (15) in the South Goa District. The overall trend in the number of banking offices taluka-wise during the period 2004-05 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 2004-2005 declined from 3906 to 3066 as could be seen from Table 1.2, still Goa possesses a good banking net work.

TABLE 1.2

POPULATION PER BRANCH (INCLUDING CO-OPERATIVE BANKS)

Year	Estimated population covered per branch.
1	2
1980-1981	3906
1990-1991	3823
1995-1996	3378
2000-2001	3027
2003-2004	3081
2004-2005	3066

1.5.2 The average estimated population covered per branch office excluding co-operative banks in Goa works out to 4243 during 2004-2005 as presented in Statement – 18 and at all India level works out to 15,810.

1.5.3 The details of estimated population covered per bank branch in each of the talukas for 1980-81, 2003-2004 and 2004-2005 are presented in table 1.3.

TABLE 1.3

TALUKAWISE POPULATION PER BRANCH

State/District/Taluka	Population per branch		
	1980-81	2003-2004	2004-2005
1	2	3	4
Goa State	3906	3081	3066
North Goa District	3762	2879	2880
Tiswadi	2807	1831	1858
Bardez	2482	2498	2458
Pernem	14838	5017	5091
Bicholim	5699	4744	4585
Satari	13612	5569	5652
Ponda	4904	3638	3692
South Goa District	4110	3388	3346
Sanguem	5082	4788	4536
Canacona	5133	4590	4235
Quepem	6949	4830	4613
Salcete	3399	2800	2841
Mormugao	4105	3441	3340

1.5.4 The estimated population covered per branch in the State during 2004-2005 was 3066. The population covered per branch for South Goa district and North Goa district for the year 2004-2005 is 3346 and 2880 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka (1858) followed by Bardez (2458) in North Goa district and Salcete (2841) and Mormugao (3340) talukas in South Goa district. The ranking of talukas based on population covered per branch office during the period 1980-2005 remained more or less the same. Satari taluka in North Goa district, had the highest population covered per branch (5652) followed by Pernem taluka (5091) in North Goa district and Quepem (4613) and Sanguem (4536) talukas in South Goa district. The talukas of Pernem and Satari registered a steady progress in population covered per bank branch during the years 1980-81 to 2004-2005. In these talukas, the population covered per bank branch decreased from around 14 thousand in 1980-81 to around 5 thousand in 2004-2005.

CHAPTER - 11

DEPOSITS/CREDITS

2.1 DEPOSITS

2.1.1 The 465 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 13014.82 crore, as on 31st March, 2005 as against Rs. 9 crore only, in 1962. The details of year-wise deposits are given below in Table 2.1.

TABLE 2.1
ANNUAL GROWTH RATE OF DEPOSITS

Year	Deposits (Rs. in crore)	Percentage annual growth rate over previous year
1	2	3
1980-1981	380.92	-
1990-1991	1636.88	7.1
1995-1996	3714.31	15.6
2000-2001	8415.90	14.8
2003-2004	12474.17	14.9
2004-2005	13014.82	4.3

2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2004-2005 registered a tremendous increase from Rs. 380.92 crore to Rs. 13014.82 crore, registering an average annual growth rate of 15.9%. During the year 2004-2005, the annual growth rate recorded was 4.3%.

TABLE 2.2
DEPOSITS PER BRANCH AND PER CAPITA

Year	Deposits per branch office (Rs. in crore)	Index	Per Capita Deposits (Rs.)@	Index
1	2	3	4	5
1980-1981	1.48	100	3779	100
1990-1991	5.35	361	13993	370
1995-1996	9.90	669	29318	776
2000-2001	18.95	1280	62618	1657
2003-2004	27.36	1849	88788	2350
2004-2005	27.99	1891	91277	2415

2.1.3 Table 2.2 above indicates that the deposits per branch office increased more than 18 times and the per capita deposits increased more than 24 times during the period 1980-81 to 2004-2005.

2.1.4 While the deposits per branch increased from Rs.1.48 crore in 1980-81 to Rs.27.99 crore in 2004-2005, the per capita deposits showed a phenomenal increase from Rs.3,779/- to Rs.91,277/- during the same period. The deposits per branch and the per capita deposits registered a growth rate of 13.0 % and 14.2%, per annum respectively over the period 1980-81 to 2004-2005.

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, 2005, indicated that Panaji centre with total deposits amounting to Rs. 2,717 crore ranked 56th while Margao centre with deposit of Rs. 2,399 crore ranked 61st. The average deposits per reporting office for Panaji and Margao centers worked out to Rs.54.34 crore and Rs.55.79 crore respectively.

2.1.6 Statement – 9 presents the ranking of banks according to the size of deposits as on March 31st, 2005. As on March, 2005, the State Bank of India with total aggregate deposits of Rs. 2428.50 crore (19%) topped the list followed by the Bank of India [Rs. 1518.72 crore (12%)] and Canara Bank [Rs.1161.15 crore (9%)]. These three banks together accounted for nearly 39% of the total deposits. The deposits mobilized by

as many as 21 of the 38 commercial banks were less than one per cent each of the total deposits. In the co-operative sector, maximum deposits were mobilised by the Goa State Co-operative Bank Ltd. amounting to Rs. 430.66 crore (more than 3%). Five out of 11 co-operative banks, viz. (1) Citizen's Co-operative Bank Ltd., (2) Women's Co-operative Bank Ltd, (3) North Kanara G.S.B. Cooperative Bank Ltd., (4) Shamrao Vithal Cooperative Bank Ltd. and (5) Goan Peoples' Urban Cooperative Bank Ltd. mobilised less than 1% each of the deposits during the year.

2.1.7 During the year 2004-2005, the deposits per branch were the highest in case of Punjab National Bank Ltd. (Rs.62.47 crore) followed by Bank of India (Rs.56.25 crore), I.C.I.C.I. Bank Ltd.(Rs.53.39 crore), Canara Bank (Rs.52.78 crore), State Bank of India (Rs.45.82 crore) and Centurian Bank Ltd. (Rs.42.13 crore). The lowest deposits per branch were for Goan People's Urban Cooperative Bank Ltd. (Rs.3.22 crore).

2.1.8 The ranking of talukas according to the size of deposits as on 31st March, 2005 is given in Table 2.3 below.

TABLE 2.3

TALUKAWISE RANKING BY DEPOSITS MOBILISED, 2004-2005

Taluka	Deposits (Rs . in crore)	Percentage Distribution	Rank	Per capita Deposits (Rs.)@
1	2	3	4	5
Salcete	3634.89	27.9	1	131886
Tiswadi	3433.30	26.4	2	203013
Bardez	2834.80	21.8	3	117707
Mormugao	1528.53	11.7	4	99477
Ponda	596.90	4.6	5	37602
Quepem	319.16	2.5	6	40694
Bicholim	257.61	2.0	7	26752
Canacona	149.01	1.1	8	31986
Pernem	100.77	0.8	9	13195
Sanguem	92.85	0.7	10	13647
Satari	67.00	0.5	11	10776

2.1.9 During the year 2004-2005, Salcete taluka with Rs. 3634.89 crore (27.9%) had the highest deposits followed by Tiswadi taluka [Rs.3433.30 crore (26.4%)] and Bardez taluka [Rs.2834.80 crore (or 21.8%)]. The above three talukas together accounted for more than three fourths of the total deposits. The contribution of Satari taluka was Rs.67.00 crore or 0.5% followed by Sanguem Taluka (Rs.92.85 crore or 0.7%). The aggregate deposits mobilised in the six talukas of Satari, Sanguem, Pernem, Canacona, Bicholim and Quepem accounted for about 8 percent of the total deposits. The per capita deposits for Tiswadi taluka were the highest (Rs.2,03,013) followed by Salcete (Rs.1,31,886), Bardez (Rs.1,17,707) and Mormugao (Rs.99,477). The lowest per capita deposits were mobilised in Satari taluka (Rs.10,776) followed by Pernem taluka (Rs.13,195).

N.R.E. Deposits:

2.1.10 As on March 31st 2005, the NRE deposits mobilised by the banking institutions in Goa accounted for Rs.3749.86 crore as against Rs.3796.53 crore in 2003-2004. During the last twelve 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 1992-2005 are shown in Table 2.4.

TABLE - 2.4

YEARWISE DOMESTIC AND N.R.E. DEPOSITS

Year	Deposits (Rs. In crore)			Percentage contribution of NRE deposits to the total deposits
	Domestic	NRE	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

2.1.11 The NRE deposits during the period 1992-93 to 2004-2005 have increased from Rs.583.47 crore to Rs. 3749.86 crore registering an annual growth of 16.8%.

2.1.12 Table 2.5 presents the NRE deposits per branch and the per capita NRE deposit for the period 1992-93 to 2004-2005. Also, the trend of Domestic and N.R.E. deposits is shown in Chart No.4.

TABLE – 2.5
NRE 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

2.2 CREDIT

2.2.1 As on March 31st, 2005, the gross credit advanced by the banking institutions in Goa accounted for Rs.3674.28 crore as against Rs.3096.62 crore in 2003-2004, which shows an increase of nearly 9%. Compared to the 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 the 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
1995-1996	1248.11	17.2
2000-2001	2405.16	6.5
2003-2004	3096.62	3.5
2004-2005	3674.28	18.7

2.2.2 Total advances during the period from 1980-81 to 2004-2005 increased from Rs. 171.18 crore to Rs.3674.28 crore registering an annual average growth rate of 13.6%. During the year 2004-2005, 18.7 per cent 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
1995-1996	3.33	505	9852	580
2000-2001	5.42	821	17896	1054
2003-2004	6.79	1029	22041	1298
2004-2005	7.90	1197	25769	1518

2.2.4 The credit pattern over the period 1980-81 to 2004-2005, has shown nearly 11 times increase in credit per bank branch and nearly 15 times increase in per capita credit.

2.2.5 Within a span of two decades, the credit per branch office has increased from Rs. 0.66 crore in 1980-81 to Rs.7.90 crore in 2004-2005 and the per capita credit from Rs. 1,698 in 1980-81 to Rs.25,769 in 2004-2005. The overall growth registered during the above period was 10.9% and 12.0% 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, 2005, is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs.621.45 crore (or 17% of the total credit) topped the list followed by Bank of India (Rs.488.24 crore or 13%), Canara Bank (Rs.384.22 crore or 11%), Corporation Bank (Rs.252.36 crore or 7%), Bank of Baroda (Rs.137.85 crore or 4%), Syndicate Bank (Rs.115.93 crore or 3%), and Indian Overseas Bank (Rs. 84.55 crore or 2%). While 57% of the total advances were made by the above seven banks, the advances made by 23 banks were less than one per cent each. Among Co-operative Banks, the advances made by three Banks viz. Goa State Co-operative Bank Ltd. (Rs. 271.73 crore or 7%), Goa Urban Co-operative Bank Ltd. (Rs.196.36 crore or 5%) and Mapusa Urban Co-operative Bank Ltd. (Rs.109.40 crore or 3%) together accounted for about 16% of the total credit.

2.2.7 The credit per branch in the year 2004-2005 was the highest for United Western Bank Ltd. (Rs.27.51 crore), followed by Ing Vysya Bank Ltd. (Rs.19.71 crore), and Bank of India (Rs. 18.08 crore). Among the lowest advances per branch were the Goan People's Urban Cooperative Bank Ltd. (Rs.0.46 crore), Development Credit Bank Ltd. (Rs.0.57 crore) and Allahabad Bank (1.04) crore. However, the overall position in credit per 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, 2005 is given in Table 2.8.

TABLE - 2.8**TALUKAWISE RANKING BY CREDIT ADVANCED 2004-2005**

Taluka	Credit (Rs.in crore)	Percentage Distribution	Rank	Per Capita Credits (Rs.)@
1	2	3	4	5
Tiswadi	1459.03	39.7	1	86273
Salcete	723.58	19.7	2	26254
Mormugao	550.18	15.0	3	35806
Bardez	412.40	11.2	4	17124
Ponda	227.74	6.2	5	14346
Bicholim	93.93	2.6	6	9755
Quepem	84.67	2.3	7	10796
Sanguem	50.20	1.4	8	7378
Satari	26.17	0.7	9	4209
Pernem	23.73	0.6	10	3107
Canacona	22.65	0.6	11	4862

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.1459.03 crore (39.7%) during the year 2004-2005 . Salcete taluka with Rs. 723.58 crore (19.7%) stood second followed by Mormugao taluka with Rs. 550.18 crore (15.0%). The above three talukas accounted for nearly 74.4% of the total advances during the year 2004-2005. The lowest advances made during the year 2004-2005 were in Canacona taluka (Rs.22.65 crore or 0.6%), followed by Pernem taluka (Rs.23.73 crore or 0.6%) . The per capita credit was the highest for Tiswadi taluka (Rs.86,273) followed by Mormugao taluka (Rs.35,806) and Salcete taluka (Rs.26,254). The per capita credit were the lowest for Pernem taluka (Rs.3,107) followed by Satari taluka (Rs.4,209).

@ - For the years 1980-81, 1990-91 and 2000-2001, the population figures used are as per population Census. For the intervening period i.e. for the years 1995-96, 2003-2004 and 2004-2005, the population figures used are estimated.

CHAPTER - III

CREDIT DEPOSIT RATIO

3.1 As stated in the earlier chapter, the 465 Commercial and Co-operative Bank branches in Goa, have mobilized aggregate deposits to the tune of Rs.13014.82 crore during the year 2004-2005, registering an annual increase of 4.3% over the previous year. Alongside, advances amounting to Rs.3674.28 crore were made in 2004-2005, representing an increase of 18.7% over the previous year. Thus, the credit deposit ratio works out to 28.2.

3.2 The credit deposit ratio for the period 1980-81 to 2004-2005 are given in Table 3.1 below. The credit deposit ratio has steadily decreased from 44.9 in 1980-81 to 28.2 in 2004-2005.

TABLE – 3.1
CREDIT DEPOSIT RATIO

YEAR	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
1995-1996	33.6
2000-2001	28.6
2003-2004	24.8
2004-2005	28.2

3.3 Bank wise credit deposit ratios are presented in statement 17. During 2004-2005, the credit deposit ratio for Co-operative Banks was quite high (56) as compared to the Commercial Banks (25). 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 Mysore and Ratnakar Bank Ltd. was the highest (86), followed by Vysya Bank Ltd. (77) and United Western Bank Ltd.(73). Among the Co-operative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Goan People's

Urban Cooperative Bank Ltd. (14) and highest being for the Shamrao Vithal Cooperative Bank Ltd. (157) during the year 2004-2005. During 2004-2005, the Credit Deposit ratio for major banks such as the State Bank of India, Bank of India and Bank of Baroda were 26, 32 and 17 respectively.

3.4 Talukawise credit deposit ratio in 2004-2005 (refer Table 3.2) was the highest in Sanguem (54.1), followed by Tiswadi (42.5) and Satari (39.1). The ratio for North Goa district (30.8) was more than South Goa district (25.0). For Bardez taluka, it was the lowest (14.5). Also, Canacona (15.2) recorded low credit deposit ratio.

TABLE - 3.2
TALUKAWISE CREDIT DEPOSIT RATIO, 2004-2005

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	42.5
Bardez	14.5
Pernem	23.5
Bicholim	36.5
Satari	39.1
Ponda	38.2
North Goa District	30.8
Sanguem	54.1
Canacona	15.2
Quepem	26.5
Salcete	19.9
Mormugao	36.0
South Goa District	25.0
Goa State	28.2

3.5 In terms of deposits, Salcete taluka ranked first and in terms of credit it ranked 2nd. Whereas Tiswadi taluka ranked first in terms of credit and in terms of deposit, it ranked 2nd. In terms of credit deposit ratio, Bardez ranked last during 2004-2005.

CHAPTER - IV

SUMMARY FINDINGS

As on 31st March 2005, 49 Scheduled Banks having 465 bank branches in Goa were catering to an estimated population of 14.3 lakh. 207 new branches were opened in Goa during the period 1980-81 to 2004-2005. Of the 465 bank branches registered, as on 31st March, 2005, 128 (27.5%) were in the Co-operative sector.

4.2 The Goa State Co-operative Bank Ltd. had the maximum number of branches (56) followed by the State Bank of India with (53) and the Corporation Bank (32).

4.3 The Goa State Co-operative Bank Ltd., State Bank of India, Corporation Bank, Bank of India, Bank of Baroda and Mapusa Urban Co-operative Bank Ltd. together accounted for 217 bank branches (47%) of the total banking offices in Goa

4.4 375 (81%) major bank branches were concentrated in the five talukas of Salcete, Bardez, Tiswadi, Mormugao and Ponda, as against 22 (5%) bank branches located in the two talukas of Canacona and Satari and the remaining 68 branches (14%) distributed in Bicholim, Quepem, Pernem and Sanguem talukas.

4.5 The average estimated population covered per branch office in Goa (excluding Co-operative Banks) is 4243 as can be seen from Statement - 18. The estimated population covered per branch office ranges from 5000 to 36,000 for the remaining States/Union Territories and at the all-India level it is 15,810.

4.6 As against the aggregate deposits of Rs.13014.82 crore, the gross credit amounted to Rs.3674.28 crore and the credit deposit ratio was 29.7.

4.7 The credit deposit ratio has shown a downward trend during the period of over two decades from 45 in 1980-81 to about 29 in 2004-2005.

4.8 The aggregate deposits of scheduled commercial banks have attained a very significant and steady rise over the years. While the overall growth in deposits was 16% per annum during 1980-81 to 2004-2005, the corresponding increase in credit was only 14%. The index of deposits per branch stood at 1,891 in 2004-2005 as against 1,197 for credit during the same period. The index of per capita deposits for 2004-2005 was 2,415 and that for credit was 1,518.

4.9 More than three fourth of the total deposits are concentrated in the talukas of Salcete, Tiswadi and Bardez and this has been the predominant trend through the years.

4.10 Also, three fourth of the credit is accounted for by the talukas of Tiswadi, Salcete and Mormugao, and this trend has continued through the years.

4.11 Five talukas of Goa, viz Salcete, Tiswadi, Bardez, Mormugao and Ponda mobilized deposits amounting to Rs.12,028.42 crore or 92.42% of the total and Tiswadi, Salcete, Mormugao, Bardez and Ponda accounted for Rs.3,372.93 crore or 91.80% of the total credit. These five talukas comprising the important commercial centres of Goa, appear to be dominating the banking scene.

4.12 The State Bank of India with aggregate deposits of Rs.2,428.50 crore, constituting 18.6% of the total deposits, and advances of Rs.621.45 crore, contributing 16.9% of the total credit, topped the list among all the banks in Goa.

4.13 Among the top 100 centres in the country ranked according to their size of deposit and credit, as at the end of March, 2005, Panaji centre with total deposits of Rs.2,717 crore ranked 56th, Margao centre with total deposit of Rs.2,399 crore ranked 61st. Also, Panaji centre with credit of Rs.1,191 crore ranked 65th.

STATEMENT – 1

BANKWISE NUMBER OF BANKING OFFICES IN GOA

Sr. No.	Name of the Bank	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7	8
	COMMERCIAL BANKS						
1	State Bank of India	31	46	46	50	53	53
2	Bank of India	23	27	27	28	28	27
3	Bank of Baroda	21	26	26	27	25	25
4	Corporation Bank	19	23	24	31	31	32
5	Central Bank Of India	20	22	22	22	22	22
6	Canara Bank	19	19	21	21	21	22
7	Syndicate Bank	17	17	17	17	17	17
8	Dena Bank	15	15	15	16	16	16
9	Indian Overseas Bank	11	11	11	12	11	11
10	Union Bank of India	9	10	12	11	11	11
11	Bank of Maharashtra	7	7	7	9	10	10
12	United Commercial Bank	4	5	5	5	5	6
13	Karnataka Bank Ltd.	4	4	4	4	4	4
14	Indian Bank	3	3	6	6	6	6
15	Punjab National Bank	3	3	3	4	4	4
16	State Bank of Mysore	2	2	3	3	3	3
17	Vijaya Bank	2	2	5	5	5	5
18	Allahabad Bank	-	1	1	1	1	1
19	Federal Bank Ltd.	1	1	2	2	2	2
20	New Bank of India	1	1	-	-	-	-
21	Oriental Bank of Commerce Ltd	1	1	1	1	2	7
22	Sangli Bank Ltd.	1	1	1	1	1	1
23	South Indian Bank Ltd.	1	1	1	2	2	2
24	United Bank of India	-	2	2	2	2	2
25	United Western Bank Ltd.	1	1	2	3	3	3
26	Ing Vysya Bank Ltd.	1	1	1	2	2	2
27	Standard Chartered Bank Ltd.	-	1	1	-	-	-
28	Andhra Bank	-	1	1	2	4	4
29	Punjab & Sind Bank	-	1	1	1	1	1
30	Centurian Bank Ltd.	-	-	3	5	6	6
31	Catholic Syrian Bank Ltd.	-	-	-	1	1	1
32	Ratnakar Bank Ltd.	-	-	-	1	2	2
33	Times Bank Ltd.	-	-	-	-	-	-
34	Bank of Madhura	-	-	-	-	-	-
35	Jammu & Kashmir Bank Ltd.	-	-	-	1	1	1
36	I.C.I.C.I. Bank Ltd.	-	-	-	3	5	5
37	Global Trust Bank Ltd.	-	-	-	5	5	-
38	I.D.B.I. Bank	-	-	-	1	1	1
39	H.D.F.C .Bank	-	-	-	3	5	11

STATEMENT – 1 (Concluded)

Sr. No.	Name of the Bank	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7	8
40	IndusInd Bank Ltd.	-	-	-	1	2	2
41	Development Credit Bank Ltd.	-	-	-	4	4	4
42	State Bank of Patiala	-	-	-	-	1	1
43	U.T.I.Bank	-	-	-	-	4	4
	Sub - Total	217	255	271	313	329	337
	<u>CO-OPERATIVE BANKS</u>						
1	Goa Urban Coop. Bank Ltd.	14	15	17	18	14	14
2	Goa State Coop. Bank Ltd.	16	15	44	56	56	56
3	Madgaum Urban Coop. Bank Ltd.	4	7	7	8	9	9
4	Mapusa Urban Coop. Bank of Goa Ltd.	7	10	25	26	24	24
5	Women's Coop. Bank Ltd.	-	1	1	1	2	2
6	Citizen's Coop.Bank Ltd.	-	1	2	4	4	5
7	Bicholim Urban Coop.Bank Ltd.	-	2	6	10	10	10
8	Saraswat Coop. Bank Ltd.	-	-	2	5	5	5
9	North Kanara G.S.B.Coop. Bank Ltd.	-	-	-	1	1	1
10	Shamrao Vithal Coop.Bank Ltd.	-	-	-	1	1	1
11	Goan People's Urban Coop.Bank Ltd.	-	-	-	1	1	1
	Sub-Total	41	51	104	131	127	128
	TOTAL	258	306	375	444	456	465

STATEMENT - 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	100	415	935	2089	3283	3301
Bardez	100	449	1009	2207	3158	3311
Pernem	100	514	1251	2858	4104	4400
Bicholim	100	466	1262	2437	3232	3381
Satari	100	803	1759	4843	6416	7053
Ponda	100	560	1315	3099	4617	4849
North Goa District	100	442	1006	2228	3331	3426
Sanguem	100	307	553	1150	1267	1462
Canacona	100	526	1235	2842	4064	4529
Quepem	100	641	1498	3502	4913	5391
Salcete	100	455	1069	2547	3760	3735
Mormugao	100	323	668	1489	2211	2767
South Goa District	100	414	936	2186	3204	3405
Goa State	100	430	975	2209	3275	3417

STATEMENT - 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	2.21	7.85	13.70	24.97	37.52	37.73
Bardez	1.38	5.83	1.37	20.54	28.47	28.93
Pernem	0.57	1.31	2.05	4.36	6.27	6.72
Bicholim	0.59	1.97	4.81	9.29	12.31	12.27
Satari	0.32	1.09	2.09	4.18	5.54	6.09
Ponda	0.56	3.00	4.76	9.30	13.22	13.88
North Goa District	1.41	5.28	9.60	17.82	25.77	26.13
Sanguem	0.58	1.22	2.19	4.87	5.75	6.19
Canacona	0.47	1.92	4.06	8.50	13.37	13.55
Quepem	0.74	4.22	6.33	13.82	18.18	18.77
Salcete	1.71	6.82	13.17	26.66	37.73	37.47
Mormugao	2.30	6.16	11.19	18.69	27.76	33.22
South Goa District	1.57	5.44	10.35	20.65	29.76	30.78
Goa State	1.47	5.35	9.90	18.95	27.36	27.99

STATEMENT - 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	7882	29486	61336	136256	204885	203013
Bardez	5562	20317	42142	83251	113959	117707
Pernem	385	1766	3967	9092	12489	13195
Bicholim	1028	4201	10505	20461	25958	26752
Satari	232	1540	3115	7851	9949	10776
Ponda	1140	5378	11653	25498	36337	37602
North Goa District	3746	14146	29730	62590	89523	90729
Sanguem	1135	3282	5459	11391	11999	13647
Canacona	915	4249	9216	21290	29129	31986
Quepem	1064	5881	12690	28043	37637	40694
Salcete	5023	20154	43674	95423	134767	131886
Mormugao	5605	14815	28295	56786	80673	99477
South Goa District	3823	13791	28775	62655	87840	91986
Goa State	3779	13993	29318	62618	88788	91277

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

STATEMENT – 9

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS
ON 31st MARCH, 2005**

Sr. No.	Name of the Bank	Deposits (Rs. in crore)	Rank	Percentage to total deposits	Deposit per branch (Rs. in crore)
1	2	3	4	5	6
1.	State Bank of India	2428.50	1	18.6	45.82
2.	Bank of India	1518.72	2	11.7	56.25
3.	Canara Bank	1161.15	3	8.9	52.78
4.	Corporation Bank	1136.02	4	8.7	35.50
5.	Bank of Baroda	813.44	5	6.3	32.54
6.	Syndicate Bank	614.43	6	4.7	36.14
7.	Goa State Co-op Bank Ltd.	430.66	7	3.3	7.69
8.	Central Bank of India	422.82	8	3.2	19.22
9.	Goa Urban Co-op Bank Ltd.	390.15	9	3.0	27.87
10.	H.D.F.C. Bank	361.54	10	2.8	32.87
11.	Dena Bank	317.92	11	2.4	19.87
12.	Bank of Maharashtra	268.64	12	2.1	26.86
13.	I.C.I.C.I. Bank Ltd.	266.94	13	2.1	53.39
14.	Indian Overseas Bank	262.97	14	2.0	23.91
15.	Centurian Bank Ltd.	252.79	15	1.9	42.13
16.	Punjab National Bank	249.88	16	1.9	62.47
17.	Union Bank of India	244.08	17	1.9	22.19
18.	Mapusa Urban Coop Bank Ltd.	220.91	18	1.7	9.20
19.	Madgao Urban Co-op Bank Ltd.	145.47	19	1.1	16.16
20.	Oriental Bank of Commerce	130.65	20	1.0	18.66
21.	Saraswat Co-op Bank Ltd.	127.60	21	1.0	25.52
22.	United Commercial Bank	126.73	22	1.0	21.12
23.	Bicholim Urban Cooperative Bank Ltd.	121.82	23	1.0	12.18
24.	United Western Bank Ltd.	113.76	24	0.9	37.92
25.	Karnataka Bank Ltd.	104.92	25	0.8	26.23
26.	Indian Bank	100.35	26	0.8	16.73
27.	U.T.I. Bank	99.38	27	0.8	24.85
28.	Vijaya Bank	90.16	28	0.7	18.03
29.	Andhra Bank	86.91	29	0.7	21.73
30.	Federal Bank	70.91	30	0.5	35.46
31.	Ing Vysya Bank Ltd.	51.01	31	0.4	25.51
32.	State Bank of Mysore	36.90	32	0.3	12.30
33.	South Indian Bank Ltd.	31.44	33	0.2	15.72
34.	Indusind Bank Ltd.	27.02	34	0.2	13.51
35.	Citizens Co-op Bank Ltd.	28.18	35	0.2	5.64
36.	The Catholic Syrian Bank Ltd.	23.00	36	0.2	23.00
37.	Women's Co-op Bank Ltd.	17.98	37	0.1	8.99

Sl. No.	Name of the Bank	Deposits (Rs. in crore)	Rank	Percentage to total deposits	Deposit per branch (Rs. in crore)
1	2	3	4	5	6
38.	Development Credit Bank Ltd.	17.90	38	0.1	4.48
49.	United Bank of India	15.16	39	0.1	7.58
40.	North Kanara GSBC Bank Ltd.	14.23	40	0.1	14.23
41.	Jammu & Kashmir Bank Ltd.	13.48	41	0.1	13.48
42.	Ratnakar Bank Ltd.	12.08	42	0.1	6.04
43.	State Bank of Patiala	11.54	43	0.1	11.54
44.	Shamrao Vitha Coop.Bank Ltd.	8.15	44	0.1	8.15
45.	Sangli Bank Ltd.	7.05	45	0.1	7.05
46.	I.D.B.I. Bank	6.74	46	0.1	6.74
47.	Punjab & Sindh Bank	4.99	47	0.0	4.99
48.	Allahabad Bank	4.53	48	0.0	4.53
49.	Goan People's Urban Co-op Bank Ltd	3.22	49	0.0	3.22
TOTAL		13014.82	-	100.0	27.99

STATEMENT - 12

TALUKAWISE INDEX OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	100	443	1017	2156	2834	3286
Bardez	100	568	1299	2156	2828	3204
Pernem	100	747	1355	2691	2713	3082
Bicholim	100	368	1147	1233	1483	1864
Satari	100	1241	1568	3234	4588	6383
Ponda	100	539	1179	2212	2920	3564
North Goa District	100	478	1100	2107	2752	3210
Sanguem	100	279	802	1517	1456	1641
Canacona	100	838	1481	2875	3229	4356
Quepem	100	381	1063	1292	1962	2749
Salcete	100	332	535	1093	1383	1653
Mormugao	100	270	354	694	877	1082
South Goa District	100	303	473	921	1158	1413
Goa State	100	374	729	1405	1809	2146

STATEMENT - 13

TALUKAWISE PER BANK BRANCH CREDIT IN GOA

(Rs in crore)

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	0.94	3.58	6.36	11.00	13.83	16.03
Bardez	0.21	1.11	2.20	3.02	3.83	4.21
Pernem	0.19	0.64	0.75	1.38	1.39	1.58
Bicholim	0.30	1.03	2.89	3.11	3.74	4.47
Satari	0.32	0.73	0.80	1.21	1.71	2.38
Ponda	0.29	1.50	2.22	3.45	4.35	5.30
North Goa District	0.46	1.88	3.45	5.54	6.99	8.04
Sanguem	0.28	0.53	1.53	3.09	3.18	3.35
Canacona	0.07	0.48	0.77	1.36	1.68	2.06
Quepem	0.39	1.30	2.34	2.65	3.78	4.98
Salcete	0.77	2.23	2.96	5.15	6.24	7.46
Mormugao	2.12	4.74	5.46	8.02	10.14	11.96
South Goa District	0.95	2.40	3.15	5.24	6.48	7.70
Goa State	0.66	2.09	3.33	5.42	6.79	7.90

STATEMENT -14

TALUKAWISE PER CAPITA CREDIT IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	3365	13441	28473	60059	75506	86273
Bardez	836	3860	8148	12225	15337	17124
Pernem	129	862	1444	2878	2776	3107
Bicholim	680	2197	6315	6845	7878	9755
Satari	100	1028	1199	2263	3070	4209
Ponda	592	2685	5427	9447	11931	14346
North Goa District	1230	5021	10677	19440	24293	27914
Sanguem	547	1439	3819	7238	6645	7378
Canacona	144	1071	1746	3405	3658	4862
Quepem	544	1820	4686	5384	7819	10796
Salcete	2259	6602	9832	18422	22290	26254
Mormugao	5162	11398	13808	24375	29465	35806
South Goa District	2299	6083	8765	15902	19133	22999
Goa State	1698	5479	9852	17896	22041	25769

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

STATEMENT – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT AS ON 31st
MARCH , 2005**

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	621.45	1	16.9	11.73
2	Bank of India	488.24	2	13.3	18.08
3	Canara Bank	384.22	3	10.5	17.46
4	Goa State Co-op Bank Ltd	271.73	4	7.4	4.85
5	Corporation Bank	252.36	5	6.8	7.89
6	Goa Urban Co-op Bank Ltd	196.36	6	5.3	14.03
7	Bank of Baroda	137.85	7	3.8	5.51
8	Syndicate Bank	115.93	8	3.2	6.82
9	Mapusa Urban Coop.Bank of Goa Ltd.	109.40	9	3.0	4.56
10	Saraswat Co-op Bank Ltd	88.41	10	2.4	17.68
11	Indian Overseas Bank	84.55	11	2.3	7.69
12	United Western Bank Ltd.	82.52	12	2.2	27.51
13	Bicholim Urban Co-op Bank Ltd	70.52	13	1.9	7.05
14	Central Bank of India	69.61	14	1.9	3.16
15	Madgao Urban Co-op Bank Ltd	67.24	15	1.8	7.47
16	Union Bank of India	65.38	16	1.8	5.94
17	Punjab National Bank	61.49	17	1.7	15.37
18	Bank of Maharashtra	59.38	18	1.6	5.94
19	U.T.I.Bank	50.67	19	1.4	12.67
20	Andhra Bank	44.26	20	1.2	11.07
21	Ing Vysya Bank Ltd.	39.41	21	1.1	19.71
22	State Bank of Mysore	31.88	22	0.9	10.63
23	Oriental Bank of Commerce	30.19	23	0.8	4.31
24	Dena Bank	23.96	24	0.7	1.50
25	Vijaya Bank	22.67	25	0.6	4.53
26	Federal Bank Ltd	22.37	26	0.6	11.19
27	United Commercial Bank	21.82	27	0.6	3.64
28	Karnataka Bank Ltd.	21.58	28	0.6	5.40
29	Indian Bank	17.95	29	0.5	2.99
30	Citizens Co-op Bank Ltd	16.48	30	0.4	3.30
31	Shamrao Vithal Co-op Bank Ltd	12.83	31	0.3	12.83
32	South Indian Bank Ltd	12.45	32	0.3	6.23
33	I.C.I.C.I. Bank Ltd	12.04	33	0.3	2.41
34	Ratnakar Bank Ltd.	10.40	34	0.3	5.20
35	Centurian Bank Ltd.	8.48	35	0.2	1.41
36	North Kanara GSB Co-op Bank Ltd	8.39	36	0.2	8.39
37	Women's Coop.Bank Ltd.	7.40	37	0.2	3.70

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
38	United Bank of India	6.61	38	0.2	3.31
39	Jammu & Kashmir Bank Ltd.	5.75	39	0.2	5.75
40	IndusInd Bank Ltd	3.89	40	0.1	1.95
41	I.D.B.I.Bank Ltd	3.57	41	0.1	3.57
42	Punjab & Sindh Bank	2.62	42	0.1	2.62
43	The Catholic Syrian Bank Ltd	2.56	43	0.1	2.56
44	Development Credit Bank Ltd.	2.26	44	0.1	0.57
45	State Bank of Patiala	2.23	45	0.1	2.23
46	Sangli Bank Ltd	1.42	46	0.0	1.42
47	Allahabad Bank	1.04	47	0.0	1.04
48	Goan People's Urban Co-op Bank Ltd	0.46	48	0.0	0.46
49	H.D.F.C.Bank	0.00	49	0.0	0.00
TOTAL		3674.28	-	100.00	7.90

STATEMENT - 16

TALUKAWISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	1995-1996	2000-2001	2003-2004	2004-2005
1	2	3	4	5	6	7
Tiswadi	43	46	46	44	37	42
Bardez	15	19	19	15	13	15
Pernem	34	49	36	32	22	24
Bicholim	66	52	60	33	30	36
Satari	43	67	38	29	31	39
Ponda	52	50	47	37	33	38
North Goa District	33	35	36	31	27	31
Sanguem	48	44	70	64	55	54
Canacona	16	25	19	16	13	15
Quepem	52	31	37	19	21	27
Salcete	45	33	23	19	17	20
Mormugao	92	77	49	43	37	36
South Goa District	60	44	30	25	22	25
Goa State	45	39	34	29	25	28

STATEMENT - 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31st MARCH, 2005

Sl. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
I	COMMERCIAL BANKS	
1	State Bank of India	26
2	Bank of India	32
3	Bank of Baroda	17
4	Corporation Bank	22
5	Central Bank of India	16
6	Canara Bank	33
7	Syndicate Bank	19
8	Dena Bank	8
9	Indian Overseas Bank	32
10	Union Bank of India	27
11	Bank of Maharashtra	22
12	United Commercial Bank	17
13	Karnataka Bank Ltd.	21
14	Indian Bank	18
15	Punjab National Bank	25
16	State Bank of Mysore	86
17	Vijaya Bank	25
18	Allahabad Bank	23
19	Federal Bank Ltd.	32
20	Oriental Bank of Commerce	23
21	Sangli Bank Ltd.	20
22	South Indian Bank Ltd.	40
23	United Bank of India	44
24	United Western Bank Ltd.	73
25	IngVysya Bank Ltd.	77
26	Andhra Bank	51
27	Punjab & Sind Bank	53
28	Centurian Bank Ltd.	3
29	Catholic Syrian Bank Ltd.	11
30	Ratnakar Bank Ltd.	86
31	Jammu & Kashmir Bank Ltd.	43
32	I.C.I.C.I. Bank Ltd.	5
33	I.D.B.I. Bank	53
34	H.D.F.C. Bank	-
35	IndusInd Bank Ltd	14
36	Development Credit Bank Ltd	13
37	State Bank of Patiala	19
38	U.T.I. Bank	51
	Commercial Banks	25

Sl. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	50
2	Goa State Co-operative Bank Ltd.	63
3	Madgao Urban Co-operative Bank Ltd.	46
4	Mapusa Urban Co-op. Bank of Goa Ltd.	50
5	Women's Co-operative Bank Ltd.	41
6	Citizen's Co-operative Bank Ltd.	58
7	Bicholim Urban Co-operative Bank Ltd.	58
8	Saraswat Co-operative Bank Ltd.	69
9	North Kanara G.S.B. Co-op Bank Ltd.	59
10	Shamrao Vithal Co-op Bank Ltd.	157
11	Goan People's Urban Co-op. Bank Ltd.	14
	Co-operative Banks	56
	All Banks	28

STATEMENT - 18
STATE/UNION TERRITORY WISE POPULATION PER BRANCH AS
ON 31st MARCH, 2005 (Excluding Co-op. Banks)

State/Union territory	Average population per branch 2005
1	2
I. STATE	
1. Andhra Pradesh	14789
2. Arunachal Pradesh	20044
3. Assam	22635
4. Bihar	N.A.
5. Chattisgarh	N.A.
6. Goa	4243*
7. Gujarat	13978
8. Haryana	12807
9. Himachal Pradesh	9278
10. Jammu & Kashmir	12716
11. Jharkhand	N.A.
12. Karnataka	11201
13. Kerala	9659
14. Madhya Pradesh	N.A.
15. Maharashtra	14914
16. Manipur	36808
17. Meghalaya	15169
18. Mizoram	13785
19. Nagaland	26903
20. Orissa	16521
21. Punjab	9181
22. Rajasthan	17178
23. Sikkim	11582
24. Tamil Nadu	13279
25. Tripura	23698
26. Uttar Pradesh	N.A.
27. Uttaranchal	N.A.
28. West Bengal	18634
II. UNION TERRITORY	
1. Andaman & Nicobar Islands	13333
2. Chandigarh	5136
3. Dadra & Nagar Haveli	18083
4. Daman & Diu	9938
5. Delhi	10227
6. Lakshadweep	9000
7. Pondicherry	14420
All India	15810

Source:- Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March 2005.

N.B. :- Population figures used are estimated based on 1991 Census.

* :- Population figures used are estimated based on 2001 Census.

N.A.:- Population figures not available.

STATEMENT - 19

**STATE/UNION TERRITORYWISE CREDIT DEPOSIT RATIO AS ON 31st
MARCH , 2005 (Excluding Co-op. Banks)**

State/Union territory	Credit Deposit Ratio
1	2
I. STATE	
1. Andhra Pradesh	75
2. Arunachal Pradesh	24
3. Assam	34
4. Bihar	28
5. Chhattisgarh	46
6. Goa	25
7. Gujarat	47
8. Haryana	52
9. Himachal Pradesh	36
10. Jammu & Kashmir	39
11. Jharkhand	31
12. Karnataka	74
13. Kerala	56
14. Madhya Pradesh	55
15. Maharashtra	95
16. Manipur	41
17. Meghalaya	45
18. Mizoram	51
29. Nagaland	23
20. Orissa	62
21. Punjab	46
22. Rajasthan	69
23. Sikkim	29
24. Tamil Nadu	98
25. Tripura	30
26. Uttar Pradesh	37
27. Uttaranchal	25
28. West Bengal	54
II. UNION TERRITORY	
1. Andaman & Nicobar Islands	26
2. Chandigarh	91
3. Dadra & Nagar Haveli	40
4. Daman & Diu	10
5. Delhi	64
6. Lakshadweep	10
7. Pondicherry	38
All India	66

Source:- Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks,
Reserve Bank of India, March, 2005.

STATEMENT -20

BANKWISE DETAILS OF DEPOSITS AS ON 31st MARCH , 2005

(Rs. in crore)

Sl.No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	2428.50	1298.60	1129.90
2	Bank of India	1518.72	551.16	967.56
3	Bank of Baroda	813.44	312.69	500.75
4	Corporation Bank	1136.02	435.03	700.99
5	Central Bank of India	422.82	93.49	329.33
6	Canara Bank	1161.15	345.19	815.96
7	Syndicate Bank	614.43	157.66	456.77
8	Dena Bank	317.92	72.89	245.03
9	Indian Overseas Bank	262.97	76.97	186.00
10	Union Bank of India	244.08	49.60	194.48
11	Bank of Maharashtra	268.64	9.41	259.23
12	United Commercial Bank	126.73	5.00	121.73
13	Karnataka Bank Ltd.	104.92	12.87	92.05
14	Indian Bank	100.35	27.90	72.45
15	Punjab National Bank	249.88	2.22	247.66
16	State Bank of Mysore	36.90	3.48	33.42
17	Vijaya Bank	90.16	24.76	65.40
18	Allahabad Bank	4.53	0.25	4.28
19	Federal Bank Ltd.	70.91	31.45	39.46
20	Oriental Bank of Commerce	130.65	1.99	128.66
21	Sangli Bank Ltd.	7.05	0.26	6.79
22	South Indian Bank Ltd.	31.44	1.14	30.30
23	United Bank of India	15.16	1.73	13.43
24	United Western Bank Ltd.	113.76	2.04	111.72
25	Ing Vysya Bank Ltd.	51.01	8.01	43.00
26	Andhra Bank	86.91	5.47	81.44
27	Punjab & Sind Bank	4.99	Neg.	4.99
28	Centurian Bank Ltd.	252.79	62.97	189.82
29	Catholic Syrian Bank Ltd.	23.00	13.63	9.37
30	Ratnakar Bank Ltd.	12.08	0.29	11.79
31	Jammu & Kashmir Bank Ltd.	13.48	-	13.48
32	I.C.I.C.I. Bank Ltd.	266.94	39.36	227.58
33	I.D.B.I. Bank	6.74	N.A.	6.74

STATEMENT – 20 (Concl.)

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
34	H.D.F.C.Bank	361.54	70.79	290.75
35	IndusInd Bank Ltd.	27.02	3.05	23.97
36	Development Credit Bank Ltd.	17.90	2.07	15.83
37	State Bank of Patiala	11.54	9.98	1.56
38	U.T.I.Bank	99.38	8.67	90.71
39	Goa Urban Cooperative Bank Ltd.	390.15	-	390.15
40	Goa State Cooperative Bank Ltd.	430.66	1.67	428.99
41	Madgao Urban Cooperative Bank Ltd.	145.47	-	145.47
42	Mapusa Urban Cooperative Bank Ltd.	220.91	1.52	219.39
43	Women's Cooperative Bank Ltd.	17.98	-	17.98
44	Citizen's Cooperative Bank Ltd.	28.18	0.46	27.72
45	Bicholim Urban Cooperative Bank Ltd.	121.82	-	121.82
46	Saraswat Cooperative Bank Ltd.	127.60	4.09	123.51
47	North Kanara G.S.B. Cooperative Bank Ltd.	14.23	0.04	14.19
48	Shamrao Vithal Cooperative Bank Ltd.	8.15	0.01	8.14
49	Goan People's Urban Cooperative Bank Ltd.	3.22	-	3.22
TOTAL		13014.82	3749.86	9264.96

STATEMENT -21

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER
SECTIONS AS ON 31st MARCH , 2005**

(Rs. in crore)

Sl. No.	Name of the Bank	Deposits	Advances	Advances to		
				Prio- rity sector	Wea- ker Sec- tions	Under 20 -Point Prog.
1	2	3	4	5	6	7
1	State Bank of India	2428.59	621.45	225.12	6.26	-
2	Bank of India	1518.72	488.24	208.80	6.54	9.78
3	Bank of Baroda	813.44	137.85	39.43	4.53	1.24
4	Corporation Bank	1136.02	252.36	89.44	1.80	-
5	Central Bank of India	422.82	69.61	33.14	0.63	3.63
6	Canara Bank	1161.15	384.22	102.67	8.84	37.63
7	Syndicate Bank	614.43	115.93	69.00	0.79	21.40
8	Dena Bank	317.92	23.96	8.71	0.32	5.43
9	Indian Overseas Bank	262.97	84.55	21.88	0.89	1.09
10	Union Bank of India	244.08	65.38	35.43	3.82	2.56
11	Bank of Maharashtra	268.64	59.38	18.55	0.27	-
12	United Commercial Bank	126.73	21.82	16.26	0.96	1.81
13	Karnataka Bank Ltd.	104.92	21.58	9.40	0.96	0.26
14	Indian Bank	100.35	17.95	8.71	0.36	-
15	Punjab National Bank	249.88	61.49	26.81	0.01	0.05
16	State Bank of Mysore	36.90	31.88	6.18	0.62	-
17	Vijaya Bank	90.16	22.67	13.61	0.73	0.74
18	Allahabad Bank	4.53	1.04	0.45	-	0.04
19	Federal Bank Ltd.	70.91	22.37	3.33	-	-
20	Oriental Bank of Commerce	130.65	30.19	10.23	-	-
21	Sangli Bank Ltd.	7.05	1.42	0.34	Neg.	Neg.
22	South Indian Bank Ltd.	31.44	12.45	2.92	-	-
23	United Bank of India	15.16	6.61	4.91	-	-
24	United Western Bank Ltd.	113.76	82.52	11.85	-	-
25	Ing Vysya Bank Ltd.	51.01	39.41	34.93	0.05	-
26	Andhra Bank	86.91	44.26	24.34	-	-
27	Punjab & Sind Bank	4.99	2.62	0.67	-	-
28	Centurian Bank Ltd.	252.79	8.48	-	-	-
29	Catholic Syrian Bank Ltd.	23.00	2.56	0.65	-	-
30	Ratnakar Bank Ltd.	12.08	10.40	2.84	-	0.13
31	Jammu & Kashmir Bank Ltd	13.48	5.75	5.04	-	-
32	I.C.I.C.I. Bank Ltd.	266.94	12.04	1.46	-	-

STATEMENT – 21 (Concl.)

Sr. No.	Name of the Bank	Deposits	Advances	Advances to		
				Priority sector	Weaker Sections	Under 20-Point Prog.
1	2	3	4	5	6	7
33	I.D.B.I.Bank	6.74	3.57	-	-	-
34	H.D.F.C.Bank	361.54	-	-	-	-
35	IndusInd Bank Ltd.	27.02	3.89	-	-	-
36	Development Credit Bank Ltd.	17.90	2.26	0.36	-	-
37	State Bank of Patiala	11.54	2.23	0.63	-	-
38	U.T.I. Bank	99.38	50.67	9.58	-	-
39	Goa Urban Coop. Bank Ltd.	390.15	196.36	144.82	9.88	-
40	Goa State Coop. Bank Ltd.	430.66	271.73	42.33	0.19	-
41	Madgao Urban Coop. Bank Ltd.	145.47	67.24	42.72	8.14	-
42	Mapusa Urban Co-op. Bank of Goa Ltd.	220.91	109.40	22.50	6.42	-
43	Women's Coop.Bank Ltd.	17.98	7.40	4.42	1.35	-
44	Citizen's Co.op. Bank Ltd.	28.18	16.48	11.72	2.00	-
45	Bicholim Urban Co-op. Bank Ltd.	121.82	70.52	42.88	11.24	-
46	Saraswat Co.op.Bank Ltd.	127.60	88.41	31.37	1.43	-
47	North Kanara G.S.B. Co.op Bank Ltd.	14.23	8.39	2.55	-	-
48	Shamrao Vithal Co.op Bank Ltd.	8.15	12.83	11.24	0.81	-
49	Goan People`s Urban Coop. Bank Ltd.	3.22	0.46	0.36	-	-
	Total	13014.82	3674.28	1404.58	79.84	85.79

STATEMENT – 22
STATE/UNION TERRITORY WISE PER CAPITA DEPOSIT AND PER
CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2005.

Sl. 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	98,526	12353	73,987	9276
2	Arunachal Pradesh	1,082	7938	264	1937
3	Assam	18,081	6468	6,219	2225
4	Bihar	41,206	N.A.	11,453	N.A.
5	Chhatisgarh	16,206	N.A.	7,421	N.A.
6	Gujarat	97,671	18860	45,643	8814
7	Haryana	36,892	17270	19,163	8971
8	Himachal Pradesh	12,268	16549	4,420	5962
9	Jharkand	27,427	N.A.	8,379	N.A.
10	Jammu & Kashmir	17,273	15832	6,673	6116
11	Karnataka	109,417	19741	81,106	14633
12	Kerala	70,461	20884	39,351	11663
13	Madhya Pradesh	47,522	N.A.	26,344	N.A.
14	Maharashtra	384,389	40027	365,925	38104
15	Manipur	972	3386	398	1386
16	Meghalaya	2,906	10469	1,316	4741
17	Mizoram	722	6630	368	3379
18	Nagaland	1,283	6624	294	1518
19	Orissa	26,677	7123	16,591	4430
20	Punjab	66,145	26586	30,242	12155
21	Rajasthan	43,322	7400	29,892	5106
22	Sikkim	1,261	19796	365	5730
23	Tamil Nadu	110,329	17145	108,605	16877
24	Tripura	2,651	6147	786	1822
25	Uttar Pradesh	135,568	N.A.	50,137	N.A.
26	West Bengal	110,716	13148	59,313	7044
27	Goa	11,548	63660	2,912	16053
28	Uttaranchal	19,543	N.A.	4,832	N.A.
	UNION TERRITORY				
29	Andaman and Nicobar Island	745	16932	197	4477
30	Chandigarh	12,508	122989	11,362	111721
31	Dadra & Nagar Haveli	367	16912	148	6820
32	Daman and Diu	750	47170	76	4780
33	Delhi	223,797	134753	142,525	85817
34	Lakshadweep	94	11605	9	1111
35	Pondicherry	2,849	22451	1,088	8570
	ALL INDIA	1753,174	16279	1157,807	10751

Source:- Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks,
Reserve Bank of India, March, 2005.

N.A.:- Population figures are not available.