



GOVERNMENT OF GOA

REPORT ON

CREDIT DEPOSIT RATIO IN GOA

2011-12



**Directorate of Planning, Statistics and Evaluation
Panaji-Goa**

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P R E F A C E

The present brochure on “Credit Deposit Ratio, 2011-12”, the twenty-fourth in the series, presents the trend in aggregate bank deposit and credit in the State of Goa over the period from 1980-81 to 2011-12. The banking data from 1st April 1980 to 31st March 1981 has been considered as base year. The information on various parameters for the subsequent years is incorporated in the report.

This report is sub-divided into four chapters. Chapter –I presents the information on functioning of Banks in the State of Goa. Chapter II and III broadly analysis the trends in deposits and credit and their corresponding ratios, all these are well depicted through Charts wherever necessary, while Chapter IV summarizes the findings of the report. In addition to this the ‘Statements’ section presents tables in detail.

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

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

Anand Sherkhane
Director

Panaji-Goa
December, 2013

CHAPTER – I

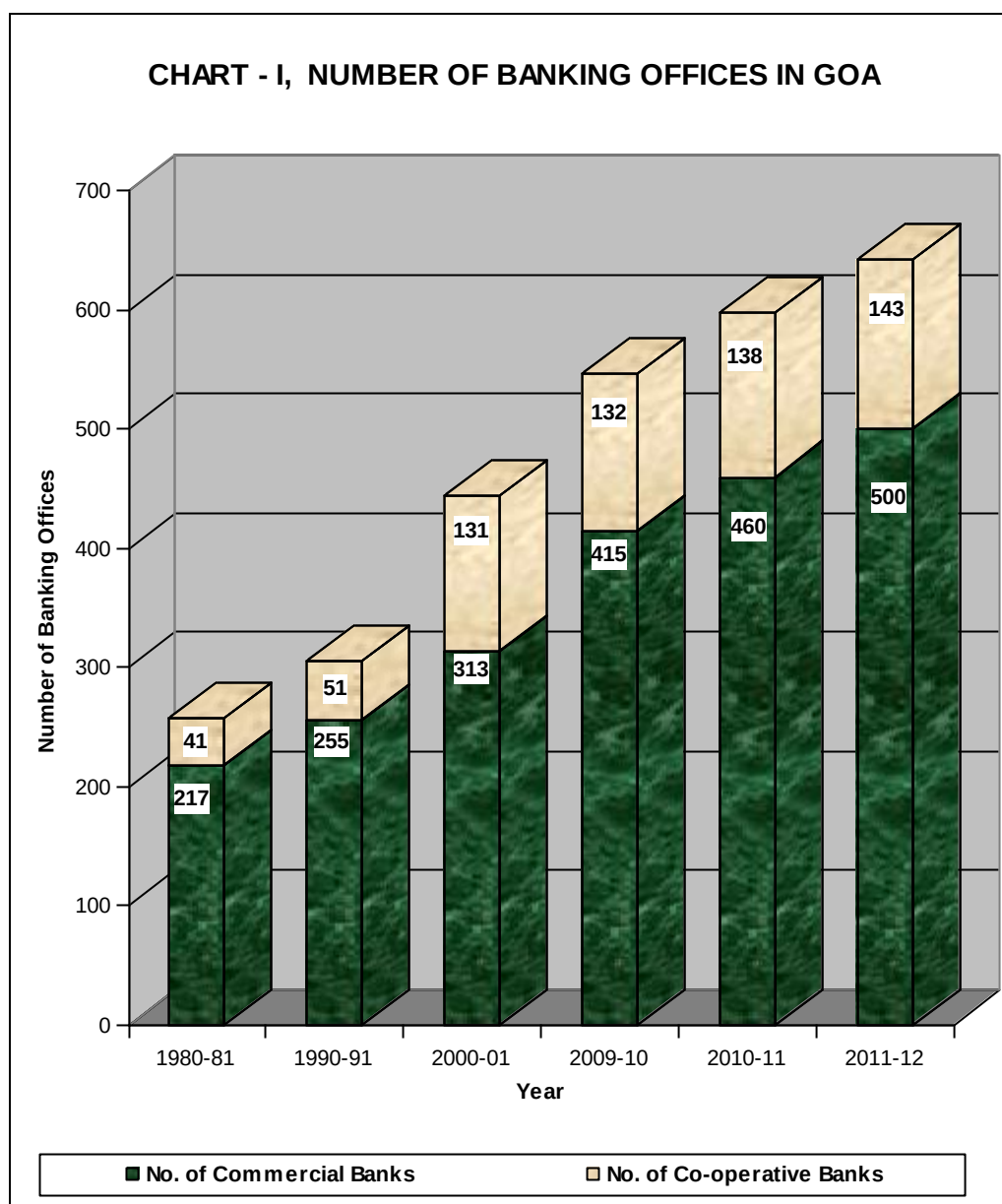
BANKS FUNCTIONING IN GOA

1.1 Banking Offices

- 1.1.1 Goa with geographical area of 3,702 sq. kms, and estimated population of 15.78 lakhs during 2011-12 based on decadal growth rate of Population Census, 2011 has a well-knit banking system with as many as 643 banking offices as on 31st March, 2012. As per Quarterly bulletin published by Reserve Bank of India in March 2012, there is a scheduled commercial bank branch for each 3770 people in Goa, as against the all-India average of 12577 people.
- 1.1.2 After Liberation in 1961, Goa joined the mainstream of national economic development and within a span of less than five decades it has made tremendous progress in both economic and social fields. The number of banking offices in Goa steadily increased many fold from a mere 5 in 1962, just after liberation, to 300 bank branches as on 31st March, 1988 after it gained Statehood and further to 643 bank branches as on March 31st, 2012. The aggregate deposits registered a phenomenal rise from Rs. 9 crore in 1962 to Rs. 41099 crore in 2011-12. The gross credit also registered a rise from just Rs. 3 crore in 1962 to Rs. 12334 crore during 2011-12. Consequently, the credit deposit ratio in 2011-12 was 30%.
- 1.1.3 Table 1.1, below presents the trend in the number of banking offices between 1980-81 and 2011-12. Forty new banking offices under Commercial category and five Under co-operative category have joined banking sector in Goa during 2011-12, increasing the total banking offices to 643 from 598 during the previous year.

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
2009-2010	415	132	547
2010-2011	460	138	598
2011-2012	500	143	643



1.2. Commercial Banks.

- 1.2.1 It is observed from data collected that forty commercial banks with its 500 offices were operating in Goa as on March, 31st 2012. The State Bank of India, which is the Lead Bank for the Goa State has the maximum number of branches (76), followed by Corporation Bank (45), Bank of India (45), HDFC Bank (38) Canara Bank (29), Bank of Baroda(28), Central Bank of India (28) and Syndicate Bank(22) having twenty or more branches operating. The above eight Commercial Banks have in all 311 branches accounting for 62 percent of the commercial banks and 48 percent of the total banking offices in Goa. The bank wise number of banking offices is shown in statement – 1.

1.3 Co-operative Banks.

Under Cooperative Sector, in the year 2011-12, there were in all 11 banks operating in Goa State and having 143 branches. Out of these, Goa State Co-operative Bank Ltd. has the maximum number of branches (59) followed by Mapusa Urban Co-operative Bank Ltd. (24) and Goa Urban Co-operative Bank Ltd. (16). The bank wise number of banking offices is shown in statement -1.

1.4 District/Taluka-wise Banks

1.4.1 During the year 2011-12, fifty nine percent or 382 out of 643 banking offices were located in North Goa district. Maximum number of branches in North Goa District were located in Bardez taluka (137), followed by Tiswadi taluka (120). In South Goa District, Salcete taluka had the maximum number of branches (131), followed by Mormugao taluka (52). These four talukas viz. Bardez, Tiswadi, Salcete and Mormugao together had 440 banking offices accounting for over 68% of the total number of banking offices in the State.

1.4.2 During the year 2011-12, the least number of banking offices were in Sattari taluka (11) and Pernem taluka (22) in North Goa district and Quepem (23) Canacona (24) in the South Goa District. The overall trend in the number of banking offices talukawise during the period 2011-12 is shown in statement 2 and its percentage distribution in Statement 3.

1.5 Population Covered

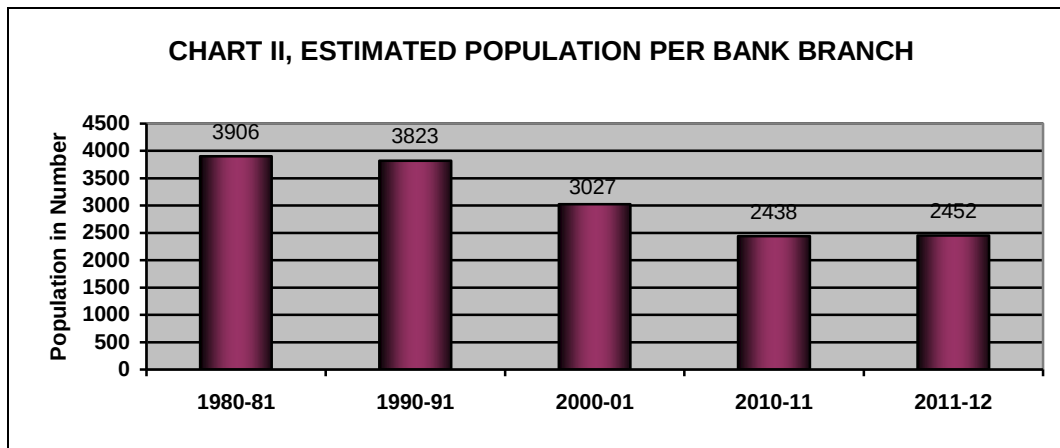
1.5.1 The average estimated population covered per branch (including co-operative banks) during 1980-81 to 2011-12 is ranging between 3906 to 2452 persons per branches could be seen from Table 1.2, thus Goa possesses a good banking net work.

TABLE 1.2

POPULATION PER BRANCH (INCLUDING COOPERATIVE BANKS)

Year	Estimated population covered per branch
1	2
1980-1981	3,906
1990-1991	3,823
2000-2001	3,027
2009-2010	2,822
2010-2011	2,438
2011-2012*	2,452

* Estimated Population for the year 2011-12 based on decadal growth rate of Population Census, 2011.

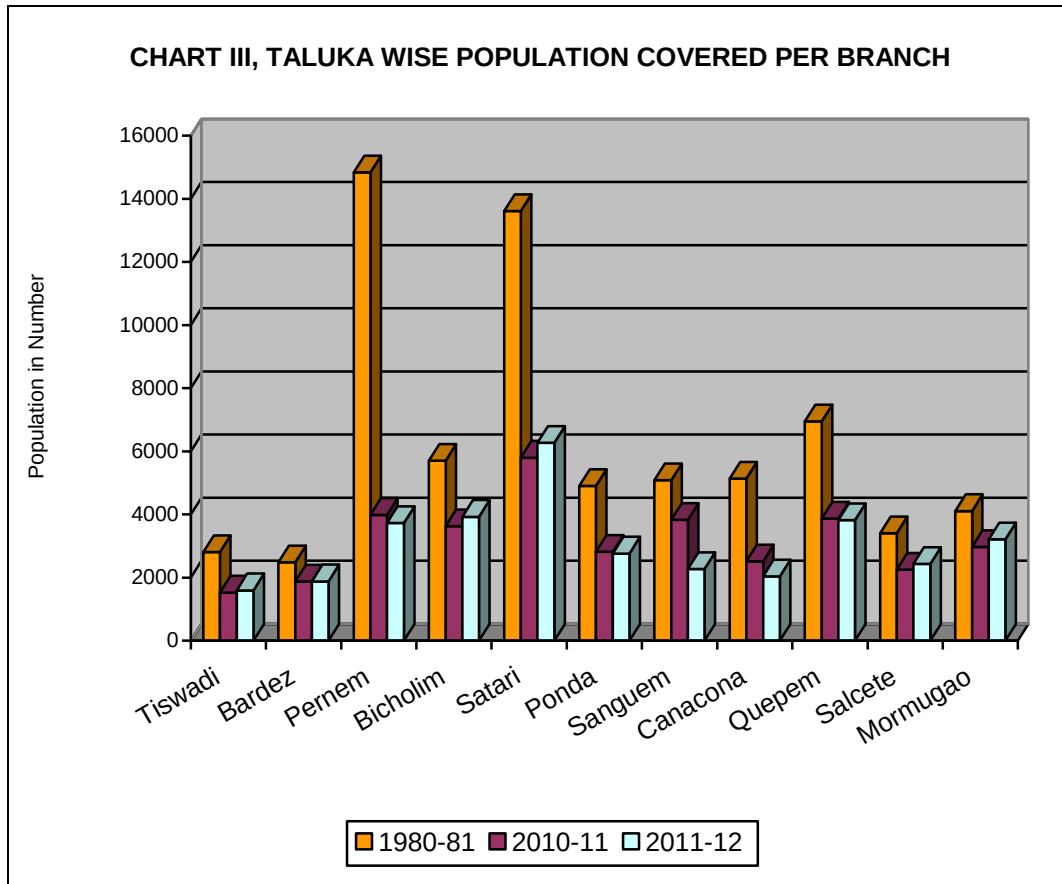


- 1.5.2 The average estimated population covered per branch office (excluding Co-operative banks) in Goa works out to 3770 while at all India level it was 12577 during 2011-12 as presented in Statement-18. The average therefore tops in the country among States/UTs. The projected population as supplied by Registrar General India is used in calculation.
- 1.5.3 The details of estimated population covered per bank branch in each of the taluka for 1980-81, 2010-11 and 2011-12 are presented in table 1.3.

TABLE 1.3
TALUKA-WISE POPULATION PER BRANCH

State/District/Taluka	Population per branch		
	1980-81	2010-11	2011-12*
1	2	3	4
Goa State	3,906	2438	2454
North Goa District	3,762	2278	2316
Tiswadi	2,807	1524	1597
Bardez	2,482	1872	1875
Pernem	14,838	3985	3724
Bicholim	5,699	3627	3924
Sattari	13,612	5796	6275
Ponda	4,904	2811	2760
South Goa District	4,110	2678	2655
Sanguem	5,082	3826	2273
Canacona	5,133	2510	2036
Quepem	6,949	3865	3818
Salcete	3,399	2247	2431
Mormugao	4,105	2964	3215

* Estimated Population for the year 2011-12 based on decadal growth rate of Population Census, 2011.



- 1.5.4 The estimated population covered per branch in the State during 2011-12 was 2,454. The population covered per branch for South Goa district and North Goa district for the year 2011-12 is 2,655 and 2,316 respectively. During the above reference year, the estimated population covered per bank branch was the lowest in Tiswadi taluka 1,597 followed to Bardez 1,875 in North Goa district and Canacona talukas 2,036 and Sanguem 2,273 in South Goa district. The ranking of talukas during 2011-12 is based on population covered per branch office. Satari taluka in North Goa district, had the highest population covered per branch 6,275 followed by Bicholim taluka (3,924) in North Goa district and Quepem (3,818) and Mormugao (3,215) talukas in South Goa district.

CHAPTER – II

DEPOSITS/CREDITS

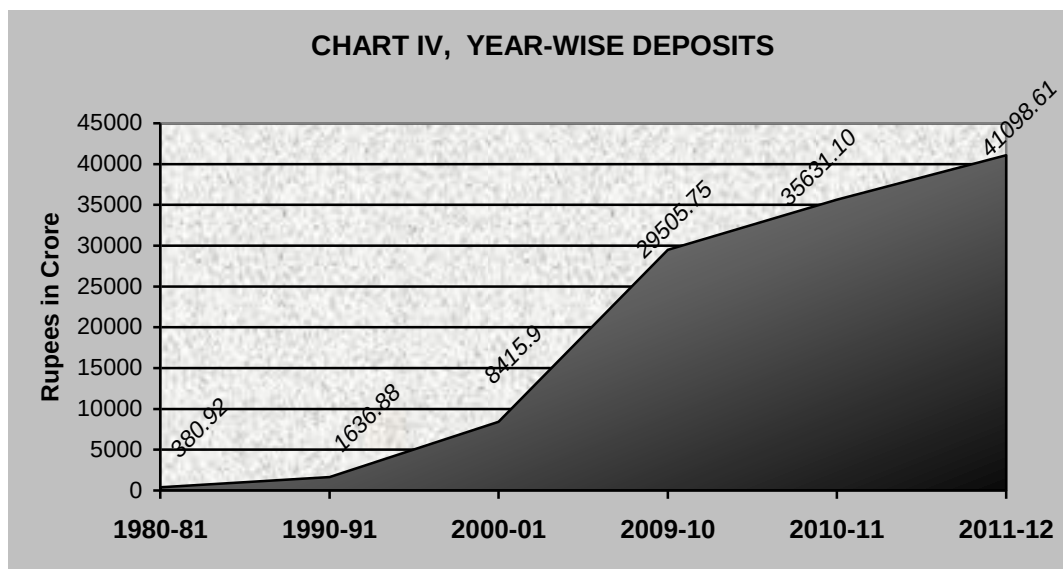
2.1 DEPOSITS

- 2.1.1 The 643 bank branches of all the scheduled banks in Goa had mobilized deposits to the tune of Rs. 41098.61 crore, as on 31st March, 2012 as against Rs. 9 crore only, in 1962. The details of deposits for decinial year 1980-81, 1990-91 and 2000-01 and last three years are given below in Table 2.1.

TABLE 2.1

ANNUAL GROWTH RATE OF DEPOSITS

Year	Deposits (Rs. In Crore)	Percentage annual growth rate over previous year
1	2	3
1980-1981	380.92	-
1990-1991	1,636.88	7.1
2000-2001	8,415.90	14.8
2009-2010	29,505.75	13.3
2010-2011	35631.10	20.8
2011-2012	41098.61	15.3

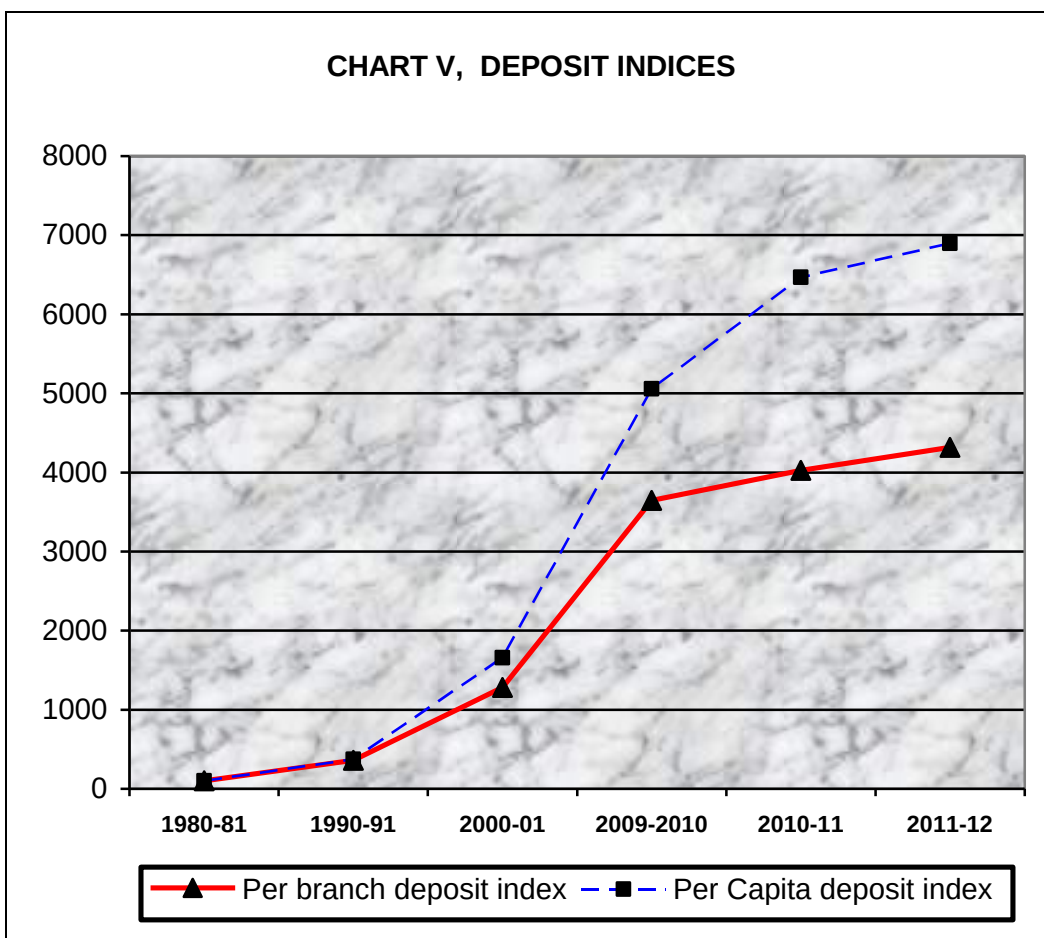


- 2.1.2 As may be observed from the above table, the aggregate deposits over the period 1980-81 to 2011-12 registered a tremendous increase from Rs 380.92 crore to Rs. 41098.61 crore, registering an average annual growth rate of 16.3%. During the year 2011-12, the annual growth rate recorded was 15.3%.

TABLE 2.2

DEPOSITS PER BRANCH AND PER CAPITA

Year	Deposits per branch office (Rs. In crore)	Index	Per Capita Deposits (Rs.)	Index
1	2	3	4	5
1980-1981	1.48	100	3779	100
1990-1991	5.35	361	13993	370
2000-2001	18.95	1,280	62,618	1,657
2009-2010	53.94	3,645	1,91,126	5,058
2010-2011	59.58	4,026	2,44,430	6,468
2011-2012	63.92	4,319	2,60,496	6,893



2.1.3 Table 2.2 above indicate that the deposits per branch office increased more than 43 times and the per capita deposits increased more than 69 times during the period 1980-81 to 2011-12.

- 2.1.4 While the deposits per branch increased from Rs. 1.48 crore in 1980-81 to Rs. 63.92 crore in 2011-12, the per capita deposits showed a phenomenal increase from Rs. 3,779 to Rs. 2,60,496 during the same period. The deposits per branch and the per capita deposits registered a growth rate of 12.9 % and 14.6% per annum respectively over the period 1980-81 to 2011-12.
- 2.1.5 As per publication of Quarterly report for the March 2012 of the Reserve Bank of India, the top 100 centres in the country, ranked according to their size of deposits as on March 31, 2012 indicated that Panaji centre with total deposits amounting to Rs. 9,355 crore ranked 58th, Margao centre with deposit of Rs. 6,820 crore ranked 75th and Mormugao centre with deposit amounting to Rs. 5,509 crore stood at rank number 90. The average deposits per reporting office for Panaji, Margao and Mormugao centre worked out to Rs. 148.49 crore and Rs. 139.18 and Rs. 166.94 crore respectively.
- 2.1.6 Statement-9 presents the ranking of banks according to the size of deposits as on March 31st, 2012. The State Bank of India with total aggregate deposits of Rs. 7,621.46 crore (19% of the total deposit) topped the list followed by Bank of India Rs. 4,714.01 crore (11%) and Canara Bank Rs. 3,634.83(9%). These three banks together accounted for 39% of the total deposits. The deposits mobilized by as many as 22 of the 40 commercial banks were less than one percent each of the total deposits. In the co-operative sector, maximum deposits were mobilized by the Goa State Co-operative Bank Ltd. amounting to Rs. 881.43 crore (more than 2%). Seven out of 11 Co-operative banks viz.(1) Bicholim Urban Co-operative Bank Ltd., (2) Madgao 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) Citizen Credit Co-operative Bank Ltd. and (7) Shamrao Vithal Co-operative Bank Ltd. mobilized less than 1% each of the deposits during the year.
- 2.1.7 During the year 2011-12, the deposits per branch were the highest in case of IDBI Bank (Rs. 223.54 crore), Canara Bank (Rs. 125.34 crore), Syndicate Bank (Rs.123.73 crore), Karnataka Bank (113.08 crore), Bank of India (Rs.104.76 crore), and State Bank of India (Rs.100.28 crore). The lowest deposits per branch were for the yes Bank (Rs. 0.27 crore).
- 2.1.8 The ranking of talukas according to the size of deposits as on 31st March, 2012 is given in Table 2.3.

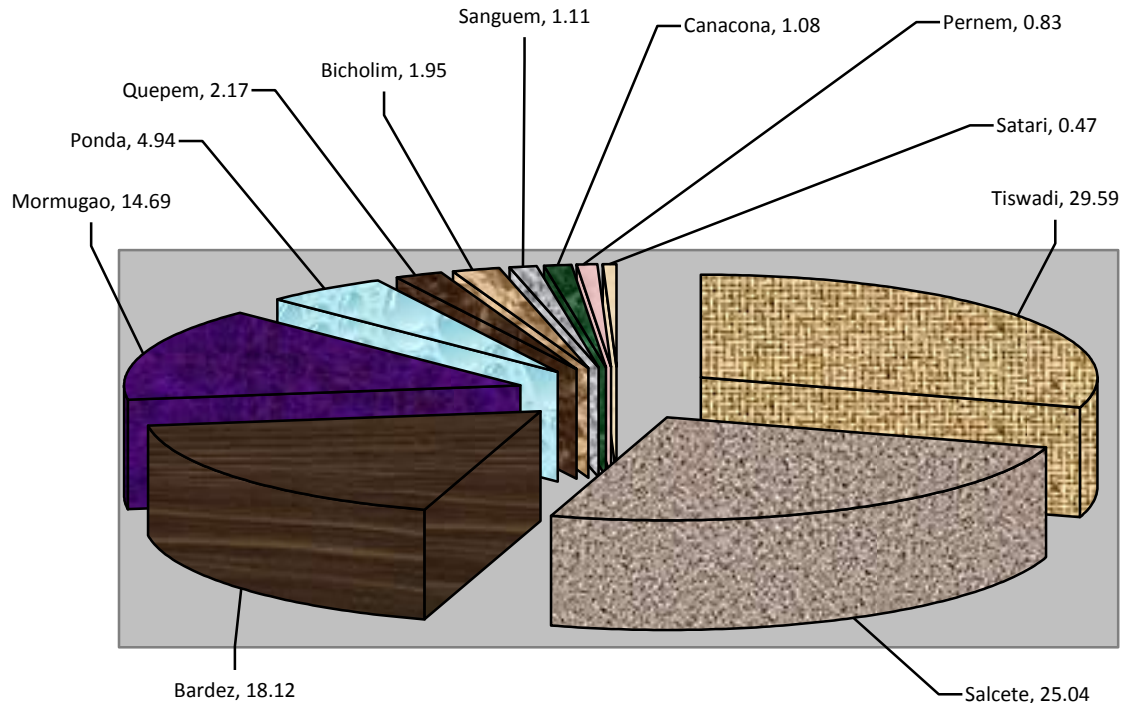
TABLE 2.3

TALUKA-WISE RANKING BY DEPOSITS MOBILIZED, 2011-12.

Taluka	Deposits (Rs. in crore)	Percentage distribution	Rank	Per capita deposits * (Rs.) @
1	2	3	4	5
Tiswadi	12159.78	29.59	1	634320
Salcete	10289.90	25.04	2	323051
Bardez	7447.98	18.12	3	289986
Mormugao	6035.73	14.69	4	361015
Ponda	2029.39	4.94	5	113135
Quepem	893.72	2.17	6	101760
Bicholim	802.70	1.95	7	75756
Sanguem	456.92	1.11	8	64839
Canacona	442.83	1.08	9	90629
Pernem	342.00	0.83	10	41740
Sattari	197.66	0.48	11	28634

* Estimated Population for the year 2011-12 based on decadal growth rate of Population Census, 2011.

CHART VI, TALUKAWISE PERCENTAGE DISTRIBUTION OF DEPOSIT, 2011-12



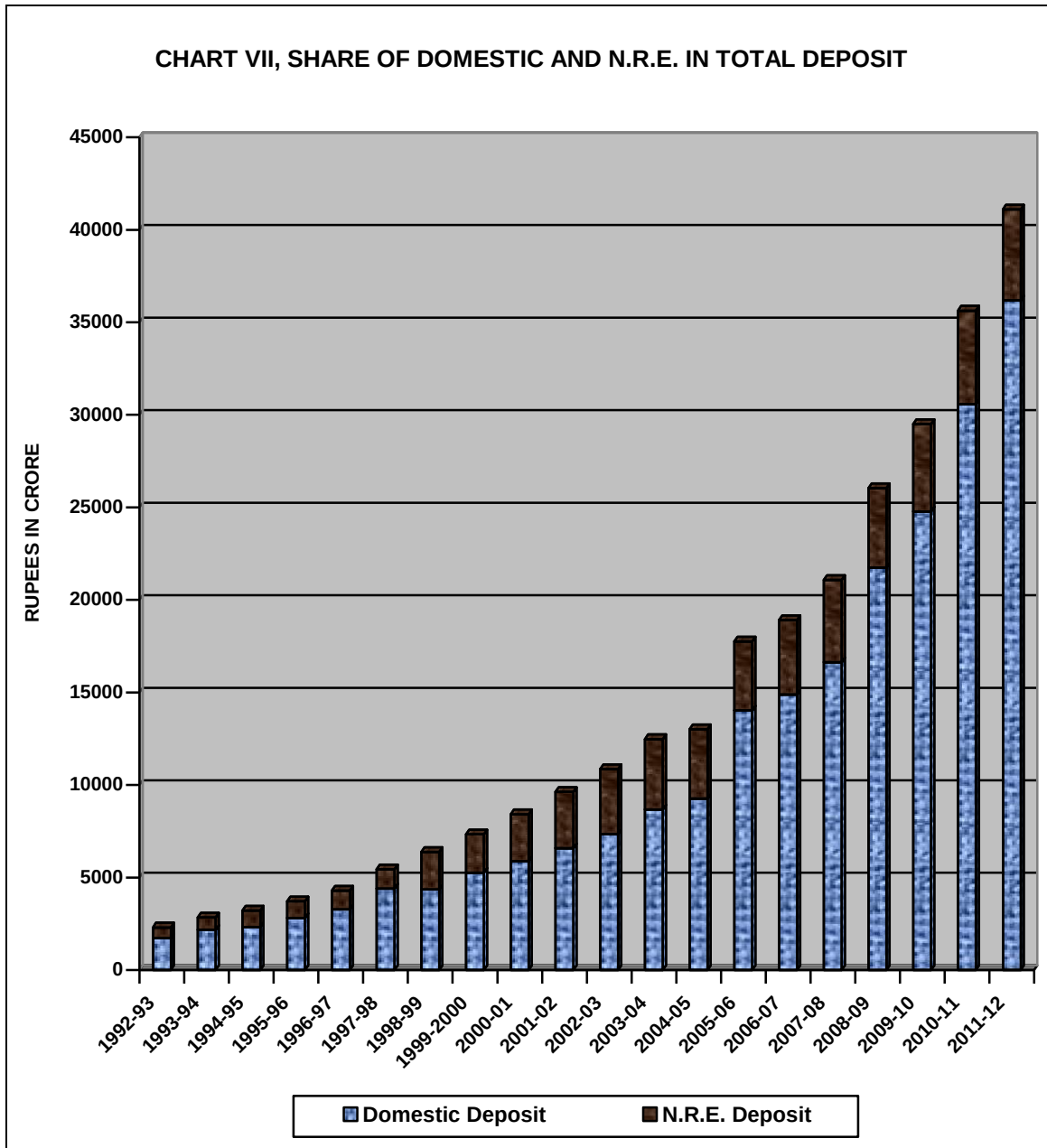
2.1.9 During the year 2011-12, Tiswadi taluka with Rs.12159.78 crore (29.59%) had the highest deposits followed by Salcete taluka Rs. 10289.90 crore (25.04%) and Bardez taluka Rs. 7447.98 crore (18.12%). The above three talukas together accounted for about 73% of the total deposits. The contribution of Sattari taluka was Rs. 197.66 crore or 0.5% following Pernem taluka (Rs. 342.00 crore or 0.8%). The aggregate deposits mobilized in the six talukas of Sattari, Pernem, Sanguem, Canacona, Bicholim and Quepem accounted for under 8 percent of the total deposits. The per capita deposits for Tiswadi taluka were the highest (Rs. 6,34,320) followed by Mormugao (Rs. 3,61,015), Salcete (Rs. 3,23,051), and Bardez (Rs.2,89,986). The lowest per capita deposits were mobilized in Sattari taluka (Rs.28,634) and Pernem taluka (Rs. 41,740).

N.R.E. Deposits

2.1.10 As on March 31st 2012, the NRE deposits mobilized by the banking institutions in Goa accounted for Rs. 4912.30 crore as against Rs. 5,046.90 crore in 2010-11. 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 1992-93 to 2011-12 are shown in Table 2.4.

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

Year	Deposits (Rs. In crore)			Percentage contribution of NRE deposits to the total deposits
	Domestic	N.R.E.	Total	
1	2	3	4	5
1992-1993	1716.29	583.47	2299.76	25.37
1993-1994	2167.38	668.69	2836.07	23.58
1994-1995	2332.43	879.78	3212.21	27.38
1995-1996	2803.72	910.59	3714.31	24.52
1996-1997	3278.21	1007.18	4285.39	23.50
1997-1998	4406.88	1041.40	5448.28	19.11
1998-1999	4350.74	2036.13	6386.87	31.88
1999-2000	5256.27	2074.74	7331.01	28.30
2000-2001	5889.52	2526.38	8415.90	30.02
2001-2002	6579.71	3049.14	9628.85	31.67
2002-2003	7346.53	3511.60	10858.13	32.34
2003-2004	8677.64	3796.53	12474.17	30.44
2004-2005	9264.96	3749.86	13014.82	28.81
2005-2006	14021.75	3730.91	17752.66	21.02
2006-2007	14882.00	4023.50	18905.50	21.28
2007-2008	16629.91	4445.74	21075.65	21.09
2008-2009	21746.74	4298.32	26045.06	16.50
2009-2010	24784.64	4721.11	29505.75	16.00
2010-2011	30584.20	5046.90	35631.10	14.16
2011-2012	36186.31	4912.30	41098.61	11.95

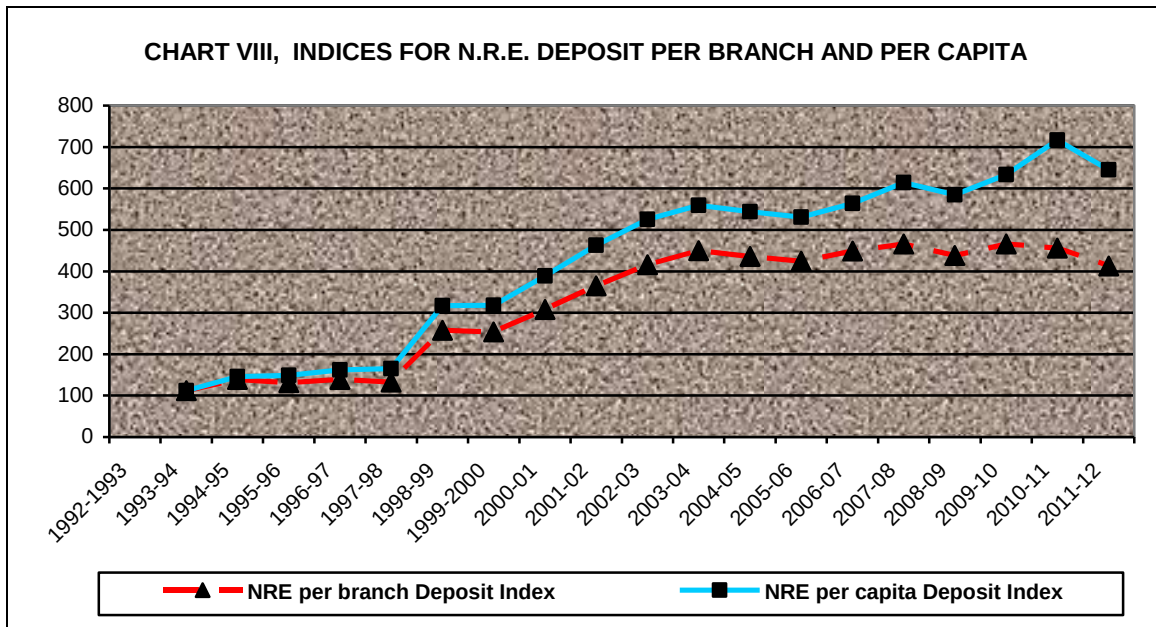


2.1.11 The N.R.E. deposits during the period 1992-93 to 2011-12 have increased from Rs. 583.47 crore to Rs. 4912.30 crore. The percentage contribution of NRE deposit to the total deposit stood at 12% during 2011-12 decreasing by 2% as compared to the year 2010-11.

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 2011-12. Also, the trend of Domestic and N.R.E. deposits is shown in Chart VIII.

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

Year	NRE Deposit per branch (Rs. In crore)	Index	Per capita NRE Deposits (in Rs.)	Index
1	2	3	4	5
1992-1993	1.85	100	4831	100
1993-1994	2.08	112	5,449	112
1994-1995	2.57	139	7,052	146
1995-1996	2.43	131	7,187	149
1996-1997	2.58	139	7,824	162
1997-1998	2.47	133	7,962	165
1998-1999	4.78	258	15,320	317
1999-2000	4.69	254	15,364	318
2000-2001	5.69	308	18,797	389
2001-2002	6.76	365	22,354	463
2002-2003	7.70	416	25,367	525
2003-2004	8.33	450	27,023	559
2004-2005	8.06	436	26,299	544
2005-2006	7.84	424	25,672	531
2006-2007	8.30	449	27,270	564
2007-2008	8.63	466	29,680	614
2008-2009	8.11	438	28,266	585
2009-2010	8.63	466	30,581	633
2010-2011	8.44	456	34,622	717
2011-2012	7.64	413	31,136	645



2.2 CREDIT

- 2.2.1 As on March 31st 2012, the gross credit advanced by the banking institutions in Goa accounted for Rs. 12334.17 crore as against Rs 11134.52 crore in 2010-11, which shows an increase of 10.8%. Compared to pre-liberation period, the Banks have made a steady and significant progress in their activities. During the span of less than five decades, the gross credit which stood at a mere Rs. 3 crore in 1961, was pushed up remarkably during the course of years. Year-wise total advances are shown in Table 2.6.

TABLE – 2.6

PERCENTAGE OF ANNUAL GROWTH RATE OF CREDIT

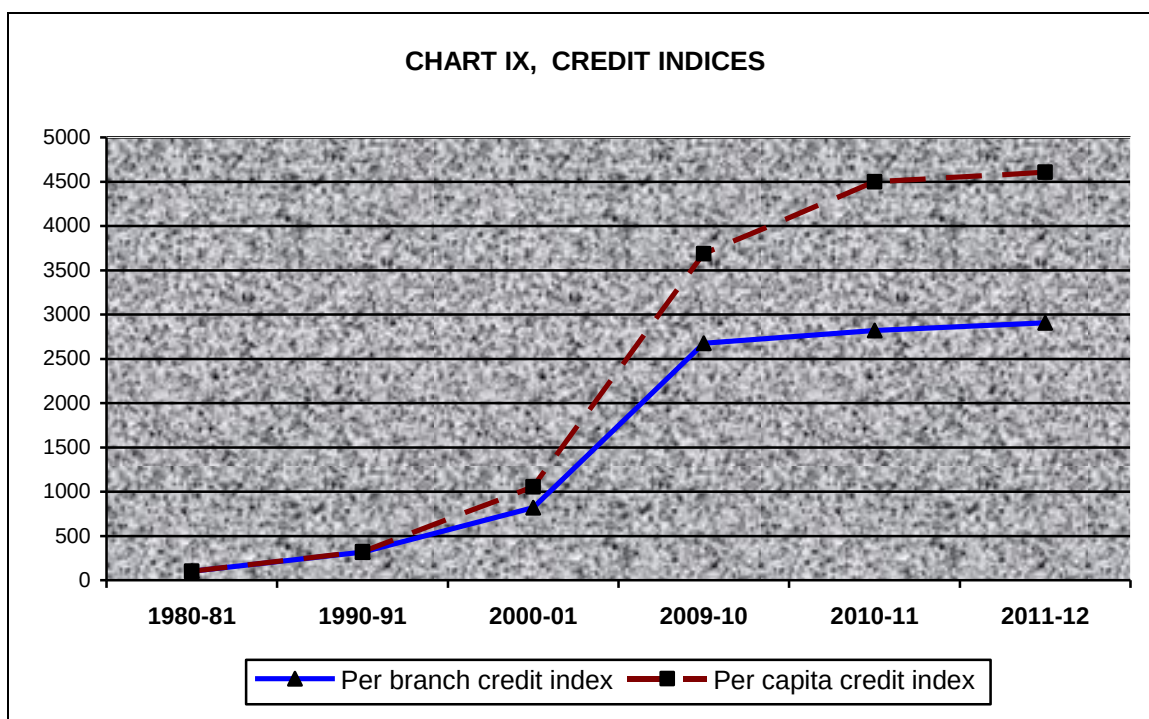
Year	Credit (Rs. In crore)	Percentage Annual Growth Rate Over Previous Year
1	2	3
1980-1981	171.18	-
1990-1991	640.94	22.7
2000-2001	2,405.16	6.5
2009-2010	9,661.77	29.4
2010-2011	11134.52	15.2
2011-2012	12334.17	10.8

- 2.2.2 Total advances during the period from 1980-81 to 2011-12 increased from Rs. 171.18 crore to Rs. 12334.17 crores registering an annual average growth rate of 14.8%. During the year 2011-12, 10.8 percent growth was observed as compared to previous year.
- 2.2.3 Table 2.7 presents the credit per branch and the per capita credit.

TABLE – 2.7

CREDIT PER BRANCH AND PER CAPITA

Year	Credit per bank branch (Rs. In crore)	Index	Per Capita Credit (Rs.)@	Index
1	2	3	4	5
1980-1981	0.66	100	1,698	100
1990-1991	2.09	317	5,479	323
2000-2001	5.42	821	17,896	1,054
2009-2010	17.66	2,676	62,585	3,686
2010-2011	18.62	2,821	76,383	4,499
2011-2012	19.18	2,906	78,178	4,604



2.2.4 The credit pattern over the period 1980-81 to 2011-12, has shown 29 times increase in credit per bank branch and 46 times increase in per capita credit.

2.2.5 In a span of over three decades, the credit per branch office has increased from Rs. 0.66 crore in 1980-81 to Rs. 19.18 crore in 2011-12 and the per capita credit from Rs. 1,698 in 1980-81 to Rs. 78,178 in 2011-12. The overall growth registered during the above period was 11.5 % and 13.2 % respectively for the above indicators.

- 2.2.6 The ranking of all the banks according to the size of gross credit advanced as on 31st March, 2012 is presented in Statement-15. Among Commercial Banks, the State Bank of India with advances of Rs. 2199.98 crore (or 18% of the total credit) topped the list followed by Bank of India (Rs.1212.85 crore or 10%), Corporation Bank (Rs.990.11 crore or 8%), Canara Bank (Rs.970.76 crore or 8%), HDFC Bank (Rs.966.39 crore or 8%), Indian Overseas bank (676.09 crore or 5%), and Syndicate Bank (Rs. 568.00 crore or 5%). While 62% of the total advances were made by the above Seven banks, the advances made by 25 Commercial 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. 532.41 crore or 4%), Goa Urban Co-operative Bank Ltd. (Rs.464.54 crore or 4%) and Mapusa Urban Co-operative Bank Ltd. (Rs. 239.76 crore or 2%) together accounted for over 10% of the total credit.
- 2.2.7 The credit per branch in the year 2011-12 was the highest for Punjab National Bank (Rs. 57.54 crore), followed by Indian Overseas Bank (Rs. 37.56 crore) and Karnataka Bank (Rs 36.04 crore). Among the lowest advances per branch were the Dhanlaxmi Bank (Rs.0.14 crore), IndusInd Bank Ltd. (Rs. 0.92 crore) and Ing Vysya Bank Ltd. (Rs. 0.93 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, 2012 is given in Table 2.8.

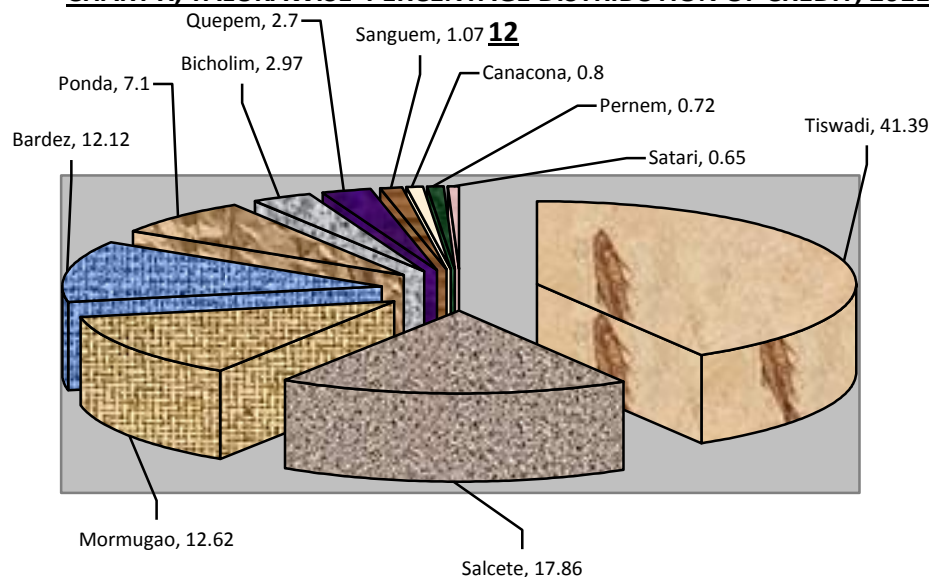
TABLE – 2.8

TALUKA-WISE RANKING BY CREDIT ADVANCED, 2011-12

Taluka	Credit (Rs. in crore)	Percentage distribution	Rank	Per Capita Credits (Rs.)@
1	2	3	4	5
Tiswadi	5105.29	41.39	1	266319
Salcete	2203.29	17.86	2	69172
Mormugao	1556.49	12.62	3	93098
Bardez	1495.02	12.12	4	58208
Ponda	876.03	7.10	5	48837
Bicholim	365.97	2.97	6	34539
Quepem	332.84	2.69	7	37898
Sanguem	131.78	1.07	8	18700
Canacona	99.38	0.80	9	20339
Pernem	88.48	0.72	10	10799
Sattari	79.60	0.65	11	11531

* Estimated Population for the year 2011-12 based on decadal growth rate of Population Census, 2011.

CHART X, TALUKAWISE PERCENTAGE DISTRIBUTION OF CREDIT, 2011-



2.2.9 Among talukas, Tiswadi being the main credit contributor ranked first, with its advances amounting to Rs.5105.29 crore (41.4%) during the year 2011-12. The Salcete taluka with Rs. 2203.29 crore (17.9%) stood second followed by Mormugao taluka with Rs. 1556.49 crore (12.6%). The above three talukas accounted for 71.9% of the total advances during the year 2011-12. The lowest advances made during the year 2011-12 were in Satari taluka (Rs. 79.60 crore or 0.6%) followed by Pernem taluka (Rs. 88.48 crore or 0.7%). The per capita credit was the highest for Tiswadi taluka (Rs. 2,66,319) followed by Mormugao taluka (Rs. 93,098) and Salcete taluka (Rs. 69,172). The per capita credit were the lowest for Pernem taluka (Rs. 10,799) followed by Sattari taluka (Rs. 11,531).

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures used are as per population census. For the years 2009-10 and 2011-12 the population figures used are estimated.

CHAPTER – III

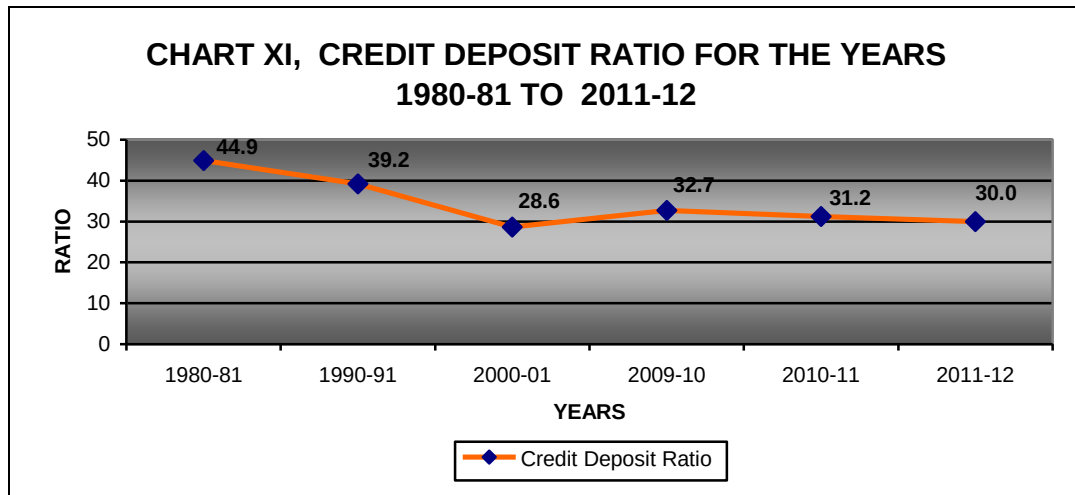
CREDIT DEPOSIT RATIO

- 3.1 As stated in the earlier chapter, the 643 Commercial and Co-operative bank branches in Goa, have mobilized aggregate deposits to the tune of Rs. 41098.61 crore upto the year 2011-12, registering an annual increase of 15.3% during 2011-12 over the previous year. Alongside, advances amounting to Rs. 12334.17 crore were made till 2011-12, representing an increase of 10.8% during 2011-12 over the previous year. Thus, the credit deposit ratio works out to 30.0.
- 3.2 The credit deposit ratio for the period 1980-81 to 2011-12 are given in Table 3.1 below. The credit deposit ratio has steadily decreased from 44.9 in 1980-81 to 30.0 in 2011-12 undergoing internal exceptions.

TABLE – 3.1

CREDIT DEPOSIT RATIO

Year	Credit Deposit Ratio
1	2
1980-1981	44.9
1990-1991	39.2
2000-2001	28.6
2009-2010	32.7
2010-2011	31.2
2011-2012	30.0



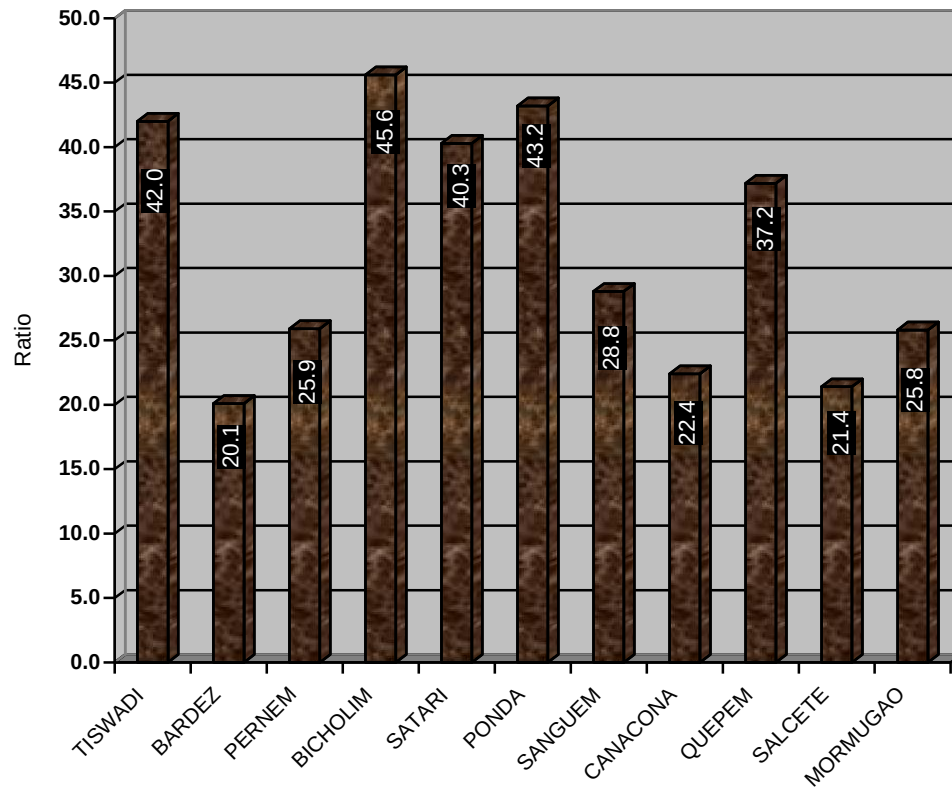
- 3.3 Bank-wise credit deposit ratios are presented in Statement-17. During 2011-12, the credit deposit ratio for Co-operative Banks was quite high (60) as compared to the Commercial Banks (27). This is in line with the trend observed over the years. As can be seen from Statement-17, among the Commercial Banks, the credit deposit ratio of Yes Bank (831) was the highest followed by Punjab National Bank (106) and Allahabad Bank (97). Among the Cooperative Banks, the credit deposit ratio was relatively on the higher side, lowest being for Saraswat Co-operative Bank Ltd (25), Shamrao Vithal Co-operative Bank Ltd (48) and highest being for Citizen Credit Cooperative Bank Ltd. (299) during the year 2011-12. The credit deposit ratio for major banks such as State Bank of India, Bank of India and Bank of Baroda were 29, 26 and 14 respectively, during the year in discussion.
- 3.4 Taluka-wise credit deposit ratio in 2011-12 (refer Table 3.2) was the highest in Bicholim (45.6), followed by Ponda (43.2) and Tiswadi(42.0). The ratio for North Goa district (34.9) was more than South Goa district (23.9). Bardez taluka has lowest (20.1) in North Goa District while Salcete (21.4) recorded lowest credit deposit ratio in South Goa District.

TABLE- 3.2

TALUKA-WISE CREDIT DEPOSIT RATIO, 2011-12

Taluka/District/State	Credit Deposit Ratio
1	2
Tiswadi	42.0
Bardez	20.1
Pernem	25.9
Bicholim	45.6
Sattari	40.3
Ponda	43.2
North Goa District	34.9
Sanguem	28.8
Canacona	22.4
Quepem	37.2
Salcete	21.4
Mormugao	25.8
South Goa District	23.9
Goa State	30.0

**CHART XII, TALUKA WISE CREDIT
DEPOSIT RATIO, 2011-12**



3.5 In terms of credit deposit ratio, Bicholim and Ponda taluka ranked first and second while Bardez remained at the bottom of the list during 2011-12.

CHAPTER – IV

SUMMARY FINDINGS

- 4.1 As on 31st March 2012, 51 scheduled banks having 643 bank branches in Goa were catering to an estimated population of 15.78 lakhs. 385 new branches were opened in Goa from the period 1980-81 to 2011-12. Of the 643 bank branches registered, as on 31st March, 2012, 143 (22.2%) were in the Cooperative sector.
- 4.2 The State Bank of India had the maximum number of branches (76) followed by Goa State Co-operative Bank Ltd.(59) and Corporation Bank (45) along with Bank of India(45).
- 4.3 The State Bank of India, Goa State Co-operative Bank Ltd., Corporation Bank, Bank of India, HDFC, Canara Bank, Bank of Baroda and Central Bank of India together accounted for 348 branches (54%) of the total banking offices in Goa.
- 4.4 388 (60%) bank branches were concentrated in the three talukas of Salcete, Bardez and Tiswadi, while 80 (12%) bank branches were located in the Four talukas of Satari, Pernem, Quepem and Canacona each having less than 25 bank branches and the remaining 175 branches (27%) were scattered in Ponda , Mormugao, Sanguem and Bicholim talukas.
- 4.5 The average estimated population covered per branch office in Goa (excluding Co-operative Banks) is 3,770 as can be seen from Statement-18. The estimated population covered per branch office ranges from 5,094 to 28,483 for the remaining States/Union Territories and at the all-India level it stood at 12,577 during the year in question.
- 4.6 As against the aggregate deposits of Rs. 41098.61 crore, the gross credit amounted to Rs. 12334.17 crore and the credit deposit ratio was 30.0.
- 4.7 The index of deposits per branch stood at 4,319 in 2011-12 as against 2,906 for credit during the same period. The index of per capita deposits for 2011-12 was 6893 and that for credit was 4604 respectively.
- 4.8 About 73% of the total deposits were concentrated in the talukas of Tiswadi, Salcete and Bardez and this has been the predominant trend through the years.
- 4.9 Also, just about 72% of the credit was accounted for by the talukas of Tiswadi, Salcete and Mormugao and this trend has continued through the years.
- 4.10 Five talukas of Goa, viz Tiswadi, Salcete, Bardez, Mormugao, and Ponda mobilized deposit amounting to Rs. 37962.78 crore or 92 % of the total while all the above five talukas accounted for Rs. 11236.12 crore or 91% 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. 7621.46 crore, constituting 18.5% of the total deposits and advances of Rs. 2199.98 crore, contributing 17.8% of the total credit, topped the list among all the banks in Goa.
- 4.12 Among the top 100 centers in the country ranked according to their size of deposit and credit, as at the end of March, 2012, Panaji centre with total deposit of Rs. 9,355 crore rated 58th, Margao centre with total deposit of Rs. 6,820 crore ranked 75th and Mormugao centre recorded total deposit of Rs. 5,509 crore and stood at rank number 90th. Also, Panaji centre with credit of Rs. 4,622 crore ranked 69th in the order, as per the Quarterly report for the March 2012 of the Reserve Bank of India.

Statements

STATEMENT-1

BANK-WISE NUMBER OF BANKING OFFICES IN GOA

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
1	2	3	4	5	6	7	8
Commercial Banks							
1	State Bank of India	31	46	50	74	76	76
2	Bank of India	23	27	28	37	39	45
3	Bank of Baroda	21	26	27	25	27	28
4	Corporation Bank	19	23	31	42	44	45
5	Central Bank of India	20	22	22	24	25	28
6	Canara Bank	19	19	21	25	26	29
7	Syndicate Bank	17	17	17	21	22	22
8	Dena Bank	15	15	16	16	16	16
9	Indian Overseas Bank	11	11	12	14	14	18
10	Union Bank of India	9	10	11	15	15	15
11	Bank of Maharashtra	7	7	9	12	15	16
12	United Commercial Bank	4	5	5	8	8	8
13	Karnataka Bank Ltd.	4	4	4	5	5	5
14	Indian Bank	3	3	6	6	6	6
15	Punjab National Bank	3	3	4	4	4	5
16	State Bank of Mysore	2	2	3	3	3	2
17	Vijaya Bank	2	2	5	5	1	5
18	Allahabad Bank	-	1	1	1	5	5
19	Federal Bank Ltd.	1	1	2	4	5	6
20	New Bank of India	1	1	-	-	-	-
21	Oriental Bank of Commerce Ltd.	1	1	1	6	6	7
22	Sangli Bank Ltd.	1	1	1	-	-	-
23	South Indian Bank Ltd.	1	1	2	3	4	4
24	United Bank of India	-	2	2	4	4	4
25	United Western Bank Ltd	1	1	3	-	-	-
26	Ing Vysya Bank Ltd.	1	1	2	3	3	3
27	Standard Chartered Bank Ltd.	-	1	-	-	-	-
28	Andhra Bank	-	1	2	4	4	4
29	Punjab & Sind Bank	-	1	1	1	1	1
30	Centurian Bank of Punjab Ltd	-	-	5	-	-	-
31	Catholic Syrian Bank Ltd.	-	-	1	3	3	2
32	Ratnakar Bank Ltd.	-	-	1	2	4	4
33	Times Bank Ltd.	-	-	-	-	-	-
34	Bank of Madhura	-	-	-	-	-	-
35	Jammu & Kashmir Bank Ltd.	-	-	1	1	1	1
36	I.C.I.C.I. Bank	-	-	3	5	18	19

Sr. No.	Name of the Bank	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
1	2	3	4	5	6	7	8
37	Global Trust Bank Ltd	-	-	5	-	-	-
38	I.D.B.I. Bank	-	-	1	5	5	5
39	H.D.F.C. Bank	-	-	3	23	28	38
40	IndusInd Bank Ltd.	-	-	1	2	3	3
41	Development Credit Bank Ltd.	-	-	4	4	4	4
42	State Bank of Patiala	-	-	-	1	1	1
43	Axis Bank	-	-	-	5	7	7
44	State Bank of Travancore	-	-	-	1	1	1
45	State Bank of Rajasthan	-	-	-	1	-	-
46	Yes Bank	-	-	-	-	3	7
47	Karur Vysya Bank	-	-	-	-	1	1
48	Kotak Mahindra Bank	-	-	-	-	2	3
49	Dhanlaxmi Bank	-	-	-	-	1	1
	Sub Total-(A)	217	255	313	415	460	500
Co-operative banks							
1	Goa Urban Coop. Bank Ltd.	14	15	18	14	15	16
2	Goa State Coop. Bank Ltd.	16	15	56	57	59	59
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	6	6	6
7	Bicholim Urban Coop. Bank Ltd.	-	2	10	10	10	10
8	Saraswat Coop. Bank Ltd.	-	-	5	6	8	8
9	North Kanara G.S.B. Coop. Bank Ltd.	-	-	1	1	1	4
10	Shamrao Vithal Coop. Bank Ltd.	-	-	1	1	1	1
11	Goan People's Urban Co-operative Bank Ltd	-	-	1	-	-	-
12	Citizen Credit Coop. Bank Ltd.	-	-	-	2	3	4
	Sub Total-(B)	41	51	131	132	138	143
	TOTAL (Sub Total A+B)	258	306	444	547	598	643

STATEMENT – 2

TALUKA-WISE NUMBER OF BANKING OFFICES IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2010-2012
1	2	3	4	5	6	7
Tiswadi	47	55	87	102	116	120
Bardez	62	66	92	118	127	137
Pernem	4	9	15	17	19	22
Bicholim	13	18	20	23	27	27
Sattari	3	7	11	11	11	11
Ponda	22	23	41	57	59	65
North Goa District	151	178	266	328	359	382
Sanguem	11	16	15	17	17	31
Canacona	7	9	11	15	18	24
Quepem	8	9	15	17	21	23
Salcete	57	65	93	121	131	131
Mormugao	24	29	44	49	52	52
South Goa District	107	128	178	219	239	261
Goa State	258	306	444	547	598	643

STATEMENT – 3

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

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
1	2	3	4	5	6	7
Tiswadi	18.2	18.0	19.6	18.7	19.4	18.7
Bardez	24.0	21.6	20.7	21.6	21.2	21.3
Pernem	1.6	2.9	3.4	3.1	3.2	3.4
Bicholim	5.0	5.9	4.5	4.2	4.5	4.2
Sattari	1.2	2.3	2.5	2.0	1.8	1.7
Ponda	8.5	7.5	9.2	10.4	9.9	10.1
North Goa District	58.5	58.2	59.9	60.0	60.0	59.4
Sanguem	4.3	5.2	3.4	3.1	2.8	4.8
Canacona	2.7	3.0	2.5	2.7	3.0	3.7
Quepem	3.1	2.9	3.4	3.1	3.5	3.6
Salcete	22.1	21.2	20.9	22.1	22.0	20.4
Mormugao	9.3	9.5	9.9	9.0	8.7	8.1
South Goa District	41.5	41.8	40.1	40.0	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	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	104.00	431.80	2172.04	8351.64	10743.23	12159.78
Bardez	85.62	384.76	1889.87	5237.67	6344.63	7447.98
Pernem	2.29	11.78	65.45	187.49	279.53	342.00
Bicholim	7.62	35.51	185.72	516.38	672.94	802.70
Sattari	0.95	7.63	46.01	133.48	169.03	197.66
Ponda	12.31	68.96	381.53	1520.11	1737.64	2029.39
North Goa District	212.79	940.44	4740.62	15946.77	19947.00	22979.51
Sanguem	6.35	19.48	73.05	320.03	292.23	456.92
Canacona	3.29	17.30	93.49	308.52	350.30	442.83
Quepem	5.92	37.94	207.31	548.14	728.32	893.72
Salcete	97.33	443.19	2478.97	8136.15	9197.39	10289.90
Mormugao	55.24	178.53	822.46	4246.14	5115.86	6035.73
South Goa District	168.13	696.44	3675.28	13558.98	15684.10	18119.10
Goa State	380.92	1636.88	8415.90	29505.75	35631.10	41098.61

STATEMENT – 5
TALUKA-WISE PERCENTAGE DISTRIBUTION OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	27.3	26.4	25.8	28.3	30.2	29.6
Bardez	22.6	23.5	22.5	17.8	17.8	18.1
Pernem	0.6	0.7	0.8	0.6	0.8	0.8
Bicholim	2.0	2.2	2.2	1.7	1.9	2.0
Sattari	0.2	0.5	0.5	0.5	0.4	0.5
Ponda	3.2	4.2	4.5	5.1	4.9	4.9
North Goa District	55.9	57.5	56.3	54.0	56.0	55.9
Sanguem	1.7	1.2	0.9	1.1	0.8	1.1
Canacona	0.8	1.0	1.1	1.0	1.0	1.1
Quepem	1.5	2.3	2.5	1.9	2.0	2.2
Salcete	25.6	27.1	29.5	27.6	25.8	25.0
Mormugao	14.5	10.9	9.8	14.4	14.4	14.7
South Goa District	44.1	42.5	43.7	46.0	44.0	44.1
Goa State	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 6

TALUKA-WISE INDEX OF DEPOSITS IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	100	415	2089	8030	10330	11692
Bardez	100	449	2207	6117	7410	8699
Pernem	100	514	2858	8187	12207	14934
Bicholim	100	466	2437	6777	8831	10534
Sattari	100	803	4843	14051	17793	20806
Ponda	100	560	3099	12349	14116	16486
North Goa District	100	442	2228	7494	9374	10799
Sanguem	100	307	1150	5040	4602	7196
Canacona	100	526	2842	9378	10647	13460
Quepem	100	641	3502	9259	12303	15097
Salcete	100	455	2547	8359	9450	10572
Mormugao	100	323	1489	7687	9261	10926
South Goa District	100	414	2186	8065	9329	10777
Goa State	100	430	2209	7746	9354	10789

STATEMENT – 7

TALUKA-WISE PER BANK BRANCH DEPOSITS IN GOA

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	2.21	7.85	24.97	81.88	92.61	101.33
Bardez	1.38	5.83	20.54	44.39	49.96	54.36
Pernem	0.57	1.31	4.36	11.03	14.71	15.55
Bicholim	0.59	1.97	9.29	22.45	24.92	29.73
Sattari	0.32	1.09	4.18	12.13	15.37	17.97
Ponda	0.56	3.00	9.30	26.67	29.45	31.22
North Goa District	1.41	5.28	17.82	48.62	55.56	60.16
Sanguem	0.58	1.22	4.87	18.83	17.19	14.74
Canacona	0.47	1.92	8.50	20.57	19.46	18.45
Quepem	0.74	4.22	13.82	32.24	34.68	38.86
Salcete	1.71	6.82	26.66	67.24	70.20	78.55
Mormugao	2.30	6.16	18.69	86.66	98.38	116.07
South Goa District	1.57	5.44	20.65	61.91	65.62	69.42
Goa State	1.47	5.35	18.95	53.94	59.50	63.92

STATEMENT – 8

TALUKA-WISE PER CAPITA DEPOSITS IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
1	2	3	4	5	6	7
Tiswadi	7882	29486	136256	455411	607652	634320
Bardez	5562	20317	83251	200809	266930	289986
Pernem	385	1766	9092	22732	36916	41740
Bicholim	1028	4201	20461	49682	68722	75756
Sattari	232	1540	7851	19880	26513	28634
Ponda	1140	5378	25498	88798	104755	113135
North Goa District	3746	14146	62590	183515	243922	259703
Sanguem	1135	3282	11391	43598	44934	64839
Canacona	915	4249	21290	61215	77526	90629
Quepem	1064	5881	28043	64634	89723	101760
Salcete	5023	20154	95423	271054	312392	323051
Mormugao	5605	14815	56786	255725	331875	361015
South Goa District	3823	13791	62655	200927	245079	261508
Goa State	3779	13993	62618	191126	244430	260496

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures used are as per population census. For the years 2009-10 and 2011-12 the population figures used are estimated.

STATEMENT – 9

**RANKING OF BANKS ACCORDING TO SIZE OF DEPOSITS AS ON 31ST
MARCH, 2012.**

Sr. No.	Name of the Bank	Deposits (Rs. in Crore)	Rank	Percentage to Total Deposits	Deposits per Branch (Rs. in Crore)
1	2	3	4	5	6
1	State Bank of India	7621.46	1	18.54	100.28
2	Bank of India	4714.01	2	11.47	104.76
3	Canara Bank	3634.83	3	8.84	125.34
4	Corporation Bank	3383.61	4	8.23	75.19
5	H.D.F.C. Bank	2774.13	5	6.75	73.00
6	Syndicate Bank	2722.00	6	6.62	123.73
7	Bank of Baroda	1971.00	7	4.80	70.39
8	I.D.B.I. Bank	1117.69	8	2.72	223.54
9	Central Bank of India	1099.51	9	2.68	39.27
10	Indian Overseas Bank	940.98	10	2.29	52.28
11	Goa State Co-operative Bank Ltd.	881.43	11	2.14	14.94
12	I.C.I.C.I. Bank Ltd.	866.98	12	2.11	45.63
13	Dena Bank	834.34	13	2.03	52.15
14	Goa Urban Co-operative Bank Ltd.	694.78	14	1.69	43.42
15	Union Bank of India	669.58	15	1.63	44.64
16	Bank of Maharashtra	644.56	16	1.57	40.28
17	Saraswat Co-operative Bank Ltd.	616.53	17	1.50	77.07
18	Karnataka Bank Ltd.	565.40	18	1.38	113.08
19	Oriental Bank of Commerce	429.12	19	1.04	61.30
20	Mapusa Urban Co-op. Bank of Goa	428.78	20	1.04	17.87
21	Federal Bank Ltd.	427.41	21	1.04	71.24
22	Axis Bank	421.60	22	1.03	60.23
23	United Commercial Bank	368.53	23	0.90	46.07
24	Bicholim Urban Co-operative Bank Ltd.	288.51	24	0.70	28.85
25	Madgao Urban Co-operative Bank Ltd.	281.61	25	0.69	31.29
26	Vijaya Bank	280.64	26	0.68	56.13
27	Punjab National Bank	270.73	27	0.66	54.15
28	Indian Bank	250.17	28	0.61	41.70
29	Andhra Bank	218.99	29	0.53	54.75
30	South Indian Bank Ltd.	211.94	30	0.52	52.98
31	State Bank of Mysore	189.76	31	0.46	94.88
32	Ing Vysya Bank Ltd.	149.55	32	0.36	49.85
33	Development Credit Bank Ltd	147.49	33	0.36	36.87
34	Catholic Syrian Bank Ltd.	114.98	34	0.28	57.49
35	Citizen's Co-operative Bank Ltd.	113.12	35	0.28	18.85
36	IndusInd Bank Ltd	107.40	36	0.26	35.80

Contd/-

Sr. No.	Name of the Bank	Deposits (Rs. in Crore)	Rank	Percentage to Total Deposits	Deposits per Branch (Rs. in Crore)
1	2	3	4	5	6
37	Kotak Mahindra Bank	97.63	37	0.24	32.54
38	United Bank of India	63.00	38	0.15	15.75
39	Allahabad Bank	60.21	39	0.15	12.04
40	North Kanara G.S.B. Co-op Bank Ltd.	57.95	40	0.14	14.49
41	Women's Co-operative Bank Ltd.	57.66	41	0.14	28.83
42	Ratnakar Bank Ltd.	48.14	42	0.12	12.04
43	Punjab and Sind Bank	46.66	43	0.11	46.66
44	Citizen Cedit Co-operative Bank	45.83	44	0.11	11.46
45	Jammu and Kashmir Bank Ltd.	37.47	45	0.09	37.47
46	Shamrao Vithal Co-op Bank Ltd.	33.93	46	0.08	33.93
47	State Bank of Patiala	31.56	47	0.08	31.56
48	State Bank of Travancore	28.03	48	0.07	28.03
49	Dhanlaxami Bank	26.21	49	0.06	26.21
50	The Karur Vysya Bank Ltd	9.32	50	0.02	9.32
51	Yes Bank	1.86	51	0.00	0.27
TOTAL		41098.61	-	100.00	63.92

STATEMENT – 10
TALUKA-WISE CREDIT IN GOA

(Rs. In Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
1	2	3	4	5	6	7
Tiswadi	44.40	196.83	957.40	4568.82	4882.38	5105.29
Bardez	12.87	73.10	277.51	947.54	1205.77	1495.02
Pernem	0.77	5.75	20.72	53.81	77.51	88.48
Bicholim	5.04	18.57	62.13	262.43	325.76	365.97
Sattari	0.41	5.09	13.26	60.76	74.00	79.60
Ponda	6.39	34.43	141.36	766.47	769.01	876.03
North Goa District	69.88	333.77	1472.38	6659.83	7334.43	8010.39
Sanguem	3.06	8.54	46.42	107.36	116.41	131.78
Canacona	0.52	4.36	14.95	74.68	91.77	99.38
Quepem	3.08	11.74	39.80	198.99	271.32	332.84
Salcete	43.77	145.18	478.57	1543.48	2007.30	2203.29
Mormugao	50.87	137.35	353.04	1077.43	1313.29	1556.49
South Goa District	101.30	307.17	932.78	3001.94	3800.09	4323.78
Goa State	171.18	640.94	2405.16	9661.77	11134.52	12334.17

STATEMENT – 11

TALUKA-WISE PERCENTAGE DISTRIBUTION OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	25.9	30.7	39.8	47.3	43.8	41.4
Bardez	7.5	11.4	11.5	9.8	10.8	12.1
Pernem	0.5	0.9	0.9	0.6	0.7	0.7
Bicholim	3.0	2.9	2.6	2.7	2.9	3.0
Sattari	0.2	0.8	0.6	0.6	0.7	0.6
Ponda	3.7	5.4	5.8	7.9	6.9	7.1
North Goa District	40.8	52.1	61.2	68.9	65.8	64.9
Sanguem	1.8	1.3	1.9	1.1	1.2	1.1
Canacona	0.3	0.7	0.6	0.8	0.8	0.8
Quepem	1.8	1.8	1.7	2.1	2.4	2.7
Salcete	25.6	22.7	19.9	16.0	18.0	17.9
Mormugao	29.7	21.4	14.7	11.1	11.8	12.6
South Goa District	59.2	47.9	38.8	31.1	34.2	35.1
Goa State	100.0	100.0	100.0	100.0	100.0	100.0

STATEMENT – 12

TALUKA-WISE INDEX OF CREDIT IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	100	443	2156	10290	10996	11498
Bardez	100	568	2156	7362	9369	11616
Pernem	100	747	2691	6908	10066	11491
Bicholim	100	368	1233	5207	6463	7261
Sattari	100	1241	3234	14819	18049	19415
Ponda	100	539	2212	11995	12035	13709
North Goa District	100	478	2107	9530	10496	11463
Sanguem	100	279	1517	3508	3804	4307
Canacona	100	838	2875	14361	17648	19112
Quepem	100	381	1292	6461	8809	10806
Salcete	100	332	1093	3526	4586	5034
Mormugao	100	270	694	2118	2582	3060
South Goa District	100	303	921	2963	3751	4268
Goa State	100	374	1405	5644	6505	7205

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

(Rs. in Crore)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	0.94	3.58	11.00	44.79	42.09	42.54
Bardez	0.21	1.11	3.02	8.03	9.49	10.91
Pernem	0.19	0.64	1.38	3.16	4.08	4.02
Bicholim	0.30	1.03	3.11	11.41	12.07	13.55
Sattari	0.32	0.73	1.21	5.52	6.73	7.24
Ponda	0.29	1.50	3.45	13.45	13.03	13.48
North Goa District	0.46	1.88	5.54	20.30	20.43	20.97
Sanguem	0.28	0.53	3.09	6.31	6.85	4.25
Canacona	0.07	0.48	1.36	4.98	5.10	4.14
Quepem	0.39	1.30	2.65	11.70	12.92	14.47
Salcete	0.77	2.23	5.15	12.76	15.32	16.82
Mormugao	2.12	4.74	8.02	21.99	25.26	29.93
South Goa District	0.95	2.40	5.24	13.71	15.90	16.57
Goa State	0.66	2.09	5.42	17.66	18.62	19.18

STATEMENT – 14
TALUKA-WISE PER CAPITA CREDIT IN GOA

(In Rs.)

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
Tiswadi	3365	13441	60059	249135	276154	266319
Bardez	836	3860	12225	36328	50729	58208
Pernem	129	862	2878	6524	10236	10799
Bicholim	680	2197	6845	25249	33267	34539
Sattari	100	1028	2263	9049	11607	11531
Ponda	592	2685	9447	44774	46360	48837
North Goa District	1230	5021	19440	76641	89689	90529
Sanguem	547	1439	7238	14626	17900	18700
Canacona	144	1071	3405	14818	20310	20339
Quepem	544	1820	5384	23464	33424	37898
Salcete	2259	6602	18422	51421	68179	69172
Mormugao	5162	11398	24375	64889	85196	93098
South Goa District	2299	6083	15902	44470	59380	62404
Goa State	1698	5479	17896	62585	76383	78178

N.B:- For the years 1980-81, 1990-91, 2000-2001 and 2010-11, the population figures used are as per population census. For the years 2009-10 and 2011-12 the population figures used are estimated.

STATEMNET – 15

**RANKING OF BANKS ACCORDING TO SIZE OF CREDIT
AS ON 31ST MARCH, 2012**

Sr. No.	Name of the Bank	Credit (Rs. in Crore)	Rank	% to Total Credit	Credit per Branch(Rs. in Crore)
1	2	3	4	5	6
1	State Bank of India	2199.98	1	17.84	28.95
2	Bank of India	1212.85	2	9.83	26.95
3	Corporation Bank	990.11	3	8.03	22.00
4	Canara Bank	970.76	4	7.87	33.47
5	H.D.F.C. Bank	966.39	5	7.84	25.43
6	Indian Overseas Bank	676.09	6	5.48	37.56
7	Syndicate Bank	568.00	7	4.61	25.82
8	Goa State Co-operative Bank Ltd.	532.41	8	4.32	9.02
9	Goa Urban Co-operative Bank Ltd.	464.54	9	3.77	29.03
10	Punjab National Bank	287.70	10	2.33	57.54
11	Bank of Baroda	267.00	11	2.16	9.54
12	Bank of Maharashtra	260.27	12	2.11	16.27
13	Mapusa Urban Co-op. Bank of Goa	239.76	13	1.94	9.99
14	Federal Bank Ltd.	203.82	14	1.65	33.97
15	Bicholim Urban Co-operative Bank Ltd.	193.39	15	1.57	19.34
16	Madgao Urban Co-operative Bank Ltd.	192.77	16	1.56	21.42
17	Karnataka Bank Ltd.	180.20	17	1.46	36.04
18	Union Bank of India	175.65	18	1.42	11.71
19	Oriental Bank of Commerce	174.62	19	1.42	24.95
20	Central Bank of India	160.77	20	1.30	5.74
21	Saraswat Co-operative Bank Ltd.	151.74	21	1.23	18.97
22	Citizen Cedit Co-operative Bank	136.85	22	1.11	34.21
23	I.C.I.C.I. Bank Ltd.	99.87	23	0.81	5.26
24	I.D.B.I. Bank	97.31	24	0.79	19.46
25	Andhra Bank	89.39	25	0.72	22.35
26	North Kanara G.S.B. Co-op Bank Ltd.	86.18	26	0.70	21.54
27	United Commercial Bank	80.81	27	0.66	10.10
28	South Indian Bank Ltd.	73.33	28	0.59	18.33
29	Dena Bank	67.33	29	0.55	4.21
30	Citizen's Co-operative Bank Ltd.	63.91	30	0.52	10.65
31	Allahabad Bank	58.62	31	0.48	11.72
32	Vijaya Bank	52.44	32	0.43	10.49
33	Indian Bank	41.30	33	0.33	6.88
34	State Bank of Mysore	37.60	34	0.30	18.80
35	Women's Co-operative Bank Ltd.	36.41	35	0.30	18.20
36	Kotak Mahindra Bank	30.44	36	0.25	10.15

Sr. No.	Name of the Bank	Credit (Rs. in Crore)	Rank	% to Total Credit	Credit per Branch(Rs. in Crore)
1	2	3	4	5	6
37	United Bank of India	28.00	37	0.23	7.00
38	Catholic Syrian Bank Ltd.	27.74	38	0.22	13.87
39	Axis Bank	22.62	39	0.18	3.23
40	Ratnakar Bank Ltd.	22.31	40	0.18	5.58
41	Jammu and Kashmir Bank Ltd.	21.62	41	0.18	21.62
42	State Bank of Travancore	17.57	42	0.14	17.57
43	Shamrao Vithal Co-op Bank Ltd.	16.34	43	0.13	16.34
44	Yes Bank	15.46	44	0.13	2.21
45	State Bank of Patiala	13.91	45	0.11	13.91
46	Punjab and Sind Bank	9.36	46	0.08	9.36
47	The Karur Vysya Bank Ltd	8.23	47	0.07	8.23
48	Development Credit Bank Ltd	4.72	48	0.04	1.18
49	Ing Vysya Bank Ltd.	2.78	49	0.02	0.93
50	IndusInd Bank Ltd	2.76	50	0.02	0.92
51	Dhanlaxami Bank	0.14	51	0.00	0.14
TOTAL		12334.17		100.00	19.18

STATEMENT – 16

TALUKA-WISE CREDIT DEPOSIT RATIO IN GOA

Taluka/District/State	1980-1981	1990-1991	2000-2001	2009-2010	2010-2011	2011-2012
1	2	3	4	5	6	7
Tiswadi	43	46	44	55	45	42
Bardez	15	19	15	18	19	20
Pernem	34	49	32	29	28	26
Bicholim	66	52	33	51	48	46
Sattari	43	67	29	46	44	40
Ponda	52	50	37	50	44	43
North Goa District	33	35	31	42	36	35
Sanguem	48	44	64	34	40	29
Canacona	16	25	16	24	26	22
Quepem	52	31	19	36	37	37
Salcete	45	33	19	19	22	21
Mormugao	92	77	43	25	26	26
South Goa District	60	44	25	22	24	24
Goa State	45	39	29	33	31	30

STATEMENT – 17

CREDIT DEPOSIT RATIO BANKWISE AS ON 31ST MARCH, 2012

Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
I	COMMERCIAL BANKS	
1	State Bank of India	29
2	Bank of India	26
3	Bank of Baroda	14
4	Corporation Bank	29
5	Central Bank of India	15
6	Canara Bank	27
7	Syndicate Bank	21
8	Dena Bank	8
9	Indian Overseas Bank	72
10	Union Bank of India	26
11	Bank of Maharashtra	40
12	United Commercial Bank	22
13	Karnataka Bank Ltd.	32
14	Indian Bank	17
15	Punjab National Bank	106
16	State Bank of Mysore	20
17	Vijaya Bank	19
18	Allahabad Bank	97
19	Federal Bank Ltd.	48
20	Oriental Bank of Commerce	41
21	South Indian Bank Ltd.	35
22	United Bank of India	44
23	Ing Vysya Bank Ltd.	2
24	Andhra Bank	41
25	Punjab & Sind Bank	20
26	Catholic Syrian Bank Ltd.	24
27	Ratnakar Bank Ltd.	46
28	Jammu & Kashmir Bank Ltd.	58
29	I.C.I.C.I. Bank	12
30	I.D.B.I Bank	9
31	H.D.F.C. Bank	35
32	IndusInd Bank Ltd.	3
33	Development Credit Bank Ltd.	3
34	State Bank of Patiala	44
35	Axis Bank Ltd.	5
36	State Bank of Travancore	63
37	The Karur Vysya Bank Ltd	88
38	Yes Bank	831

Sr. No.	Name of the Bank	Credit Deposit Ratio
39	Kotak Mahindra Bank	31
40	Dhanlaxmi Bank	1
	Commercial Banks	27
Sr. No.	Name of the Bank	Credit Deposit Ratio
1	2	3
II	CO-OPERATIVE BANKS	
1	Goa Urban Co-operative Bank Ltd.	67
2	Goa State Co-operative Bank Ltd.	60
3	Madgao Urban Co-operative Bank Ltd.	68
4	Mapusa Urban Co-op. Bank of Goa Ltd.	56
5	Women's Co-operative Bank Ltd.	63
6	Citizen's Co-op. Bank Ltd.	56
7	Bicholim Urban Co-op. Bank Ltd.	67
8	Saraswat Co-op. Bank Ltd.	25
9	North Kanara G.S.B. Co-op. Bank Ltd.	149
10	Shamrao Vithal Co-op. Bank Ltd.	48
11	Citizen Credit Co-op. Bank Ltd.	299
	Co-operative Banks	60
	ALL BANKS	30

STATEMENT – 18

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

Sr.No.	State/Union Territory	Average population per branch, 2012
1	2	3
I	STATE	
1	Andhra Pradesh	10758
2	Arunachal Pradesh	13791
3	Assam	19660
4	Bihar	21990
5	Chattisgarh	16153
6	Goa	3770
7	Gujarat	11328
8	Haryana	8971
9	Himachal Pradesh	6030
10	Jammu & Kashmir	11017
11	Jharkhand	15063
12	Karnataka	8814
13	Kerala	7276
14	Madhya Pradesh	15944
15	Maharashtra	12613
16	Manipur	28483
17	Meghalaya	11476
18	Mizoram	9769
19	Nagaland	22980
20	Orissa	12861
21	Punjab	6772
22	Rajasthan	14543
23	Sikkim	7034
24	Tamil Nadu	9356
25	Tripura	14233
26	Uttar Pradesh	17658
27	Uttarakhand	7187
28	West Bengal	15583
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	11267
2	Chandigarh	5094
3	Dadra & Nagar Haveli	9250
4	Daman & Diu	8781
5	Delhi	7123
6	Lakshadweep	6417
7	Ponducherry	9012
	ALL INDIA	12577

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2012 for number of bank offices.

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, 2012 (Excluding Co-operative Banks)**

Sr.No.	State/Union Territory	Credit Deposit Ratio
1	2	3
I	STATE	
1	Andhra Pradesh	110
2	Arunachal Pradesh	22
3	Assam	37
4	Bihar	29
5	Chhattisgarh	54
6	Goa	29
7	Gujarat	70
8	Haryana	102
9	Himachal Pradesh	37
10	Jammu & Kashmir	34
11	Jharkhand	34
12	Karnataka	71
13	Kerala	76
14	Madhya Pradesh	57
15	Maharashtra	87
16	Manipur	30
17	Meghalaya	28
18	Mizoram	38
19	Nagaland	27
20	Orissa	47
21	Punjab	82
22	Rajasthan	90
23	Sikkim	32
24	Tamil Nadu	116
25	Tripura	31
26	Uttar Pradesh	44
27	Uttaranchal (Uttarakhand)	36
28	West Bengal	63
II	UNION TERRITORY	
1	Andaman & Nicobar Islands	38
2	Chandigarh	114
3	Dadra & Nagar Haveli	34
4	Daman & Diu	17
5	Delhi	95
6	Lakshadweep	10
7	Pondichery	72
	ALL INDIA	78

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2012.

STATEMENT – 20

BANK-WISE DETAILS OF DEPOSITS AS ON 31ST MARCH, 2012

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
1	State Bank of India	7621.46	1880.44	5741.02
2	Bank of India	4714.01	690.15	4023.86
3	Bank of Baroda	1971.00	326.00	1645.00
4	Corporation Bank	3383.61	0.00	3383.61
5	Central Bank of India	1099.51	96.08	1003.43
6	Canara Bank	3634.83	584.99	3049.84
7	Syndicate Bank	2722.00	157.00	2565.00
8	Dena Bank	834.34	116.54	717.80
9	Indian Overseas Bank	940.98	88.39	852.59
10	Union Bank of India	669.58	76.02	593.56
11	Bank of Maharashtra	644.56	14.24	630.32
12	United Commercial Bank	368.53	5.72	362.81
13	Karnataka Bank Ltd.	565.40	68.37	497.03
14	Indian Bank	250.17	30.59	219.58
15	Punjab National Bank	270.73	7.71	263.02
16	State Bank of Mysore	189.76	0.31	189.45
17	Vijaya Bank	280.64	22.36	258.28
18	Allahabad Bank	60.21	0.16	60.05
19	Federal Bank Ltd.	427.41	31.21	396.20
20	Oriental Bank of Commerce	429.12	9.74	419.38
21	South Indian Bank Ltd.	211.94	2.29	209.65
22	United Bank of India	63.00	21.00	42.00
23	Ing Vysya Bank Ltd.	149.55	4.04	145.51
24	Andhra Bank	218.99	9.60	209.39
25	Punjab and Sind Bank	46.66	0.12	46.54
26	Catholic Syrian Bank Ltd.	114.98	15.84	99.14
27	Ratnakar Bank Ltd.	48.14	0.11	48.03
28	Jammu and Kashmir Bank Ltd.	37.47	0.00	37.47
29	I.C.I.C.I. Bank Ltd.	866.98	0.00	866.98
30	I.D.B.I. Bank	1117.69	59.09	1058.60
31	H.D.F.C. Bank	2774.13	446.94	2327.19
32	IndusInd Bank Ltd	107.40	3.04	104.36
33	Development Credit Bank Ltd	147.49	6.46	141.03
34	State Bank of Patiala	31.56	13.83	17.73
35	Goa Urban Co-operative Bank Ltd.	694.78	0.00	694.78
36	Goa State Co-operative Bank Ltd.	881.43	0.12	881.31
37	Women's Co-operative Bank Ltd.	57.66	0.00	57.66
38	Citizen's Co-operative Bank Ltd.	113.12	0.00	113.12

Sr. No.	Name of the Bank	Deposits		
		Total	N.R.E.	Domestic
1	2	3	4	5
39	Bicholim Urban Co-operative Bank Ltd.	288.51	0.00	288.51
40	Saraswat Co-operative Bank Ltd.	616.53	3.40	613.13
41	North Kanara G.S.B. Co-op Bank Ltd.	57.95	0.00	57.95
42	Shamrao Vithal Co-op Bank Ltd.	33.93	0.03	33.90
43	Madgao Urban Co-operative Bank Ltd.	281.61	0.00	281.61
44	Dhanlaxami Bank	26.21	3.86	22.35
45	Mapusa Urban Co-op. Bank of Goa	428.78	0.08	428.70
46	Citizen Cedit Co-operative Bank	45.83	0.12	45.71
47	Axis Bank	421.60	108.42	313.18
48	State Bank of Travancore	28.03	7.88	20.15
49	The Karur Vysya Bank Ltd	9.32	0.00	9.32
50	Yes Bank	1.86	0.01	1.85
51	Kotak Mahindra Bank	97.63	0.00	97.63
	TOTAL	41098.61	4912.30	36186.31

STATEMENT – 21

**OUTSTANDING ADVANCES TO PRIORITY SECTORS AND WEAKER
SECTIONS AS ON 31ST MARCH, 2012**

Sr. No	Name of the Bank	Deposits	Advances	Advances to		
				Priority Sector	Weaker Sections	Under 20- Point Programme
1	2	3	4	5	6	7
1	State Bank of India	7621.46	2199.98	997.09	25.29	0.00
2	Bank of India	4714.01	1212.85	560.91	183.83	0.00
3	Bank of Baroda	1971.00	267.00	143.00	6.60	0.00
4	Corporation Bank	3383.61	990.11	0.00	0.00	0.00
5	Central Bank of India	1099.51	160.77	100.96	9.06	0.00
6	Canara Bank	3634.83	970.76	336.69	32.22	0.00
7	Syndicate Bank	2722.00	568.00	317.00	23.00	119.00
8	Dena Bank	834.34	67.33	28.50	1.14	0.00
9	Indian Overseas Bank	940.98	676.09	143.00	12.57	143.00
10	Union Bank of India	669.58	175.65	95.50	4.72	7.55
11	Bank of Maharashtra	644.56	260.27	157.29	1.61	0.58
12	United Commercial Bank	368.53	80.81	74.30	2.15	1.96
13	Karnataka Bank Ltd.	565.40	180.20	94.62	17.39	0.00
14	Indian Bank	250.17	41.30	23.17	1.15	0.00
15	Punjab National Bank	270.73	287.70	101.78	7.08	8.03
16	State Bank of Mysore	189.76	37.60	20.01	0.51	0.00
17	Vijaya Bank	280.64	52.44	40.75	0.00	0.00
18	Allahabad Bank	60.21	58.62	8.43	0.00	0.00
19	Federal Bank Ltd.	427.41	203.82	21.87	8.94	6.36
20	Oriental Bank of Commerce	429.12	174.62	95.81	5.71	0.00
21	South Indian Bank Ltd.	211.94	73.33	34.41	0.00	0.00
22	United Bank of India	63.00	28.00	18.00	0.00	0.00
23	Ing Vysya Bank Ltd.	149.55	2.78	0.00	0.00	0.00
24	Andhra Bank	218.99	89.39	34.60	0.00	0.00
25	Punjab and Sind Bank	46.66	9.36	4.98	0.00	0.00
26	Catholic Syrian Bank Ltd.	114.98	27.74	4.86	3.78	0.00
27	Ratnakar Bank Ltd.	48.14	22.31	14.54	0.00	0.00
28	Jammu and Kashmir Bank Ltd.	37.47	21.62	0.00	0.00	0.00
29	I.C.I.C.I. Bank Ltd.	866.98	99.87	0.06	0.01	0.00
30	I.D.B.I. Bank	1117.69	97.31	23.44	3.38	0.00
31	H.D.F.C. Bank	2774.13	966.39	67.20	7.53	0.00
32	IndusInd Bank Ltd	107.40	2.76	0.00	0.00	0.00
33	Development Credit Bank Ltd	147.49	4.72	0.16	0.00	0.00
34	State Bank of Patiala	31.56	13.91	3.92	0.00	0.00
35	Axis Bank	421.60	22.62	0.14	0.00	0.00

Sr. No	Name of the Bank	Deposits	Advances	Advances to		
				Priority Sector	Weaker Sections	Under 20-Point Programme
1	2	3	4	5	6	7
36	State Bank of Travancore	28.03	17.57	8.77	3.52	0.00
37	The Karur Vysya Bank Ltd	9.32	8.23	2.08	0.00	0.00
38	Yes Bank	1.86	15.46	13.46	2.00	0.00
39	Kotak Mahindra Bank	97.63	30.44	0.00	0.00	0.00
40	Goa Urban Co-operative Bank Ltd.	694.78	464.54	226.56	26.98	0.00
41	Goa State Co-operative Bank Ltd.	881.43	532.41	139.69	14.33	0.00
42	Women's Co-operative Bank Ltd.	57.66	36.41	8.72	0.65	0.00
43	Citizen's Co-operative Bank Ltd.	113.12	63.91	41.72	7.73	0.00
44	Bicholim Urban Co-operative Bank Ltd.	288.51	193.39	109.78	29.61	83.61
45	Saraswat Co-operative Bank Ltd.	616.53	151.74	85.19	0.00	0.00
46	North Kanara G.S.B. Co-op Bank Ltd.	57.95	86.18	38.63	0.22	0.00
47	Shamrao Vithal Co-op Bank Ltd.	33.93	16.34	6.15	0.05	0.00
48	Madgao Urban Co-operative Bank Ltd.	281.61	192.77	100.94	24.57	0.00
49	Dhanlaxami Bank	26.21	0.14	0.00	0.00	0.00
50	Mapusa Urban Co-op. Bank of Goa	428.78	239.76	149.34	30.75	0.00
51	Citizen Cedit Co-operative Bank	45.83	136.85	50.63	2.65	0.00
	Total	41098.61	12334.17	4548.65	500.73	370.09

STATEMENT – 22

STATE/UNION TERRITORY-WISE PER CAPITA DEPOSIT AND PER CAPITA CREDIT OF COMMERCIAL BANKS AS ON MARCH, 2012.

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	346800	40565.67	382699	44764.83
2	Arunachal Pradesh	6119	48756.97	1376	10964.14
3	Assam	67455	21798.35	25171	8134.11
4	Bihar	141308	14270.65	41151	4155.83
5	Chhatisgarh	68917	28032.13	36860	14992.88
6	Goa	36672	201827.19	10603	58354.43
7	Gujarat	306113	51189.46	213447	35693.48
8	Haryana	146703	56742.86	149790	57936.88
9	Himachal Pradesh	38432	56056.01	14283	20832.85
10	Jammu & Kashmir	49577	41784.24	16985	14315.21
11	Jharkhand	88921	27871.43	29899	9371.55
12	Karnataka	411724	68590.94	291236	48518.31
13	Kerala	200573	57632.61	151526	43539.45
14	Madhya Pradesh	168953	23035.69	96572	13166.99
15	Maharashtra	1593694	139572.44	1387827	121543.04
16	Manipur	4236	17094.43	1274	5141.24
17	Meghalaya	11234	42376.46	2840	10712.94
18	Mizoram	3428	33740.16	1306	12854.33
19	Nagaland	5839	25665.93	1563	6870.33
20	Orissa	125420	30512.10	58846	14316.02
21	Punjab	174433	62339.80	142352	50874.52
22	Rajasthan	151983	22061.05	136996	19885.62
23	Sikkim	4147	66995.15	1328	21453.96
24	Tamil Nadu	401182	59117.33	466031	68673.34
25	Tripura	10461	28597.59	3270	8939.31
26	Uttar Pradesh	434732	21284.31	191448	9373.22
27	Uttarakhand	56735	56262.40	20206	20037.68
28	West Bengal	378078	41859.83	237699	26317.43
	UNION TERRITORY				
29	Andaman and Nicobar Island	2039	40216.45	774	15266.27
30	Chandigarh	39996	265225.46	45447	301372.68
31	Dadra & Nagar Haveli	1591	43000.00	548	14810.81
32	Daman & Diu	2080	74021.35	358	12740.21
33	Delhi	686338	361554.02	654265	344658.38
34	Lakshadweep	566	73506.49	55	7142.86
35	Pondicherry	7672	52873.88	5496	37877.33
	ALL INDIA	6174147	51105.58	4821527	39909.47

Source: - Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Reserve Bank of India, March, 2012.

Officers and Officials associated with this report

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