

General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	7
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on September, 2022)	9598
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

(1) Kolkata, (2) Purba Burdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) Dakshin Dinajpur, (10) Coochbehar, (11) Birbhum, (12) Paschim Burdwan, (13) Howrah

Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (Females per 1000 Males)	950
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)
Highest Population Districts	Lowest Population Districts
North 24 Parganas-100.82 lac (11.04%)	Dakshin Dinajpur -16.70 lac (1.83%)
South 24 Parganas - 81.53 lac (8.93%)	Darjeeling - 18.42 lac (2.02%)
Burdwan -77.23 lac (8.46%)	Coochbehar - 28.22 lac (3.09%)
Murshidabad- 71.02 lac (8.46%)	Purulia-29.27 lac (3.21%)

Farming Activities:**(As per 2011 census)**

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.09.2022)	Rs.114579
Per Capita Advance (as on 30.09.2022)	Rs.69913

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
Punjab National Bank	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Indian Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

Population group wise Brick & Mortar Branch in the State of West Bengal:

Population group	September 2021	March 2022	June 2022	March 2023	June 2023
Rural	3556 (41.27%)	4258 (43.13%)	4265 (43.15%)	4253 (43.51%)	4251 (43.06%)
Semi-urban	1525 (17.69%)	1828 (18.52%)	1831 (18.52%)	1833 (18.75%)	1886 (19.11%)
Metro/Urban	3535 (41.04%)	3785 (38.34%)	3788 (38.32%)	3687 (37.72%)	3734 (37.83%)
Total	8616	9871	9884	9773	9871

Position of ATMs in the State of West Bengal:

Population group	September 2021	March 2022	June 2022	March 2023	June 2023
Rural	2467	2470	2431	2453	2389
Semi-urban	2322	2314	2303	2302	2286
Urban/Metro	7143	7132	7092	7241	7199
Total	11932	11916	11826	11996	11874

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	Sept 2021	March 2022	June 2022	March 2023	June 2023
No. of Branches	8616	9871	9884	9733	9871
Total Deposits	967116	1005332	1026000	1008743	1077381
Total Advances (with RIDF)	588494	620895	624121	636468	664995
Total Business	1555610	1626227	1650120	1645211	1742376
CD Ratio	61	62	61	63	62
C+I: Deposit Ratio	68	68	67	67	69
Priority Sector Advances (PSA)	203001	226583	227620	250567	266157
% of PSA to ANBC	38	40	40	39	40
Agriculture Advances	62030	61793	61428	68847	74357
% of Agri Advances to ANBC	12	11	11	11	11
MSME	93615	109460	111660	112422	123606
Education Loans	2675	2807	2871	4775	4028
Housing Loans	67370	69064	73749	87408	80959
DRI Advances	311	263	189	161	119
% of DRI Advances to ANBC	0.06	0.05	0.04	0.02	0.02
Advances to SC/ST Communities	17274	18182	15907	18231	18629
Adv. to Women Entrepreneurs	64795	70882	67434	73547	78485
% of Adv to Women to ANBC	12	13	12	12	12
Weaker Section Advances	57016	61070	59679	71841	58633
% of Weaker Advances to ANBC	11	11	11	11	9
Minority Community Advances	39970	40132	38199	52788	40388
% of Minority Co Adv. to Prisec	19	19	19	8	15

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 (June'22)			FY 2023-24 (June'23)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	97261	19374	20	106996	23239	22
2	MSME	110179	37052	34	145032	56565	39
3	OPS	39868	5482	14	43847	6727	15
Total PRISEC		247307	61907	25	295875	86531	29
4	NPS	96712	84917	88	101548	105550	104
Grand Total		344020	146824	43	397423	192081	48

