

## 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	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	Rs.119429
Per Capita Advance	Rs.79887

**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	December 2022	March 2023	June 2023	September 2023	December 2023
Rural	4265 (43.45%)	4253 (43.51%)	4251 (43.06%)	4282 (43.26%)	<b>4290</b> <b>(43.19%)</b>
Semi-urban	1874 (19.09%)	1833 (18.75%)	1886 (19.11%)	1883 (19.02%)	<b>1890</b> <b>(19.03%)</b>
Metro/Urban	3676 (37.45%)	3687 (37.72%)	3734 (37.83%)	3734 (37.72%)	<b>3754</b> <b>(37.78%)</b>
<b>Total</b>	<b>9815</b>	<b>9773</b>	<b>9871</b>	<b>9899</b>	<b>9934</b>

**Position of ATMs in the State of West Bengal:**

Population group	December 2022	March 2023	June 2023	September 2023	December 2023
Rural	2429	2453	2389	2385	<b>2045</b>
Semi- urban	2278	2302	2286	2259	<b>2651</b>
Urban/Metro	7212	7241	7199	7225	<b>7166</b>
<b>Total</b>	<b>11919</b>	<b>11996</b>	<b>11874</b>	<b>11869</b>	<b>11862</b>

**VITAL STATISTICS OF WEST BENGAL**

(Amount Rs in crore)

Parameter	December 2022	March 2023	June 2023	September 2023	December 2023
<b>No. of Branches</b>	9815	9733	9871	9899	9934
<b>Total Deposits</b>	1016230	1008743	1077381	1058528	1083275
<b>Total Advances (with RIDF)</b>	635756	636468	664995	724237	738021
<b>Total Business</b>	1651987	1645211	1742376	1782765	1821296
<b>CD Ratio</b>	63	63	62	69	69
<b>C+I: Deposit Ratio</b>	68	67	69	76	76
<b>Priority Sector Advances (PSA)</b>	239265	250567	266157	304461	309485
<b>% of PSA to ANBC</b>	40	39	40	42	42
<b>Agriculture Advances</b>	64084	68847	74357	76041	78079
<b>% of Agri Advances to ANBC</b>	11	11	11	11	11
<b>MSME</b>	108312	112422	123606	128244	138224
<b>Education Loans</b>	4495	4775	4028	5498	5108
<b>Housing Loans</b>	82416	87408	80959	103083	116415
<b>DRI Advances</b>	171	161	119	141	143
<b>% of DRI Advances to ANBC</b>	0.02	0.02	0.02	0.02	0.02
<b>Advances to SC/ST Communities</b>	15967	18231	18629	21051	20461
<b>Adv. to Women Entrepreneurs</b>	60046	73547	78485	82344	85052
<b>% of Adv to Women to ANBC</b>	10	12	12	12	12
<b>Weaker Section Advances</b>	74146	71841	58633	66777	70282
<b>% of Weaker Advances to ANBC</b>	12	11	9	10	10
<b>Minority Community Advances</b>	29805	52788	40388	35540	36629
<b>% of Minority Co Adv. to Prisec</b>	14	21	15	12	12

## DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 (Up to Dec'22)			FY 2023-24 (Up to Dec'23)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	97261	59818	61%	106996	55310	52%
2	<b>MSME</b>	110179	96892	88%	145032	121091	84%
3	<b>OPS</b>	39868	16572	42%	43847	25564	58%
<b>Total PRISEC</b>		<b>247307</b>	<b>173282</b>	<b>70%</b>	<b>295875</b>	<b>201965</b>	<b>69%</b>
4	<b>NPS</b>	96712	193288	200%	101548	259577	256%
<b>Grand Total</b>		<b>344020</b>	<b>366570</b>	<b>107%</b>	<b>397423</b>	<b>461542</b>	<b>116%</b>

