

## 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	6
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 June, 2022)	9608
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 30.06.2022)	Rs.112318
Per Capita Advance (as on 30.06.2022)	Rs.67250

**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	March 2020	March 2021	June 2021	March 2022	June 2022
Rural	3496 (41.69%)	3554 (41.15%)	3540 (41.21%)	4258 (43.13%)	4265 (43.15%)
Semi- urban	1495 (17.83%)	1527 (17.68%)	1520 (17.69%)	1828 (18.52)	1831 (18.52%)
Metro/Urban	3394 (40.47%)	3556 (41.17%)	3529 (41.10%)	3785 (38.34%)	3788 (38.32%)
<b>Total</b>	<b>8385</b>	<b>8637</b>	<b>8589</b>	<b>9871</b>	<b>9884</b>

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

Population group	March 2020	March 2021	June 2021	March 2022	June 2022
Rural	2674	2479	2463	2470	2431
Semi-urban	2125	2301	2340	2314	2303
Urban	3147	3929	4017	4372	4401
Metro	2757	3044	3059	2760	2691
<b>Total</b>	<b>10703</b>	<b>11753</b>	<b>11879</b>	<b>11916</b>	<b>11826</b>

**VITAL STATISTICS OF WEST BENGAL**

(Amount Rs in crore)

Parameter	March 2020	March 2021	June 2021	March 2022	June 2022
No. of Branches	8385	8637	8589	9871	9884
Total Deposits	839812	938838	953033	1005332	1026000
Total Advances (with RIDF)	505679	570693	572151	620895	624121
Total Business	1345491	1509531	1525184	1626227	1650120
CD Ratio	60	61	60	62	61
C+I: Deposit Ratio	71	68	67	68	67
Priority Sector Advances (PSA)	190889	208560	205866	226583	227620
% of PSA to ANBC	44	41	41	40	40
Agriculture Advances	56305	62439	61496	61793	61428
% of Agri Advances to ANBC	13	12	12	11	11
MSME	94297	108295	104498	109460	111660
Education Loans	2525	2709	2601	2807	2871
Housing Loans	51080	57991	61603	69064	73749
DRI Advances	455	264	252	263	189
% of DRI Advances to ANBC	0.10	0.05	0.05	0.05	0.04
Advances to SC/ST Communities	19997	15608	15141	18182	15907
Adv. to Women Entrepreneurs	55085	68035	61656	70882	67434
% of Adv to Women to ANBC	12	13	12	13	12
Weaker Section Advances	63267	62316	59556	61070	59679
% of Weaker Advances to ANBC	14	12	12	11	11
Minority Community Advances	39380	40020	39016	40132	38199
% of Minority Co Adv. to Prisec	20	19	20	19	19

**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**

(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (Upto June,21)			FY 2022-23 (Upto June,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	12790	15%	97261	19374	20%
2	MSME	102036	26819	26%	110179	37052	34%
3	OPS	36182	2099	6%	39868	5482	14%
<b>Total PRISEC</b>		<b>225822</b>	<b>41708</b>	<b>19%</b>	<b>247307</b>	<b>61907</b>	<b>25%</b>
4	NPS	88314	60830	69%	96712	84917	88%
<b>Grand Total</b>		<b>314136</b>	<b>102538</b>	<b>33%</b>	<b>344020</b>	<b>146824</b>	<b>43%</b>