

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 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 | March 2020 | March 2021 | September 2021 | March 2022 | September 2022 |
|------------------|------------------|------------------|------------------|------------------|------------------|
| Rural | 3496 (41.69%) | 3554 (41.15%) | 3556 (41.27%) | 4258 (43.13%) | 4274 (43.19%) |
| Semi- urban | 1495 (17.83%) | 1527 (17.68%) | 1525 (17.69%) | 1828 (18.52%) | 1833 (18.53%) |
| Metro/Urban | 3394 (40.47%) | 3556 (41.17%) | 3535 (41.04%) | 3785 (38.34%) | 3788 (38.28%) |
| Total | 8385 | 8637 | 8616 | 9871 | 9895 |

Position of ATMs in the State of West Bengal:

| Population group | March 2020 | March 2021 | September 2021 | March 2022 | September 2022 |
|------------------|--------------|--------------|----------------|--------------|----------------|
| Rural | 2674 | 2479 | 2467 | 2470 | 2360 |
| Semi- urban | 2125 | 2301 | 2322 | 2314 | 2278 |
| Urban | 3147 | 3929 | 4090 | 4372 | 4432 |
| Metro | 2757 | 3044 | 3053 | 2760 | 2669 |
| Total | 10703 | 11753 | 11932 | 11916 | 11739 |

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

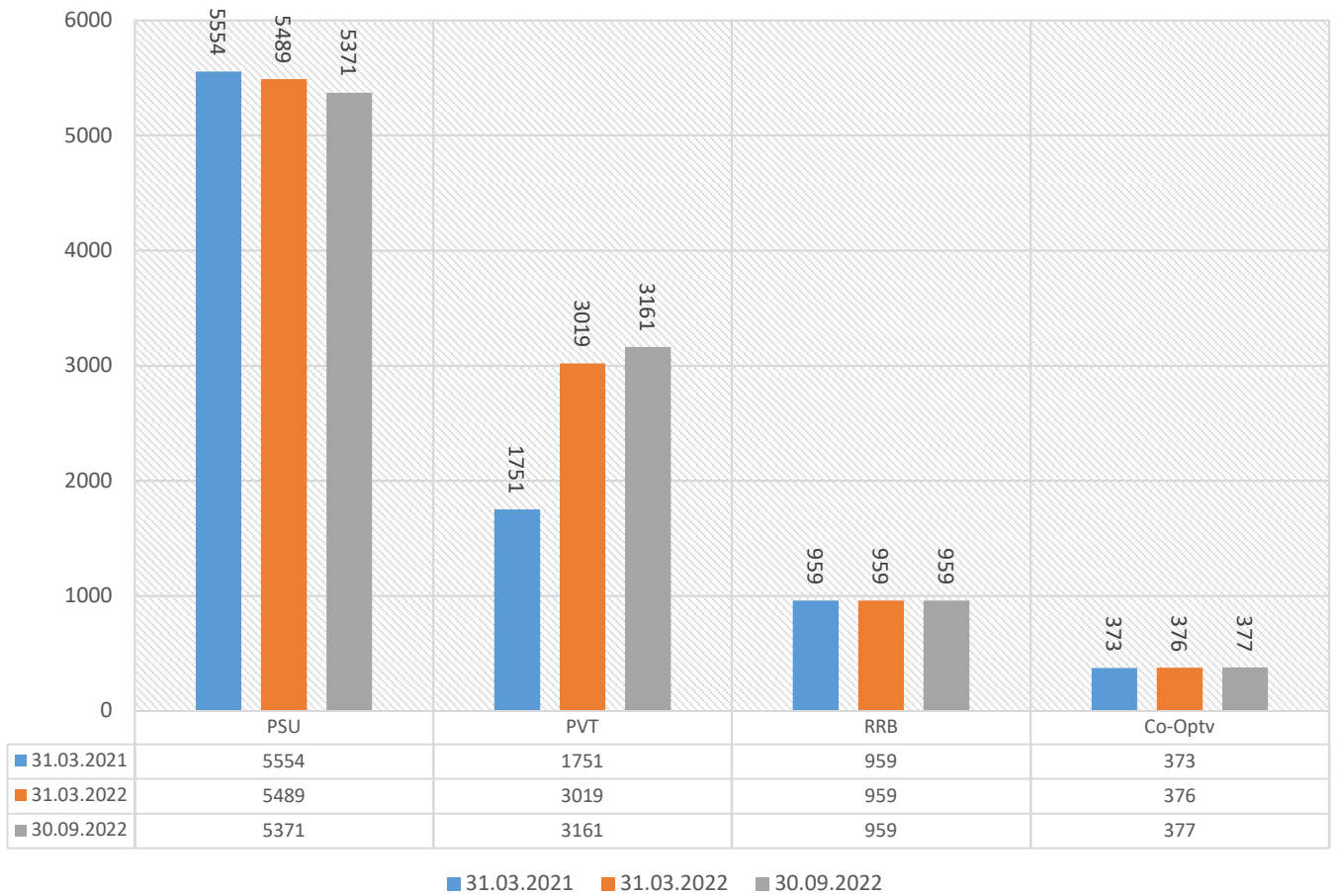
| Parameter | March 2020 | March 2021 | Sept 2021 | March 2022 | Sept 2022 |
|--|------------|------------|-----------|------------|-----------|
| No. of Branches | 8385 | 8637 | 8616 | 9871 | 9895 |
| Total Deposits | 839812 | 938838 | 967116 | 1005332 | 1046661 |
| Total Advances (with RIDF) | 505679 | 570693 | 588494 | 620895 | 638643 |
| Total Business | 1345491 | 1509531 | 1555610 | 1626227 | 1685305 |
| CD Ratio | 60 | 61 | 61 | 62 | 61 |
| C+I: Deposit Ratio | 71 | 68 | 68 | 68 | 68 |
| Priority Sector Advances (PSA) | 190889 | 208560 | 203001 | 226583 | 229734 |
| % of PSA to ANBC | 44 | 41 | 38 | 40 | 39 |
| Agriculture Advances | 56305 | 62439 | 62030 | 61793 | 63863 |
| % of Agri Advances to ANBC | 13 | 12 | 12 | 11 | 11 |
| MSME | 94297 | 108295 | 93615 | 109460 | 110255 |
| Education Loans | 2525 | 2709 | 2675 | 2807 | 3146 |
| Housing Loans | 51080 | 57991 | 67370 | 69064 | 74712 |
| DRI Advances | 455 | 264 | 311 | 263 | 170 |
| % of DRI Advances to ANBC | 0.10 | 0.05 | 0.06 | 0.05 | 0.02 |
| Advances to SC/ST Communities | 19997 | 15608 | 17274 | 18182 | 16442 |
| Adv. to Women Entrepreneurs | 55085 | 68035 | 64795 | 70882 | 66452 |
| % of Adv to Women to ANBC | 12 | 13 | 12 | 13 | 12 |
| Weaker Section Advances | 63267 | 62316 | 57016 | 61070 | 60955 |
| % of Weaker Advances to ANBC | 14 | 12 | 11 | 11 | 11 |
| Minority Community Advances | 39380 | 40020 | 39970 | 40132 | 38250 |
| % of Minority Co Adv. to Prisec | 20 | 19 | 19 | 19 | 19 |

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

| Sl. | Parameter | FY 2021-22 (Upto September,21) | | | FY 2022-23 (Upto September,22) | | |
|-----|---------------------|--------------------------------|-----------------|--------------|--------------------------------|-----------------|--------------|
| | | ACP Target | ACP Achievement | % of Achiev. | ACP Target | ACP Achievement | % of Achiev. |
| 1 | Agriculture | 87603 | 27952 | 32% | 97261 | 39196 | 40% |
| 2 | MSME | 102036 | 45782 | 45% | 110179 | 70658 | 64% |
| 3 | OPS | 36182 | 6879 | 19% | 39868 | 10338 | 26% |
| | Total PRISEC | 225822 | 80613 | 36% | 247307 | 120191 | 49% |
| 4 | NPS | 88314 | 113957 | 129% | 96712 | 138093 | 143% |
| | Grand Total | 314136 | 194569 | 62% | 344020 | 258284 | 75% |

Share in Branch Network



Position of Brick & Mortar Branches

