

General Information of West Bengal - 30.09.2020

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, 2020)	11402
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

#(1) Howrah, (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 30.09.2020)	Rs.93879
Per Capita Advance (as on 30.09.2020)	Rs.58407

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 2018	March 2019	March 2020	June 2020	Sept 2020
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3508 (41.57%)	3505 (41.29%)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1484 (17.58%)	1501 (17.68%)
Urban	1655 (20.11%)	1688 (20.51%)	1769 (21.10%)	1835 (21.74%)	1839 (21.67%)
Metro	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1613 (19.11%)	1644 (19.36%)
TOTAL	8228	8230	8385	8440	8489

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	June 2020	Sept 2020
Rural	2571	2761	2674	2823	2739
Semi- urban	2191	2161	2125	2276	2259
Urban	3041	3120	3147	3389	3491
Metro	2346	2693	2757	2928	2963
TOTAL	10149	10735	10703	11416	11452

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	March 2019	Sept 2019	March 2020	June 2020	Sept 2020
No. of Branches	8230	8368	8385	8440	8489
Total Deposits	762840	795044	839812	838364	857567
Total Advances (with RIDF)	492580	494328	505679	503148	533538
CD Ratio	64	62	60	60	62
C+I: Deposit Ratio	75	72	71	67	70
Priority Sector Advances (PSA)	202660	176492	190889	184298	207862
% of PSA to ANBC	42	37	44	38	42
Agriculture Advances	52130	51438	56305	53852	56059
% of Agri Advances to ANBC	13	11	13	11	11
MSME	100510	85696	94297	94569	102237
Education Loans	2627	2273	2525	2441	2675
Housing Loans	44194	47034	51080	54038	61708
DRI Advances	420	736	455	264	263
% of DRI Advances to ANBC	0.09	0.15	0.10	0.06	0.05
Advances to SC/ST Communities	16430	31656	19997	19841	16598
Adv. to Women Entrepreneurs	39287	52235	55085	58083	64909
% of Adv to Women to ANBC	8	11	12	12	13
Weaker Section Advances	56423	49780	63267	62395	56251
% of Weaker Advances to ANBC	12	11	14	13	11
Minority Community Advances	31122	38720	39380	42603	40071
% of Minority Co Adv. to Prisec	16	21	20	23	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2019-20	ACP achieved (Sept, 2019)	% Achiev.	ACP Plan 2020-21	ACP achieved (Sept, 2020)	% Achiev.
1	Agriculture	55000	23391	37	77236	16640	22
2	MSME	70000	20287	41	90237	33694	37
3	OPS	23000	6418	41	33128	3380	10
	Total PRISEC	148000	50096	37	200601	53714	26
4	NPS	18000	79785	443	67934	118645	174
	Grand Total	166000	142485	86	268535	172359	64

