

## 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 March, 2022)	9621
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 31.03.2022)	Rs.110055
Per Capita Advance (as on 31.03.2022)	Rs.57743

**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	March 2021	March 2022
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	4258 (43.13%)
Semi-urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1828 (18.52)
Metro/Urban	3285 (39.92%)	3270 (39.73%)	3394 (40.47%)	3556 (41.17%)	3785 (38.34%)
<b>Total</b>	<b>8228</b>	<b>8230</b>	<b>8385</b>	<b>8637</b>	<b>9871</b>

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

Population group	March 2018	March 2019	March 2020	March 2021	March 2022
Rural	2571	2761	2674	2479	2470
Semi- urban	2191	2161	2125	2301	2314
Urban	3041	3120	3147	3929	4372
Metro	2346	2693	2757	3044	2760
<b>Total</b>	<b>10149</b>	<b>10735</b>	<b>10703</b>	<b>11753</b>	<b>11916</b>

**VITAL STATISTICS OF WEST BENGAL**

(Amount Rs in crore)

Parameter	March 2019	March 2020	March 2021	March 2022
<b>No. of Branches</b>	8230	8385	8637	9871
<b>Total Deposits</b>	762840	839812	938838	1005332
<b>Total Advances (with RIDF)</b>	492580	505679	570693	620895
<b>CD Ratio</b>	64	60	61	62
<b>C+I: Deposit Ratio</b>	75	71	68	68
<b>Priority Sector Advances (PSA)</b>	202660	190889	208560	226583
<b>% of PSA to ANBC</b>	42	44	41	40
<b>Agriculture Advances</b>	52130	56305	62439	61793
<b>% of Agri Advances to ANBC</b>	13	13	12	11
<b>MSME</b>	100510	94297	108295	109460
<b>Education Loans</b>	2627	2525	2709	2807
<b>Housing Loans</b>	44194	51080	57991	69064
<b>DRI Advances</b>	420	455	264	263
<b>% of DRI Advances to ANBC</b>	0.09	0.10	0.05	0.05
<b>Advances to SC/ST Communities</b>	16430	19997	15608	18182
<b>Adv. to Women Entrepreneurs</b>	39287	55085	68035	70882
<b>% of Adv to Women to ANBC</b>	8	12	13	13
<b>Weaker Section Advances</b>	56423	63267	62316	61070
<b>% of Weaker Advances to ANBC</b>	12	14	12	11
<b>Minority Community Advances</b>	31122	39380	40020	40132
<b>% of Minority Co Adv. to Prisec</b>	16	20	19	19

**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**

(Amount Rs in crore)

Sl.	Parameter	FY 2020-21			FY 2021-22		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	77236	57008	74	87603	74690	85
2	<b>MSME</b>	90237	87166	97	102036	102379	100
3	<b>OPS</b>	33128	13229	40	36182	23101	64
<b>Total PRISEC</b>		<b>200601</b>	<b>157403</b>	<b>79</b>	<b>225822</b>	<b>200170</b>	<b>89</b>
4	<b>NPS</b>	67934	205384	302	88314	223555	253
<b>Grand Total</b>		<b>268535</b>	<b>362787</b>	<b>135</b>	<b>314136</b>	<b>423725</b>	<b>135</b>