

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 December, 2022)	9258
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 31.12.2022)	Rs.113894
Per Capita Advance (as on 31.12.2022)	Rs.67005

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	December 2021	March 2022	December 2022
Rural	3496 (41.69%)	3554 (41.15%)	4224 (43.00%)	4258 (43.13%)	4265 (43.45%)
Semi- urban	1495 (17.83%)	1527 (17.68%)	1832 (18.65%)	1828 (18.52%)	1874 (19.09%)
Metro/Urban	3394 (40.47%)	3556 (41.17%)	3765 (38.33%)	3785 (38.34%)	3676 (37.45%)
Total	8385	8637	9821	9871	9815

Position of ATMs in the State of West Bengal:

Population group	March 2020	March 2021	December 2021	March 2022	December 2022
Rural	2674	2479	2535	2470	2429
Semi- urban	2125	2301	2311	2314	2278
Metro/ Urban	5904	6973	7168	7132	7212
Total	10703	11753	11932	11916	11919

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

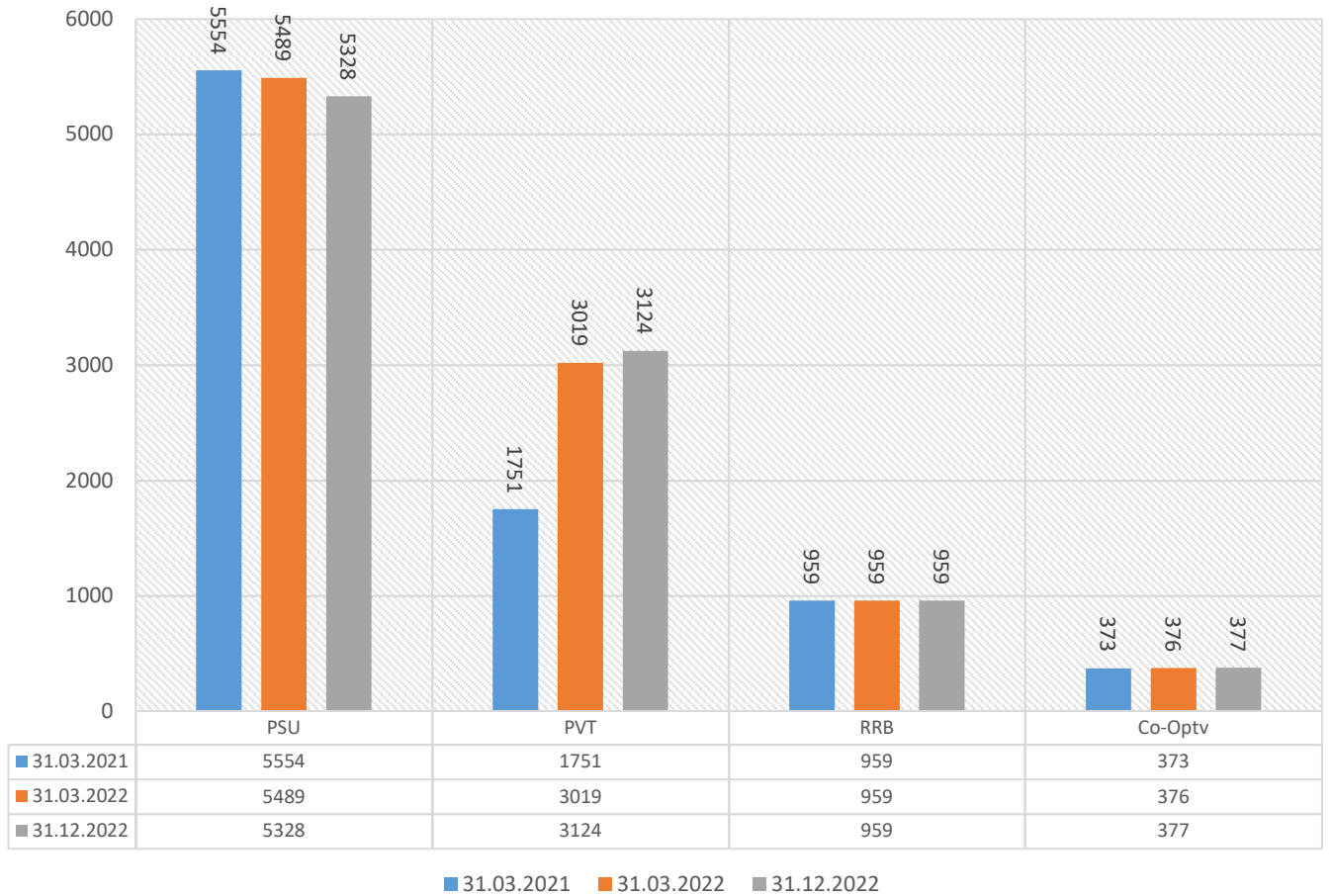
Parameter	March 2020	March 2021	Dec 2021	March 2022	Dec 2022
No. of Branches	8385	8637	9821	9871	9815
Total Deposits	839812	938838	982212	1005332	1016230
Total Advances (with RIDF)	505679	570693	598053	620895	635756
Total Business	1345491	1509531	1580265	1626227	1651987
CD Ratio	60	61	61	62	63
C+I: Deposit Ratio	71	68	68	68	68
Priority Sector Advances (PSA)	190889	208560	212655	226583	239265
% of PSA to ANBC	44	41	43	40	40
Agriculture Advances	56305	62439	62513	61793	64084
% of Agri Advances to ANBC	13	12	11	11	11
MSME	94297	108295	103332	109460	108312
Education Loans	2525	2709	2728	2807	4495
Housing Loans	51080	57991	65736	69064	82416
DRI Advances	455	264	363	263	171
% of DRI Advances to ANBC	0.10	0.05	0.06	0.05	0.02
Advances to SC/ST Communities	19997	15608	16232	18182	15967
Adv. to Women Entrepreneurs	55085	68035	67352	70882	60046
% of Adv to Women to ANBC	12	13	12	13	10
Weaker Section Advances	63267	62316	50547	61070	74146
% of Weaker Advances to ANBC	14	12	9	11	12
Minority Community Advances	39380	40020	39555	40132	29805
% of Minority Co Adv. to Prisec	20	19	20	19	14

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (Upto December,21)			FY 2022-23 (Upto December,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	51171	58%	97261	59818	61%
2	MSME	102036	71443	70%	110179	96892	88%
3	OPS	36182	10241	28%	39868	16572	42%
	Total PRISEC	225822	132875	59%	247307	173282	70%
4	NPS	88314	156195	177%	96712	193288	200%
	Grand Total	314136	289070	92%	344020	366570	107%

Share in Branch Network



Position of Brick & Mortar Branches

