

General Information of West Bengal - 31.12.2020

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 December, 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 31.12.2020)	Rs.98891
Per Capita Advance (as on 31.12.2020)	Rs.61337

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 2019	March 2020	June 2020	Sept 2020	Dec 2020
Rural	3417 (41.51%)	3496 (41.69%)	3508 (41.57%)	3505 (41.29%)	3529 (40.85%)
Semi- urban	1544 (18.76%)	1495 (17.83%)	1484 (17.58%)	1501 (17.68%)	1521 (17.61%)
Urban	1688 (20.51%)	1769 (21.10%)	1835 (21.74)	1839 (21.67%)	1885 (21.83%)
Metro	1582 (19.22%)	1625 (19.38%)	1613 (19.11%)	1644 (19.36%)	1702 (19.71%)
Total	8230	8385	8440	8489	8637

Position of ATMs in the State of West Bengal:

Population group	March 2019	March 2020	June 2020	Sept 2020	Dec 2020
Rural	2761	2674	2823	2739	2319
Semi- urban	2161	2125	2276	2259	2148
Urban	3120	3147	3389	3491	3833
Metro	2693	2757	2928	2963	2949
TOTAL	10735	10703	11416	11452	11249

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	March 2019	Dec	March	Dec
		2019	2020	2020
No. of Branches	8230	8374	8385	8637
Total Deposits	762840	800934	839812	903349
Total Advances (with RIDF)	492580	496198	505679	560309
CD Ratio	64	62	60	62
C+I: Deposit Ratio	75	72	71	70
Priority Sector Advances (PSA)	202660	179157	190889	197288
% of PSA to ANBC	42	38	44	40
Agriculture Advances	52130	54588	56305	56533
% of Agri Advances to ANBC	13	11	13	11
MSME	100510	87415	94297	102428
Education Loans	2627	2421	2525	2856
Housing Loans	44194	48809	51080	54013
DRI Advances	420	488	455	264
% of DRI Advances to ANBC	0.09	0.10	0.10	0.06
Advances to SC/ST Communities	16430	29712	19997	12765
Adv. to Women Entrepreneurs	39287	53456	55085	65310
% of Adv to Women to ANBC	8	11	12	13
Weaker Section Advances	56423	55123	63267	56096
% of Weaker Advances to ANBC	12	12	14	11
Minority Community Advances	31122	40767	39380	39084
% of Minority Co Adv. to Prisec	16	22	20	20

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2019-20	ACP achieved (Dec, 2019)	% Achiev.	ACP Plan 2020-21	ACP achieved (Dec, 2020)	% Achiev.
1	Agriculture	55000	34127	62	77236	32479	42
2	MSME	70000	51025	73	90237	57060	63
3	OPS	23000	8998	39	33128	9955	30
	Total PRISEC	148000	94150	64	200601	99494	49
4	NPS	18000	111024	616	67934	167755	247
	Grand Total	166000	205174	124	268535	267249	99