

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	September 2021	March 2022	September 2022	December 2022	March 2023
Rural	3556 (41.27%)	4258 (43.13%)	4274 (43.19%)	4265 (43.45%)	4253 (43.51)
Semi-urban	1525 (17.69%)	1828 (18.52%)	1833 (18.53%)	1874 (19.09%)	1833 (18.75)
Metro/Urban	3535 (41.04%)	3785 (38.34%)	3788 (38.28%)	3676 (37.45%)	3687 (37.72)
Total	8616	9871	9895	9815	9773

Position of ATMs in the State of West Bengal:

Population group	September 2021	March 2022	September 2022	December 2022	March 2023
Rural	2467	2470	2360	2429	2453
Semi- urban	2322	2314	2278	2278	2302
Urban/Metro	7143	7132	7101	7212	7241
Total	11932	11916	11739	11919	11996

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

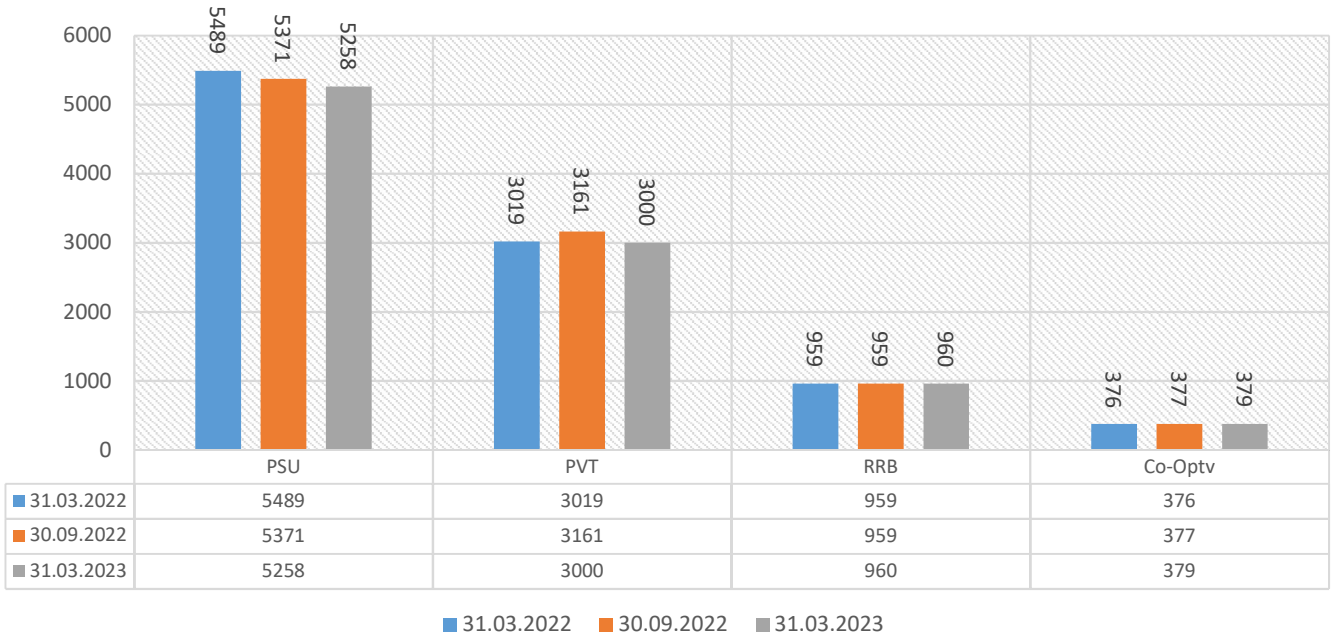
Parameter	Sept 2021	March 2022	Sept 2022	December 2022	March 2023
No. of Branches	8616	9871	9895	9815	9733
Total Deposits	967116	1005332	1046661	1016230	1071821.07
Total Advances (with RIDF)	588494	620895	638643	635756	636468.17
Total Business	1555610	1626227	1685305	1651987	1708289.24
CD Ratio	61	62	61	63	63.10
C+I: Deposit Ratio	68	68	68	68	67.23
Priority Sector Advances (PSA)	203001	226583	229734	239265	250566.59
% of PSA to ANBC	38	40	39	40	39.37
Agriculture Advances	62030	61793	63863	64084	68847.16
% of Agri Advances to ANBC	12	11	11	11	10.81
MSME	93615	109460	110255	108312	112421.51
Education Loans	2675	2807	3146	4495	4774.51
Housing Loans	67370	69064	74712	82416	87408.32
DRI Advances	311	263	170	171	160.54
% of DRI Advances to ANBC	0.06	0.05	0.02	0.02	0.02
Advances to SC/ST Communities	17274	18182	16442	15967	18230.64
Adv. to Women Entrepreneurs	64795	70882	66452	60046	73546.69
% of Adv to Women to ANBC	12	13	12	10	11.55
Weaker Section Advances	57016	61070	60955	74146	71841.35
% of Weaker Advances to ANBC	11	11	11	12	11.28
Minority Community Advances	39970	40132	38250	29805	52788.33
% of Minority Co Adv. to Prisec	19	19	19	14	8.29

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (March'22)			FY 2022-23 (March'23)		
		ACP Target	ACP Achievement	% of Achieve.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	87603	74690	85	97261	80469.67	82.74
2	MSME	102036	102379	100	110179	126747.92	115.04
3	OPS	36182	23101	64	39868	25852.04	64.84
Total PRISEC		225822	200170	89	247307	233069.63	94.24
4	NPS	88314	223555	253	96712	234947.29	242.93
Grand Total		314136	423725	135	344020	468016.92	136.04

Share in Branch Network



Position of Brick & Mortar Branches

