

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, 2021)	10602
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 30.09.2021)	Rs.105871
Per Capita Advance (as on 30.09.2021)	Rs.53352

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	Sept 2021
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	3556 (41.27%)
Semi-urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1525 (17.69%)
Urban	1655 (20.1%)	1688 (20.51%)	1769 (21.10%)	1838 (21.28%)	1864 (21.63%)
Metro	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1718 (19.89%)	1671 (19.39%)
Total	8228	8230	8385	8637	8616

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	March 2021	Sept 2021
Rural	2571	2761	2674	2479	2467
Semi- urban	2191	2161	2125	2301	2322
Urban	3041	3120	3147	3929	4090
Metro	2346	2693	2757	3044	3053
Total	10149	10735	10703	11753	11932

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	March 2019	March 2020	Sept 2020	March 2021	Sept 2021
No. of Branches	8230	8385	8489	8637	8616
Total Deposits	762840	839812	857567	938838	967116
Total Advances (with RIDF)	492580	505679	533538	570693	588494
CD Ratio	64	60	62	61	61
C+I: Deposit Ratio	75	71	70	68	68
Priority Sector Advances (PSA)	202660	190889	207862	208560	203001
% of PSA to ANBC	42	44	42	41	38
Agriculture Advances	52130	56305	56059	62439	62030
% of Agri Advances to ANBC	13	13	11	12	12
MSME	100510	94297	102237	108295	93615
Education Loans	2627	2525	2675	2709	2675
Housing Loans	44194	51080	61708	57991	67370
DRI Advances	420	455	263	264	311
% of DRI Advances to ANBC	0.09	0.10	0.05	0.05	0.06
Advances to SC/ST Communities	16430	19997	16598	15608	17274
Adv. to Women Entrepreneurs	39287	55085	64909	68035	64795
% of Adv to Women to ANBC	8	12	13	13	12
Weaker Section Advances	56423	63267	56251	62316	57016
% of Weaker Advances to ANBC	12	14	11	12	11
Minority Community Advances	31122	39380	40071	40020	39970
% of Minority Co Adv. to Prisec	16	20	19	19	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2020-21	ACP achieved (Sept, 2020)	% Achiev.	ACP Plan 2021-22	ACP achieved (Sept, 2021)	% Achiev.
1	Agriculture	77236	16640	22	87603	27952	32
2	MSME	90237	33694	37	102036	45782	45
3	OPS	33128	3379	10	36182	6879	19
Total PRISEC		200601	53714	26	225822	80613	36
4	NPS	67934	118645	174	88314	113957	129
Grand Total		268535	172359	86	314136	194569	62