

## 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	7
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	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	Rs.124300
Per Capita Advance	Rs.87109

**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 2023	June 2023	September 2023	December 2023	March 2024
Rural	4253 (43.51%)	4251 (43.06%)	4282 (43.26%)	4290 (43.19%)	4308 (43.02%)
Semi-urban	1833 (18.75%)	1886 (19.11%)	1883 (19.02%)	1890 (19.03%)	1897 (18.94%)
Metro/Urban	3687 (37.72%)	3734 (37.83%)	3734 (37.72%)	3754 (37.78%)	3809 (38.04%)
<b>Total</b>	<b>9773</b>	<b>9871</b>	<b>9899</b>	<b>9934</b>	<b>10,014</b>

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

Population group	March 2023	June 2023	September 2023	December 2023	March 2024
Rural	2453	2389	2385	2045	2048
Semi- urban	2302	2286	2259	2651	2653
Urban/Metro	7241	7199	7225	7166	7191
<b>Total</b>	<b>11996</b>	<b>11874</b>	<b>11869</b>	<b>11862</b>	<b>11892</b>

**VITAL STATISTICS OF WEST BENGAL**

(Amount Rs in crore)

Parameter	March 2023	June 2023	September 2023	December 2023	March 2024
<b>No. of Branches</b>	9733	9871	9899	9934	10,014
<b>Total Deposits</b>	1008743	1077381	1058528	1083275	1134860
<b>Total Advances (with RIDF)</b>	636468	664995	724237	738021	795304
<b>Total Business</b>	1645211	1742376	1782765	1821296	1930164
<b>CD Ratio</b>	63	62	69	69	70
<b>C+I: Deposit Ratio</b>	67	69	76	76	77
<b>Priority Sector Advances (PSA)</b>	250567	266157	304461	309485	321042
<b>% of PSA to ANBC</b>	39	40	42	42	40
<b>Agriculture Advances</b>	68847	74357	76041	78079	84852
<b>% of Agri Advances to ANBC</b>	11	11	11	11	11
<b>MSME</b>	112422	123606	128244	138224	136650
<b>Education Loans</b>	4775	4028	5498	5108	4547
<b>Housing Loans</b>	87408	80959	103083	116415	116116
<b>DRI Advances</b>	161	119	141	143	130
<b>% of DRI Advances to ANBC</b>	0.02	0.02	0.02	0.02	0.02
<b>Advances to SC/ST Communities</b>	18231	18629	21051	20461	21261
<b>Adv. to Women Entrepreneurs</b>	73547	78485	82344	85052	87634
<b>% of Adv to Women to ANBC</b>	12	12	12	12	11
<b>Weaker Section Advances</b>	71841	58633	66777	70282	75317
<b>% of Weaker Advances to ANBC</b>	11	9	10	10	10
<b>Minority Community Advances</b>	52788	40388	35540	36629	38860
<b>% of Minority Co Adv. to Prisec</b>	21	15	12	12	12

**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**

(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 ( March'2023)			FY 2023-24 ( March'2024)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	97261	80470	83%	106996	71901	67%
2	<b>MSME</b>	110179	126748	115%	145032	148138	102%
3	<b>OPS</b>	39868	25852	65%	43847	38704	88%
<b>Total PRISEC</b>		<b>247307</b>	<b>233070</b>	<b>94%</b>	<b>295875</b>	<b>258743</b>	<b>87%</b>
4	<b>NPS</b>	96712	234947	243%	101548	336083	331%
<b>Grand Total</b>		<b>344020</b>	<b>468017</b>	<b>136%</b>	<b>397423</b>	<b>594826</b>	<b>150%</b>

