

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 2952

ANSWERED ON TUESDAY, 19 AUGUST, 2025/ 28 SRAVANA, 1947 (SAKA)

FINANCIAL STATUS OF WEST BENGAL GRAMIN BANK

2952 SHRI SAMIK BHATTACHARYA:

Will the Minister of *FINANCE* be pleased to state:

- (a) the current financial status of West Bengal Gramin Bank in terms of profitability, non - performing assets (NPAs), and capital adequacy ratio;
- (b) how many branches the merged entity currently operates, and what are the plans for its expansion, particularly in rural and underserved areas of West Bengal;
- (c) the specific initiatives being implemented by the Bank to promote financial inclusion, especially among small and marginal farmers, women, and Self-Help groups; and
- (d) the current manpower strength of West Bengal Gramin Bank, including the number the employees across various categories, and how many vacancies exist?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

- (a) The current financial position of West Bengal Gramin Bank (WBGB) as on 30.06.2025 is as follows:

Financial Parameters	
Net Profit	Rs 84.91crores
Gross NPA	5.94%
Net NPA	0.40%
Capital to Risk weighted Assets Ratio (CRAR)	13.10%

- (b) Post-amalgamation, effective from 01.05.2025, WBGB is operating with 960 branches. To enhance outreach of bank in rural and underserved area, the bank has planned to deploy Business Correspondents (BCs) and to open new branches, based on a comprehensive potential analysis.

(c) To promote financial inclusion, the bank has undertaken several strategic initiatives aimed to expand credit access and deepen rural penetration. Recognizing the significant potential in Self-Help Group (SHG) financing, the bank is offering competitive interest rates to encourage higher credit utilization while also incentivizing Customer Service Points–Bank Linkages (CSP-BLs) to enhance outreach and mobilization. As part of this initiative, the bank has launched a dedicated scheme, WBGB Sampurna, aimed at empowering aspiring women entrepreneurs, thereby opening new avenues for rural credit growth and further strengthening financial inclusion. Additionally, bank is also diversifying its loan portfolio to ensure better asset quality and customer outreach.

(d) The current manpower in various categories of posts for the quarter ended June 2025 is 4,054. There is a total number of 874 vacancies in various categories of posts as per the extant norms.
