

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1702  
ANSWERED ON:23.03.2012  
BANK ACCOUNTS FROM MUSLIM COMMUNITY  
Deo Shri Kalikesh Narayan Singh

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

- (a) the number of people belonging to the muslim community in the country having bank accounts, as on date;
- (b) whether the people from the said community have lesser participation in the banking system compared to the people from other communities;
- (c) if so, the details thereof and the reasons therefor; and
- (d) the steps taken/being taken by the Government to increase the participation of the people from the muslim community in the banking system in order to achieve the target of financial inclusion?

**Answer**

(MINISTER OF STATE IN THE MINISTRY OF FINANCE) (SHRI NAMO NARAIN MEENA)

(a),(b),(c)and(d): As reported by Reserve Bank of India (RBI), information on the religion/ community of the depositors or of borrowers is not collected. However, RBI reported about 64 crore deposit accounts of individuals in the country as on March, 2010.

Reserve Bank of India has advised all commercial banks, both in public and private sector, to ensure smooth flow of bank credit to minority communities including Muslims. The Government has advised public sector banks to lend 15% of their priority sector advances to minority communities including Muslims.

To extend the banking facilities to the rural hinterland, based on the announcement in budget 2010-2011, over 73,000 villages having population above 2000, irrespective of caste and community, have been identified for extending banking services by March, 2012. Out of which, about 70,000 villages have been covered at present and about 2.70 crore accounts have been opened under financial inclusion.