

**GOVERNMENT OF INDIA
MINORITY AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:3026
ANSWERED ON:30.08.2012
LOANS TO MUSLIMS THROUGH BANKS
Maadam Shri Vikrambhai Arjanbhai

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the number of persons who have benefited through loans from banks in 90 Muslim majority districts in the country;
- (b) whether the Government is satisfied with the progress in the sector pursuant to the Rajinder Sachar Committee report; and
- (c) if not, the measures being taken by the Government in this regard?

Answer

MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS (SHRI VINCENT H. PALA)

- (a): Out of 90 districts identified in the country as Minority Concentration Districts (MCDs), 66 are Muslims dominated districts. However, statistics with regard to number of beneficiaries from these districts are not available but it has been reported by the Department of Financial Services that in 2011-2012, Rs.164748.42 crores have been provided by the banks under Priority Sector Lending to minorities in India.
- (b) Yes, Madam. As per available statistics, the Priority Sector Lending to the minorities has increased from 10.60% in 2007-08 to 14.55% in 2011-12 showing a continuous rising trend. The details are at annexure.
- (c) In order to further enhance the credit flow to the minorities, the Government has taken the following measures:
 - i) Reserve Bank of India issues instructions from time to time on Priority Sector Lending for improving credit facilities to minority communities.
 - ii) A total of 5954 bank branches have been opened in areas with substantial minority population during the period from 2007-2008 to 2011-2012.
 - iii) Public Sector Banks regularly monitor disposal of loan applications for minorities. The percentage of loan applications of minorities accepted by the banks has been consistently more than 98% during the period from 2008-2009 to 2011-2012.
 - iv) Public Sector Banks have organized 14244 awareness campaigns in 15466 towns/blocks having substantial minority population covering 38295 branches in 2008-09 to 2011-12.