

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2902  
ANSWERED ON:29.08.2012  
PSBS IN MINORITY CONCENTRATED DISTRICTS  
Vishwanath Shri Adagur H

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

- (a) whether the people of Minority Concentrated Districts (MCDs) face problems to access banking facilities;
- (b) if so, the details thereof;
- (c) whether the Government proposes to open branches of Public Sector Banks in the minority concentrated districts; and
- (d) if so, the details thereof and the steps taken by the Government in this regard?

**Answer**

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

(a) and (b): Public Sector Banks (PSBs) have been advised by the Government to step up their Minority Community Lending (MCL) to 15% of their Priority Sector Lending (PSL). RBI has advised all Scheduled Commercial Banks vide Master Circular dated 2nd July, 2012 to improve loan availability to all the identified minority communities throughout the country. Overall lending to minority communities under PSL has increased from Rs.82,864 crore as on 31st March, 2009 to Rs.1,64,748 crore as on 31st March, 2012.

(c) and (d): In the Minority Concentrated Districts, Scheduled Commercial Banks, including PSBs, opened 1291 branches in 2009-10, 1286 in 2010-11 and 1369 in 2011-12.