

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:6924  
ANSWERED ON:08.05.2015  
LOAN TO MINORITIES  
Raajhaa Shri Anwhar

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

- (a) whether the public/private sector banks provide loans to minorities including SC/ST/OBC and weaker sections as per the guidelines framed by the Reserve Bank of India (RBI);
- (b) if so, the details thereof along with the details of sanctioned loans/rejected and pending cases during the last three years, bank and State/UT-wise;
- (c) whether the Government has noticed that Muslims in the country has not received the due share in line with their population from the priority sector loans of the public sector banks and if so, the details thereof; and
- (d) the steps taken by the Government to facilitate better credit access to the people belonging weaker and minority communities?

**Answer**

(MINISTER OF STATE IN THE MINISTRY OF FINANCE) (SHRI JAYANT SINHA)

(a) to (d) Lending to minority communities including SC/ST/OBC and weaker sections is covered under weaker sections category of Priority Sector Lending. In terms of Reserve Bank of India (RBI)'s extant guidelines on lending to priority sector, a target of 40 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year, has been mandated for lending to the priority sector by domestic scheduled commercial banks and foreign banks with 20 and above branches. Within this, a sub-target of 10 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for lending to weaker sections which includes, among others, persons from SC/ST and Minority communities.

Further, as per RBI's Master Circular dated 01, July 2014 on "Credit Facilities to Minorities" all the Scheduled Commercial Banks are required to specially monitor the credit flow to minorities in 121 minority concentration districts having at least 25% minority population, thereby, ensuring that the minority communities receive a fair and equitable portion of the credit within the overall target of the priority sector.

Details of loans sanctioned by Public and Private sector Banks to the Minority Communities during last three years is at Annexure-I and details of application received, accepted, rejected and pending cases of Minority Communities during year 2012, 2013 and 2014 by PSBs is at Annexure-II. However, State /UT wise details of the same are not maintained.