

## Credit Facilities to Minority Communities

The welfare of Minority Communities is one of the important agenda of PM's New 15- point programme of Government of India. The objective of programme is to ensure adequate flow of financial assistance to minority communities in proportion to their respective share in population. Apart from reaching the target for Priority Sector Advances (PSA) of 40% of ANBC, Bank has also deploy 15% of PSA to Minority Communities as per directions of Government of India.

The Government of India, has advised Bank to specially monitor the credit flow to minorities in the 121 minority concentration districts having at least 25% minority population for ensuring that the minority communities receive a fair and equitable portion of the credit within the overall target of the priority sector.

Accordingly, all the field functionaries, respective zonal heads/branch officials are advised to focus on lending to minorities by adopting the following strategies:

- a) Care should be taken to see that Minority Communities secure a fair and adequate benefits under various Government sponsored schemes.
- b) Zonal offices are advised to instruct your field functionaries to ensure smooth credit flow to Minority Communities.
- c) Assign appropriate 21 digit code and correctly classify the entire eligible loan accounts of Minority Communities.
- d) The Loan proposals sponsored by NMDFC (National Minorities Development and Finance Corporation)/State Level Minority Development Corporations under their margin money schemes should be disposed of as per RBI guidelines on Priority Sector Advances from time to time.
- e) Zonal offices have to reconfirm the target for lending under Minority Communities to respective branches of their zones.
- f) Zonal Managers are requested to review the performance of branches in lending to minority communities during their branch visits.
- g) Lead Banks have to ensure flow of credit in line with stipulated target/sub target while preparing district credit plans.

**List of 121 Minority Concentration Districts**

(Vide paragraph 3.3, 5.3 and 7.1)

Sl. No.	State	Sl. No.	Districts
i	ii	iii	iv
1	Andamans (2)	1	Nicobars
	Andamans	2	Andamans
2	Arunachal P (7)	3	Tawang
	Arunachal P	4	Changlang
	Arunachal P	5	Tirap
	Arunachal P	6	West Kameng
	Arunachal P	7	Papum Pare *
	Arunachal P	8	East Kameng
	Arunachal P	9	Lower Subansiri
3	Assam (13)	10	Dhubri
	Assam	11	Goalpara
	Assam	12	Barpeta
	Assam	13	Hailakandi
	Assam	14	Karimganj
	Assam	15	Nagaon
	Assam	16	Marigaon
	Assam	17	Darrang
	Assam	18	Bongaigaon
	Assam	19	Cachar
	Assam	20	Kokrajhar
	Assam	21	North Cachar Hills
Assam	22	Kamrup	

4	Bihar (7)	23	Kishanganj
	Bihar	24	Katihar
	Bihar	25	Araria
	Bihar	26	Purnia
	Bihar	27	Sitamarhi
	Bihar	28	Darbhanga
	Bihar	29	Paschim Champaran
5	Delhi (2)	30	Central *
	Delhi	31	North East *
6	Goa (1)	32	South Goa
7	Haryana (2)	33	Gurgaon
	Haryana	34	Sirsa
8	Himachal P (2)	35	Lahul & Spiti
	Himachal P	36	Kinnaur
9	Jammu & Kashmir (1)	37	Leh(Ladakh)
10	Jharkhand (4)	38	Pakaur *
	Jharkhand	39	Sahibganj
	Jharkhand	40	Gumla
	Jharkhand	41	Ranchi
11	Karnataka (3)	42	Dakshina Kannada
	Karnataka	43	Bidar
	Karnataka	44	Gulbarga
12	Kerala (14)	45	Malappuram
	Kerala	46	Ernakulam
	Kerala	47	Kottayam
	Kerala	48	Idukki
	Kerala	49	Wayanad
	Kerala	50	Pathanamthitta
	Kerala	51	Kozhikode
	Kerala	52	Kasaragod
	Kerala	53	Thrissur
	Kerala	54	Kannur

	Kerala	55	Kollam
	Kerala	56	Thiruvananthapuram
	Kerala	57	Palakkad
	Kerala	58	Alappuzha
13	Madhya P (1)	59	Bhopal
14	Maharashtra (9)	60	Akola
	Maharashtra	61	Mumbai
	Maharashtra	62	Aurangabad
	Maharashtra	63	Mumbai (Suburban) *
	Maharashtra	64	Amravati
	Maharashtra	65	Buldana
	Maharashtra	66	Parbhani
	Maharashtra	67	Washim *
	Maharashtra	68	Hingoli *
15	Manipur (6)	69	Tamenglong
	Manipur	70	Ukhrul
	Manipur	71	Churachandpur
	Manipur	72	Chandel
	Manipur	73	Senapati (Excl. 3 sub-divisions)
	Manipur	74	Thoubal
16	Meghalaya (1)	75	West Garo Hills
17	Mizoram (2)	76	Lawngtlai
	Mizoram	77	Mamit
18	Orissa (1)	78	Gajapati *
19	Pondicherry (1)	79	Mahe
20	Rajasthan (1)	80	Ganganagar
21	Sikkim (4)	81	North
	Sikkim	82	South
	Sikkim	83	East
	Sikkim	84	West

22	Tamil Nadu (1)	85	Kanniyakumari
23	Telengana (1)	86	Hyderabad
24	Uttar Pradesh (21)	87	Rampur
	Uttar Pradesh	88	Moradabad
	Uttar Pradesh	89	Bijnor
	Uttar Pradesh	90	Saharanpur
	Uttar Pradesh	91	Jyotiba Phule Nagar *
	Uttar Pradesh	92	Muzaffarnagar
	Uttar Pradesh	93	Balrampur *
	Uttar Pradesh	94	Bahraich
	Uttar Pradesh	95	Bareilly
	Uttar Pradesh	96	Meerut
	Uttar Pradesh	97	Siddharthnagar
	Uttar Pradesh	98	Pilibhit
	Uttar Pradesh	99	Shrawasti *
	Uttar Pradesh	100	Baghpat *
	Uttar Pradesh	101	Ghaziabad
	Uttar Pradesh	102	Bulanshahar
	Uttar Pradesh	103	Shahjahanpur
	Uttar Pradesh	104	Badaun
	Uttar Pradesh	105	Barabanki
	Uttar Pradesh	106	Kheri
	Uttar Pradesh	107	Lucknow
25	Uttaranchal (2)	108	Hardwar
	Uttaranchal	109	Udham Singh Nagar *
26	West Bengal (12)	110	Murshidabad
	West Bengal	111	Maldah
	West Bengal	112	Uttar Dinajpur
	West Bengal	113	Birbhum
	West Bengal	114	South 24-Parganas
	West Bengal	115	Nadia
	West Bengal	116	Dakshin Dinajpur *

	West Bengal	117	Haorah
	West Bengal	118	Koch Bihar
	West Bengal	119	Kolkata
	West Bengal	120	Bardhaman
	West Bengal	121	North 24- Parganas