

RBI/2006-07/122  
RPCD.SP.BC.No. 22 / 09.10.01 / 2006-07

Sept 1, 2006

The Chairman/ Managing Directors  
All Scheduled Commercial Banks

Dear Sir,

**Prime Minister's 15 Point Programme for the Welfare of Minorities-**

Please refer to our Master Circular ref. RPCD.SP.BC.09/ 09.10.01/ 2006-07 dated July 5, 2006 regarding credit facilities to minority communities. In this connection, Government of India have recently finalised a new " Prime Minister's 15- Point Programme for the Welfare of Minorities". An important objective of the aforesaid Programme is to ensure that an appropriate percentage of the priority sector lending is targeted for the minority communities and that the benefits of various Government sponsored schemes reach the under-privileged, which includes the disadvantaged sections of the minority communities. You may, therefore, issue necessary instructions to your controlling offices, branch offices advising them to ensure that **within the overall target for priority sector lending and the sub- target of 10 per cent for the weaker sections, sufficient care is taken to ensure that the minority communities also receive an equitable portion of the credit.** The above requirement should be kept in view by Lead Banks while preparing district credit plans.

2. Please acknowledge receipt and kindly advise us of the action initiated by you in this regard urgently.

Yours faithfully,  
( G. Srinivasan)  
Chief General Manager