

April 27, 2007

The Chairman/Managing Directors
All Indian Scheduled Commercial Banks

Dear Sir,

List of 103 Minority Concentrated Districts having at least 25% minority population, excluding those States /UTs where minorities are in majority (J&K, Punjab, Meghalaya, Mizoram, Nagaland & Lakshdweep)

As you are aware, Government of India, Ministry of Welfare has notified the following as minority communities :-

- i) Sikhs
- ii) Muslims
- iii) Christian
- iv) Zoroastrians
- v) Buddhists

In this connection, all commercial banks, both in public and private sector, have already been advised to ensure smooth flow of bank credit to these communities. Instructions issued from time to time have been consolidated in our Master Circular RPCD.SP.BC.No.09 /09.10.01/2006-07 dated July 5, 2006. The said instructions inter-alia provide creation of special cell and designating an exclusive officer in the rank of DGM/AGM to look into the problems regarding flow of credit to minority communities with a view to monitoring the performance of the banks. Data on the credit flow to the minority communities is collated by RBI on periodical basis and furnished to the Ministry of Welfare, Govt. of India, New Delhi. Presently, the flow of credit to minority communities is monitored for 44 districts specified in the Annexure II attached to the above circular.

2. Government of India have now advised that credit flow should be monitored in 103 minority concentration districts which have at least 25% minority population, excluding those States/UTs where minorities are in majority (J & K, Punjab, Meghalaya, Mizoram, Nagaland & Lakshdweep). List containing names of 103 districts is enclosed. The data may be furnished at half yearly intervals w.e.f April 1,2007. Revised Annexure II will be sent to you in due course.

3. You are advised to issue necessary instructions to your controlling officers and branches to specially monitor the credit flow to minorities in 103 districts as against 44 districts which are presently being monitored.

4. Please acknowledge receipt.

Yours faithfully

(G. Srinivasan)
Chief General Manager