

RBI /2007-08/ 89

RPCD NO. SP.BC. 12 / 09.10.01/2007-08

July 5, 2007

All Commercial Banks

Dear Sir,

Master Circular-Priority Sector Lending - Credit facilities to Minority Communities

Reserve Bank of India has, periodically, issued instructions/directives to banks with regard to providing credit facilities to Minority Communities. To enable banks to have current instructions at one place, a Master Circular incorporating all the existing guidelines/instructions/directives has been prepared and is appended. We advise that this Master Circular has been updated and consolidates all circulars on this subject issued by Reserve Bank till date as indicated in the Annexure– IV.

Please acknowledge receipt.

Yours faithfully,

(G. Srinivasan)

Chief General Manager

MASTER CIRCULAR
PRIORITY SECTOR LENDINGS –
CREDIT FACILITIES TO MINORITY COMMUNITIES



RESERVE BANK OF INDIA
RURAL PLANNING AND CREDIT DEPARTMENT
CENTRAL OFFICE, MUMBAI

INDEX

SR. NO.	DESCRIPTION
	Credit facilities to minority communities
Annexure-I	Format of the half yearly statement showing priority sector advances granted to the members of the specified minority communities vis-à-vis overall priority sector advances.
Annexure-II	List of Minority Concentration Districts
Annexure-III	Format of the quarterly statement showing priority sector advances granted to the members of the specified minority communities vis-à-vis overall priority sector advances in the identified Districts.
Annexure-IV	List of Circulars consolidated in the Master Circular

**PRIORITY SECTOR LENDINGS -
SPECIAL PROGRAMMES**

1. CREDIT FACILITIES TO MINORITY COMMUNITIES

The Government of India have indicated that care should be taken to see that minority communities secure, in a fair and adequate measure the benefits flowing from various Government sponsored special programmes. All commercial banks, both in public and private sector have been advised to ensure smooth flow of bank credit to minority communities.

2. Definition of Minority Communities

2.1 The following communities have been notified as minority communities by the Government of India, Ministry of Welfare:

- (a) Sikhs
- (b) Muslims
- (c) Christians
- (d) Zoroastrians
- (e) Buddhists

3. Creation of Special Cell and Designating an exclusive Officer

3.1A Special Cell should be set up in each bank to ensure smooth flow of credit to minority communities and it should be headed by an officer holding the rank of Deputy General Manager/Assistant General Manager or any other similar rank who should function as a 'Nodal Officer'.

3.2 The Lead Bank in each of the minority concentration districts should have an officer who shall **exclusively** look after the problems regarding the credit flow to minority communities. It shall be his responsibility to publicise among the minority communities various programmes of bank credit and also to prepare suitable schemes for their benefit in collaboration with branch managers.

3.3 Recently, Government of India have forwarded a list of 103 minority concentration districts having at least 25% minority population, excluding those States/UTs where minorities are in majority (J & K, Punjab, Meghalaya, Mizoram, Nagaland & Lakshdweep). Accordingly, all scheduled commercial banks have been advised vide our circular ref. RPCD.SP.BC.No.83/09.10.01/2006-07 dated April 27, 2007 thereby advising to specially monitor the credit flow to minorities in these 103 districts as against the 44 districts which are presently being monitored, thereby ensuring that the **minority**

communities receive a fair and equitable portion of the credit within the overall target of the priority sector. (Updated List of Minority concentration districts at [Annexure II](#))

- 3.4 The designated officer should exclusively look after aspects relating to credit assistance to minority communities in the concerned districts. The designated officer may be attached to the Lead Bank set up at the district level. He would thus, be able to receive necessary guidance from Lead Bank Officer, who will be senior enough and have adequate experience for liaising effectively with the other credit institutions and Government agencies, and will also be working in close collaboration with the branch managers of other banks in the district. The designated officer will also arrange group meetings for their guidance for formulation of schemes suitable for the members of the minority communities. It will be necessary for the banks concerned to ensure that the role assigned to the designated officer/s is effectively fulfilled.
- 3.5 The convener banks of the District Consultative Committees (DCCs) and the State Level Bankers Committees (SLBCs) should ensure that steps taken to facilitate the flow of credit to the minority communities and the progress made in this regard are reviewed regularly at their meetings.
- 3.6 The Convener banks of DLRC/SLRM/SLBCs may invite Chairman/Managing Directors of State Minority Commissions/Boards or the State Minorities Financial Corporations or their representatives to attend the meetings of District Level Review Committee (DLRC), State Level Review Meeting (SLRM) and State Level Bankers Committee (SLBC)
- 3.7 Names, designation and office addresses of (i) the officer-in-charge of the Special Cell at Head Office and (ii) officer appointed by Lead Banks in the identified districts to look after exclusively the problems of minority communities, should be furnished by banks to the National Commission for Minorities at the following address and updated periodically:

The Secretary,
National Commission for Minorities,
Government of India,
Lok Nayak Bhavan,
5th Floor, Khan Market,
New Delhi – 110 003.

A copy of the relevant communication may also be furnished to Rural Planning and Credit Department, Reserve Bank, Central Office, Mumbai.

3.8 The Lead Banks in the identified districts having concentration of minority communities may involve the State Minority Commission / Finance Corporation in the extension work including creating awareness, identification of beneficiaries, preparation of viable projects, provision of backward and forward linkages such as supply of inputs/marketing, recovery etc.

3.9 The Lead Banks in the identified districts may collaborate with DDMs of NABARD / NGOs / Voluntary Organizations in reaching the poor through Self Help Groups (SHGs). Lead Banks of the Minority Concentration Districts will have to exercise the pro-active role expected of them to ensure that the minority communities, particularly those who are poor and illiterate have access to bank credit for taking up productive activities.

4 Advances under DRI Scheme

Banks may route loans under the DRI scheme through State Minority Finance/Development Corporation on the same terms and conditions as are applicable to loans routed through SC/ST Development Corporations, subject to the beneficiaries of the Corporations meeting the eligibility criteria and other terms and conditions prescribed under the scheme. Banks may ensure proper maintenance of the register to evolve timely sanction and disbursement of loan applications.

5. Monitoring

5.1. With a view to monitoring the performance of banks in providing credit to the specified minority communities, data on credit assistance provided to members of minority communities should be furnished to Reserve Bank of India and to the Government of India, Ministry of Finance, and Ministry of Welfare, on half yearly basis as on the last Friday of March and September every year. The statements (given in Annexure I) should reach RBI within one month from the close of each half-year.

5.2. In the case of a partnership firm, if the majority of the partners belong to one or the other of the specified minority communities, advances granted to such partnership firms may be treated as advances granted to minority communities and accordingly included in the prescribed statement. A company has a separate legal entity and hence advances granted to it

cannot be classified as advances to the specified minority communities.

- 5.3. The convenor banks of the District Consultative Committees in the identified districts should furnish the data on priority sector advances granted by banks to specified minority communities compiled by them in the prescribed format (vide Annexure III) for the district under their lead responsibility to the concerned Regional Offices of RBI within one month from the close of the relative quarter. A list indicating the names of the identified districts, the respective lead banks and RPCD Regional offices to whom the lead bank should submit the statement is in Annexure II.
- 5.4. The progress made in regard to the flow of credit to the minority communities should be reviewed regularly at the meetings of the District Consultative Committees (DCCs) and the State Level Bankers Committees (SLBCs).
- 5.5. The Lead Banks in the identified districts should furnish the relevant extracts of the agenda notes and the minutes of the meetings of the DCCs and of the respective SLBCs to the Union Ministry of Finance and to the Ministry of Welfare on a quarterly basis for their use.

6. Training

- 6.1. With a view to ensuring that the bank staff and officers have proper perspective and appreciation of the various programmes for welfare of minorities, necessary orientation may be provided to officials and other staff. For this purpose, banks should include suitable lecture sessions as part of all relevant training programmes like induction courses, programmes on rural lending, financing of priority sectors, poverty alleviation programmes, etc.
- 6.2. The Lead Banks functioning in the identified districts should organize Entrepreneur Development Programmes so that the members of the minority communities in these areas are enabled to derive the benefit of various programmes being financed by the banks. Depending upon the major vocation and type of activity undertaken by large sections of the people in the districts, suitable programmes may be organized in co-operation with State Governments, Industries Department, District Industries Centre, SIDBI, State Technical Consultancy Organization, Khadi and Village Industries Commission and other voluntary organizations which are fully equipped to impart such training and orientation. The duration of the programme, the

course content, the faculty support to be selected etc. should be decided by each lead bank taking into account the prevailing conditions, need and existing skills as well as aptitude of the people in the district.

- 6.3. The Lead Banks in the identified districts may sensitise and motivate the staff posted to identified districts through proper training to assist the minority communities under various credit schemes.
- 6.4. The Lead Banks may organise sensitization workshops for bank officials regarding micro credit/ lending to SHGs with the help of DDMs of NABARD.

7. Publicity

- 7.1 There should be good publicity about various anti-poverty programmes of the Government where there is large concentration of minority communities and particularly in the districts listed in the Annexure II which have a concentration of minority communities.
- 7.2 The Lead Banks in the identified districts may create awareness among minority communities regarding credit facilities available from banks through appropriate measures which may include publicity through (i) print media i.e. distribution of pamphlets in local languages, advertisements/articles in newspapers etc. (ii) TV channels - DD/local channels, (iii) participation / setting up of stalls in the Melas / fairs organized during the religious /festive occasions by these communities.

8. National Minorities Development and Finance Corporation (NMDFC)

- 8.1 National Minorities Development and Finance Corporation (NMDFC) was established in September 1994 to promote economic and developmental activities for the backward sections amongst the minorities. NMDFC works as an apex body and channelises its funds to the beneficiaries through the State Minority Finance Corporation of the respective State/Union Territory Governments.
- 8.2 The NMDFC is operating, inter-alia, the Margin Money Scheme. Bank finance under the scheme will be up to 60 percent of the project cost. The remaining amount of the project cost is shared by NMDFC, the State channelising agency and the beneficiary in the proportion of 25%, 10%, and 5%, respectively. Banks may implement the Margin Money scheme evolved

by NMDFC. While extending bank finance, banks should bear in mind the guidelines/instructions issued by RBI from time to time on priority sector advances. It may be ensured that the assets created out of the loan amount are mortgaged/hypothecated to the banks. Where recoveries have been made by the banks, it would be in order if the amounts are appropriated first towards bank dues.

9. Prime Minister's 15 Point Programme for the Welfare of Minorities

Government of India have recently revised the "Prime Minister's New 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. The New Programme is to be implemented by the Central Ministries/ Departments concerned through State Governments/ Union Territories and envisages location of certain proportion of development projects in minority concentrated districts. Accordingly, all scheduled commercial banks have been advised vide circular ref. RPCD.SP.22/09.10.01/ 2006-07 dated September 1,2006 thereby advising them to ensure that within the overall target for priority sector lending and the sub-target of 10% for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit. Lead Banks have been advised to keep this requirement in view by while preparing district credit plans.

List of Minority Concentration Districts

(vide paragraphs 3.2, 5.3, and 7.1)

List of districts having 25% and more minority population in 29 States (Excluding six States/UTs where minorities are in majority)

Sl. No.	State	Sl. No.	Districts	Total Population	Muslims population	Muslim %age over total population	Christians population	Christian %age over total population	Sikhs population	Sikh %age over total population	Buddhists population	Buddhist %age over total population	Total Minority Population	%age population of Minorities
i	ii	iii	iv	v	vi	vii	viii	ix	x	xi	xii	xiii	xiv	xv
1	Andamans (2)	1	Nicobars	42068	2131	5	28145	67	508	1	40	0	30,824	
	Andamans	2	Andamans	314084	27134	9	49033	16	1079	0	381	0	77627	
2	Andhra P (1)	3	Hyderabad	3829753	1576583	41	92915	2	10951	0	832	0	1681281	
3	Arunachal P (7)	4	Tawang	38924	225	1	308	1	420	1	29083	75	30036	
	Arunachal P	5	Changlang	125422	1163	1	21931	17	47	0	42744	34	65885	
	Arunachal P	6	Tirap	100326	756	1	50199	50	99	0	675	1	51729	
	Arunachal P	7	West Kameng	74599	1159	2	2462	3	426	1	33104	44	37151	
	Arunachal P	8	Papum Pare *	122003	5318	4	36574	30	263	0	3330	3	45485	
	Arunachal P	9	East Kameng	57179	384	1	14550	25	46	0	705	1	15685	
	Arunachal P	10	Lower Subansiri	98244	830	1	24078	25	52	0	284	0	25244	
4	Assam (13)	11	Dhubri	1637344	1216455	74	12477	1	159	0	292	0	1229383	
	Assam	12	Goalpara	822035	441516	54	64662	8	108	0	178	0	506464	
	Assam	13	Barpeta	1647201	977943	59	5267	0	258	0	194	0	983662	
	Assam	14	Hailakandi	542872	312849	58	5424	1	9	0	589	0	318871	
	Assam	15	Karimganj	1007976	527214	52	8746	1	128	0	346	0	536434	
	Assam	16	Nagaon	2314629	1180267	51	21473	1	3055	0	1058	0	1205853	
	Assam	17	Marigaon	776256	369398	48	759	0	69	0	84	0	370310	
	Assam	18	Darrang	1504320	534658	36	97306	6	520	0	1871	0	634355	
	Assam	19	Bongaigaon	904835	348573	39	18728	2	512	0	330	0	368143	

	Assam	20	Cachar	1444921	522051	36	31306	2	628	0	742	0	554727
	Assam	21	Kokrajhar	905764	184441	20	124270	14	133	0	1574	0	310418
	Assam	22	North Cachar Hills	188079	4662	2	50183	27	220	0	857	0	55922
	Assam	23	Kamrup	2522324	625002	25	44257	2	4797	0	1709	0	675765
5	Bihar (4)	24	Kishanganj	1296348	876105	68	2856	0	492	0	398	0	879851
	Bihar	25	Katihar	2392638	1017495	43	4994	0	2225	0	84	0	1024798
	Bihar	26	Araria	2158608	887972	41	1251	0	469	0	1091	0	890783
	Bihar	27	Purnia	2543942	935239	37	4392	0	1394	0	77	0	941102
6	Delhi (2)	28	Central *	646385	193137	30	4628	1	17126	3	383	0	215274
	Delhi	29	North East *	1768061	481607	27	7640	0	18505	1	4802	0	512554
7	Goa (1)	30	South Goa	589095	48827	8	223178	38	572	0	174	0	272751
8	Haryana (2)	31	Gurgaon	1660289	617918	37	3258	0	6672	0	838	0	628686
	Haryana	32	Sirsa	1116649	7056	1	1648	0	302942	27	306	0	311952
9	Himachal P (2)	33	Lahul & Spiti	33224	134	0	84	0	34	0	19535	59	19787
	Himachal P	34	Kinnaur	78334	306	0	324	0	256	0	19405	25	20291
10	Jharkhand (3)	35	Pakaur *	701664	227069	32	41099	6	456	0	52	0	268676
	Jharkhand	36	Sahibganj	927770	290060	31	58723	6	290	0	40	0	349113
	Jharkhand	37	Gumla	1346767	59752	4	425107	32	511	0	245	0	485615
11	Karnataka (2)	38	Dakshina Kannada	1897730	418904	22	164982	9	352	0	513	0	584751
	Karnataka	39	Bidar	1502373	295762	20	43150	3	654	0	122083	8	461649
12	Kerala (14)	40	Malappuram	3625471	2484576	69	80650	2	221	0	387	0	2565834
	Kerala	41	Ernakulam	3105798	451764	15	1204471	39	708	0	220	0	1657163
	Kerala	42	Kottayam	1953646	116686	6	871371	45	43	0	77	0	988177
	Kerala	43	Idukki	1129221	81222	7	480108	43	125	0	59	0	561514
	Kerala	44	Wayanad	780619	209758	27	175495	22	17	0	42	0	385312
	Kerala	45	Pathanamthitta	1234016	56457	5	481602	39	81	0	64	0	538204
	Kerala	46	Kozhikode	2879131	1078750	37	127468	4	83	0	56	0	1206357
	Kerala	47	Kasaragod	1204078	413063	34	84891	7	85	0	42	0	498081
	Kerala	48	Thrissur	2974232	488697	16	720152	24	130	0	163	0	1209142
	Kerala	49	Kannur	2408956	665648	28	261019	11	312	0	118	0	927097
	Kerala	50	Kollam	2585208	474071	18	423745	16	198	0	214	0	898228
	Kerala	51	Thiruvananthapuram	3234356	431512	13	595563	18	335	0	270	0	1027680
	Kerala	52	Palakkad	2617482	703596	27	109249	4	232	0	113	0	813190
	Kerala	53	Alappuzha	2109160	208042	10	441643	21	192	0	202	0	650079
13	Madhya P (1)	54	Bhopal	1843510	421365	23	20429	1	11340	1	20561	1	473695
14	Maharashtra (9)	55	Akola	1630239	296272	18	3494	0	1201	0	293184	18	594151

	Maharashtra	56	Mumbai	3338031	734484	22	106240	3	16330	0	161417	5	1018471
	Maharashtra	57	Aurangabad	2897013	569516	20	15558	1	4452	0	247222	9	836748
	Maharashtra	58	Mumbai (Suburban) *	8640419	1488987	17	340166	4	53271	1	464354	5	2346778
	Maharashtra	59	Amravati	2607160	347250	13	7315	0	2940	0	350403	13	707908
	Maharashtra	60	Buldana	2232480	285387	13	2545	0	1501	0	306503	14	595936
	Maharashtra	61	Parbhani	1527715	243935	16	1368	0	789	0	153231	10	399323
	Maharashtra	62	Washim *	1020216	111863	11	1211	0	500	0	150580	15	264154
	Maharashtra	63	Hingoli *	987160	103199	10	468	0	474	0	147927	15	252068
15	Manipur (6)	64	Tamenglong	111499	1431	1	105791	95	67	0	7	0	107296
	Manipur	65	Ukhrul	140778	881	1	133966	95	96	0	84	0	135027
	Manipur	66	Churachandpur	227905	2573	1	213186	94	125	0	47	0	215931
	Manipur	67	Chandel	118327	2318	2	109128	92	125	0	60	0	111631
	Manipur	68	Senapati (Excl. 3 sub- divisions)	156513	637	0	122724	78	154	0	1281	1	124796
	Manipur	69	Thoubal	364140	86849	24	5136	1	102	0	54	0	92141
16	Orissa (1)	70	Gajapati *	518837	1623	0	173663	33	2	0	1972	0	177260
17	Pondicherry (1)	71	Mahe	36828	11411	31	816	2	0	0	1	0	12228
18	Rajasthan (1)	72	Ganganagar	1789423	42442	2	1661	0	441409	25	971	0	486483
19	Sikkim (4)	73	North	41030	391	1	1623	4	146	0	22603	55	24763
	Sikkim	74	South	131525	1700	1	12757	10	57	0	31109	24	45623
	Sikkim	75	East	245040	4789	2	14502	6	958	0	64729	26	84978
	Sikkim	76	West	123256	813	1	7233	6	15	0	33601	27	41662
20	Tamil Nadu (1)	77	Kanniyakumari	1676034	70360	4	745406	44	31	0	26	0	815823
21	Uttar Pradesh (15)	78	Rampur	1923739	945277	49	7297	0	61717	3	2227	0	1016518
	Uttar Pradesh	79	Moradabad	3810983	1735381	46	8832	0	8610	0	2436	0	1755259
	Uttar Pradesh	80	Bijnor	3131619	1306329	42	3411	0	48725	2	3376	0	1361841
	Uttar Pradesh	81	Saharanpur	2896863	1132919	39	5039	0	20693	1	3645	0	1162296
	Uttar Pradesh	82	Jyotiba Phule Nagar *	1499068	590308	39	4206	0	5578	0	248	0	600340
	Uttar Pradesh	83	Muzaffarnagar	3543362	1349629	38	3303	0	18998	1	2356	0	1374286
	Uttar Pradesh	84	Balrampur *	1682350	617675	37	1285	0	1334	0	2950	0	623244
	Uttar Pradesh	85	Bahraich	2381072	829361	35	2196	0	7623	0	3296	0	842476
	Uttar Pradesh	86	Bareilly	3618589	1226386	34	9269	0	28971	1	7333	0	1271959
	Uttar Pradesh	87	Meerut	2997361	975715	33	7420	0	26434	1	2769	0	1012338
	Uttar Pradesh	88	Siddharthnagar	2040085	600336	29	1280	0	1280	0	7930	0	610826
	Uttar Pradesh	89	Pilibhit	1645183	390773	24	1787	0	75479	5	1828	0	469867
	Uttar Pradesh	90	Shrawasti *	1176391	301117	26	642	0	828	0	596	0	303183

	Uttar Pradesh	91	Baghpat *	1163991	287871	25	1096	0	1032	0	322	0	290321
	Uttar Pradesh	92	Ghaziabad	3290586	782915	24	8809	0	21017	1	3298	0	816039
22	Uttaranchal (2)	93	Hardwar	1447187	478274	33	3048	0	17326	1	674	0	499322
	Uttaranchal	94	Udham Singh Nagar *	1235614	254407	21	3880	0	141462	11	1439	0	401188
23	West Bengal (9)	95	Murshidabad	5866569	3735380	64	13723	0	402	0	244	0	3749749
	West Bengal	96	Maldah	3290468	1636171	50	8388	0	283	0	164	0	1645006
	West Bengal	97	Uttar Dinajpur	2441794	1156503	47	13172	1	252	0	335	0	1170262
	West Bengal	98	Birbhum	3015422	1057861	35	7382	0	347	0	222	0	1065812
	West Bengal	99	South 24-Parganas	6906689	2295967	33	52835	1	1680	0	1799	0	2352281
	West Bengal	100	Nadia	4604827	1170282	25	29563	1	699	0	635	0	1201179
	West Bengal	101	Dakshin Dinajpur *	1503178	361047	24	22039	1	215	0	175	0	383476
	West Bengal	102	Haorah	4273099	1044383	24	6284	0	3779	0	1085	0	1055531
	West Bengal	103	North 24- Parganas	8934286	2164058	24	20138	0	10679	0	5839	0	2200714

Statement showing priority sector advances granted to the members of specified minority communities vis-à-vis overall priority sector advances (in the identified Districts) for the quarter ended -----

(Vide paragraph 5.3)

Name of the District -----

(Rs. in Crores)

Name of Community	No. of accounts		Amounts outstanding	
	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter

A. Minority Communities

1. Christians
2. Muslims
3. Buddhists
4. Sikhs
5. Zoroastrians

TOTAL (1 TO 5)

B. Others

C. Total priority sector advances in the identified districts

(A + B)

D. Share of A out of C in % Note : (1) No. of accounts actual, (2) Amount outstanding Rupees in crores

MASTER CIRCULAR

ANNEXURE IV

Credit Flow to Minority Communities

List of Circulars consolidated in the Master Circular

Sr. No.	Circular No.	Date	Subject
1.	<i>RPCD No.SP.BC.4/PS.160-86-87</i>	<i>24.07.86</i>	<i>Credit facilities to Minority Communities</i>
2.	<i>RPCD No.SP.BC.97/PS.160-86-87</i>	<i>29-07-86</i>	<i>Credit facilities to Minority Communities</i>
3.	<i>RPCD No.SP.1378/PS.160-86-87</i>	<i>09.01.87</i>	<i>Credit facilities to Minority Communities</i>
4.	<i>RPCD No.SP.1563/PS.160-86-87</i>	<i>11.02.87</i>	<i>Credit facilities to Minority Communities</i>
5.	<i>RPCD No.SP.BC.75/PS.160-86-87</i>	<i>08.04.87</i>	<i>Credit facilities to Minority Communities</i>
6.	<i>RPCD No.SP.BC.14/PS.160-87-88</i>	<i>31.07.87</i>	<i>Credit facilities to Minority Communities</i>
7.	<i>RPCD No.SP.374/PS.160-87-88</i>	<i>31.07.87</i>	<i>Credit facilities to Minority Communities</i>
8.	<i>RPCD No.SP.BC.45/PS.160/87-88</i>	<i>16.10.87</i>	<i>Credit facilities to Minority Communities</i>
9.	<i>RPCD No.SP..BC.55/PS.160-87-88</i>	<i>02.11.87</i>	<i>Credit facilities to Minority Communities</i>
10.	<i>RPCD No.SP.BC.56/PS.160-87-88</i>	<i>02.11.87</i>	<i>Credit facilities to Minority Communities</i>
11.	<i>RPCD No.SP.649/PS.160-88-89</i>	<i>27.09.88</i>	<i>Prime Minister's 15-Point Directive about Welfare of Minorities</i>
12.	<i>RPCD No.SP.BC.46/PS.160-88-89</i>	<i>17.11.88</i>	<i>Credit facilities to Minority Communities</i>
13.	<i>RPCD No.Stat.BC.66/Stat-20(CB)/88-89</i>	<i>21.01.89</i>	<i>Credit facilities to Minority communities</i>
14.	<i>RPCD No.LBS.BC.121/LBC.34-88/89</i>	<i>07.06.89</i>	<i>Inclusion of representatives of State Minority Commissions/Boards or State Minorities Financial Corporations and of SC/ST Corporations in the DLRC and SLRM</i>
15.	<i>RPCD No.SP.BC.37/C.453(U)89-90</i>	<i>03.10.89</i>	<i>DRI Scheme – Routing of Advances through State Minority Finance/ Development Corporation</i>
16.	<i>RPCD No.SP.BC.124/PS.160-89-90</i>	<i>26.06.90</i>	<i>Credit facilities to Minority Communities</i>
17.	<i>RPCD No.SP.BC.80/PS.160-92-93</i>	<i>10.03.93</i>	<i>Credit facilities to Minority Communities – Quarterly Statement</i>
18.	<i>RPCD No. SP.1934/PS.160-92-93</i>	<i>22.06.93</i>	<i>Credit facilities to Minority Communities</i>

19.	<i>RPCD No.SP.BC.17/PS.160-93-94</i>	<i>10.08.93</i>	<i>Credit facilities to Minority Communities – Training to Staff</i>
20.	<i>RPCD No.SP.BC.32/PS.160-93-94</i>	<i>06.09.93</i>	<i>Credit facilities to Minority Communities – Revised Format</i>
21.	<i>RPCD No.SP.BC.50/PS160-93-94</i>	<i>13.10.93</i>	<i>Credit facilities to Minority Communities – Revised Format</i>
22.	<i>RPCD No.SP.BC.83/PS.160/93-94</i>	<i>07.01.94</i>	<i>Credit flow to Minority Communities – Quarterly statement.</i>
23	<i>RPCD No.SP.BC.166/PS.160-93-94</i>	<i>15.06.94</i>	<i>Credit facilities to Minority Communities – 41 Identified Districts</i>
24.	<i>LBS.BC.29/02.03.01-94-95.</i>	<i>31.08.94</i>	<i>Inclusion of representatives of State Minority Commission/Boards or State Minorities Finance Corporations in SLBC.</i>
25.	<i>RPCD No.SP.BC.79/09.10.01-94-95</i>	<i>09.12.94</i>	<i>List of Specified Minority Communities – Inclusion of Buddhists in place of Neo-Buddhists</i>
26	<i>RPCD No.SP.BC.33/09.10.01-96-97</i>	<i>07.09.96</i>	<i>Credit facilities to Minority Communities – Quarterly Statement</i>
27.	<i>RPCD No. SP.BC.43/09.10.01-96-97</i>	<i>10.10.96</i>	<i>Credit Flow to Minority Communities – Compendium of Instructions</i>
28.	<i>RPCD No. SP.BC.108/09.12.01-96-97</i>	<i>28.02.97</i>	<i>National Minorities Development and Finance Corporation (NMDFC)</i>
29.	<i>RPCD No.SPBC.13/09.10.01/01-02</i>	<i>13.08.01</i>	<i>Credit facilities to Minority Communities-Evaluation Study</i>
30.	<i>RPCD No.SP.1074/09.10.01-2001-02</i>	<i>21.01.02</i>	<i>Enhancing Credit Flow to Minority Communities</i>

31.	<i>RPCD No.SP.BC.62/09.10.01 /2001-02</i>	<i>04.02.02</i>	<i>Enhancing Credit flow to minority communities</i>
32.	<i>RPCD.SP.BC.No.22/09.10.01/ 2006-07</i>	<i>1.9.2006</i>	<i>Prime Minister's 15 Point Programme for the Welfare of Minorities</i>
33.	<i>RPCD.SP.BC.No.83/09.10.01/ 2006-07</i>	<i>27.4.2007</i>	<i>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)</i>

