

**GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS**

LOK SABHA

UNSTARRED QUESTION NO. †2768

TO BE ANSWERED ON 16.12.2015

LOANS FOR MINORITIES UNDER PRIME MINISTER MONETISATION SCHEME

†2768. COL. SONARAM CHOUDHARY:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether efforts are being made to make the minorities self-reliant by making available bank loans to them on priority basis under the Prime Minister's Monetisation Scheme;
- (b) if so, the details thereof;
- (c) whether the Government proposes to enhance its contribution under the above centrally sponsored scheme for the welfare of minorities; and
- (d) if so, the details thereof?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS
(SHRI MUKHTAR ABBAS NAQVI)**

(a) & (b): Prime Minister's New 15 Point Programme envisages that bank credit is essential for creation and sustenance of self-employment initiatives amongst the minority communities. Accordingly, it is stipulated that an earmarking of 15% of the priority sector lending is targeted for the minority communities. 40% of Adjusted Net Bank Credit (ANBC) has been fixed for Priority Sector Lending (PSL) for the domestic banks operating in the country. The priority sector, inter alia, includes agricultural loans, loans to small-scale industries & small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. As on 31.03.2015, the total outstanding under PSL for the minorities stands at Rs. 2,69,644 crore (15.84% of overall figures).

(c): No, Madam.

(d): Does not arise.

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