भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2017-2018/6
FIDD.GSSD.BC.No.05/09.10.01/2017-18

July 01, 2017

The Chairman/ Managing Director
All Scheduled Commercial Banks
(Excluding RRBs and Foreign banks with less than 20 branches)

Dear Sir,

Master Circular- Credit Facilities to Minority Communities

Please refer to our Master Circular FIDD.GSSD.BC.No.01/09.10.01/2016-17 dated July 01, 2016 (Updated as on September 29, 2016), consolidating the instructions / guidelines / directives issued to banks till that date relating to Credit Facilities to Minority Communities. The Master Circular has been suitably updated by incorporating the instructions issued up to June 30, 2017 and has been placed on the RBI website (https://www.rbi.org.in).

Yours faithfully,

(Ajay Kumar Misra)
Chief General Manager

Encls: As above

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स सं. 10014,मुंबई -400001
Financial Inclusion & Development Dept.,Central Office,10th Floor, Central Office Building,Shahid Bhagat Singh Marg,P.B.No.10014,Mumbai-1
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हिंदी आसान है,इसका प्रयोग बढ़ाइए।

"चेतावनी : रिज़र्व बैंक द्वारा मेल-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

1. Credit Facilities to Minority Communities:

The Government of India has 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 schemes. Accordingly, all commercial banks are advised to ensure smooth flow of bank credit to minority communities.

Government of India has also forwarded a list of 121 minority concentration districts having at least 25% minority population, excluding those States / UTs where minorities are in majority (J & K, Punjab, Meghalaya, Mizoram, Nagaland and Lakshadweep). Accordingly all scheduled commercial banks are requested to specially monitor the credit flow to minorities in these 121 districts, thereby, ensuring that the **minority communities receive a fair and equitable portion of the credit within the overall target of the priority sector** (list of Minority Concentration Districts at **Annexure I**).

In terms of Reserve Bank's extant guidelines on lending to priority sector, a target of 40 percent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year, has been mandated for lending to the priority sector by domestic scheduled commercial banks and foreign banks with 20 and above branches. Within this, a sub-target of 10 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for lending to weaker sections which includes, among others, persons from 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 Minority Affairs;

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

2.2 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. Further, if the majority beneficial ownership in a partnership firm belongs to the minority community, then such lending can be classified as advances to the specified communities. A company has a separate legal entity and hence advances granted to it cannot be classified as advances to the specified minority communities.

3. Creation of Special Cell and Designating an exclusive Officer

3.1 A 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 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.

3.4 The Convenor 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.

3.5 The Convenor 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).

3.6 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
5th Floor,Lok Nayak Bhawan
Khan Market
New Delhi 110 003

A copy of the relevant communication may also be furnished to Financial Inclusion and Development Department, Reserve Bank of India, Central Office, Mumbai.

3.7 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.

3.8 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 Minority Affairs, on half yearly basis as on the last working day of March and September every year. The statements (given in Annexure II) should reach RBI within one month from the close of each half year."

5.2 The Convenor banks of the District Consultative Committees in the identified minority concentrated 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.

5.3 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).

5.4 The Lead Banks in the identified minority concentrated 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 Minority Affairs 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 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.

6.3 The Lead Banks may organize sensitization workshops for bank officials regarding micro credit/ lending to SHGs with the help of DDMs of NABARD.

6.4 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.

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 I 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 upto 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 has revised the "Prime Minister's New 15-Point Programme for the Welfare of Minorities". An important objective of the 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 concentration districts. Accordingly, all scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent 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 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	Barddhaman
	West Bengal	121	North 24- Parganas

Annexure II

Statement showing Priority Sector Advances granted to the Members of the specified Minority Communities vis-à-vis Overall Priority Sector Advances for the Half Year ended

(Vide paragraph 5.1)

No. of Accounts - Actuals)
(Amount in lakhs of Rupees)

Bank Name _____ Bank Code _____

Part 'A' – For 121 Identified Minority Concentrated Districts

	State/Districts	Christians		Muslims		Buddhists		Sikhs		Zoroastrians		Jains		Total 'A'		Others 'B'		Total Priority Sector Advances in identified Districts	
Sr. No.		No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s
	Andamans																		
1	Nicobars																		
2	Andamans																		
	Arunachal Pradesh																		
3	Tawang																		
4	Changlang																		
5	Tirap																		
6	West Kameng																		
7	Papum Pare																		
8	Lower Subansiri																		
9	East Kameng																		
	Assam																		
10	Dhubri																		
11	Goalpara																		
12	Barpeta																		
13	Hailakandi																		
14	Karimganj																		
15	Nagaon																		
16	Morigaon																		
17	Darrang																		
18	Bongaigaon																		
19	Cachar																		
20	Kokrajhar																		
21	North Cachar Hills																		
22	Kamrup																		
	Bihar																		
23	Kishanganj																		
24	Kathiar																		
25	Araria																		
26	Purnia																		
27	Sitamarhi																		
28	Darbhanga																		
29	Paschim Champaran																		
	Delhi																		
30	Central																		
31	North East																		
	Goa																		
32	South Goa																		
	Haryana																		
33	Gurgaon																		
34	Sirsa																		
	Himachal Pradesh																		
35	Lahul & Spiti																		
36	Kinnaur																		
	Jammu & Kashmir																		
37	Leh (Ladakh)																		
	Jharkhand																		
38	Pakaur																		
39	Sahibganj																		
40	Gumla																		
41	Ranchi																		
	Karnataka																		
42	Dakshina Kannada																		
43	Bidar																		
44	Gulbarga																		
	Kerala																		
45	Malappuram																		
46	Ernakulam																		
47	Kottayam																		
48	Idukki																		
49	Wayanad																		
50	Pathanamthitta																		

51	Kozhikode																		
52	Kasaragod																		
53	Thrissur																		
54	Kannur																		
55	Kollam																		
56	Thiruvananthapuram																		
57	Palikkad																		
58	Alappuzha																		
	Madhya Pradesh																		
59	Bhopal																		
	Maharashtra																		
60	Akola																		
61	Mumbai																		
62	Aurangabad																		
63	Mumbai(Suburban)																		
64	Amravati																		
65	Buldana																		
66	Parbhani																		
67	Wasim																		
68	Hingoli																		
	Manipur																		
69	Tamenglong																		
70	Ukhrul																		
71	Churachandpur																		
72	Chandel																		
73	Senapati																		
74	Thoubal																		
	Meghalaya																		
75	West Garo Hills																		
	Mizoram																		
76	Lawngtlai																		
77	Mamit																		
	Odisha																		
78	Gajapati																		
	Pondicherry																		
79	Mahe																		
	Rajasthan																		
80	Ganganagar																		
	Sikkim																		
81	North																		
82	South																		
83	East																		
84	West																		
	Tamil Nadu																		
85	Kanyakumari																		
	Telangana																		
86	Hyderabad																		
	Uttar Pradesh																		
87	Rampur																		
88	Bijnor																		
89	Moradabad																		
90	Saharanpur																		
91	Muzaffarnagar																		
92	Meerut																		
93	Bahraich																		
94	Balrampur																		
95	Gaziabad																		
96	Pilibhit																		
97	Bareilli																		
98	Siddarthnagar																		
99	Shrawasti																		
100	Jyotiba phule Nagar																		
101	Baghpat																		
102	Bulandshahar																		
103	Shahjahanpur																		
104	Budaun																		
105	Barabanki																		
106	Kheri																		
107	Lucknow																		
	Uttarakhand																		
108	Hardwar																		
109	Udham Singh Nagar																		
	West Bengal																		
110	Murshidabad																		
111	Maldah																		
112	Uttar Dinajpur																		
113	Birbhum																		
114	South 24-Parganas																		
115	Nadia																		
116	Dakshin Dinajpur																		
117	Haorah																		
118	North 24- Parganas																		
119	Koch Bihar																		
120	Kolkata																		
121	Barddhaman																		

Bank Name _____ Bank Code _____

Part 'B' - For all Districts in the Country

Sr. No.	State/Districts	Christians		Muslims		Buddhists		Sikhs		Zoroastrians		Jain		Total 'A'		Others 'B'		Total Priority Sector Advances in All Districts	
		No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s	No. A/cs	Amount o/s
	Andamans																		
1	Andaman & Nicobar Islands																		
2	Andhra Pradesh																		
3	Arunachal Pradesh																		
4	Assam																		
5	Bihar																		
6	Chandigarh																		
7	Chattisgarh																		
8	Dadra & Nagar Haveli																		
9	Daman & Diu																		
10	Delhi																		
11	Goa																		
12	Gujarat																		
13	Haryana																		
14	Himachal Pradesh																		
15	Jammu & Kashmir																		
16	Jharkhand																		
17	Karnataka																		
18	Kerala																		
19	Lakshadweep																		
20	Madhya Pradesh																		
21	Maharashtra																		
22	Manipur																		
23	Meghalaya																		
24	Mizoram																		
25	Nagaland																		
26	Odisha																		
27	Pondicherry																		
28	Punjab																		
29	Rajasthan																		
30	Sikkim																		
31	Tamil Nadu																		
32	Telangana																		
33	Tripura																		
34	Uttar Pradesh																		
35	Uttarakhand																		
36	West Bengal																		
	TOTAL																		

Annexure III

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 _____.

Name of Community	No. of accounts		Amount Outstanding	
	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter
A. Minority Communities				
1. Christians				
2. Muslims				
3. Buddhists				
4. Sikhs				
5. Zoroastrians				
6. Jains				
Total (1 to 6)				
B. Others				
C. Total Priority Sector Advances in the Identified Districts (A+B)				
D. Share of A out of C in percentage (%)				

Note:
1. Number of accounts in actual numbers
2. Amount outstanding in crores of Rupees

Annexure IV

Credit Flow to Minority Communities

List of Circulars consolidated in the Master Circular

Sr. No.	Circular No.	Date	Subject
1	RPCD No SP.BC.4/PS.160-86-87	24.07.86	Credit facilities to Minority Communities
2	RPCD No.SP.BC.97/PS.160-86-87	29-07-86	Credit facilities to Minority Communities
3	RPCD No.SP.1378/PS.160-86-87	09.01.87	Credit facilities to Minority Communities
4	RPCD No.SP.1563/PS.160-86-87	11.02.87	Credit facilities to Minority Communities
5	RPCD No.SP.BC.75/PS.160-86-87	08.04.87	Credit facilities to Minority Communities
6	RPCD No.SP.BC.14/PS.160-87-88	31.07.87	Credit facilities to Minority Communities
7	RPCD No.SP.374/PS.160-87-88	31.07.87	Credit facilities to Minority Communities
8	RPCD No.SP.BC.45/PS.160/87-88	16.10.87	Credit facilities to Minority Communities
9	RPCD No. SP. BC.55/PS.160-87-88	02.11.87	Credit facilities to Minority Communities
10	RPCD No.SP.BC.56/PS.160-87-88	02.11.87	Credit facilities to Minority Communities
11	RPCD No.SP.649/PS.160-88-89	27.09.88	Prime Minister's 15-Point Directive about Welfare of Minorities
12	RPCD No.SP.BC.46/PS.160-88-89	17.11.88	Credit facilities to Minority Communities
13	RPCD No.Stat.BC.66/Stat-20(CB)/88-89	21.01.89	Credit facilities to Minority communities
14	RPCD No.LBS.BC.121/LBC.34-88/89	07.06.89	Inclusion of representatives of State Minority Commissions / Boards or State Minorities Financial Corporations and of SC/ST Corporations in the DLRC and SLRM
15	RPCD No.SP.BC.37/C.453(U)89-90	03.10.89	DRI Scheme – Routing of Advances through State Minority Finance/ Development Corporation
16	RPCD No.SP.BC.124/PS.160-89-90	26.06.90	Credit facilities to Minority Communities
17	RPCD No.SP.BC.80/PS.160-92-93	10.03.93	Credit facilities to Minority Communities – Quarterly Statement
18	RPCD No. SP.1934/PS.160-92-93	22.06.93	Credit facilities to Minority Communities
19	RPCD No.SP.BC.17/PS.160-93-94	10.08.93	Credit facilities to Minority Communities – Training to Staff
20	RPCD No.SP.BC.32/PS.160-93-94	06.09.93	Credit facilities to Minority Communities – Revised Format

21	RPCD No.SP.BC.50/PS160-93-94	13.10.93	Credit facilities to Minority Communities –Revised Format
22	RPCD No.SP.BC.83/PS.160/93-94	07.01.94	Credit flow to Minority Communities – Quarterly statement.
23	RPCD No.SP.BC.166/PS.160-93-94	15.06.94	Credit facilities to Minority Communities – 41 Identified Districts
24	LBS.BC.29/02.03.01-94-95.	31.08.94	Inclusion of representatives of State Minority Commission/Boards or State Minorities Finance Corporations in SLBC.
25	RPCD No.SP.BC.79/09.10.01-94-95	09.12.94	List of Specified Minority Communities – Inclusion of Buddhists in place of Neo-Buddhists
26	RPCD No.SP.BC.33/09.10.01-96-97	07.09.96	Credit facilities to Minority Communities – Quarterly Statement
27	RPCD No.SP.BC.43/09.10.01-96-97	10.10.96	Credit Flow to Minority Communities – Compendium of Instructions
28	RPCD No.SP.BC.108/09.12.01-96-97	28.02.97	National Minorities Development and Finance Corporation (NMDFC)
29	RPCD No.SPBC.13/09.10.01/01-02	13.08.01	Credit facilities to Minority Communities- Evaluation Study
30	RPCD No.SP.1074/09.10.01-2001-02	21.01.02	Enhancing Credit Flow to Minority Communities
31	RPCD No.SP.BC.62/09.10.01 /2001-02	04.02.02	Enhancing Credit flow to minority communities
32	RPCD.SP.BC.No.22/09.10.01/2006-07	1.9.2006	Prime Minister's 15 Point Programme for the Welfare of Minorities
33	RPCD.SP.BC.No.83/09.10.01/ 2006-07	27.4.2007	List of 103 Minority Concentrated Districts
34	RPCD.SP.BC.No.13/09.10.01/ 2007-08	16.07.07	List of additional 18 Minority Concentrated districts which are not included in the list of 103 districts with substantial minority population circulated earlier.
35	RPCD.GSSD.BC.No.44/ 9.10.001/2014-15	01.12.14	Inclusion of Jain community under minorities