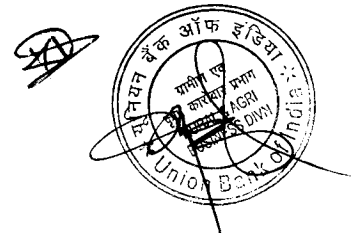


**Report on follow up action on select parameters recommended by Sachar Committee –
As on March, 2015**

Parameters		Status			
1.	Branch opening in Minority Concentrated Districts	No. of branches existing as on i.e 31.03.2014 in Minority Concentrated Districts		No. of branches existing as at the beginning of the quarter i.e 01.01.2015 in Minority Concentrated Districts	
		1033		1061	
		Branches opened during the period from 01.01.2015 to 31.03.2015 in Minority Concentrated Districts		Total No. of branches as at the end of Q.E. March, 2015 in the Minority Concentrated Districts	
		11		1072	
2.	Lending to Minorities under Priority Sector Lending (PSL) (O/s as on 31.03.2015)	Total PSL as on 31.03.2015 (₹ Crore)		Share of Minorities in Total PSL as 31.03.2015 (₹ Crore)	
		87440.90		10482.16	
3.	Monitoring of disposal of loan applications during the period from 1.04.2014 to 31.03.2015 for minorities	No. of applications Received	No. of applications accepted	No. of applications Rejected***	No. of applications Pending***
		242791	241231	1326	234
4.	Micro Credit to Minority women as on 01.04.2014 (Cumulative O/s as on 31.03.2015)	Total Micro credit to women		Share of Minority women in total Micro credit to Women	
		No. of A/c	Amt. (₹ Crore)	No. of A/c	Amt. (₹ Crore)
		209429	2608.81	53750	514.89
5.	Awareness campaign held during the period from 1.04.2014 to 31.03.2015 in Districts/ Towns/ Blocks having substantial minority population.	Total No. of Districts/ Towns/Blocks covered		No. of Campaigns held during the period from 1.04.2014 to 31.03.2015	
		338		804	
6.	Awareness campaign held during the period from 1.04.2014 to 31.03.2015 in areas with substantial minority population (in 121 districts)	Total No. of branches identified in Minority identified districts for campaign.		Total No. of branches covered by publicity campaign.	
		1061		804	
7.	Entrepreneur Development Programmes (EDP) during the period from 1.04.2014 to 31.03.2015	Total No. of EDP organized		Total No. of beneficiaries being benefitted	
		344		9789	
		Total. No. of beneficiaries being financed by the bank		Amount financed to the beneficiaries (Rs. in lacs)	
		2859		121.57	

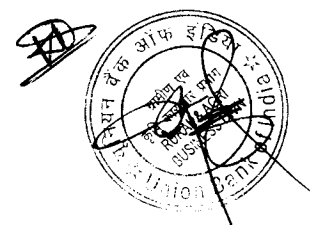
*** Broad reasons for rejection / pendency - Non viable projects, lack of proper documentation etc. / submission of application at fag end of the quarter, non completion of documents etc.

1. Beneficiaries not found eligible
2. Proposals not submitted with proper documents
3. Applicants not responding after submitting the proposals
4. Projects technically not feasible



State-wise Achievement for Minority Community Lending (MCL) as on 31.03.2015

				Rs. In Crores
		(Target for FY-2014-15) Rs. In Cr		
S No.	States	Priority Sector Lending	Minority community lending	Minority Community Lending
1	Andaman & Nicobar	23.00	0.00	0.99
2	Andhra Pradesh	6899.00	297.45	254.46
3	Arunachal Pradesh	3.50	0.74	0.60
4	Assam	555.09	119.59	80.41
5	Bihar	1072.00	78.00	55.07
6	Chandigarh	593.87	84.85	94.98
7	Chhatisgarh	871.00	95.00	59.91
8	Dadar, Nagar	9.61	3.50	1.08
9	Daman, Diu	9.32	2.00	0.65
10	Delhi	3683.62	128.84	157.13
11	Goa	252.00	73.00	62.67
12	Gujarat	5371.07	262.00	231.75
13	Haryana	1276.38	106.24	202.15
14	Himachal Pradesh	300.89	39.64	11.03
15	Jammu & Kashmir	143.87	73.37	13.35
16	Jharkhand	1004.00	105.00	75.71
17	Karnataka	4266.00	803.00	951.48
18	Kerala	6001.00	2985.00	2309.40
19	Lakshdweep	0.00	0.00	0.00
20	Madhya Pradesh	4377.00	506.00	333.82
21	Maharashtra	17925.00	2534.00	1792.44
22	Manipur	2.00	0.02	0.00
23	Meghalaya	38.64	25.75	12.04
24	Mizoram	1.66	0.20	0.61
25	Nagaland	3.88	3.85	3.35
26	Orrisa	1039	39.00	21.59
27	Puducherry	41.00	0.00	15.72
28	Punjab	2562.59	1027.56	1269.47
29	Rajasthan	2083.00	265.00	232.77
30	Sikkim	80.00	17.00	17.10
31	Tamil Nadu	6886.00	1520.00	896.78
32	Telegana	3213.45	138.56	80.73
33	Tripura	79.23	4.85	3.33
34	Uttar Pradesh	10352.33	1037.00	960.44
35	Uttarakhand	912.00	200.00	136.35
36	West Bengal	3068.00	174.00	142.80
	All India	85000.00	12750.00	10482.16



Source: PSBs

Annexure-iii

Community-wise lending by Public Sector Banks to Minority Communities as on quarter ended 31.03.2015

(Amount in Rs. Crore)

Identified Minority Communities	A/c	% share of total (in No. of accounts)	Amt	% share of total (In amount)
Muslims	185838	41.38%	4146.56	39.56%
Christians	108491	24.16%	2051.50	19.57%
Sikhs	33656	7.49%	1899.65	18.12%
Buddhists	115432	25.70%	607.37	5.79%
Zoroastrian	121	0.03%	46.04	0.44%
Jain	5536	1.23%	1731.04	16.51%
Total	449074		10482.16	

