

1	2	3
83.	Siti Cable Network Ltd.	20258
84.	Hitesh S. Mehta	20136
85.	A.D Narrotam (W.T.)	19525
86.	Caribjet Inc.	19479
87.	The Metropolitan Co. operative Bank Ltd.	19400
88.	Fairgrowth Financial Services Ltd.	18729
89.	Raytheon Company	18641
90.	Khomo Exports Pvt. Ltd.	18385
91.	Maharashtra State Electricity Transmission Co. Ltd.	18302
92.	Rohington Investment P. Ltd.	18225
93.	Shaw Wallace Breweries Ltd.	18149
94.	Ganapati Combines Ltd.	18040
95.	UCO Bank	17967
96.	Reliance Energy Ltd.	17689
97.	Margadarsi Chit Fund Ltd.	17679
98.	Sanjeev Malhotra	17674
99.	Rasila S. Mehta	16563
100.	CRB Share Custodian Services Ltd.	16368
TOTAL:		14045385

The Outstanding Demands include demand difficult to recover for various reasons like demand notified under Special Court, inadequate assets, companies under litigation etc.

Marginalisation of minorities by banks

3416. DR. EJAZ ALI: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that minorities are marginalized by the banks/financial institutions in giving loans;

(b) if so, the steps taken to sensitize the banks/financial institutions to do away such things; and

(c) the details of quantum of amount disbursed to minorities in the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) and (b) In order to strengthen credit flow to the Minority Communities, the Scheduled

Commercial Banks including PSBs have been advised by the Reserve Bank of India, *inter-alia*, the following:—

- (i) To set up a Special Cell to be headed by a Deputy General Manager/Assistant General Manager or any other similar rank who should function as a 'Nodal Officer' ;
- (ii) The Lead Bank in each of the Minority Concentration Districts should have an officer to inclusively look after the problems regarding the credit flow to minority communities;
- (iii) The convener banks of the District Consultative Committees (DCCs) and the State Level Bankers Committees (SLBCs) should ensure that steps are taken to facilitate the flow of credit to the minority communities and the progress made in this regard is reviewed regularly at their meetings;
- (iv) 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.

In addition to above the Government has advised the PSBs, *inter-alia*, the following:—

- To step up their lending to Minority Communities to 15% of their Priority Sector Lending by the end of 2009-2010;
- To open branches in identified Minority Concentration Districts/areas.
- To organize awareness campaigns in Districts/Towns/Blocks having substantial minority population and to organize publicity campaign of their loan products through print and electronic media and religious festivals;
- To monitor disposal of loan applications from Minority Communities.

(c) As per data available from Reserve Bank of India (RBI), the total loans outstanding to Minority Communities as at the end of March 2006, 2007 and 2008 (latest available) for all scheduled commercial banks is as under:—

As at the end of March	Total amount of loan outstanding to Minority Communities (Rs. in crore)
2006	45491
2007	53541
2008	72481

Decline in forex reserves

3417. SHRI RAJKUMAR DHOOT: Will the Minister of FINANCE be pleased to state: