

CHAPTER – 12

Conclusions and Recommendations

- 1) Speedy trial for victims of Malegaon Blast may be done by a special designated Court and innocent persons who had been detained may be released and due compensation paid to those who suffered losses of life and property. Action may also be initiated against the police personnel who had not discharged their duties honestly.
- 2) Police sensitization towards minorities may be done at regular intervals by means of holding lectures, workshops and seminars by the Police Academy as well as State Police Headquarters.
- 3) State Governments may give publicity to generate awareness among the minority communities about the schemes being run by the Central Government for their welfare. Innovative means of reaching out to minorities may be explored.
- 4) Education should be the main focus. The scholarship amount being allocated is not enough for higher education of Minorities. More scholarships should be given and it should cover Higher Education also.
- 5) Modernization of Madrassa, by providing infrastructure facilities like toilets, rooms, computer etc. should be given impetus.
- 6) Allocation of funds under Multi Sectoral Development Programme should be based on necessity and local requirement.
- 7) State Minority Commissions may be associated in monitoring and reviewing the Sachar Committee recommendations and P.M's 15 Point Programme. Data should be collected /analyzed to assess the share of each Minority Communities and see whether they have really benefited from Minority Welfare Schemes.
- 8) A Minority Cell should be set up in each Ministry/Department to strengthen the monitoring mechanism.
- 9) Health care of minorities should receive immediate attention especially female minority students in remote areas.
- 10) Arrest of young Muslim boys in terrorist related incidents has led to a feeling of insecurity in Muslim community. The victims found to be innocent and acquitted by courts should be rehabilitated and compensated. There should be a uniform compensation policy to all riot victims irrespective of any community, caste and creed.
- 11) Preventive measures are needed so that the land of Wakf properties /Qabristan are not acquired by the States/encroached upon for construction of roads etc.

Annexure - I

OBSERVATION OF THE NATIONAL COMMISSION FOR MINORITIES ON THE REPORT SUBMITTED BY THE RESERVE BANK OF INDIA REGARDING 'REVIEW OF CREDIT FLOW TO MINORITIES COMMUNITIES FOR THE YEAR ENDED MARCH 31, 2009'

1. The total number of bank accounts in the 121 Minority Concentrated Districts (MCDs) has increased only 4.05% in the year ended March 2009 over the previous year, whereas this increase was 83.80% in the year ended March 2008.
2. The loans/ advances by banks to Minorities in the 121 MCDs registered an increase of 31.26% only in March 2009 over previous year, whereas this increase was 199.69% in March 2008. However, RBI has mentioned that there was increase in the number of MCDs in the year 2007.
3. Number of Bank Accounts of Minorities has decreased in the end of March 2009 by 47.52% in the State of Assam, 8.75% in Arunachal Pradesh, 17.44% in West Bengal, 30.14% in Manipur, 38.19% in Sikkim, 77.08% in Himachal Pradesh, 46.20% in Karnataka, 6.99% in Kerala and only a marginal increase of 3.14% was registered in the State of Uttar Pradesh
4. Amount outstanding against loans/ advances on Minorities decreased in the end of March 2009 by 14.43% in the State of Assam, 0.38% in Manipur, 56.74% in Sikkim, 67.15% in Himachal Pradesh and only marginally increased was registered (21.97% in the State of West Bengal, 21.19% in J&K, 17.20% in Karnataka, 20.64% in Kerala.
5. Percentage of share of amount outstanding to Minorities is only 13.04% in respect of U.P., 9.98% of West Bengal, 1.15% of Bihar, 1.74% of Assam, 0.08% of Andaman & Nicobar Islands in comparison of percentage of share 44.68% in respect of Kerala indicating huge disparity/discrimination in disbursement of advances/loans to Minority communities in these states.
6. The States of Himachal Pradesh, Sikkim, Assam and Manipur have all reported decrease in number of bank accounts and in amount outstanding against loans/advances to the Minorities, as explained above.
7. Minority communities' bank accounts as percentage of Minority population of the State of Mizoram was 2.52% as compared to Non-Minority communities bank account of 84.39%; in Nagaland it was only 1.13% as compared to Non-Minorities' bank account of 13.10%; in Lakshdweep it was 5.68% as compared to 85.66%; in

Andhra Pradesh it was 8.01% as compared to 12.32%; and in Kerala it was 8.91% against non-minorities' bank account of 10.94%.

8. Out of 121 MCDs, Lead Banks of only 31 districts have nominated nodal officers to look after the problems of Minority communities.
9. Out of 121 MCDs, only 30 districts have sent 'Review Notes' of position of flow of credit to 'Ministry of Finance' on quarterly basis. Among the districts that defaulted in furnishing these 'Review Notes' were in the States of NER, West Bengal, Bihar, U.P. and Maharashtra.
10. Out of 121 MCDs, only 52 MCDs invited Chairmen/representatives of State Minorities Commissions to attend DCC, DLRC & SLBC Meetings.
11. In the entire North-Eastern Region comprising 29 districts, no Entrepreneurship Development Programmes (EDPs) for Minorities was organized. In West Bengal, no EDPs programme was organized except in North and South Parganas districts. In U.P., EDPs were conducted only in 11 districts.
12. In most of the identified MCDs, the applications for advances under DRI scheme were not routed through the State Minority Finance/Development Corporation, as per extant instructions. Banks continue to lend under DRI within their normal lending schemes.
13. Performance of banks was not found to be encouraging in the State of Assam, Manipur, Sikkim and Himachal Pradesh, as explained above.
14. In addition to the above, the implementation of various instructions regarding financial inclusion, issue of general credit ca, one time settlement schemes issued by RBI, which are also expected to benefit the members of minority communities is not mentioned in the review report.

The above observations indicate that programmes under PMs New 15 Point Programme have not yielded proper results. We may probably take up the matter with Reserve Bank of India. MoMA may also be apprised suitably. A copy each of this note may be circulated among all Members and also placed as an agenda item in the next formal meeting.

Secretary

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(Mohamed Shafi Qureshi)