

**Decline in Recovery Rate of Bank Loan  
for Agriculture**

5012. SHRI PRATAPRAO B. BHOSALE : Will the Minister of FINANCE be pleased to state :

(a) whether the recovery rate of bank loan for agriculture is declining ;

(b) if so, the details thereof and the reasons therefor ; and

(c) the steps taken to speed up recoveries ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) (a) and (b) The recovery performance of public sector banks in case of Direct Agricultural Advances during the last three years is as follows :—

Year	% recovery to Demand
June 1982	52.2
June 1983	53.2
June 1984	51.6

The reasons for poor recovery are wilful default, drought and other natural calamities, lack of infrastructural facilities, improper formulation and appraisal of schemes, underfinancing, inadequate follow up action.

(c) The performance of public sector banks in the field of recovery is being regularly monitored. The banks having adverse recovery position have been advised to gear to their machinery for prompt recovery of their dues. The banks have also been advised to continue to bring about farther refinement in their methods of appraisal and follow up of credit to minimise incidence of overdues and Reserve Bank of India has issued instructions in this regard.

**Suggestion for Major Policy Changes in  
the Export of Garments :**

5013. SHRI PRATAPRAO B. BHOSALE : Will the Minister of TEXTILES be pleased to state :

(a) whether the Apparel Export Promotion Council has suggested major policy changes in the export of garments ;

(b) if so, the details thereof ; and

(c) the action taken in the matter ?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI KHURSHID ALAM KHAN) (a) to (c) The Apparel Export Promotion Council had made certain recommendations on the Export Entitlement Distribution Policy for garments and knitwear for 1986. The Government had announced the Export Entitlement Distribution Policy for 1986 after taking into account the recommendations of the Apparel Export Promotion Council. After the announcement of the policy, certain changes such as accepting one time affidavit and removal of the condition of order number in the letter of Credit have been made on the recommendations of the Apparel Export Promotion Council.

**Holding of Credit Camps by Nationalised Banks**

5014. SHRI S. M. BHATTAM : Will the Minister of FINANCE be pleased to state :

(a) whether it has been decided that the nationalised banks will hold loan melas (credit camps) every month ;

(b) if so whether the representatives of the State Government and the Parliamentary constituencies concerned will be associated with these melas camos ; and

(c) whether any targets or guidelines for implementing anti-poverty programme have been laid down for the public sector banks ?