

[Translation]

**Committee to Strengthen Trade Relations**

7584. DR. LAXMINARAYAN PANDEYA :  
DR. RAMKRISHNA KUSMARIA :

Will the Minister of COMMERCE be pleased to state :

(a) whether the exporters of Poland and Hungary have given assurance to the Government of India to extend all possible help in promoting bilateral trade;

(b) whether India has received such assurances from other countries too; and

(c) if so, the details thereof ?

THE MINISTER OF COMMERCE (SHRI PRANAB MUKHERJEE) : (a) There is no formal assurance given by the exporters of Poland and Hungary of which the Government of India are aware. However, there is a general understanding of co-operation in all respects for promotion of bilateral trade between the two sides in respect of both Poland and Hungary.

(b) No such formal assurance has been received by the Government of India from other countries too;

(c) Does not arise.

[English]

**Recovery of Bank Loans**

7585. SHRI D. VENKATESWARA RAO : Will the Minister of FINANCE be pleased to stated:

(a) whether all the State Governments have considered the advice of his Ministry to help the district level bank branches to recover the loans;

(b) if so, whether any concrete formula has been evolved in this regard;

(c) if so, the details thereof; and

(d) the action initiated by State Governments in this regard ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHRA MURTHY) : (a) to (d) Recovery of bank loans is of great importance for recycling of bank funds. Several measures have been taken by Reserve Bank of India for strengthening the recovery system by the banks. Banks have been advised to strengthen and gear up their organisational structure, both at the controlling offices and at the field level, adopt schematic approach of lending in facilitating supervision, tone up pre-lending appraisal system and post lending follow up, arrange recovery drives to coincide with harvests and organise block-wise recovery campaigns in association with the concerned State Government Officers. Banks were also advised to create separate recovery cell for cluster of branches where overdues, exceeds 50% of demand and agricultural advances are sizeable. Banks have been advised to observe one day in a week as non-banking working day for their rural branches and branch Managers have to ensure that harvesting seasons are effectively used for recovery of dues. Lead Banks have also been advised to effectively utilised the forums of State Level Coordination Committee (SLCC), State Level Bankers' Committee (SLBC) etc. for discussing the problems of recovery/overdues at these meetings, Time and again State Governments have been emphasised upon