

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

(c) the steps taken or proposed to be taken by the Government to improve the process of recovery?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) and (b). The average recovery percentage of various financing agencies during the last 3 years are as follows:

Agency	Percentage of recovery to demand		
	1991-92	1992-93	1993-94
(i) District Central Cooperative Banks	66	68	68
(ii) State Cooperative Banks (SCBs)	76	88	89
(iii) Land Development Banks (LDBs)	50	52	57
(iv) Regional Rural Banks (RRBs)	42	41	NA
(v) Scheduled Commercial Banks	54	56	NA

(c) The following steps have been taken by the Government, Reserve Bank of India and the National Bank for Agriculture and Rural Development (NABARD) for improving the recovery performance of the banks .

- (i) Recovery Management has been made an important component of the Development Action Plan (DAP) which all banks are required to prepare for achieving viability.
- (ii) RRBs have been advised to make use of Lok Adalats/Lok Nyayalaya with necessary guidance on procedural matters from their sponsor banks for recovery of their dues.
- (iii) The recovery performance of the banks is regularly reviewed in the fora of Block level Bankers Committee/District Coordination Committee/State Level Bankers Committee and corrective measures are suggested for implementation by banks.
- (iv) Recovery cells in district Rural Development Agencies (DRDA) have been strengthened for constant and persistent recovery efforts for collection of dues under IRDP.
- (v) NABARD has taken initiative for strengthening the cooperative banks which have been advised to prepare their own DAPs as per guidelines issued by NABARD. Based on the action points in these DAPS a Memorandum of Understanding (MoU) has been/is being entered into by the respective State Governments and State Land Development Banks with NABARD.

Bank Branches in Andhra Pradesh

7430. PROF. UMMAREDDY VENKATESWARLU : Will the Minister of FINANCE be pleased to state :

(a) whether the Government had issued any directives to the nationalised banks to open some bank branches in Andhra Pradesh during 1994-95;

(b) if so, the number of new branches of banks opened in Andhra Pradesh during the above period; and

(c) the steps being taken to ensure that the nationalised banks show adequate enthusiasm for increasing their profile in rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) to (c) Reserve Bank of India (RBI) have reported that under the extant policy, year-wise targets are not allotted to banks for opening branches. However, 9 branches of public sector banks were opened in Andhra Pradesh during the year 1994-95. The proposal for opening branches at rural centres identified by the banks within their service area and received through the concerned State Government duly recommended are considered by RBI on merit.

[Translation]

Inflow of Gold

7431. SHRI AMAR PAL SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether there has been a considerable increase in the inflow of gold during the last three years and a major part of which is smuggled;

(b) the quantity of gold imported during each of the last two years; and

(c) the steps taken by the Government to check the smuggling of gold?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) and (b). The quantity of gold imported into the country during the last three years is as follows :

Year	(In tonnes)	
	Quantity of gold imported as passengers baggage	Quantity of gold imported under special imprest licences.
1992 (March-December)	92.3	
1993	116.3	-
1994	159.7	18.7

Thus there has been an increase in the inflow of legally imported gold in country. Smuggling being a