

cribed in the Third Schedule of the Banking Regulation Act, 1949, which banks are required to follow, and in accordance with the practices and usages customary among bankers, the banks are given statutory protection from disclosing the quantum of bad and doubtful debts for which the provision is made to the satisfaction of statutory auditors as well as the amount of bad debts written off. In accordance with the statutes governing the public sector banks, information relating to, or to the affairs of their constituents, is not to be divulged.

The regulations rules governing the term-lending institutions like the Industrial Development Bank of India and the Industrial Finance Corporation of India also provide specifically the manner in which their Profit and Loss Account has to be published. Information relating to the provision made for bad and doubtful debts or the amount written off by institutions is also accordingly not published.

Provision of Furniture etc. in rooms of Officers and Employees Unions of the State Bank of Indore

*1097. SHRI RAJ KUMAR RAI : Will the Minister of FINANCE be pleased to state :

(a) what are the rules regulating the provision of furniture, telephones and such other facilities free of cost in the offices of officers and employees unions at the Head Office of the State Bank of Indore ;

(b) the particulars of facilities actually provided there ;

(c) whether the standard of these facilities conform to the prescribed rules ; and

(d) if not, the reasons therefor ?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO) : (a) to (d). A Statement is given below :

Statement

(a) to (d). No rules, as such, have been laid down for public sector banks to regulate provisions of furniture, telephone, etc. free of cost in the offices of the recognised unions/associations at the Banks' Head Offices. Such facilities have, however been provided by the managements at their discretion keeping in view practicality and reasonableness of the demand. State Bank of Indore has reported that furniture, such as tables and chairs, an extension of PBX line and a typewriter have been provided free of cost at offices of the recognised unions/associations at their Head Office in Indore. This was done following an understanding with the recognised workmen union in 1970 and with the recognised officers association in 1981.

[English]

Trade with Germany

*1098. SHRI H.N. NANJE GOWDA : Will the Minister of COMMERCE be pleased to state :

(a) the main items India is exporting to the Federal Public of Germany (FRG) ;

(b) whether India had good business during the last three years with the FRG ; and

(c) whether there will be further improvement in trade relations between the two countries ?

THE MINISTER OF COMMERCE (SHRI NARAYAN DATT TIWARI) : (a) to (c). A statement is given below :

Statement

(a) to (c). Exports from India to the Federal Republic of Germany during the last three years have shown an increasing trend. According to the data compiled by DGCI&S, Indian exports to FRG are estimated to be as follows :

(Rs. crores)

1985-86	512.96
1986-87	740.30
1987-88 (Apr-Dec)	724.99
1986-87 (Apr-Dec)	497.37