

(e) Some of the important steps taken to improve recoveries are enumerated below:

(i) Strengthening and gearing up of the organisational structure in the banks both at the controlling office and at field level.

(2) Where overdues are sizeable, creation of recovery cells by banks for a cluster of their branches.

(3) Assistance by State Govern-

ment for recovery of bank dues in terms of legislation passed as recommended by Tahvar Committee

(4) Requesting the State Governments to ensure creation of proper climate for recovery.

(5) Adoption of schematic approach in lending by banks.

(6) Toning up of pre-lending appraisal system in the banks and improving post-lending supervision techniques.

Statement

I. The recovery performance of public sector banks in respect of direct agricultural advances

	For the year ended June			
	1978	1979	1980	1981 (Provisional)
SBI Group	61.5	61.7	57.8	57.0
Nationalised Bank Group . .	43.4	45.7	48.2	49.7
Public Sector Banks . .	50.2	52.2	52.0	52.3

II. The public sector banks direct agricultural advances (excluding allied activities) to small and marginal farmers and other farmers.

Half year ended	Direct Agricultural Advances to small and marginal farmers		Total Direct Agricultural Advances		% of 2 to 4	
	No. of A/Cs	Amount O/S	No. of A/Cs	Amount O/S		
September 1978	26.68	417.77	39.96	1124.28	37.2	
September 1979	33.84	571.10	49.31	1512.90	37.8	
September 1980	43.50	766.30	61.21	2057.72	37.2	
March 1981	N.A.	N.A.	81.15	2116.24	N.A.	

The data on recovery separately for small and marginal farmers is not available.