

PREFACE



Loans have to be paid back one day. Had this been realized by all, how nice life would have been on this Planet. It would not have prompted the poet to say "Neither be a Lender, nor a Borrower Be." Alas! Given the realities in life, this could remain at best a wishful thinking.

So their business is to lend and lend more. Their proficiency; skill; competency are all tested in how much they lend and how much they RECOVER and how quickly. Suffice it would be to state that this can be likened to the vigour and strength with which one goes about after fully recovering from any ailment. It is agreed by all beyond doubt "Recovery" is essential and get "recovery" is very essential.

We know right from the appraisal stage up to the actual repayment stage the banks need to be careful. We also know that once the money is in the hands of a borrower, attitudinal changes take place. The borrower, with some few exceptions may be, feels a bit more complacent as after all it is not this "own money" which is at stake. Therefore an attempt is made here to put all that we know already proper perspective.

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EW Minium



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