

(c) More than 9,000 employees who have resigned or super-annuated have been paid their terminal benefits. Substantial number of workers seeking re-instatement have filed cases in Courts.

#### **Difficulties for Indian Banks Operating in Foreign Countries**

4972. SHRI VIJAY N. PATIL : Will the Minister of FINANCE be pleased to state :

(a) whether the Indian Banks operating in foreign countries are facing difficulties ;

(b) if so, the nature of difficulties being faced by them ;

(c) how far these difficulties are due to lack of concrete marketing plan for the kind and range of services they would offer in foreign branches ; and

(d) the steps being taken by Government for proper marketing plans and effective control over branches of Indian Banks in foreign countries ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) Reserve Bank of India (RBI) has reported that some of the Indian banks operating abroad have been facing certain problems at some overseas centres in regard to their loan portfolios mainly due to failure of some large borrowers and problems of externalisation of payments receivable from exports to some countries who have balance of payment problems. Some of these problems are faced by other international banks also.

The problems of Indian banks cannot essentially be attributed to lack of marketing strategy alone. The general constraints faced by the Indian banks in the international markets relate to factors such as inadequate capital base, managerial inadequacies, low capital fund, inability to provide large resources supports by head office and greater reliance on short term borrowings in inter-bank markets.

(d) Government of India and Reserve Bank of India have taken various measures to rationalise, strengthen and control the systems of operations of overseas branches. Guidelines have also been issued to banks to control the assets/liabilities structure at the foreign branches and also to fix up country-wise exposure limits and limits of exposure for individual borrowers/borrower groups etc.

#### **Setting up of a National Fund for Drug De-addiction**

4973. SHRI H. B. PATIL :  
DR. T. KALPANA DEVI :  
Will the Minister of FINANCE be pleased to state ;

(a) whether Union Government have decided to set up a National Fund for Drug De-addiction besides taking other steps to check drug abuse ; and

(b) if so, the details regarding the programme of Government and how far Government have achieved success in its efforts ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b) A United Nations team visited India from the 13th to 17th October, 1986 for discussing with appropriate Indian authorities, the areas for increasing co operation between United Nations Fund for Drug Abuse Control and the Government of India. During the discussions, the possibility of United Nations support to India's on-going programmes to counter problems of drug abuse and drug trafficking and setting up of National Fund Drug Abuse Control was also explored. The talks were of preliminary nature and no commitment was made by the United Nations team with regard to nature or extent of assistance. The details of the proposed Fund have therefore not been worked out, as yet.

#### **Deposits in Nationalised Banks and Amount Earmarked for Distribution Through Credit Camps**

4974. SHRI S. M. GURADDI : Will the Minister of FINANCE be pleased to state :