THE MINISTER OF STATE IN THE MINISTRY OF TOURISM (SHRI OMAK APANG): (a) Tourists arriving at airports on package tours are transferred by cars/coaches to their destinations by Travel Agents/Tour Operators. Cars, pre-paid taxis and coach service to city centres are also available at major airports in the country. Efforts are made to further upgrade and improve these facilities with the help of concerned agencies.

(b) to (d) It is proposed to set up a Bharat Paryatan Bhawan in New Delhi to improve facilitation and information service for tourists. All State Governments have also been requested to establish a Paryatan Bhawan in each State capital for this purpose.

[Translation]

Foreign Tourists

3531.SHRI DATTA MEGHE Will the Minister of TOURISM be pleased to state :

- (a) whether our foreign embassies also take some measures so that more and more foreign tourists come to India; and
 - (b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM (SHRI OMAK APANG): (a) and (b) The Indian Missions overseas render all possible assistance to all the persons who approach them and who intend to visit India by way of issue of visas and dissemination of information through pamphlets and brochures. It also maintains sections on Indian culture and tourism in its Home Page on internet.

The Govt. of India Tourist Offices overseas work in close coordination with the Missions and synergise their efforts in positioning India as an attractive destination in the niche markets.

[English]

Debt Trap

3532.SHRI PRITHVIRAJ D. CHAVAN Will the Minister of FINANCE be pleased to state :

- (a) whether many State Govenments are facing Jebt-trap on account of high indebtedness and low Additional Resource Mobilisation efforts, as reflected in the Debt to Net State Domestic Product;
- (t) if so, the States which are likely to be most affected: and
- (c) the details of Debt/NSDP tigures for the last three years. State-wise?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): The information is being collected and will be furnished

Banking Ombudsman Scheme

3533. SHRI PRAKASH YASHWANT AMBEDKAR: Will the Minister of FINANCE be pleased to state:

- (a) the progress of the 'Banking Ombudsman Scheme' formulated by the Reserve Bank of India;
- (b) the number of complaints received, under this scheme;
- (c) whether the Apex Bank exercises any surveillance over the redressal of complaints received by Nodal Officers in Public Sector Banks:
 - (d) if so, the details thereof;
- (e) whether the Apex Bank has received any complaint of breach/violation of Citizens' Charter adopted by all the Public Sector Banks; and
 - (f) if so, the action taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) and (b) Reserve Bank of India (RBI) has formulated the Banking Ombudsman Scheme which came into operation from 14.6.95 for expeditious and inexpensive resolution of customer complaints. RBI has so far appointed 15 Banking Ombudsmen covering all major centres/territories in India. The details of complaints received and handled by Banking Ombudsmen at various centres as on 31.12.97 as reported by RBI is given in the statement.

- (c) and (d) Every Public Sector Bank has appointed a Grievance Officer known as Nodal Officer to deal with customer grievances/complaints. The details of these Nodal Officers were published by Indian Banks' Association (IBA) in the news-papers. Foard of Directors review the progress of complaints redressed by the respective banks.
- (e) and (f) No specific complaint regarding breach/ violation of Citizens' charter adopted by the Public Sector Banks has been received by RBI.

Statement

Position of complaints received and handled by Banking Ombudsman at various centres as on 31.12.1997

S. No	Centre	Total Complaints received	Complaints which are outside the scope of the Scheme	Complaints attended to by B.O.	No. of cases settled
1	2	3	4	5	6
1.	Mumbai	1329	450	879	769