

Terminal Building with all modern facilities including two aerobridges at a cost of Rs. 145.54 crores to handle 800 passengers at a time has been initiated. Airports Authority of India (AAI) has also a plan for extension of apron to facilitate aerobridge stands.

(b) The total number of passengers handled at Biju Patnaik Airport, Bhubaneswar for the last three year (2006-07, 2007-08 and 2008-09) are 351336, 702201 and 671861 respectively.

Racial discrimination of Indians by Air France

3360. SHRI M.V. MYSURA REDDY: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether it has come to the notice of his Ministry the racial discrimination shown to Indians who were coming by Air France flight from USA to Mumbai by the aviation authorities of France for nearly twelve hours;

(b) whether it is also a fact that neither they gave them hotel accommodation as has been done in the case of other passengers or were allowed to go out to get hotel accommodation on their own;

(c) if so, whether his Ministry has raised this matter with the concerned authorities of France; and

(d) if so, what is the outcome?

THE MINISTER OF STATE OF THE MINISTRY OF CIVIL AVIATION (SHRI PRAFUL PATEL):

(a) Yes, Sir.

(b) to (d) The matter was taken up, both with Air France as well as with the French Government authorities. The French authorities have explained that the aircraft had developed a technical snag for which a judicial probe was ordered by the French Attorney General. That prohibited access to the aircraft until 10.00 hrs. the next day. Most passengers having valid travel documents were transferred to hotels. However, fifty two Indian nationals could not be transferred to hotels because they did not have transit visas for Finance. Air France initiated grant of visa to these passengers, after which they were given hotel accommodation. This process took time and delays occurred at various stages. However, the french Ambassador has conveyed his sincere regrets for the unfortunate situation faced by the Indian passengers.

Exorbitant rate of interest on use of credit cards

3361. SHRIMATI KUSUM RAI: Will the Minister of FINANCE be pleased to state:

(a) whether banks like Citibank, HSBC, SBI, ICICI and HDFC are charging exorbitant rate of interest on use of credit cards despite RBI guidelines to charge less interest;

(b) whether the due amount a customer has to pay including the interest doubles the actual usage in a year;

(c) whether there is any scheme for one time settlement of credit card dues, particularly Citibank, HSBC and ICICI;

(d) if so, the details of benefits a customer would get by exercising this option;
and

(e) if not, what action Government proposes to protect the customers in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) and (b) Reserve Bank of India (RBI) issued a Circular dated 7th May, 2007 on 'Complaints about excessive interest charged by banks' advising all commercial bank to put in place appropriate internal principles and procedures so that usurious interest, including processing and other charges are not levied by them on loans and advances. Further, the banks have been advised that while laying down such principles and procedures in respect of small value loans, particularly personal loans and such other loans of similar nature, banks should keep in view the broad guiding principles enumerated in the above circular such as prescribing an appropriate prior approval process for sanctioning such loans, incorporating a reasonable and justified risk premium in the interest rate charged by the banks, fixing justifiable interest and all other charges levied on a loan as well as ceiling thereof, etc.

To address the grievances of the bank customers arising out of perceived non adherence to RBI guidelines or the policies of the banks, RBI has advised the banks to put in place an effective grievances redressal mechanism to redress the grievances of their customers. In case of non redressal of the grievances of the bank customers, RBI has notified Banking Ombudsman Scheme to resolve such issues. As per the extant procedure, the Banking Ombudsman verifies the contents of the complaint with the concerned bank, evaluates the evidence produced by the parties and pass 'awards' of compensation, wherever considered appropriate, which covers actual pecuniary loss to the customer of account of excess charges/penal interest, etc. and a compensation upto Rs. 1 lakh on account of harassment and mental anguish suffered by the customer.

(c) to (e) There is no specific one time settlement scheme for credit cards customers of private sector and foreign banks. However, the banks may consider any such proposal of their customers keeping in view their recovery policies and extant RBI guidelines, in usual course of their business.

New guidelines for recovery agents of banks

3362. SHRI M.V. MYSURA REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that RBI has issued a new set of guidelines for banks' recovery agents;

(b) if so, the details of final norms issued by the RBI for banks' recovery agents;
and

(c) to what extent his Ministry thinks that it would reduce harassment by agents in recovering loans on behalf of banks from consumers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):

(a) to (c) Yes, Sir. Reserve Bank of India (RBI) has issued guidelines on 24th April, 2008 on