

Seventeenth Loksabha

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Title: Regarding the difficulties faced by poor, SC & ST students and farmers in getting loans from Nationalized Bankes.

***SHRI DHANUSH M. KUMAR (TENKASI):** Hon Chairman Sir, Vanakkam. Even though there is no need for collateral security for getting educational loans up to Rs 4 lakh from the Nationalized Banks, the poor, SC and ST students of my constituency face several difficulties in getting such loans. Many students who could not avail these educational loans have become dropouts as they were unable to continue their studies. Sir, the Union Government should do something to rectify this issue.

HON. CHAIRPERSON : You have changed the subject.

SHRI DHANUSH M. KUMAR : No Sir.

HON. CHAIRPERSON: It should have been about pending Railway projects. Ok. Ok. Now please continue.

SHRI DHANUSH M. KUMAR : While fixing the targets for educational loans, it should be made as per reservation to the Backward and Scheduled Castes. Moreover there is a target that 18 per cent of their total turn over should be earmarked for the agriculture sector by the Nationalised Banks. But the Banks are achieving this target through Gold loans. But in the present scenario, in our country, no farmer is in possession of gold with them. Therefore the Union Government should strictly follow the guidelines in this regard to ensure that the farmers avail these farm loans to the fullest extent. Sir, I through you, urge upon

the Union Government to do the needful to ensure that all the farm loans should be made available to farmers without any hassles.