

Seventeenth Loksabha

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Title: Regarding quashing of loan amount of affected by floods.

SHRI ANTO ANTONY (PATHANAMTHITTA): Thank you, Chairman, Sir. I request the Government, through you, to kindly give immediate necessary directions to the banks to quash the foreclosure proceedings in Kootikkal and Mundakkayam villages in Kottayam District, Kerala in my constituency. People in these flood and landslide affected regions are not yet back to normal life as their houses, shops, agricultural land, etc. were washed away in flash floods. It will take years to convert the land into cultivable agricultural land. Therefore, they are not in a position to pay back the loan amount. The banks including public sector banks are using private agencies and ... *to force them to repay the loan and resorting to revenue recovery procedures. Such kind of activities are inhuman and denial of natural justice.

Hence, I would request the Government to kindly do the needful to waive off the loan amount borrowed or to declare moratorium for the repayment of loans by people who lost everything in the repeated natural calamities. In addition to that, the Government may introduce a rehabilitation package to these flood victims

The floods damaged as many as 36 bridges and roads in these areas. The Government may take immediate measures to reconstruct the infrastructure in these affected regions. Many families are still residing on the banks of the flood ravaged rivers. Hence, I would also request the Government to kindly instal an early warning mechanism in these landslide, earthquake and flood-prone regions so that people can prevent the damages related to flash floods to a great extent. Thank you.