

Regarding problems in Education Loan and Crop Loan

**SHRI OMPRAKASH BHUPALSINH ALIAS PAVAN RAJENIMBALKAR (OSMANABAD):**

Hon. Chairperson, thank you very much. Through you, I would like to draw the Government's attention towards an important issue. Sir, as you might be aware that before disbursing education loan to a student, the banks ensure his family owns NA land. So, I would like to seek a clarification in this regard. There is a poor maid servant in my constituency and her daughter got selected for NEET. One cart puller's son has also been selected through NEET. How would these students get loan for education? Should not they opt for it? Can not they become doctor-engineer if they do not possess property? Where would they get NA property? Only on this basis, their education loan applications have been rejected by the banks. This is a very serious matter and I would like to request the hon. Finance Minister to remove this condition of compulsory ownership of NA land for education loan. Otherwise, these poor meritorious and hard-working students would not get a chance to realize their dream of becoming doctor or engineer. Even in the case of crop loan, I want to inform you that district-wise the crop loan distribution targets get fixed. For Dharashiv district, crop loan disbursement of around Rs. 1,500 crore was fixed. But only 53 per cent of this amount has been distributed to the farmers. In this way, the farmers are compelled to go to private money lenders. There are clear instructions for bank authorities not to check the CIBIL score of farmers. But still the crop loan applications of farmers are lying pending with nationalized banks for 4-6 months' time. All this harassment of farmers is being done in the name of RACC. I would request you to kindly disburse the crop loan according to the targets fixed district-wise. Thank you.