

**Need to streamline the process of concessional loans for installation of solar panel by rural beneficiaries under PM Surya Ghar Yojana-Laid**

**SHRI DUSHYANT SINGH (JHALAWAR-BARAN):** I would like to draw the attention of the Government towards a critical issue affecting the effective implementation of the PM Surya Ghar Yojana. This ambitious scheme seeks to promote solar energy adoption and provide affordable electricity to citizens, with a particular focus on rural beneficiaries like those of Jhalawar-Baran through subsidies and concessional loans. However, procedural delays by banks are causing significant disruptions. Many applicants face loan rejections due to challenges with income proofs, credit scores, and other documentation requirements. These hurdles are undermining the scheme's progress, despite the government's timely disbursement of subsidies. Furthermore, the recent imposition of an anti-dumping duty ranging from \$565 to \$677 per metric ton on solar glass imports from China and Vietnam has led to a ₹2 to ₹3 per watt increase in solar panel costs. This surge in prices negatively impacts the solar industry and may discourage the widespread adoption of solar energy. I urge the Government to address these challenges by streamlining loan documentation requirements, ensuring banks expedite loan processing, and reconsidering the anti-dumping duty. These measures are crucial to realizing the scheme's objectives and fostering a cleaner, more sustainable energy future for our country.