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Title: Need to waive loans extended to SCs/STs, minority, backward and landless people in the country under various Central/State Schemes.

SHRIMATI SANTOSH CHOWDHARY (HOSHIARPUR): Late Smt. Indira Gandhiji wanted to fulfil the dreams of Mahatma Gandhi and Late Pt. Jawaharlal Nehru, the first Prime Minister of India for raising the standards of living and quality of life of the SCs/STs population in the country. She took a historic step of nationalizing the bank, so that the poor and downtrodden of the country could get the loan and make their livelihood better. They took the loan under various schemes extended by State and Central Governments Banks, Co-operatives, SCs/STs & BCs Finance Corporation. Because of the social milieu prevailing in the country and their being inexperienced in business and trade and other vocations, these poor people were unable to repay these loans and the interest thereon. Actually, the loans are given to them without upgrading their skills properly and without providing them a market for their goods. Now, deep unrest is prevailing in the hearts of these SCs/STs & BCs community for not waiving their loans.

Madam through you, I request the Government to take active consideration in waiving the debts of SCs/STs, Minority, backward and landless people. It will directly provide relief to the 23% of the population of India.