

DR. V. SIVADASAN (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI M. MOHAMED ABDULLA (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

DR. KANIMOZHI NVN SOMU (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

MR. CHAIRMAN: Hon. Member is directed to put on the Table of the House the assertion made by him that "friends were benefited", during the course of the day.

The next speaker is Shri A. A. Rahim; concern over increasing loan app crimes and other fraudulent activities in the country.

Increasing Loan App crimes and other fraudulent activities in the country

SHRI A.A. RAHIM (Kerala): Sir, I am in front of this august House on behalf of the victims and people who lost their valuable lives due to loan app crimes. Recently, there has been a significant surge in loan app crimes in the country. These crimes involve fraudulent activities committed by using digital platforms primarily through mobile applications offering quick and easy loans. This is a matter of grave concern and requires urgent action. Sir, how could loan apps exploit a large number of people in our country? The reasons are increasing unemployment and living expenditure. Common people, especially the youth, are running from bank to bank for ordinary loans, but our nationalized banks are in a competition to provide loans to corporates without granting any loans to the needy masses. Our conventional banking system is denying loans to these poor and needy. The situation will naturally lead the common man to depend on other sources of money. Sir, the main reasons for the increase in the loan apps is the flawed policies of the Government. The situation of people who borrow money through loan apps is very pathetic. Once the payment is left or if they fail to pay the amount demanded by the app owners, the customer is blackmailed and such mafias commit heinous crimes, including circulating deep-fake videos and morphed images by using data extracted from the clients during the registration process. This leads to clients' suicides and other problems. How the Union Government deals with it is that their only response is 'silence'. I urge the Government to expand more credit schemes to nationalized banks. Strengthening the cooperative sector and promoting credit schemes through

cooperative banks are the solutions. Active engagement is also required in the digital arena. For this, awareness should be created among the public about which loans are legitimate and those which are not should be published at regular intervals.

(MR. DEPUTY CHAIRMAN *in the Chair.*)

Service providers like Google, IOS, etc. shall be regulated in this regard. Apps that violate the laws should be identified and punished. This is a problem that affects the lives of the youth and common people. I urge the Government to take urgent action. Thank you.

DR. AMAR PATNAIK (Odisha): Sir, I associate myself with the matter raised by the hon. Member.

SHRI SANDOSH KUMAR P (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI JOSE K. MANI (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

DR. SANTANU SEN (West Bengal): Sir, I also associate myself with the matter raised by the hon. Member.

DR. FAUZIA KHAN (Maharashtra): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI SUJEET KUMAR (Odisha): Sir, I also associate myself with the matter raised by the hon. Member.

SHRIMATI VANDANA CHAVAN (Maharashtra): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI P. WILSON (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI M. SHANMUGAM (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

SHRIMATI PRIYANKA CHATURVEDI (Maharashtra): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI ABIR RANJAN BISWAS (West Bengal): Sir, I also associate myself with the matter raised by the hon. Member.

SHRIMATI JEBI MATHER HISHAM (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

DR. JOHN BRITTAS (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

DR. V. SIVADASAN (Kerala): Sir, I also associate myself with the matter raised by the hon. Member.

SHRI M. MOHAMED ABDULLA (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

DR. KANIMOZHI NVN SOMU (Tamil Nadu): Sir, I also associate myself with the matter raised by the hon. Member.

Need to take proactive steps for farmers in getting fair price for paddy crops

SHRIMATI JEBI MATHER HISHAM (Kerala): Sir, I am deeply obliged for the opportunity. Let me bring to the attention of this House one of the alarming issues that our country is facing today, that is, farmers' suicide. Recently, two farmers in my home State Kerala committed suicide. The suicide note of one of the farmers from Kuttanad was written in Malayalam which said, "The Government is solely responsible for my death." ...(*Interruptions*).. Sir, why did they commit suicide? Farmers sell their paddy to the Government through Supplyco, Kerala State Supplies Corporation. The Government does not disburse the paddy procurement prices to the farmers and there is an inordinate delay in it. Why is this inordinate delay, Sir? It is because instead of making direct payment to the farmers, the Government, the Supplyco, have an impractical loan scheme by which the Supplyco will issue Paddy Receipt Sheet, PRS, to the farmers at that time of procurement and the farmers will have to give this PRS sheet to the bank and they can avail of loans and Supplyco is supposed to make repayment of the loan which does not happen. The Supplyco