

employment generation. Despite substantial deposit held by banks in Goa, credit disbursement remains alarmingly low with the Credit-Deposit ratio significantly below the national average. Nationalized banks in Goa are failing to meet lending targets under important Government schemes such as the Prime Minister's Employment Generation Programme. Aspiring entrepreneurs and youth are facing challenges such as excessive demands for collateral and guarantors which limit their access to essential credit. Additionally, educational loans are also under disbursed, leaving many students without crucial financial support. This cautious risk-averse approach by banks is affecting Goa's economic growth, limiting job creation and hindering industrial development. While Goa boasts of a robust banking network, it remains inadequate in meeting the financial needs of priority sectors such as tourism, housing, education and agriculture. It is essential for banks in Goa to reassess their approach and improve their credit distribution policies, which could lead to more opportunities for job creation and industrial expansion in Goa.

Hon. Chairman, Sir, timely intervention will empower Goa's small business to flourish, generate employment and contribute significantly to both the State and nation's economy. I request immediate action on this issue and I appeal before the august House for intervention and also for providing solution to the challenges faced by small businesses and individuals in Goa. Thank you.

MR. DEPUTY CHAIRMAN: The following hon. Members associated themselves with the Zero Hour mention made by hon. Member, Shri Sadanand Mhalu Shet Tanavade: Dr. Fauzia Khan (Maharashtra) and Shri R. Girirajan (Tamil Nadu).

Need to address the problem of drinking water in India

DR. K. LAXMAN (Uttar Pradesh): Sir, the Indian Government led by hon. Prime Minister, Shri Narendra Modi, has made significant strides in improving drinking water access through initiatives like the Jal Jeevan Mission and Swachh Bharat Abhiyan. The Jal Jeevan Mission launched in 2019 aims to provide tap water to every rural household, which has directly contributed to improving the drinking water in rural areas and overall sanitation health of rural communities. NITI Aayog's Composite Water Management Index reveals that 600 million people in India face high to extreme water stress and more than 21 cities are projected to face severe groundwater depletion by 2030. However, challenges remain.

Sir, I have a suggestion to make. Renowned water expert, Shri T. Hanumantharao's 'Four Waters' concept was implemented in some villages of the combined State of Andhra Pradesh in 2001-02. One village, namely, Gottigari Palli in Zaheerabad District implemented it at a cost of Rs. 5000 per acre. It has been consistently providing not only safe drinking water to all the nearby villages, but also water to irrigate three crops in a year, even to this day after 23 years. The concept was totally ignored by the successive Congress and TRS Governments in Telangana since 2004, mooted by major projects consisting Rs. 7 to 8 lakh per acre just to help some contractors. However, the BJP Government in Rajasthan implemented watershed programme based on Hanumantha Rao concept under the *Mukhyamantri Jal Swavlamban Yojana* in 33 districts, covering lakhs of acres and providing safe drinking water which has transformed the '*maru bhoomi*' Rajasthan. Sir, through you, I appeal to the Government to focus on measures such as Four Waters concept and rainwater harvesting by sustainable water use practices, enhance water quality monitoring systems which are crucial and nationwide campaigns focussing on water conservation. Thank you, Sir.

MR. DEPUTY CHAIRMAN: The following hon. Members associated themselves with the matter raised by hon. Member, Dr. K. Laxman: Shri Dhananjay Bhimrao Mahadik (Maharashtra), Shri Ghanshyam Tiwari (Rajasthan), Shri Neeraj Shekhar (Uttar Pradesh), Shrimati S. Phangnon Konyak (Nagaland), Dr. Dinesh Sharma (Uttar Pradesh), Shri Rambhai Harjibhai Mokariya (Gujarat), Dr. John Brittas (Kerala), Shri R. Girirajan (Tamil Nadu) and Dr. Fauzia Khan (Maharashtra).

श्री उपसभापति: धन्यवाद, माननीय डा. के. लक्ष्मण। माननीया श्रीमती दर्शना सिंह।

Need to promote medical tourism in India

श्रीमती दर्शना सिंह (उत्तर प्रदेश): उपसभापति महोदय, आपने मुझे शून्य काल में बोलने का अवसर प्रदान किया, इसके लिए मैं आपकी बहुत आभारी हूं। महोदय, मैं आपके माध्यम से चिकित्सा पर्यटन को बढ़ावा देने से संबंधित विषय पर अपनी बात रखना चाहती हूं। आज मेडिकल टूरिज्म दुनिया भर में तेजी से बढ़ता हुआ एक प्रमुख उद्योग बन गया है। हाल के वर्षों में माननीय प्रधान मंत्री जी के प्रयास से भारत चिकित्सा पर्यटन के क्षेत्र में एक प्रमुख देश के रूप में