

and cut off head from the statue of Biju Patnaik. And, a BJP MLA says that the name of Biju Patnaik International Airport should be changed. What is this politics? Sir, my request is that this has to be restored. March 5<sup>th</sup> has to be a State holiday and it has to be declared as a Panchayati Raj *Divas*.

Sir, in politics, vandalism or disrespect should not be shown to any leader. Can we show disrespect to any other leader whose statue is in our State? No, we will never do it. That is not our culture. So, Sir, through this august House, I request that March 5<sup>th</sup> be declared a State holiday and Panchayati Raj *Divas* in Odisha. Thank you.

MR. DEPUTY CHAIRMAN: The following hon. Members associated themselves with the matter raised by the hon. Member, Shri Debashish Samantaray: Shri Ritabrata Banerjee (West Bengal), Shri Prakash Chik Baraik (West Bengal), Shri Sanjay Yadav (Bihar), Dr. John Brittas (Kerala) and Dr. Sasmit Patra (Odisha).

### **Need to address harassments faced by consumers due to erroneous financial reporting to CIBIL**

SHRI SADANAND MHALU SHET TANAVADE (Goa): Hon. Deputy Chairman, Sir, I wish to draw the attention of this august House to a grave issue affecting countless citizens, who have been victims of prolonged credit card disputes, some continuing for over a decade, erroneous financial reporting to CIBIL and relentless harassment by recovery agencies and third-party entities. Over the years, numerous cases have emerged where individuals were randomly issued credit cards merely to meet sales target. Many remain unaware of this card until annual charges are levied. With the accumulation of interest and penalties, minor dues of few hundred or thousand rupees escalate into several lakhs, pushing consumers into financial distress and trauma. Additionally, many credit card holders face fraudulent transactions, overcharging, incorrect billing or unjustified charges.

When consumers raise disputes, credit card companies and banks fail to resolve them within the stipulated time. Instead of addressing these concerns, banks continue to send bills with penalties, interest, late fee payments and other compounded charges. Due to these excessive and unwarranted charges, original outstanding amount of a few hundred or thousand rupees balloons into several lakhs.

To recover these inflated amounts, banks issue legal notices and appoint recovery agencies that result into coercive methods, subjecting consumers to persistent harassment and trauma. Despite the fact that these cases are time-barred, notices continue to be sent to consumers even after 15 to 20 years. Banks have deliberately kept disputes artificially alive under the legal pretext, causing undue

hardship to consumers. The fact that no legal action has been taken against these individuals suggests that either the banks lack evidences or are at fault themselves.

Furthermore, financial institutions have been selling or transferring consumers' accounts and outstanding dues to third-party agencies without informing the consumers. These agencies, operating with minimal regulation, engage in questionable recovery practices. Even when individuals attempt to settle their dues, their CIBIL scores remain negatively impacted, limiting their access to credit and financial services and affecting their financial stability. One of the most severe consequences of this unjustified recovery is the wrongful downgrading of consumers' CIBIL scores. This limits their ability to obtain loans, mortgages and even employment opportunities. Even after settling disputes, many individuals continue to suffer from poor credit ratings leading to long-term financial instability. I appeal to the Government to take immediate corrective measures to protect consumers' rights and provide relief to those who have fallen victim to these questionable banking practices. Government's intervention is essential in assisting affected citizens in rebuilding their credit scores through structured credit ... (*Time-bell rings.*)

MR. DEPUTY CHAIRMAN: The following hon. Members associated themselves with the matter raised by the hon. Member, Shri Sadanand Mhalu Shet Tanavade: Dr. Fauzia Khan (Maharashtra), Shri Dhananjay Bhimrao Mahadik (Maharashtra), Shri R. Girirajan (Tamil Nadu), Dr. John Brittas (Kerala), Shri Jose K. Mani (Kerala), Shri Niranjan Bishi (Odisha) and Shri Meda Raghunadha Reddy (Andhra Pradesh).

Now, Shri. Manoj Kumar Jha on 'Concern over Duplication of Electoral Photo Identity Cards and its Impact on Elections'.

### **Concern over the duplication of Electors Photo Identity Cards and its impact on Elections**

**श्री मनोज कुमार झा** (बिहार): माननीय उपसभापति महोदय, यह एक प्रश्न ऐसा है, जो बीते कुछ महीनों से या यूं कहूं तो, पिछले कुछ वर्षों से भी उद्वेलित कर रहा है, न सिर्फ पोलिकिटल पार्टीज को, बल्कि आम अवाम, आम नागरिक और आम वोटर को।

माननीय उपसभापति महोदय, आर्टिकल 324 की जब रचना हो रही थी, तब संविधान सभा की बैठकों में कई तरह के सुझाव आए और कई तरह की शंकाएं भी व्यक्त की गईं। उसके मद्देनजर आर्टिकल 324 में दो महत्वपूर्ण चीजें हैं, conducting free and fair elections or level-playing field. सर, यह free and fair elections महज एक खोखली इबारत नहीं है, इसके पीछे भाव है, इसके पीछे दर्शन है। हाल के दिनों में ईपीआईसी काइर्स के मद्देनजर duplication को लेकर जो चीजें हो रही हैं, वे सबके लिए चिंता का विषय है। कई बार न सिर्फ एक राज्य जिसका