```java
import java.util.Scanner;

class sum_lowerdiagonal {
    public static void main(String[] args) {
        Scanner sc = new Scanner(System.in);

        System.out.print("Enter number of rows: ");
        int n = sc.nextInt();

        System.out.print("Enter number of columns: ");
        int m = sc.nextInt();

        int[][] a = new int[n][m];

        System.out.println("Enter matrix elements:");
        for (int i = 0; i < n; i++) {
            for (int j = 0; j < m; j++) {
                a[i][j] = sc.nextInt();
            }
        }

        int sum = 0;

        for (int i = 0; i < n; i++) {
            for (int j = 0; j < m; j++) {
                if (i > j) {
                    sum = sum + a[i][j];
                }
            }
        }

        System.out.println("Sum of lower diagonal elements = " + sum);
    }
}
```