

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION NO.2620

ANSWERED ON TUESDAY, AUGUST 12, 2025/ 21 SRAVANA ,1947 (SAKA)

LOANS RECOVERED THROUGH THE SARFAESI ACT

2620. SHRI SANDOSH KUMAR P:

Will the Minister of FINANCE be pleased to state:

- a) the State wise details of the recovery of bad loans or Non-Performing Assets (NPAs) through the SARFAESI Act in the last financial year;
- (b) whether the Government is planning to declare a moratorium on loans taken by the victims of natural calamities;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) Reserve Bank of India (RBI) has informed that state wise details of the recovery of bad loans or Non-Performing Assets (NPAs) through the SARFAESI Act is not maintained by RBI. However, as per provisional data furnished by RBI for Financial Year 2024-25, a sum of Rs.32,466 crore has been recovered by Scheduled Commercial Banks by initiating action in 2,15,709 cases under the SARFAESI Act.

(b) to (d) In order to mitigate the burden of debt servicing brought about by the disruptions in the market conditions on account of any natural calamities, directions have been issued by RBI vide Master Direction FIDD CO.FSD.BC.No.9 /05.10.001/2018-19 and Master Direction FIDD CO.FSD.BC.No.10 /05.10.001/2018-19 dated October, 17,2018 on relief measures by banks in areas affected by natural calamities, which provides for relief measures to be undertaken by banks in areas affected by natural calamities by way of restructuring of loans without downgrade in asset classification and sanctioning of fresh loans. The relief measures ensure *that the additional stress faced by borrowers due to calamity induced difficulties are addressed in an effective and speedy manner with the coordination of State Authorities and other implementation agencies such as State Level Bankers' Committees (SLBCs) /District Consultative Committees (DCCs). The relief measures, inter alia, provide for moratorium to be extended to those borrowers impacted by natural calamities and are availing relief measures under the directions as decided by SLBC/DCC.*
