

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1823**

ANSWERED ON TUESDAY, DECEMBER 16, 2025/ 25 AGRAHAYANA, 1947 (SAKA)

**LOAN WAIVERS, WRITE-OFFS AND MORATORIUMS TO AGRICULTURAL BORROWERS**

1823 SMT. RANJEET RANJAN:

SHRI DIGVIJAYA SINGH:

SHRI NEERAJ DANGI:

Will the Minister of FINANCE be pleased to state:

(a) the State-wise and year-wise details of loan waivers, write off and moratoriums provided by scheduled commercial banks to agricultural borrowers affected by floods, landslides or heavy rainfall since 2020;

(b) the State-wise, bank-wise and year-wise details of money spent on waivers, write-offs and moratorium related relief since 2020; and

(c) whether Government has assessed the adequacy and timeliness of these relief measures for rural borrowers affected by climate related disasters and if so, the details thereof?

**ANSWER**

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

(a) to (c) The Government has taken various measures to provide relief to the agricultural borrowers affected by floods, landslides and heavy rainfall. In this regard, Reserve Bank of India (RBI) has issued Master Directions on 17 October 2018 on relief measures by banks in areas affected by natural calamities which inter-alia provides the following:

- Cyclone, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloudburst, pest attack, and cold wave/frost have been recognized as natural calamities.
- In the event of natural calamities declared by the State/Central Government, all short-term loans, except those which are overdue at the time of occurrence of natural calamity, shall be eligible for restructuring.
- Fresh loans can also be sanctioned by banks to affected borrowers.
- Agricultural term loan instalments shall also be rescheduled keeping in view the repaying capacity of the borrower and the nature of natural calamity.
- The restructured portion of the short term as well as long-term loans may be treated as current dues and need not be classified as Non-Performing Assets (NPA).

As reported by RBI, state-wise data on relief measures i.e., (i) restructured/rescheduled advances and (ii) fresh finance/relending extended by Scheduled Commercial Banks on account of natural calamities, during the period from January 2020 to June 2025, is given at **Annexure-I and Annexure-II** respectively.

The year-wise loans written-off in Agriculture and Allied Activities sector by Scheduled Commercial Banks (excluding RRBs and Payment Banks) are as under:

**(Amount in Rs Crore)**

<b>Financial Year</b>	<b>Amount</b>
<b>2020-21</b>	14,483
<b>2021-22</b>	15,222
<b>2022-23</b>	23,852
<b>2023-24</b>	24,426
<b>2024-25</b>	21,882
<b>2025-26*</b>	14,122

Source: RBI

\*: Provisional data for FY 2025-26 as on 30.09.2025

The Government in coordination with various stakeholders viz., State Level Bankers' Committee (SLBC), RBI, National Bank for Agriculture and Rural Development (NABARD), Banks, State/Central Government departments etc. makes efforts to extend adequate relief measures to the affected borrowers within best possible timelines.

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**Annexure-I referred to in part (a) to (c) of Rajya Sabha Un-Starred Question no. 1823 on “Loan waivers, write-offs and moratoriums to agricultural borrowers” answered on 16.12.2025**

**Data on Relief measures (Restructured/Rescheduled) extended by banks on account of natural calamities**

**(Number of Accounts in Actuals and Amount in Rs crore)**

Sl. No.	Name of the State	2020		2021		2022		2023		2024		2025*	
		No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1	Andhra Pradesh	48	2.72	-	-	-	-	-	-	11,764	811.86	-	-
2	Assam	-	-	-	-	2,88,370	851.3	-	-	-	-	-	-
3	Himachal Pradesh	-	-	-	-	-	-	7,388	975.03	-	-	-	-
4	Jammu & Kashmir	1,11,597	622.51	-	-	-	-	-	-	-	-	-	-
5	Jharkhand	-	-	-	-	751	11.03	-	-	-	-	-	-
6	Karnataka	11,393	436.61	17,433	1357.4	-	-	15,675	254.9	21,605	448.95	-	-
7	Kerala	-	-	-	-	23,000	233.5	-	-	27	1.12	16	0.7
8	Maharashtra	1,34,657	1875.02	23,000	791.22	4,123	204.96	1,359	21.88	-	-	-	-
9	Manipur	-	-	-	-	-	-	34,879	1,189.97	35,888	1,247.10	18,294	219.3
10	Sikkim	-	-	-	-	-	-	34	7.99	35	16.87	-	-
11	Tamil Nadu	-	-	-	-	-	-	-	-	5,214	468.14	8	191.81
12	West Bengal	-	-	13	0.10	-	-	-	-	-	-	-	-

*Source: Report submitted by State Level Bankers Committees(SLBC) through Regional Offices of RBI for SCBs, including RRBs.*

*\*: 2025 data is till June 2025.*

**Annexure-II referred to in part (a) to (c) of Rajya Sabha Un-Starred Question no. 1823 on “Loan waivers, write-offs and moratoriums to agricultural borrowers” answered on 16.12.2025**

**Data on Relief measures (Fresh finance/Relending provided) extended by banks on account of natural calamities**

**(Number of Accounts in Actuals and Amount in Rs crore)**

Sl. No.	Name of the State	2020		2021		2022		2023		2024		2025*	
		No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1	Andhra Pradesh	-	-	-	-	-	-	-	-	11,834	65.66	-	-
2	Assam	-	-	-	-	3,011	26.6	-	-	-	-	-	-
3	Himachal Pradesh	-	-	-	-	-	-	317	3.59	-	-	-	-
4	Jammu & Kashmir	85,060	418	-	-	-	-	-	-	-	-	-	-
5	Jharkhand	-	-	-	-	20,312	227.90	-	-	-	-	-	-
6	Karnataka	1,55,493	4174.7	66,588	5,675.91	-	-	1	0.12	7,126	344.43	-	-
7	Kerala	-	-	-	-	-	-	-	-	8	0.14	94	0.81
8	Maharashtra	10,15,619	8,537.46	4,310	232.99	1,861	57.92	-	-	-	-	-	-
9	Manipur	-	-	-	-	-	-	866	20.9	865	20.94	962	25.02
10	Rajasthan	-	-	119.5	48	-	-	-	-	-	-	-	-
11	Sikkim	-	-	-	-	-	-	5	0.49	1	0.1	-	-
12	Tamil Nadu	-	-	-	-	-	-	-	-	12,939	402.46	11	31.08
13	Tripura	-	-	-	-	-	-	-	-	28,490	1,529.12	-	-

Source: Report submitted by State Level Bankers Committees(SLBC) through Regional Offices of RBI for SCBs, including RRBs.

\*: 2025 data is till June 2025.