

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 399

ANSWERED ON TUESDAY, 03rd FEBRUARY, 2026/ 14 MAGHA, 1947 (SAKA)

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

399 SHRI PRAMOD TIWARI:

Will the Minister of FINANCE be pleased to state:

- a) the details of loan waivers, write offs and moratoriums extended by the Scheduled Commercial Banks to agricultural borrowers affected by climate related disasters during the last five years, State-wise;
- b) the adequacy and timeliness of these relief measures;
- c) the details of farmers and agricultural labourers died by suicides during the said period due to bankruptcy or indebtedness; and
- d) the measures taken by Government to deal with ongoing agrarian crisis and increase availability of institutional credit to farmers?

ANSWER

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

(a) to (b) 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 December 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:

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

(Amount in Rs Crore)

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.

(c) As reported by Department of Agriculture and Farmers Welfare, the National Crime Records Bureau (NCRB) under the Ministry of Home Affairs compiles and disseminates information on suicides in its publication titled 'Accidental Deaths and Suicides in India' (ADSI). The report till 2023 is available on NCRB website (<https://ncrb.gov.in>). However, the ADSI reports do not provide any assessment regarding the link between escalating farm indebtedness, bankruptcy and agrarian suicides. The reasons for suicides are wide ranging and not detailed in the report.

(d) As informed by Department of Agriculture and Farmers Welfare, the Government has implemented structured long-term measures to economically empower farmers. These initiatives include direct cash benefit schemes (Pradhan Mantri Kisan Samman Nidhi), crop insurance (Pradhan Mantri Fasal Bima Yojana), Krishonnati Yojana, Rashtriya Krishi Vikas Yojana (RKVY) etc. Further, the Government has taken several measures to increase availability of institutional credit to farmers which inter-alia include fixing of annual Ground Level Agriculture Credit (GLC) target to banks, Priority Sector Lending (PSL) targets to banks, access to affordable credit through Kisan Credit Card (KCC/ Modified Interest Subvention Scheme (MISS), Agriculture Infrastructure Fund (AIF), Pradhan Mantri Matsya Sampada Yojana (PMMSY), Animal Husbandry Infrastructure Development Fund (AHIDF) etc.

Annexure-I referred to in part (a) to (b) of Rajya Sabha Un-Starred Question no. 399 on "Loan waivers, write-offs and moratoriums to agricultural borrowers" answered on 03.02.2026

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	-	-	6251	1151.09
4	Jammu & Kashmir	1,11,597	622.51	-	-	-	-	-	-	-	-	582	138.86
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	Ladakh	-	-	-	-	-	-	-	-	-	-	208	199.62
9	Maharashtra	1,34,657	1875.02	23,000	791.22	4,123	204.96	1,359	21.88	-	-	-	-
10	Manipur	-	-	-	-	-	-	34,879	1,189.97	35,888	1,247.10	18,294	219.3
11	Sikkim	-	-	-	-	-	-	34	7.99	35	16.87	-	-
12	Tamil Nadu	-	-	-	-	-	-	-	-	5,214	468.14	8	191.81
13	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 December 2025.

Annexure-II referred to in part (a) to (b) of Rajya Sabha Un-Starred Question no. 399 on “Loan waivers, write-offs and moratoriums to agricultural borrowers” answered on 03.02.2026

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	-	-	291	7.65
4	Jammu & Kashmir	85,060	418	-	-	-	-	-	-	-	-	7	0.30
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	Ladakh	-	-	-	-	-	-	-	-	-	-	15	3.93
9	Maharashtra	10,15,619	8,537.46	4,310	232.99	1,861	57.92	-	-	-	-	-	-
10	Manipur	-	-	-	-	-	-	866	20.9	865	20.94	962	25.02
11	Rajasthan	-	-	119.5	48	-	-	-	-	-	-	-	-
12	Sikkim	-	-	-	-	-	-	5	0.49	1	0.1	-	-
13	Tamil Nadu	-	-	-	-	-	-	-	-	12,939	402.46	11	31.08
14	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 December 2025.*