

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

**STARRED QUESTION NO. \*219**

ANSWERED ON MONDAY, DECEMBER 15, 2025/ AGRAHAYANA 24, 1947 (SAKA)

**Loan Moratorium Provided by Commercial Banks**

\*219. SHRI BENNY BEHANAN:

Will the Minister of FINANCE be pleased to state:

(a) the details of loan waivers, loan write off and loan moratoriums provided by Scheduled Commercial Banks to agricultural borrowers affected by floods, landslides and heavy rainfall since 2020, State/year-wise;

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

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

**ANSWER**

THE FINANCE MINISTER

(SMT. NIRMALA SITHARAMAN)

(a) to (c): A Statement is laid on the Table of the House.

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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (c) OF LOK SABHA  
STARRED QUESTION NO.\*219 ANSWERED ON 15<sup>th</sup> DECEMBER,2025,  
REGARDING ‘LOAN MORATORIUM PROVIDED BY COMMERCIAL BANKS’**

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

Statement referred to in parts (a) to (c) of Lok Sabha Starred Question No. \*219 on ‘Loan Moratorium Provided by Commercial Banks’ due for answer on 15.12.2025

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.

\*: Data for 2025 is till June 2025.

## Annexure-II

Statement referred to in parts (a) to (c) of Lok Sabha Starred Question No. \*219 on 'Loan Moratorium Provided by Commercial Banks' due for answer on 15.12.2025

**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.

\*: Data for 2025 is till June 2025.