

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
STARRED QUESTION. NO. 355
TO BE ANSWERED ON THE 17TH MARCH, 2026

RELIEF TO FLOOD AFFECTED FARMERS IN BIHAR

*355. SHRI TARIQ ANWAR:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government is aware that the agricultural land of thousands of farmers in the Katihar district of Bihar has been destroyed due to erosion and floods caused by the rivers Ganga and Kosi as a result of which the said farmers are in severe economic crisis;
- (b) whether the disaster affected farmers are unable to repay the agricultural loans taken from various banks and proceedings like giving notices and attachment (Kurki) are being initiated against the said farmers; and
- (c) whether the Government proposes to implement any special scheme for waiver or restructuring of the agricultural loans provided to such farmers and if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHOUHAN)

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

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF LOK SABHA STARRED QUESTION NO.355 REGARDING "RELIEF TO FLOOD AFFECTED FARMERS IN BIHAR" DUE FOR REPLY ON 17TH MARCH, 2026

(a): The State Government of Bihar has informed that the district of Katihar possesses a unique and complex hydro geographical profile. The district is bounded and intersected by the Ganga, Kosi and Mahananda Rivers. Due to its location, the banks of these rivers are subjected to flooding. In response to the flood damage during Kharif 2025-26 season, Bihar Government has disbursed a total of Rs.4,97,57,686.00 for 2926.922 hectare of damaged area. 9758 farmers were provided financial assistance under Krishi Input Subsidy scheme.

As per the National Policy on Disaster Management (NPDM), the State Government is primarily responsible for providing necessary relief measures on ground level in the wake of notified calamities including floods. The State Governments undertake relief measures in the wake of natural calamities from funds available in the form of the State Disaster Response Fund (SDRF) in accordance with the Government of India approved items and norms. Additional financial assistance, over and above SDRF, is considered from the National Disaster Response Fund (NDRF), as per laid down procedure, in case of disaster of 'severe nature', which includes an assessment based on the visit of an Inter-Ministerial Central Team (IMCT) and a memorandum for assistance under NDRF submitted by the State/ UT Government.

The State Government of Bihar is allocated an amount of Rs.1836.00 crore (Rs.1376.80 crore Central share + Rs.459.20 crore State share) for the financial year 2025-2026 under SDRF, of which the first Instalment of Rs.688.40 crore, as Central share is released to the State.

(b): Recovery of bank loans is governed by applicable laws and regulatory guidelines issued by the Reserve Bank of India (RBI). Further, the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 are not applicable to security interests created in agricultural land.

The State Government of Bihar has informed that no incident of attachment of agricultural land (kurki) against farmers in Katihar district in connection with agricultural loans has been received.

(c): No specific scheme for waiver of agricultural loans is under implementation by the Government of India.

The Reserve Bank of India (RBI) in its guidelines on relief measures by banks in areas affected by natural calamities, also provides:-

- 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 may also be sanctioned to affected borrowers;
- Agricultural term loan instalments shall also be rescheduled keeping in view the repaying capacity of the borrower and nature of natural calamity.
- The restructured portion of short term loans as well as long term loans may be treated as current dues and need not be classified as Non-Performing Assets (NPAs).