

**GOVERNMENT OF INDIA
MINISTRY OF HOME AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION NO. 643**

TO BE ANSWERED ON THE 3RD FEBRUARY, 2026/ MAGHA 14, 1947 (SAKA)

NATIONAL DISASTER MANAGEMENT AUTHORITY

643. SMT. PRIYANKA GANDHI VADRA:

Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether the National Disaster Management Authority (NDMA) had directed banks to grant loan waivers or moratoriums on repayment prior to the revocation of section 13 of the Disaster Management Act;

(b) if so, details of loans waived or restructured since 2005, including the number of beneficiaries, State and bank-wise;

(c) whether requests for loan waiver from disaster affected States were pending before the Government at the time of revocation of section 13 of the Disaster Management Act and if so, the details thereof;

(d) whether the Government is considering granting loan waivers to the survivors of the major natural disasters since 2023, State-wise including Himachal Pradesh and Uttarakhand; and

(e) whether the Government is considering granting loan waivers to the survivors of the Chooralmala-Mundakkai landslide in Wayanad and if so, the details thereof?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS
(SHRI NITYANAND RAI)**

(a) to (c): No, Sir. No such recommendations were made by NDMA prior to the omission of this section vide the Disaster Management

(Amendment) Act, 2024. Database on pending requests for loan waivers is not maintained by this Ministry. Further, WP(C) No.28509 of 2024- In Re: Prevention and Management of Natural Disasters in Kerala is pending in Hon'ble High Court of Kerala at Ernakulam.

(d) and (e): No, Sir. Following the omission of section 13, there is no provision under the Disaster Management Act, 2005 for NDMA to recommend loan waivers. Financial assistance for relief and rehabilitation in the wake of notified natural disasters, including those in Himachal Pradesh, Uttarakhand, and the Chooralmala-Mundakkai landslide in Wayanad, is provided from the State Disaster Response Fund (SDRF) and supplemented by the National Disaster Response Fund (NDRF) as per established norms and procedures.
