

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. †65

Answered on the December 4, 2023/ Agrahayana 13, 1945 (Saka)

Risk of Natural Disaster

†65. SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:

Will the Minister of FINANCE be pleased to state:

- (a) Whether the Government has taken the initiative to review the risks of natural disasters associated with loans provided by the banks;
- (b) if so, the details thereof; and
- (c) the details of the financial loss incurred due to disasters during the last five years and the effect thereof on repayment of loan State-wise?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(DR. BHAGWAT KARAD)

(a) to (c): As per Reserve Bank of India's (RBI's) Master Direction – Relief Measures by banks in areas affected by Natural Calamities 2018 - to Scheduled Commercial Banks, in the event of natural calamities declared by the State/Central Government, all short-term production credit (crop loans), except those which are overdue at the time of occurrence of natural calamity, are eligible for restructuring. Agricultural term loan instalments can also be rescheduled keeping in view the repaying capacity of the borrower and the nature of natural calamity. Also, depending on the severity of a natural calamity, State Level Bankers' Committee decides on general rescheduling of all other loans (e.g. loans granted for allied activities, loans to rural artisans, traders, micro/small industrial units or in case of extreme situations, medium enterprises). Further, fresh loans can also be sanctioned by banks to affected borrowers.

Disaster Management Division (DMD), Ministry of Home Affairs (MHA), has informed that the primary responsibility for disaster management rests with the concerned state governments, who undertake relief measures in the wake of natural disaster from the State Disaster Response Fund (SDRF), already placed at their disposal, in accordance with the Government of India approved items and norms. Additional financial assistance is provided from National Disaster Response Fund (NDRF), as per the laid down procedure in case of disaster of 'severe nature'. DMD has further informed that although MHA does not maintain the centralized data regarding financial loss incurred due to disaster, as per information received from the state governments, the state-wise details of demands received by MHA for additional relief from NDRF, and funds approved and released by the Central Government from NDRF during the last 5 years are annexed.

Lok Sabha Unstarred Question no. 65 for 4.12.2023 regarding “Risk of Natural Disaster”
Statement showing state-wise details of assistance sought and fund released from
NDRF during the last five years i.e. 2018-19 to 2022-23

(amount in ₹ crore)

S.No.	State	Relief/Amount Sought by State Government	Amount approved by High Level Committee (HLC)	Funds Released from NDRF
2018-19				
1.	Andhra Pradesh	2,274.96	622.17	622.17
2.	Assam	2,509.07	138.38	00.00*
3.	Himachal Pradesh	1,601.03	317.44	312.76
4.	Karnataka	575.15	546.21	525.22
5.	Kerala	5,596.77	3,048.39	2,904.85
6.	Manipur	165.94	42.46	00.00*
7.	Nagaland	417.93	131.16	130.73
8.	Odisha	2,751.72	1,023.59	341.72
9.	Tamil Nadu	2,715.29	1,146.12	900.31
10.	Tripura	805.92	268.63	171.74
11.	Uttar Pradesh	570.45	191.73	00.00*
2019-20				
1.	Assam	3,237.76	616.63	00.00*
2.	Bihar	4,183.32	953.17	953.17
3.	Himachal Pradesh	1,515.35	349.42	348.46
4.	Karnataka	3,894.57	1,869.85	1,652.54
5.	Kerala	2,072.62	460.77	00.00*
6.	Madhya Pradesh	6,619.00	1,749.73	1,712.14
7.	Meghalaya	131.61	18.87	16.52
8.	Maharashtra	9,318.37	2,715.11	2,715.11
9.	Nagaland	311.88	177.37	176.94
10.	Rajasthan	2,645.86	889.21	622.97
11.	Tripura	444.77	63.32	12.93
12.	Uttar Pradesh	808.41	367.17	00.00*
13.	Odisha	5,446.63	3,517.86	2,505.23
14.	West Bengal	7,477.00	1,090.68	958.33
2020-21				
1.	Andhra Pradesh	2,260.45	704.36	657.07
2.	Arunachal Pradesh	792.71	75.86	59.34
3.	Assam	2,640.87	437.15	44.37
4.	Bihar	3,635.61	1,255.27	1,255.27
5.	Himachal Pradesh	804.40	121.17	2.90
6.	Karnataka	2,254.23	1,318.30	1,318.30
7.	Madhya Pradesh	1,779.47	611.61	611.61
8.	Maharashtra	4,438.98	1,121.12	1,121.12
9.	Odisha	917.56	449.17	00.00*
10.	Sikkim	366.68	87.84	73.86
11.	Tamil Nadu	1,972.63	500.42	500.42

S.No.	State	Relief/Amount Sought by State Government	Amount approved by High Level Committee (HLC)	Funds Released from NDRF
12.	Telangana	698.87	245.96	00.00*
13.	Uttar Pradesh	802.24	386.06	00.00*
14.	West Bengal	35,018.39	2,707.77	2,250.28
2021-22				
1.	Andhra Pradesh	1,081.70	351.43	351.43
2.	Bihar	4,913.54	1,038.96	1,038.96
3.	Himachal Pradesh	692.23	112.19	0.00*
4.	Karnataka	1,281.89	492.39	492.39
5.	Maharashtra	1,031.60	355.39	355.39
6.	Rajasthan	757.00	292.51	13.46
7.	Sikkim	126.18	59.35	55.23
8.	Tamil Nadu	1,510.83	352.85	352.85
9.	West Bengal	2,630.52	475.04	50.13 [#]
2022-23				
1.	Assam	1,309.50	520.47	160.94
2.	Andhra Pradesh	219.22	State Governments were advised to meet the relief expenditure on account of damages caused during the flood of 2022 from their SDRF, in which sufficient funds are available since the first charge of relief expenditure is always on SDRF.	
3.	Gujarat	152.72		
4.	Maharashtra	3,902.62		
5.	Himachal Pradesh	2,516.82		
6.	Karnataka	1,944.47	941.04	939.83
7.	Sikkim	267.79	47.43	46.89

* As per laid down procedure, the funds are released from NDRF subject to the adjustment of 50% of balance available in the SDRF account of respective States on 1st April of the then financial year. Hence, in some cases, where sufficient funds are available in SDRF, the net out go from the NDRF was 'NIL' against the amount approved by HLC.

[#] ₹300 Crore was released on account basis from NDRF and after adjustment of 50% balance available in the SDRF net amount go.

Source: Disaster Management Division, Ministry of Home Affairs