



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2015-16/156

FIDD No. FSD.BC.12/05.10.001/2015-16

August 21, 2015

The Chairman/Managing Director/Chief Executive Officer  
All Scheduled Commercial Banks  
(excluding Regional Rural Banks)

Madam/Dear Sir

**GUIDELINES FOR RELIEF MEASURES BY BANKS  
IN AREAS AFFECTED BY NATURAL CALAMITIES**

Please refer to our [Master Circular FIDD.No.FSD.BC.01/05.10.001/2015-16 dated July 1, 2015](#) containing 'Guidelines for Relief Measures by Banks in Areas affected by Natural Calamities'. Considering that Government of India has, vide their notification dated April 8, 2015, reduced the criteria of crop loss from 50 percent to 33 percent for providing input subsidy (compensation) to the farmers, the above guidelines have been reviewed.

2. It has been decided to allow State Level Bankers' Committees/District Level Consultative Committees/banks to take a view on rescheduling of loans if the crop loss is 33% or more. Banks may allow a maximum period of repayment of up to 2 years (including the moratorium period of 1 year) if the loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of one year). The relevant paras (5.5, 5.6, 6.3 and 6.7) of the guidelines have been suitably amended and the updated Master Circular has been placed on our website ([www.rbi.org.in](#)) simultaneously.

3. Please acknowledge receipt.

Yours faithfully

(Madhavi Sharma)  
Chief General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फैक्स:91-22-22621011/22610943/22610948 ई-मेल: [cgmincfidd@rbi.org.in](mailto:cgmincfidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंक द्वारा मेल डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.