

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**  
**STARRED QUESTION NO. \*185**

ANSWERED ON TUESDAY, 18<sup>TH</sup> MARCH, 2025 / PHALGUNA 27, 1946 (SAKA)

**RECOVERY OF LOANS BY NATIONALISED BANKS**

**\*185. SHRI RITABRATA BANERJEE:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the nationalised banks have recovered a considerable amount of the loans that were written off in the last three years;
- (b) if so, the details thereof, year-wise and bank-wise; and
- (c) if not, the reasons therefor?

**ANSWER**

**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) in respect of Rajya Sabha Starred Question No. \*185 for reply on 18.03.2025 regarding Recovery of Loans by Nationalised Banks asked by Shri Ritabrata Banerjee.**

(a) to (c): Banks write-off non-performing assets (NPAs), including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, as per the Reserve Bank of India (RBI) guidelines and policy approved by banks' Boards. Such write-off does not result in waiver of liabilities of borrowers and therefore, it does not benefit the borrower.

Further, recovery in written-off loans is an ongoing process. Banks continue pursuing their recovery actions initiated against borrowers under the various recovery mechanism available to them, such as filing of a suit in civil courts or in Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, *etc.*

Bank-wise and year-wise details of amount recovered from written-off loans by nationalised banks, including State Bank of India, during the last three financial years and the current financial year up to December 2024 are at **Annex**.

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**Rajya Sabha Starred question no. \*185, regarding Recovery of Loans by Nationalised Banks**

**Recovery from written-off loans by nationalised banks, including State Bank of India**

(Amounts in crore Rs.)

<b>Bank</b>	<b>FY 2021-22</b>	<b>FY 2022-23</b>	<b>FY 2023-24</b>	<b>FY 2024-25 (till 31.12.2024)</b>
Bank of Baroda	2,510	3,277	3,943	3,800
Bank of India	1,097	1,207	1,467	1,222
Bank of Maharashtra	642	943	985	1,032
Canara Bank	2,747	5,110	6,032	4,428
Central Bank of India	332	1,283	1,433	1,067
Indian Bank	1,612	2,177	1,879	1,784
Indian Overseas Bank	19	90	2,430	1,967
Punjab and Sind Bank	261	512	691	181
Punjab National Bank	3,441	6,508	6,101	3,097
State Bank of India	7,782	7,097	6,934	5,627
UCO Bank	1,546	1,624	1,487	1,659
Union Bank of India	2,750	5,549	3,987	3,395

*Source: RBI (provisional data for FY2024-25)*

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