

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA

UNSTARRED QUESTION NO. 2767

ANSWERED ON TUESDAY, 25 MARCH, 2025/ 4 CHAITRA, 1947 (SAKA)

Loans of farmers waived by PSBs

2767 Shri Javed Ali Khan:

Will the Minister of *Finance* be pleased to state:

- (a) the details of loans of farmers written off/waived by Public Sector Banks (PSBs) during the last five year, year-wise and PSB-wise;
- (b) whether Government has allocated any fund in Union Budget 2025-26 for waiver of loans of farmers;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (d): As per information provided by RBI, details of reduction in NPA due to Write-off with respect to Agriculture and allied activities loans as reported by Public Sector bank (Bank wise) in last 5 years – FY 2019-20 to FY 2023-24 is given in the annexure. Banks write-off loans with respect to agriculture and allied activities as per the RBI guidelines and policy approved by banks' Boards.

**Statement referred to in part (a) to (d) of Rajya Sabha Unstarred Question No. 2767 on
“Loans of farmers waived by PSBs” due for answer on 25.03.2025**

(Amount in Rs. crore)

Bank Name	Public Sector Banks – Reduction in NPAs due to write-offs				
	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
State Bank of India	1,490	3,581	2,749	4,777	4,575
Union Bank of India	1,355	3,726	2,366	1,310	4,250
Andhra Bank	79	Merged with Union Bank of India			
Corporation Bank	68				
Bank of Baroda	690	108	446	1,139	3,056
Punjab National Bank	1,225	10	342	1,478	2,166
Oriental Bank of Commerce	348	Merged with Punjab National Bank			
United Bank of India	41				
Central Bank of India	122	199	212	1,273	1,866
Indian Bank	39	635	177	688	1,486
Allahabad Bank	1,597	Merged with Indian Bank			
Indian Overseas Bank	1,350	293	219	372	692
Canara Bank	594	968	278	2,525	351
Syndicate Bank	763	Merged with Canara Bank			
UCO Bank	67	497	661	478	282
Bank of Maharashtra	48	178	599	597	161
Bank of India	584	643	571	866	17
Punjab and Sind Bank	-	71	84	48	-
