

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-1830

ANSWERED ON TUESDAY, AUGUST 5, 2025/14 SRAVANA, 1947 (SAKA)

LOAN WRITE-OFFS

1830. SMT. RANJEET RANJAN:
SHRI DIGVIJAYA SINGH:
SHRI HARIS BEERAN:

Will the Minister of FINANCE be pleased to state:-

- (a) the total amount of loans written off by each Public Sector Bank (PSB) since the financial year 2021-22, year-wise and bank-wise;
- (b) the total value of loans written off by PSBs since Financial Year 2021-22, category-wise (corporate, MSME, agriculture, retail, etc);
- (c) the number of wilful defaulters among the accounts written off by PSBs since Financial Year 2021-22 and the total outstanding amount from such defaulters as of June 2025; and
- (d) the number of loan accounts written off by PSBs since Financial Year 2021-22 where the outstanding amount was more than ₹ 1 crore and more than ₹ 3 crore respectively, year-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): Bank-wise and year-wise details of non-performing assets (NPAs) which have been written-off by PSBs for global operations, during the last four financial years are at **Annex-1**.

(b): The Reserve Bank of India (RBI) has apprised that information regarding NPAs written-off in respect of category 'corporate' is not maintained by it. However, the information on write-offs in category 'Large Industries and Services' is collected by RBI. Therefore, category-wise details of loans written-off by PSBs for domestic operations, for categories Agriculture and Allied Activities, MSME (Micro, Small, Medium Enterprises), Large – Industry & Services and Retail loans, during the last four financial years are at **Annex-2**.

(c): RBI has apprised that the number of wilful defaulters among the accounts written off by PSBs, is not maintained by it. However, as per RBI data on wilful defaulters (excluding overseas borrowers) reported by PSBs in Central Repository of Information on Large Credits (CRILC), the details of unique borrowers classified as wilful defaulters are as under.

As on	Number of Unique Borrowers classified as Wilful Defaulter	Aggregate loan outstanding (in crore Rs.)
31-03-2022	2,280	2,05,461
31-03-2023	2,120	1,85,773
31-03-2024	2,153	1,85,483
31-03-2025	2,101	1,78,766
30-06-2025	2,104	1,76,693

Source: RBI

(d): As per PSBs inputs, year-wise number of loan accounts written-off by PSBs, each having outstanding amount of more than Rs. 1 crore and more than Rs. 3 crore, during the last four financial years, are at **Annex-3**.

Rajya Sabha Unstarred question no. 1830, regarding Loan Write-offs

NPAs written-off by Public Sector Banks

(Amounts in crore Rs.)

Bank	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25*	
Bank of Baroda	17,967	17,998	10,518	8,796	Banks write-off non-performing assets (NPAs), including, <i>inter-alia</i> , those in respect of which full provisioning has been made on completion of four years, as per 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. The borrowers continue to be liable for repayment and banks continue to pursue recovery actions initiated in these accounts. Further, recovery in written-off loans is an ongoing process and 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 of India	10,443	8,694	9,897	7,959	
Bank of Maharashtra	3,118	1,491	990	796	
Canara Bank	8,422	12,760	11,827	14,350	
Central Bank of India	1,236	10,258	10,001	3,370	
Indian Bank	8,347	7,952	8,734	4,916	
Indian Overseas Bank	3,769	3,412	7,179	3,885	
Punjab and Sind Bank	1,134	2,283	796	1,521	
Punjab National Bank	18,312	16,578	18,317	12,159	
State Bank of India	19,666	24,061	16,161	20,309	
UCO Bank	3,851	2,575	1,938	1,566	
Union Bank of India	19,484	19,175	18,264	11,634	

Source: RBI, global operations

* RBI provisional data for FY 2024-25

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Category-wise NPAs written-off by Public Sector Banks

(Amounts in crore Rs.)

Financial Year	Agriculture and Allied Activities	Industry			Services			Retail Loans
		Micro and Small	Medium	Large	Micro and Small	Medium	Large	
2021-22	8,703	6,789	1,602	33,818	10,264	1,566	23,723	4,478
2022-23	15,552	8,015	2,215	44,541	9,816	2,433	27,567	5,145
2023-24	18,901	5,779	1,893	38,095	9,073	1,248	20,264	8,039
2024-25	13,017	6,083	1,880	23,302	10,814	981	16,373	8,193

*Source: RBI, domestic operations*** RBI provisional data for FY 2024-25*

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Number of written-off loan accounts by PSBs, each having outstanding amount of more than Rs. 1 crore and more than Rs. 3 crore

(Amounts in crore Rs.)

S.N.	Bank	Number of written-off loan accounts each having outstanding amount							
		FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25	
		more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore
1	Bank of Baroda	254	201	512	441	642	283	240	188
2	Bank of India	165	78	135	74	137	79	104	47
3	Bank of Maharashtra	432	159	256	102	360	90	374	123
4	Canara Bank	154	124	288	226	269	223	370	276
5	Central Bank of India	132	57	326	240	207	199	105	56
6	Indian Bank	127	107	180	137	624	289	79	50
7	Indian Overseas Bank	74	48	74	49	201	126	82	28
8	Punjab and Sind Bank	24	21	118	52	14	14	39	34
9	Punjab National Bank	87	68	1,964	774	1,817	656	1,456	624
10	State Bank of India	586	378	512	339	407	250	420	216
11	UCO Bank	190	79	79	46	63	43	128	38
12	Union Bank of India	296	197	397	312	1,609	827	434	235

Source: Banks
