

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
STARRED QUESTION NO. *94

ANSWERED ON TUESDAY, DECEMBER 9, 2025 / 18 AGRAHAYANA, 1947 (SAKA)

LOANS WRITTEN-OFF BY PUBLIC SECTOR BANKS

*94. SHRI RAMJI LAL SUMAN:

Will the Minister of FINANCE be pleased to state:

- (a) the details of number of loans amounted to more than ₹ 50 crore written off by public sector banks during the last three financial years (FYs) and the current FY, till date along with the details of total amount of loans written off, bank-wise and year-wise; and
- (b) the details of number of loans amounted to less than ₹ 50 crore written off during last three FYs and the current FY, till date along with the details of total amount of loans written off, public sector bank-wise and year-wise?

ANSWER

FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) and (b): A statement is laid on the Table of the House.

Statement referred to in reply to parts (a) and (b) in respect of Rajya Sabha Starred Question No. *94 for reply on 09.12.2025 regarding Loans written-off by public sector banks asked by Shri Ramji Lal Suman.

(a) and (b): As per inputs received from Public Sector Banks (PSBs), the bank-wise year-wise details of written-off loans where the amount of loan sanctioned is less than Rs. 50 crore, and greater than & equal to Rs. 50 crore during the last three financial years (FYs) and the current FY till 30.9.2025 are at **Annex**.

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. 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.*

Rajya Sabha Starred question no. *94, regarding Loans written-off by public sector banks

Details of NPAs written-off by Public Sector Banks

(Amounts in crore Rs.)

Bank	FY 2022-23		FY 2023-24		FY 2024-25		FY 2025-26 (till 30.9.2025)	
	Where amount of loan sanctioned is less than Rs. 50 crore	Where amount of loan sanctioned is greater than and equal to Rs. 50 crore	Where amount of loan sanctioned is less than Rs. 50 crore	Where amount of loan sanctioned is greater than and equal to Rs. 50 crore	Where amount of loan sanctioned is less than Rs. 50 crore	Where amount of loan sanctioned is greater than and equal to Rs. 50 crore	Where amount of loan sanctioned is less than Rs. 50 crore	Where amount of loan sanctioned is greater than and equal to Rs. 50 crore
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Bank of Baroda	1,19,906	8,864	59	9,134	71,583	5,491	34	5,027
Bank of India	1,14,777	5,077	21	3,617	1,23,403	2,858	50	7,039
Bank of Maharashtra	22,280	1,150	5	341	11,327	719	4	271
Canara Bank	2,73,077	11,080	23	1,680	1,65,084	5,940	55	5,887
Central Bank of India	80,354	4,372	32	5,886	3,24,553	6,568	17	3,433
Indian Bank	1,26,291	2,856	38	5,096	1,19,038	6,793	24	1,941
Indian Overseas Bank	37,834	1,514	19	1,898	51,102	3,682	27	3,497
Punjab and Sind Bank	6,104	678	14	1,605	2,512	144	9	652
Punjab National Bank	1,17,853	3,054	70	13,524	93,710	7,640	34	10,677
State Bank of India	6,56,052	12,892	35	11,169	5,57,430	11,315	34	4,846
UCO Bank	44,867	1,787	11	788	34,127	1,136	13	802
Union Bank of India	1,20,620	14,884	89	4,291	79,676	14,747	36	3,517

Source: PSBs
