

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO-2796

ANSWERED ON TUESDAY, MARCH 17, 2026/ 26 PHALGUNA, 1947 (SAKA)

LOANS WRITTEN OFF BY PUBLIC SECTOR BANKS

2796. SHRI MOHAMMED NADIMUL HAQUE:

Will the Minister of FINANCE be pleased to state:-

- (a) the total amount of loans written off by Public Sector Banks during the last five financial years;
- (b) the amount recovered against such write-offs; and
- (c) the top twenty borrower accounts involved, by amount?

ANSWER

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

(a) and (b): Year-wise details of loans written-off and amount recovered by Public Sector Banks from written-off loans, during the last five financial years (FYs), are as under.

(Amounts in crore Rs.)

	FY	Amount
Loans written-off	2020-21	1,31,894
	2021-22	1,15,536
	2022-23	1,27,238
	2023-24	1,14,622
	2024-25	91,260
Recovery from written-off loans	2020-21	24,781
	2021-22	24,739
	2022-23	35,378
	2023-24	37,369
	2024-25	42,563

Source: RBI

Recovery in written-off loans is an ongoing process and banks continue pursuing their recovery actions initiated against borrowers under various recovery mechanisms available to them. The amount recovered from written-off loans during a particular FY may pertain to the loans written-off during that particular FY or previous FYs.

(c): RBI has also apprised that the details of top twenty written-off borrower accounts is not maintained by it.
