

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-401

ANSWERED ON TUESDAY, FEBRUARY 3, 2026/ 14 MAGHA, 1947 (SAKA)

TOTAL VALUE OF LOANS WRITTEN OFF BY PSBs

401. SHRI HARIS BEERAN:

SMT. PHULO DEVI NETAM:

SMT. RANJEET RANJAN:

Will the Minister of FINANCE be pleased to state:-

- (a) the total value of loans written off by Public Sector Banks (PSBs) from Financial Year 2021-22 to Financial Year 2025-26, with PSB- wise and year-wise breakup for the last five years;
- (b) the details of top 50 largest corporate accounts written off by PSBs during this period, bank-wise; and
- (c) the value of loans written off and waived specifically for farmers in the same period, PSB-wise and 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 Public Sector Banks (PSBs) from Financial Year (FY) 2021-22 to FY 2025-26(till Sept 2025), are at **Annex-1**.

(b): The Reserve Bank of India (RBI) has apprised that information regarding non-performing assets (NPAs) written-off in respect of category 'corporate accounts' is not maintained by it. Scheduled Commercial Banks (excluding Regional Rural Banks and Payment Banks) and All India Financial Institutions report certain credit information of all borrowers having aggregate exposure of Rs. 5 crore and above to the Central Repository of Information on Large Credits (CRILC)

Bank wise information on 'Amount technically/prudentially Written Off - Outstanding' of Top 50 borrowers as reported by Public Sector Banks (PSBs) in Central Repository of Information on Large Credits (CRILC) for the period FY 2021-22 to FY 2025-26 (till December 2025) is given in **Annex-2**.

(c): The Reserve Bank of India (RBI) has apprised that the debt waived off or written off in respect of farmers is not maintained by it. However, the information on write-offs in category 'Agriculture and Allied Activities' is collected by RBI. Therefore, the details of loans written-off by PSBs for domestic operations, in category 'Agriculture and Allied Activities', from FY 2021-22 to FY 2025-26(till Sept 2025), are at **Annex-3**.

Rajya Sabha Unstarred question no. 401, regarding Total Value of loans written off by PSBs**Details of NPAs written off by PSBs from FY 2021-22 to Sep 2025 (During FY-April to Date)**

(Amounts in crore Rs.)

| Bank | FY 2021-22 | FY 2022-23 | FY 2023-24 | FY 2024-25 | 30 Sep [#] 2025 |
|-----------------------|------------|------------|------------|------------|--------------------------|
| Bank of Baroda | 17,967 | 17,998 | 10,518 | 8,796 | 3,274 |
| Bank of India | 10,443 | 8,694 | 9,897 | 7,959 | 3,807 |
| Bank of Maharashtra | 3,118 | 1,491 | 990 | 796 | 581 |
| Canara Bank | 8,210 | 12,760 | 11,827 | 14,350 | 6,577 |
| Central Bank of India | 1,236 | 10,258 | 10,001 | 3,370 | 881 |
| Indian Bank | 8,347 | 7,952 | 8,734 | 4,916 | 2,638 |
| Indian Overseas Bank | 3,769 | 3,412 | 7,179 | 3,885 | 347 |
| Punjab and Sind Bank | 1,134 | 2,283 | 796 | 1,521 | 232 |
| Punjab National Bank | 18,312 | 16,578 | 18,317 | 12,159 | 3,201 |
| State Bank of India | 19,666 | 24,061 | 16,161 | 20,309 | 8,501 |
| UCO Bank | 3,851 | 2,575 | 1,938 | 1,566 | 753 |
| Union Bank of India | 19,484 | 19,175 | 18,264 | 11,634 | 4,304 |

Source: RBI, global operations. #RBI provisional data for Sep 2025.

Annex-2

Rajya Sabha Unstarred question no. 401, regarding Total Value of loans written off by PSBs

Amount Technically/Prudentially Written Off-Outstanding in memo/shadow heads, etc of Top 50* borrowers (As on)

(Amounts in crore Rs.)

| Bank | FY 2021-22 | FY 2022-23 | FY 2023-24 | FY 2024-25 | 31 December[#] 2025 |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---|
| Bank of Baroda | - | 2,105 | - | - | - |
| Bank of India | - | - | - | - | - |
| Bank of Maharashtra | - | - | - | - | - |
| Canara Bank | - | - | - | - | - |
| Central Bank of India | - | - | - | 53 | - |
| Indian Bank | - | - | - | - | - |
| Indian Overseas Bank | - | - | - | 316 | - |
| Punjab and Sind Bank | - | - | - | - | - |
| Punjab National Bank | 421 | 421 | - | - | - |
| State Bank of India | 3,811 | - | 37 | 37 | 37 |
| UCO Bank | 3,032 | 2,717 | 1,633 | 1,633 | 1,579 |
| Union Bank of India | 3,367 | - | - | - | - |

Source: RBI, global operations. #RBI provisional data for December 2025.

*Bank-wise top 50 borrowers were considered based on the Total Funded Amount Outstanding reported by banks in CRICL as on reference date.

Rajya Sabha Unstarred question no. 401, regarding Total Value of loans written off by PSBs

Details of NPAs written-off by PSBs for category 'Agriculture and Allied Activities' (During FY-April to Date)

(Amounts in crore Rs.)

| Bank | FY 2021-22 | FY 2022-23 | FY 2023-24 | FY 2024-25 | 30 September [#] 2025 |
|-----------------------|---------------|---------------|---------------|---------------|-----------------------------------|
| Bank of Baroda | 446 | 1,139 | 3,056 | 671 | 357 |
| Bank of India | 571 | 866 | 17 | 1,270 | 503 |
| Bank of Maharashtra | 599 | 597 | 161 | 288 | 141 |
| Canara Bank | 278 | 2,525 | 351 | 610 | 1,779 |
| Central Bank of India | 212 | 1,273 | 1,866 | 135 | 382 |
| Indian Bank | 177 | 688 | 1,486 | 1,458 | 966 |
| Indian Overseas Bank | 219 | 372 | 692 | 303 | 103 |
| Punjab and Sind Bank | 84 | 48 | - | 0 | - |
| Punjab National Bank | 342 | 1,478 | 2,166 | 1,558 | 556 |
| State Bank of India | 2,749 | 4,777 | 4,575 | 4,174 | 2,036 |
| UCO Bank | 661 | 478 | 282 | 187 | 58 |
| Union Bank of India | 2,366 | 1,310 | 4,250 | 2,364 | 673 |

Source: RBI, domestic operations. [#]RBI provisional data for September 2025.
