

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.

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 CRILC 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.
