GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-2630

ANSWERED ON TUESDAY, AUGUST 11, 2026/20 SHRAVANA, 1948 (SAKA)

LOANS WRITTEN-OFF BY PSBs

2630. SHRI RANDEEP SINGH SURJEWALA:

Will the Minister of FINANCE be pleased to state:-

(a) the quantum of loans written off (technically or otherwise) by Public Sector Banks since 2021-22, separately for accounts above ₹100 crore, year-wise and bank-wise;
(b) the total number of wilful defaulters declared during this period, company-wise, along with the outstanding amount against each;
(c) out of the written-off amount, how much has actually been recovered, year-wise and what is the recovery rate as a percentage of the total loan written off; and
(d) whether any of the top 50 wilful defaulters by value have since availed fresh credit facilities from any PSU bank or NBFC, if so, the details thereof?

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) written-off by Public Sector Banks (PSBs) and the amount recovered from written off accounts including their percentage during the last five financial years (FYs), are at **Annex-1**. Further, as per the data reported by PSBs in Central Repository of Information on Large Credits (CRILC), bank-wise and year-wise details for borrowers whose bank-level written-off amount is more than 100 crore, as on 31.3.2022, 31.3.2023, 31.3.2024, 31.3.2025 and 31.3.2026, are at **Annex-2**.

(b): As per RBI inputs, the total number of wilful defaulters declared, company-wise, along with the outstanding amount against each is not maintained by it. However, as per inputs received from PSBs, the outstanding amount owed by wilful defaulters of Rs. 25 lakh and above as on 30.6.2026 was Rs 2,85,015 crore against 15,930 wilful defaulters.

(c): Bank-wise and year-wise details of the amount recovered from written-off accounts including their percentage, are at **Annex-1**.

(d): With regard to the top 50 wilful defaulters by value having availed fresh credit facilities during the last five FYs, from any PSU bank or NBFC, RBI has informed that in terms of the extant RBI Directions on Treatment of Wilful Defaulters and Large Defaulters issued on 28.11.2025, lenders (including banks and NBFCs) are required to implement the following penal measures in the case any person/entity is classified as wilful defaulter by any lender:

(i) No additional credit facility shall be granted by lenders to the wilful defaulter or any entity with which the wilful defaulter is associated.
(ii) The bar on additional credit facility to the wilful defaulter or any entity with which the wilful defaulter is associated shall be effective for a period of one year after the name of the wilful defaulter has been removed from the List of Wilful Defaulters (LWD) by the lenders.
(iii) No credit facility shall be granted by lenders for floating of new ventures to the wilful defaulter or any entity with which the wilful defaulter is associated for a period of five years after the name of wilful defaulter has been removed from LWD by the lenders.

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Annex-1

'ANNEXURE REFERRED IN REPLY OF PART (A) AND (C) OF RAJYA SABHA UNSTARRED QUESTION NO. 2630 FOR 11.08.2026 REGARDING LOANS WRITTEN-OFF BY PSBs'

Details of NPAs written off by Public Sector Banks

(Amounts in crore Rs.)

Bank	FY 2021-22			FY 2022-23			FY 2023-24			FY 2024-25			FY 2025-26*		
	Amount of loans written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)
	(A)	(B)	C= (B/A)*100	(A)	(B)	C= (B/A)*100	(A)	(B)	C= (B/A)*100	(A)	(B)	C= (B/A)*100	(A)	(B)	C= (B/A)*100
Bank of Baroda	17,967	2,510	13.97	17,998	3,277	18.21	10,518	3,943	37.49	8,796	4,767	54.20	6,330	3,425	54.11
Bank of India	10,443	1,097	10.50	8,694	1,207	13.88	9,897	1,467	14.82	7,959	2,365	29.71	5,923	2,674	45.15
Bank of Maharashtra	3,118	642	20.59	1,491	943	63.25	990	985	99.49	796	1,375	172.74	1,209	1,423	117.70
Canara Bank	8,210	2,747	33.46	12,760	5,110	40.05	11,827	6,032	51.00	14,350	6,924	48.25	13,541	6,565	48.48
Central Bank of India	1,236	332	26.86	10,258	1,283	12.51	10,001	1,433	14.33	3,370	1,716	50.92	1,719	2,271	132.11
Indian Bank	8,347	1,612	19.31	7,952	2,177	27.38	8,734	1,879	21.51	4,916	2,548	51.83	6,562	2,335	35.58
Indian Overseas Bank	3,769	19	0.50	3,412	90	2.64	7,179	2,430	33.85	3,885	2,454	63.17	1,192	2,180	182.89
Punjab and Sind Bank	1,134	261	23.02	2,283	512	22.43	796	691	86.81	1,521	551	36.23	632	707	111.87
Punjab National Bank	18,312	3,441	18.79	16,578	6,508	39.26	18,317	6,101	33.31	12,159	4,926	40.51	7,696	5,931	77.07
UCO Bank	3,851	1,546	40.15	2,575	1,624	63.07	1,938	1,487	76.73	1,566	2,624	167.56	1,278	1,327	103.83
Union Bank of India	19,484	2,750	14.11	19,175	5,549	28.94	18,264	3,987	21.83	11,634	4,311	37.06	6,643	3,997	60.17
State Bank of India	19,666	7,782	39.57	24,061	7,097	29.50	16,161	6,934	42.91	20,309	8,002	39.40	17,803	10,054	56.47

*Source: RBI (*provisional data for FY 2025-26)*

Note: As per the RBI - Resolution of Stressed Assets Directions 2025, issued for commercial banks, write-off (a major portion of which is due to technical/prudential/advances under collection) is an accounting procedure undertaken by a bank to adjust its balance sheets. 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. 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. The amount recovered from written-off loans during a particular financial year (FY) may pertain to the loans written-off during that particular FY or previous FYs.

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Annex-2

'ANNEXURE REFERRED IN REPLY OF PART (A) OF RAJYA SABHA UNSTARRED QUESTION NO. 2630 FOR 11.08.2026 REGARDING LOANS WRITTEN-OFF BY PSBs'

Details of NPAs written off by Public Sector Banks for borrowers whose bank-level written-off amount is more than 100 crore

(Amounts in crore Rs.)

Bank	**Aggregate technically/prudentially written-off amount**				
	As on 31.03.2022	**As on 31.03.2023**	**As on 31.03.2024**	**As on 31.03.2025**	**As on 31.03.2026**
Bank of Baroda	40,095	48,072	45,378	49,452	48,344
Bank of India	21,714	25,629	31,031	30,075	24,599
Bank of Maharashtra	8,911	9,195	6,894	4,997	4,844
Canara Bank	32,733	34,731	34,165	34,441	29,091
Central Bank of India	17,611	20,066	20,284	17,799	17,580
Indian Bank	24,679	25,136	23,145	22,048	20,425
Indian Overseas Bank	19,077	19,225	19,405	18,292	13,753
Punjab and Sind Bank	2,927	3,395	2,619	3,067	2,923
Punjab National Bank	71,047	68,780	64,838	60,553	55,129
State Bank of India	1,24,428	56,373	55,689	52,011	47,394
UCO Bank	19,352	18,983	17,189	15,024	12,788
Union Bank of India	50,083	43,436	47,036	40,112	37,931

*Source: RBI (*provisional data for FY 2025-26)*

Borrowers with write-off amount greater than ₹100 crore have been identified basis the unique PANs reported in CRILC.

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