GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO-2631

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

NON-PERFORMING LOAN RATIO

2631. SHRI DEREK O' BRIEN:

Will the Minister of FINANCE be pleased to state:-

(a) the details of the country's non-performing loan ratio recorded in the last three years;
(b) the proportion of loans given by banks, both public and private, in the last three years which have turned out to be bad loans, the details thereof; and
(c) the details of amount of stressed debt accrued by both public and private banks in the last fiscal year and the initiatives taken by Government to recapitalize banks?

ANSWER

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

(a): As per inputs received from the Reserve Bank of India (RBI), the ratio of gross non-performing assets (NPAs) to gross advances during the last three financial years (FYs) are as under.

As on	Bank Group	Gross NPAs to Gross Advances (%)
31.3.2024	Public Sector Banks (PSBs)	3.5
	Private Sector Banks (PVBs)	1.9
	Scheduled Commercial Banks (SCBs)	2.8
31.3.2025	Public Sector Banks	2.6
	Private Sector Banks	1.8
	Scheduled Commercial Banks	2.2
31.3.2026*	Public Sector Banks	1.9
	Private Sector Banks	1.5
	Scheduled Commercial Banks	1.7

**RBI data for FY 2025-26 is provisional, SCBs data is excluding Regional Rural Banks and Payment Banks*

(b): RBI has informed that data regarding loans given by banks based on the date of disbursement which have turned out to be bad loans is not available with it. However, as per RBI data, bank-group-wise amount of new accretion to NPAs during the last three FYs are as under.

(Amounts in crore Rs.)

Bank Group	New Accretion to NPAs		
	FY 2023-24	**FY 2024-25**	**FY 2025-26***
PSBs	92,327	89,886	79,174
PVBs	1,15,468	1,20,980	1,22,913
SCBs	2,18,404	2,30,856	2,22,397

**RBI data for FY 2025-26 is provisional, SCBs data is excluding Regional Rural Banks and Payment Banks*

(c): RBI has apprised that the details of amount of stressed debt accrued during any specific period is not available with it. However, as per RBI provisional data, as on 31.3.2026, bank-group-wise amount of Stressed Advances i.e. gross NPAs including Restructured Standard Advances are as under.

(Amounts in crore Rs.)

Bank Group	Stressed Advances (gross NPAs + Restructured Standard Advances)
PSBs	3,29,054
PVBs	1,41,795
SCBs	4,85,815

SCBs data is excluding Regional Rural Banks and Payment Banks

Further, there has been no capital infusion in PSBs by the government since FY 2022-23. Government has consistently emphasised that recapitalisation is a transitory measure aimed at restoring PSBs to financial health and ensuring that they are adequately capitalised to comply with regulatory requirements mandated by RBI. The Government has ensured that recapitalisation of PSBs is accompanied by reforms, which include, *inter alia*, mergers and consolidation of PSBs, monetisation of non-core assets, comprehensive reforms under the EASE (Enhanced Access & Service Excellence) agenda, other governance/structural initiatives aimed at improving operational efficiency, improved risk management practices, and enhanced credit discipline in PSBs. Enabled by these, over the last few years, PSBs have significantly improved their financial performance, turned profitable with strengthened capital position. PSBs now increasingly rely on market sources and internal accruals to meet their capital requirements.

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