

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO- 2379

ANSWERED ON MONDAY, AUGUST 4, 2025/ SRAVANA 13, 1947 (SAKA)

LOANS WRITTEN-OFF BY PSBs

2379. SMT. JYOTSNA CHARANDAS MAHANT:

SHRI K SUDHAKARAN:

DR. ALOK KUMAR SUMAN:

SHRI BENNY BEHANAN:

Will the Minister of FINANCE be pleased to state:-

(a) the total amount of loans written off by each public sector bank during the last five years, disaggregated by borrower category (corporate, MSME, agriculture, retail, etc.) year-wise and bank-wise including State Bank of India (SBI);

(b) whether it is fact that largest amount of Non-Performing Assets (NPAs) are waive off by the SBI and if so, the details thereof;

(c) the number of wilful defaulters among the amount written off by public sector banks during the above period and the total outstanding amount due to such defaulters as on date along with the measures taken by the Government to reduce the amount of NPA;

(d) the number of loan accounts having outstanding amount more than Rs. 1 crore and more than Rs. 3 crore, written off by public sector banks during the above period, year-wise; and

(e) whether the PSBs including SBI waived off loans for farmers and small businessmen and if so, the details thereof along with the number of wilful defaults started in the Covid and Post-Covid period?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (e): The Reserve Bank of India (RBI) has apprised that information regarding non-performing assets (NPAs) written-off in respect of category 'corporate' is not maintained by it. However, as per RBI data, the information on write-offs in category 'Large Industries and Services' is collected by RBI.

Therefore, bank-wise, year-wise and category-wise details of loans written-off by PSBs for domestic operations, for categories Agriculture and Allied Activities, MSME (Micro, Small, Medium Enterprises), Large – Industry & Services and Retail loans, during the last five financial years are at **Annex-1**.

As per the inputs received from the Public Sector Banks (PSBs), including SBI, banks have not waived-off loans given to the borrowers.

Banks write-off NPAs, including, *inter-alia*, those in respect of which full provisioning has been made on completion of four years, as per RBI guidelines and policy approved by banks' Boards. 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.

Further, 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, such as filing of a suit in Civil Courts or in Debts Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, etc.

RBI has apprised that the number of wilful defaulters among the amount written off by PSBs, is not maintained by it. However, as per RBI data on wilful defaulters (excluding overseas borrowers) reported by PSBs in Central Repository of Information on Large Credits (CRILC), the details of unique borrowers classified as wilful defaulters are as under.

As on	Number of Unique Borrowers classified as Wilful Defaulter	Aggregate loan outstanding (in crore Rs.)
31-03-2022	2,280	2,05,461
31-03-2023	2,120	1,85,773
31-03-2024	2,153	1,85,483
31-03-2025	2,101	1,78,766
30-06-2025	2,104	1,76,693

Source: RBI

Comprehensive measures have been taken by the Government and RBI to recover and reduce NPAs, enabled by which gross NPAs of PSBs have been declining during the last five financial years as shown below.

Amount in crore Rs.

As on	Gross NPAs	Gross NPA Ratio (%)
31.03.2021	6,16,616	9.11
31.03.2022	5,40,958	7.28
31.03.2023	4,28,197	4.97
31.03.2024	3,39,541	3.47
31.03.2025	2,83,650	2.58

Source: RBI (provisional data for FY 2024-25)

Measures taken include, *inter alia*, the following:

- (1) Change in credit culture has been effected, with the Insolvency and Bankruptcy Code (IBC) fundamentally changing the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners, and debarring wilful defaulters from the resolution process. To make the process more stringent, personal guarantor to corporate debtor has also been brought under the ambit of IBC.
- (2) The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Recovery of Debt and Bankruptcy Act have been amended to make it more effective.
- (3) Pecuniary jurisdiction of Debt Recovery Tribunal (DRTs) was increased from Rs. 10 lakhs to Rs. 20 lakhs to enable the DRTs to focus on high value cases resulting in higher recovery for the banks and financial institutions.
- (4) Public Sector Banks have set-up specialized stressed assets management verticals and branches for effective monitoring and focused follow-up of NPA accounts, which facilitates quicker and improved resolution/ recoveries. Deployment of Business correspondents and adoption of Feet-on-street model have also boosted the recovery trajectory of NPAs in banks.
- (5) Prudential Framework for resolution of stressed assets was issued by RBI to provide a framework for early recognition, reporting and time bound resolution of stressed assets, with a build-in incentive to lenders for early adoption of a resolution plan.

As per PSBs inputs, year-wise number of loan accounts written-off by PSBs, each having outstanding amount of more than Rs. 1 crore and more than Rs. 3 crore, during the last five financial years, are at **Annex-2**.

Lok Sabha Unstarred question no. 2379, regarding Loans Written-off by PSBs

Bank-wise, year-wise and category-wise NPAs written-off by PSBs

(Amounts in crore Rs.)

Bank	FY 2020-21							
	Agriculture and Allied Activities	Industry			Services			Retail Loans
		Micro and Small	Medium	Large	Micro and Small	Medium	Large	
Bank of Baroda	108	428	121	7,171	0	0	102	63
Bank of India	643	472	156	4,369	894	111	1,521	141
Bank of Maharashtra	178	31	-	2,610	79	0	1,805	165
Canara Bank	968	252	251	2,498	10	-	532	97
Central Bank of India	199	46	1	4,115	71	26	1,483	51
Indian Bank	635	101	15	6,425	148	1	965	81
Indian Overseas Bank	293	66	13	3,073	34	6	778	58
Punjab and Sind Bank	71	-	-	-	-	-	-	-
Punjab National Bank	10	4	0	14,411	539	206	103	1
State Bank of India	3,581	147	126	18,226	5,218	512	4,720	1,447
UCO Bank	497	303	53	5,181	243	3	151	570
Union Bank of India	3,726	708	311	5,229	247	217	5,172	740

(Amounts in crore Rs.)

Bank	FY 2021-22							
	Agriculture and Allied Activities	Industry			Services			Retail Loans
		Micro and Small	Medium	Large	Micro and Small	Medium	Large	
Bank of Baroda	446	318	36	5,005	5,309	20	3,595	21
Bank of India	571	472	0	1,950	521	0	3,798	109
Bank of Maharashtra	599	527	54	158	828	47	440	380
Canara Bank	278	36	74	165		51	259	86
Central Bank of India	212	80	11	201	62	3	604	64
Indian Bank	177	925	597	2,480	422	567	360	1,037
Indian Overseas Bank	219	105	21	1,884	151	-	390	801
Punjab and Sind Bank	84	4	-	602	2	-	16	17
Punjab National Bank	342	661	80	8,199	489	86	2,313	283
State Bank of India	2,749	2,410	409	4,781	1,878	41	5,591	1,300
UCO Bank	661	154	16	901	311	12	80	147
Union Bank of India	2,366	1,100	304	7,493	292	739	6,279	232

(Amounts in crore Rs.)

Bank	FY 2022-23							
	Agriculture and Allied Activities	Industry			Services			Retail Loans
		Micro and Small	Medium	Large	Micro and Small	Medium	Large	
Bank of Baroda	1,139	1,118	429	4,616	849	345	4,017	396
Bank of India	866	645	36	2,168	377	7	1,111	115
Bank of Maharashtra	597	137	0	354	196	66	-	141
Canara Bank	2,525	997	71	153	80	1	8,482	109
Central Bank of India	1,273	700	225	5,622	568	181	952	738
Indian Bank	688	117	58	3,370	223	41	2,942	512
Indian Overseas Bank	372	372	20	1,881	41	-	91	454
Punjab and Sind Bank	48	94	9	634	226	5	1,008	258
Punjab National Bank	1,478	955	53	7,495	1,331	12	4,384	154
State Bank of India	4,777	1,058	153	9,372	2,542	191	3,885	1,868
UCO Bank	478	68	0	486	210	23	-	193
Union Bank of India	1,310	1,755	1,159	8,390	3,174	1,559	693	207

Source: RBI, domestic operations

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Bank-wise, year-wise and category-wise NPAs written-off by PSBs

(Amounts in crore Rs.)

Bank	FY 2023-24							
	Agriculture and Allied Activities	Industry			Services			Retail Loans
		Micro and Small	Medium	Large	Micro and Small	Medium	Large	
Bank of Baroda	3,056	253	141	2,407	305	69	842	661
Bank of India	17	757	71	2,371	1,289	6	2,000	186
Bank of Maharashtra	161	110	0	21	314	6	300	69
Canara Bank	351	266	570	2,899	2,405	101	2,795	652
Central Bank of India	1,866	418	45	2,799	933	108	3,051	781
Indian Bank	1,486	646	572	3,135	687	176	448	1,311
Indian Overseas Bank	692	451	167	3,350	21	-	1,111	1,186
Punjab and Sind Bank	-	-	-	211	-	-	585	-
Punjab National Bank	2,166	1,438	36	10,084	794	151	1,821	191
State Bank of India	4,575	246	57	4,725	572	152	3,130	1,945
UCO Bank	282	17	-	616	11	-	189	156
Union Bank of India	4,250	1,178	235	5,478	1,743	479	3,994	901

(Amounts in crore Rs.)

Bank	FY 2024-25							
	Agriculture and Allied Activities	Industry			Services			Retail Loans
		Micro and Small	Medium	Large	Micro and Small	Medium	Large	
Bank of Baroda	671	552	342	575	618	81	1,552	52
Bank of India	1,270	742	232	2,042	1,808	6	1,179	586
Bank of Maharashtra	288	74	4	15	301	20	24	69
Canara Bank	610	1,755	442	3,950	2,967	372	1,585	357
Central Bank of India	135	110	27	646	153	4	2,209	86
Indian Bank	1,458	422	49	1,028	1,036	0	289	635
Indian Overseas Bank	303	320	48	14	461	47	2,330	240
Punjab and Sind Bank	0	70	10	483	111	14	540	294
Punjab National Bank	1,558	163	36	4,213	786	44	1,280	1,749
State Bank of India	4,174	390	124	7,108	1,104	34	4,384	2,788
UCO Bank	187	64	33	192	419	1	121	224
Union Bank of India	2,364	1,421	534	3,037	1,050	359	881	1,113

Source: RBI, domestic operations

* RBI provisional data for FY 2024-25

Lok Sabha Unstarred question no. 2379, regarding Loans Written-off by PSBs

Number of written-off loan accounts by PSBs, each having outstanding amount of more than Rs. 1 crore and more than Rs. 3 crore

(Amounts in crore Rs.)

S.N.	Bank	Number of written-off loan accounts each having outstanding amount									
		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25	
		more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore	more than Rs. 1 crore	more than Rs. 3 crore
1	Bank of Baroda	168	120	254	201	512	441	642	283	240	188
2	Bank of India	84	44	165	78	135	74	137	79	104	47
3	Bank of Maharashtra	69	52	432	159	256	102	360	90	374	123
4	Canara Bank	209	136	154	124	288	226	269	223	370	276
5	Central Bank of India	182	124	132	57	326	240	207	199	105	56
6	Indian Bank	88	80	127	107	180	137	624	289	79	50
7	Indian Overseas Bank	77	49	74	48	74	49	201	126	82	28
8	Punjab and Sind Bank	0	0	24	21	118	52	14	14	39	34
9	Punjab National Bank	28	13	87	68	1,964	774	1,817	656	1,456	624
10	State Bank of India	1,014	649	586	378	512	339	407	250	420	216
11	UCO Bank	228	136	190	79	79	46	63	43	128	38
12	Union Bank of India	132	108	296	197	397	312	1,609	827	434	235

Source: Banks
