

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. †1203

ANSWERED ON MONDAY, DECEMBER 8, 2025/AGRAHAYANA 17, 1947 (SAKA)

Financial performance of Public Sector Banks

†1203. SHRI VIJAY BAGHEL:
SHRI NALIN SOREN:
SHRI PARBHUBHAI NAGARBHAI VASAVA:
SHRI VIJAY KUMAR DUBEY:
SMT. MAHIMA KUMARI MEWAR:
SMT. HIMADRI SINGH:
SHRI JANARDAN MISHRA:
SHRI SHIVMANGAL SINGH TOMAR:
SHRI JYOTIRMAY SINGH MAHATO:
SHRI ALOK SHARMA:
SHRI ANIL FIROJIYA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has reviewed the financial performance of Public Sector Banks (PSBs);
- (b) if so, the details thereof;
- (c) the performance of Public Sector Banks in recent years, based on relevant indicators such as net interest margin, return on assets and return on shareholding in comparison to Financial Year 2014-15;
- (d) whether the Government has also reviewed the progress made by the Banks in achieving the targets of Government schemes like Kisan Credit Card, Stand-up India and Pradhan Mantri Mudra Yojana, and if so, the details thereof; and
- (e) the total net profit earned by all the Public Sector Banks together during the last financial year?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (e): As per the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and 1980, and the State Bank of India Act, 1955, the general superintendence, direction and management of the affairs and business of the bank vests in its Board. Further, regular meetings are held with the top management of Public Sector Banks (PSBs) from time to time to discuss progress under various reform agendas and flagship financial inclusion schemes initiated by the Government including, PM SVANidhi, Kisan Credit Card, Stand-up India, Pradhan Mantri Mudra Yojana, etc. Performance of PSBs

on select financial parameters viz., net profit, net interest margin, return on assets and return on equity is placed at Annexure.

As on 30.9.2025 banks have a total of 7.81 crore KCC accounts with an outstanding amount of ₹ 10.39 lakh crore out of which PSBs have a total of 2.22 crore KCC accounts with an outstanding amount of ₹ 4.19 lakh crore. Under Stand-up India Scheme, banks have sanctioned 2.75 lakh loans amounting to ₹ 62,791 crores, out of which PSBs have sanctioned 2.28 lakh loans amounting to ₹ 51,191 crores. Further, under Pradhan Mantri Mudra Yojana, banks have disbursed ₹ 2.54 lakh crore till October, 2025 during the current FY 2025-26 out of which PSBs have disbursed ₹ 1.03 lakh crore.

Lok Sabha Unstarred Question no. 1203 dated 8.12.2025 regarding “Financial Performance of Public Sector Banks”

Performance of PSBs on select financial parameters

Parameter	FY 2014-15	FY 2023-24	FY 2024-25
Net Profit (₹ crore)	45,743	1,41,202	1,78,364
Net Interest Margin	2.55%	3.06%	2.91%
Return of Assets	0.53%	0.95%	1.09%
Return on Equity	9.08%	14.57%	15.79%

Source: Reserve Bank of India
