

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO- 3748**

ANSWERED ON MONDAY, 16 MARCH, 2026/PHALGUNA 25, 1947 (SAKA)

**Loans Written Off**

3748. SHRI ABHISHEK BANERJEE:

Will the Minister of FINANCE be pleased to state:-

(a) the total amount of loans written off during the last eleven years for farmers, industrialists, Micro, Small and Medium Enterprises (MSMEs) and other categories, category-wise and year-wise;

(b) the total amount of loans written off for large industries and service sector companies during the last eleven years, give company-wise and year-wise details thereof; and

(c) the names of the ten largest companies whose loans were written off during the said period, along with the amount and reasons therefor?

**ANSWER**

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

(a): The Reserve Bank of India (RBI) has apprised that the category-wise details regarding 'farmers' and 'industrialists', and the names of the ten largest companies whose loans were written-off is not maintained by it. However, year-wise details of loans written-off by Public Sector Banks, Private Sector Banks, Foreign Banks and Small Finance Banks, for categories 'Agriculture and Allied Activities', 'Industry' and 'Services', 'MSME' and Retail Loans, during the last 11 financial years (FYs), are at **Annex**.

(b): As per RBI data for category 'Large – Industries & Services' the amount of loans written-off during the last 11 FYs by the aforesaid bank groups, are as under.

(Amounts in crore Rs.)

Category	FY	Reduction in NPAs due to write-offs
Large – Industries & Services	2014-15	31,723
	2015-16	40,416
	2016-17	68,308
	2017-18	99,132
	2018-19	1,48,753
	2019-20	1,59,139
	2020-21	1,27,050

	2021-22	69,532
	2022-23	1,14,528
	2023-24	68,366
	2024-25	47,568

(c): RBI has informed that the names of the ten largest companies whose loans were written-off is not maintained by it.

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 various recovery mechanisms available to them.

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Lok Sabha Unstarred question no. 3748, regarding loans written off

**Category-wise details of written-off loans by Public Sector Banks, Private Sector Banks, Foreign Banks and Small Finance Banks**

(Amounts in crore Rs.)

<b>Category</b>	<b>Financial Year</b>	<b>Reduction in NPAs due to write-offs</b>
<b>Agriculture and Allied Activities</b>	2014-15	6,845
	2015-16	6,845
	2016-17	6,488
	2017-18	10,747
	2018-19	12,728
	2019-20	12,969
	2020-21	14,483
	2021-22	15,222
	2022-23	23,852
	2023-24	24,426
	2024-25	21,882
<b>Industries</b>	2014-15	26,786
	2015-16	36,952
	2016-17	65,564
	2017-18	1,00,730
	2018-19	1,51,678
	2019-20	1,44,425
	2020-21	1,03,306
	2021-22	57,242
	2022-23	87,873
	2023-24	52,533
	2024-25	37,716
<b>Services</b>	2014-15	20,669
	2015-16	17,648
	2016-17	22,965
	2017-18	29,447
	2018-19	32,736
	2019-20	46,072
	2020-21	44,818
	2021-22	49,325
	2022-23	61,813
	2023-24	41,877
	2024-25	38,438

<b>Category</b>	<b>Financial Year</b>	<b>Reduction in NPAs due to write-offs</b>
<b>Micro, Small and Medium Enterprises (MSME)</b>	2014-15	15,449
	2015-16	13,509
	2016-17	19,768
	2017-18	24,947
	2018-19	30,582
	2019-20	25,754
	2020-21	18,460
	2021-22	28,490
	2022-23	35,158
	2023-24	26,044
	2024-25	28,587
<b>Retails Loans</b>	2014-15	5,115
	2015-16	5,286
	2016-17	6,658
	2017-18	8,283
	2018-19	13,188
	2019-20	13,607
	2020-21	18,936
	2021-22	29,475
	2022-23	28,467
	2023-24	36,591
	2024-25	45,404

*Source: RBI*

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