

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO- 3831

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

Low Recovery Rates of NPAs of Big Borrowers

3831. SHRI SUBBARAYAN K:
COM. SELVARAJ V:

Will the Minister of FINANCE be pleased to state:-

- a) the details of non-performing assets (NPAs) during the last five years, bank-wise and sector-wise;
- (b) the recovery rate of big corporate borrowers and the small borrowers; and
- (c) the reason for the recovery rates of big borrowers remaining disproportionately low compared to coercive recovery action against small borrowers?

ANSWER

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

(a): Bank-wise and sector-wise details of gross NPAs of Public Sector Banks, Private Sector Banks, Foreign Banks and Small Finance Banks for the last five financial years (FYs) and as on 31.12.2025, are at **Annex**.

(b) and (c): Reserve Bank of India has apprised that the information regarding category 'big corporate borrowers' and 'small borrowers' is not maintained by it. However, the recovery rate i.e. recovery in NPA accounts during the FY (including recovery from written-off loans) as a percentage of gross NPAs as at the beginning of FY for the aforesaid bank groups, has increased from 12.76% in FY2020-21 to 26.15% in FY2024-25.

Lok Sabha Unstarred question no. 3831, regarding low recovery rates of NPAs of Big Borrowers

Sector-wise details of NPAs by Public Sector Banks, Private Sector Banks, Foreign Banks and Small Finance Banks

(Amounts in crore Rupees)

Bank	Industry - GNPA's						Services - GNPA's					
	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025
AMERICAN EXPRESS BANKING CORP.	11	25	55	39	46	30	80	101	154	137	150	129
AU SMALL FINANCE BANK LIMITED	101	67	79	97	189	266	1,106	645	622	707	1,149	1,435
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED			-	-	-	-	25	25	-	-	-	-
AXIS BANK LIMITED	9,721	7,830	6,722	4,440	3,037	2,949	4,062	3,418	2,860	2,387	1,279	1,208
BANDHAN BANK LIMITED	887	775	1,073	850	997	549	1,984	2,055	2,586	2,845	3,752	2,223
BANK OF BAHRAIN & KUWAIT B.S.C.	13	17	17	17	5	4	-	-	-	-	-	-
BANK OF BARODA	24,173	13,860	8,269	4,129	3,277	2,403	14,434	12,032	6,358	9,313	8,254	7,747
BANK OF CEYLON	0	-	0	-	-	-	33	54	49	48	36	13
BANK OF INDIA	17,792	13,110	9,864	6,890	2,918	2,262	18,488	15,178	12,916	9,993	7,117	4,698
BANK OF MAHARASHTRA	1,235	857	275	219	184	107	2,319	1,272	1,418	962	851	671
BANK OF NOVA SCOTIA	63	63	-	-	-	-	-	-	-	-	-	-
BARCLAYS BANK PLC	218	55	0	0	-	-	51	57	31	-	-	-
BNP PARIBAS			-	-	-	-	7	6	-	-	-	-
CANARA BANK	17,696	16,477	15,464	14,880	10,553	7,925	14,258	11,522	16,070	11,463	9,102	7,571
CAPITAL SMALL FINANCE BANK LIMITED	-	-	5	2	9	9	-	-	50	46	44	55
CENTRAL BANK OF INDIA	14,118	13,208	5,918	2,699	2,192	1,779	7,267	6,673	5,899	4,453	2,373	2,595
CITIBANK N.A	230	197	167	165	74	74	100	60	37	31	31	31
CITY UNION BANK LIMITED	744	555	594	612	610	448	501	592	505	243	272	317
COOPERATIEVE RABOBANK U.A.	120	48	104	-	-	-	150	-	-	-	-	-
CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	3	3	3	3	3	3	-	-	-	-	-	-
CSB BANK LIMITED	84	66	54	119	167	294	162	99	94	88	70	106
CTBC BANK CO., LTD.	2	1	1	-	-	-	-	-	-	-	-	-
DBS BANK INDIA LIMITED	311	1,744	1,757	900	762	442	146	1,550	894	693	569	437
DCB BANK LIMITED	160	159	238	229	225	206	565	629	527	565	569	485
DEUTSCHE BANK AG	352	519	437	266	261	230	524	1,576	837	381	331	332
DHANLAXMI BANK LIMITED	181	91	87	91	136	116	322	337	343	220	143	119

Bank	Industry - GNPA's						Services - GNPA's					
	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025
DOHA BANK Q.P.S.C.	18	18	18	-	-	-	9	9	9	9	9	9
EQUITAS SMALL FINANCE BANK LIMITED			39	31	72	93	286	309	106	184	331	404
ESAF SMALL FINANCE BANK LIMITED	105	138	35	73	35	20	126	199	96	131	110	100
FEDERAL BANK LTD	1,154	783	950	982	859	899	934	989	919	919	930	1,092
FINCARE SMALL FINANCE BANK LIMITED	153	283	3	4			86	4	9	25		
FIRSTRAND BANK LTD		-	-	-	-	-	28	-	-	-	-	-
HDFC BANK LTD.	2,525	3,115	3,231	4,325	4,907	6,007	5,580	4,941	5,966	13,305	12,670	10,200
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	79	54					215	196				
ICICI BANK LIMITED	17,663	15,065	13,034	10,226	6,861	6,629	7,811	5,439	4,142	4,090	4,118	4,402
IDBI BANK LIMITED	22,725	22,118	3,191	2,862	1,503	1,161	5,204	4,430	1,634	1,606	1,309	1,342
IDFC FIRST BANK LIMITED	607	1,785	1,433	954	809	894	1,785	860	880	942	802	1,014
INDIAN BANK	20,724	17,621	8,308	4,748	3,352	2,699	5,207	4,852	7,314	5,625	4,447	2,914
INDIAN OVERSEAS BANK	8,322	6,923	5,502	1,465	1,022	769	2,511	2,427	2,222	1,051	516	488
INDUSIND BANK LTD	747	777	945	1,090	1,161	1,497	3,350	2,762	2,129	2,075	2,437	2,808
INDUSTRIAL AND COMMERCIAL BANK OF CHINA	-		-	-	-	34	-	-	-	-	-	-
JAMMU & KASHMIR BANK LTD	2,643	2,321	1,428	906	776	575	3,197	3,275	2,784	2,311	2,140	2,200
JANA SMALL FINANCE BANK LIMITED	50	10	16	16	50	32	97	48	105	85	200	176
KARNATAKA BANK LTD	592	482	451	478	429	428	884	852	857	943	792	813
KARUR VYSYA BANK LTD	1,887	1,345	436	338	166	162	1,560	1,380	576	278	227	302
KEB HANA BANK	40	40	40	40	-	-	-	-	-	-	-	-
KOOKMIN BANK			-	-	-	-	-	-	-	10	-	-
KOTAK MAHINDRA BANK LTD.	2,156	1,861	1,271	905	726	757	2,190	1,626	1,230	1,521	1,596	1,966
LAKSHMI VILAS BANK LTD	1,481						1,546					
MIZUHO BANK LTD	6	6	6	6	-	-	-	-	-	-	-	-
NAINITAL BANK LTD	270	160	155	146	133	135	142	109	81	77	67	69
NORTH EAST SMALL FINANCE BANK LIMITED	8	10	25	8	37		97	93	165	6	16	
PT BANK MAYBANK INDONESIA TBK	18	-	-	-	-	-	-	-	-	-	-	-
PUNJAB AND SIND BANK	3,279	2,644	1,697	1,272	711	547	4,477	4,379	2,446	1,597	1,002	788
PUNJAB NATIONAL BANK	47,614	36,221	26,573	14,741	9,995	7,832	21,285	25,523	20,633	15,270	13,380	12,260
QATAR NATIONAL BANK (Q.P.S.C)			-	-	-	-	50	53	52	-	-	-
RBL BANK LTD	650	711	880	716	288	244	455	484	709	620	329	295
SBERBANK	92	41	22	22	14	-	-	-	-	-	-	-

Bank	Industry - GNPA's						Services - GNPA's					
	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025
SBM BANK (INDIA) LIMITED	87	85	76	86	93	34	-	2	-	-	11	47
SHINHAN BANK	15	1	1	-	-	-	100	139	139	3	3	6
SHIVALIK SMALL FINANCE BANK LIMITED		1	-	0	1	2		6	-	4	16	22
SLICE SMALL FINANCE BANK LIMITED						44						22
SOCIETE GENERALE	79	79	79	6	4	4	-	-	-	-	-	-
SOUTH INDIAN BANK LTD	1,378	876	981	755	585	443	1,697	1,611	1,590	1,701	1,123	1,008
STANDARD CHARTERED BANK	1,937	1,202	957	663	620	470	2,179	2,015	1,720	1,491	1,007	952
STATE BANK OF INDIA	57,077	51,716	33,802	27,994	21,433	16,895	27,205	20,183	15,930	14,146	11,989	12,846
SURYODAY SMALL FINANCE BANK LIMITED	2	1	0	3	2	6	223	341	8	13	142	188
TAMILNAD MERCANTILE BANK LTD	385	188	220	271	276	251	495	277	187	223	201	145
THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED			57	44	54	57			198	189	203	206
UCO BANK	1,699	1,238	636	167	104	129	3,425	2,684	2,334	2,422	2,123	1,828
UJJIVAN SMALL FINANCE BANK LIMITED	59	111	69	61	58	65	191	400	133	91	138	183
UNION BANK OF INDIA	44,219	36,644	22,358	13,189	9,623	6,507	20,942	18,779	16,423	9,227	6,650	5,140
UNITED OVERSEAS BANK LTD			-	-	-	-	75	75	55	-	-	-
UNITY SMALL FINANCE BANK LIMITED		332	358	51	100	223		2,985	2,952	170	217	376
UTKARSH SMALL FINANCE BANK LIMITED	6	39	2	10	26	60	87	138	4	24	132	226
WOORI BANK			-	58	-	-	-	-	8	8	-	-
YES BANK LTD.	13,074	12,933	1,437	1,132	1,024	881	12,469	12,025	926	1,148	1,051	1,112

Source: RBI

(Amounts in crore Rupees)

Bank	Agriculture and Allied Activities - GNPA's						Retail Loans - GNPA's					
	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025	31-03-2021	31-03-2022	31-03-2023	31-03-2024	31-03-2025	31-12-2025
AMERICAN EXPRESS BANKING CORP.	-	-	-	-	-	-	162	101	79	86	99	89
AU SMALL FINANCE BANK LIMITED	213	142	173	187	516	559	83	70	108	247	622	620
AXIS BANK LIMITED	1,862	2,118	2,086	2,107	3,228	4,766	3,999	3,294	3,909	4,133	6,002	7,381
BANDHAN BANK LIMITED	2,207	949	531	430	553	660	655	827	1,108	660	1,134	1,373
BANK OF BAHRAIN & KUWAIT B.S.C.	-	-	-	-	-	-	1	1	2	2	1	1
BANK OF BARODA	8,450	9,113	8,656	6,798	7,599	8,443	3,044	3,686	3,296	3,201	4,569	5,458
BANK OF CEYLON	-	-	-	-	-	-	-	-	-	0	-	-
BANK OF INDIA	8,599	8,777	9,408	9,673	9,389	8,154	2,123	2,058	2,062	2,273	1,937	1,466
BANK OF MAHARASHTRA	3,450	2,845	2,332	2,426	2,950	3,312	682	352	294	221	194	294
CANARA BANK	9,467	8,447	7,400	8,541	8,375	6,954	2,087	1,825	2,036	2,329	2,301	1,451
CAPITAL SMALL FINANCE BANK LIMITED	29	44	63	73	89	111	1	1	35	50	43	45
CENTRAL BANK OF INDIA	5,349	6,053	5,039	3,322	3,659	3,384	2,542	2,223	1,531	867	1,000	968
CITIBANK N.A	105	101	-	-	-	17	555	401	3	-	-	-
CITY UNION BANK LIMITED	169	176	214	228	176	124	208	220	233	244	197	180
COOPERATIEVE RABOBANK U.A.	103	103	-	-	-	-	-	-	-	-	-	-
CSB BANK LIMITED	15	21	26	59	116	181	132	103	89	96	122	126
DBS BANK INDIA LIMITED	-	197	10	43	52	29	31	112	111	156	155	147
DCB BANK LIMITED	136	201	193	232	297	362	223	301	165	327	464	515
DEUTSCHE BANK AG	-	-	-	-	-	-	580	636	474	114	51	31
DHANLAXMI BANK LIMITED	29	27	19	16	11	8	124	78	62	84	65	83
EQUITAS SMALL FINANCE BANK LIMITED	80	166	121	190	209	262	277	361	457	415	455	358
ESAF SMALL FINANCE BANK LIMITED	255	374	174	626	974	732	79	240	47	63	171	315
FEDERAL BANK LTD	916	1,045	900	803	855	1,013	1,246	1,130	1,209	1,617	1,732	1,443
FINCARE SMALL FINANCE BANK LIMITED	36	50	152	96			78	236	125	74		
HDFC BANK LTD.	3,448	4,193	4,931	5,390	8,669	10,715	3,258	3,657	3,857	7,928	8,824	8,106
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	87	86					532	308				
ICICI BANK LIMITED	2,058	2,973	2,929	3,589	4,366	4,965	7,628	5,618	5,758	6,764	7,031	6,254
IDBI BANK LIMITED	2,584	2,676	2,765	2,588	2,378	2,424	697	763	802	988	1,026	1,248
IDFC FIRST BANK LIMITED	143	283	135	214	838	537	1,768	1,541	1,436	1,608	1,984	2,169
INDIAN BANK	8,738	8,852	8,926	8,510	8,602	7,477	2,873	3,208	3,168	2,071	1,566	958
INDIAN OVERSEAS BANK	2,608	3,015	2,983	2,098	1,673	1,228	1,362	1,294	1,805	824	754	651

Bank	Agriculture and Allied Activities - GNPA's						Retail Loans - GNPA's					
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INDUSIND BANK LTD	515	854	1,651	2,040	4,930	4,668	946	1,124	1,102	1,319	2,397	2,512
JAMMU & KASHMIR BANK LTD	798	625	672	427	353	331	314	295	315	306	328	372
JANA SMALL FINANCE BANK LIMITED	153	157	125	185	310	503	558	542	462	209	190	118
KARNATAKA BANK LTD	610	559	555	610	533	531	485	341	347	428	388	383
KARUR VYSYA BANK LTD	383	371	111	85	60	93	312	297	296	252	126	93
KOTAK MAHINDRA BANK LTD.	1,122	1,324	1,360	1,456	1,721	1,785	1,891	1,654	1,906	1,394	2,092	1,813
LAKSHMI VILAS BANK LTD	524						149					
NAINITAL BANK LTD	165	183	152	124	131	127	73	69	59	51	55	63
NORTH EAST SMALL FINANCE BANK LIMITED	82	82	136	30	11		5	5	0	0	1	
PUNJAB AND SIND BANK	918	944	1,027	1,228	1,264	1,202	660	597	478	569	393	333
PUNJAB NATIONAL BANK	18,100	20,408	21,954	18,711	17,361	16,379	7,167	6,886	5,696	4,940	3,238	2,749
RBL BANK LTD	536	874	382	504	1,356	924	936	657	448	375	435	499
SBM BANK (INDIA) LIMITED		-	-	-	-	-	2	7	21	37	59	64
SHINHAN BANK	12	12	12	12	4	4	1	2	5	6	19	20
SHIVALIK SMALL FINANCE BANK LIMITED		4	0	6	25	38		22	32	33	38	41
SLICE SMALL FINANCE BANK LIMITED						11						153
SONALI BANK	-	-	-	-	-	-	4	4	4	4		
SONALI BANK PLC					-	-					6	5
SOUTH INDIAN BANK LTD	643	689	700	701	599	586	425	473	437	464	492	545
STANDARD CHARTERED BANK	44	59	63	52	29	39	514	610	493	470	361	289
STATE BANK OF INDIA	32,757	30,459	31,650	30,973	30,947	31,644	6,924	7,400	7,585	9,644	11,109	11,168
SURYODAY SMALL FINANCE BANK LIMITED	137	181	62	110	409	417	31	75	121	47	31	178
TAMILNAD MERCANTILE BANK LTD	118	52	69	51	50	37	86	54	44	30	30	29
THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED			62	61	64	43			206	164	139	170
UCO BANK	4,071	3,913	3,323	3,267	3,270	3,428	871	742	605	442	420	473
UJJIVAN SMALL FINANCE BANK LIMITED	323	330	122	137	179	222	498	443	307	324	321	410
UNION BANK OF INDIA	14,831	13,223	12,151	13,439	14,102	14,160	5,552	4,921	4,652	4,111	3,190	2,740
UNITY SMALL FINANCE BANK LIMITED		3	12	30	236	283		452	445	109	116	115
UTKARSH SMALL FINANCE BANK LIMITED	202	435	258	208	1,020	997	20	36	168	175	676	703
YES BANK LTD.	1,140	1,258	108	143	329	534	884	679	730	1,222	1,517	1,461

Source: RBI
