GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO- 1251

ANSWERED ON MONDAY, 27 JULY, 2026/SHRAVANA 5, 1948 (SAKA)

Loans waived off in Dadra and Nagar Haveli

†1251. SMT. DELKAR KALABEN MOHANBHAI:

Will the Minister of FINANCE be pleased to state:-

(a) whether the Government has any record of total loans waived or written off in respect of corporates and farmers in various States of the country during the last two years and the current financial year;
(b) if so, the details thereof, State-wise;
(c) the details of such loan waivers/loans written off separately for corporates and farmers in the Union Territory of Dadra and Nagar Haveli;
(d) whether the Government has made any comparative assessment of the impact of debt relief given to farmers vis-à-vis corporate debt write-offs in the context of public finance and economic equity; and
(e) if so, the details thereof?

ANSWER

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

(a) to (c): The Reserve Bank of India (RBI) has apprised that the State/Union Territory (UT) -wise and sector-wise details regarding total loans waived off or written off in respect of corporates and farmers is not maintained by it. However, year-wise and category-wise details of loans written-off by Public Sector Banks, Private Sector Banks, Foreign Banks and Small Finance Banks, for domestic operations, for categories Large (Industries & Services) and Agriculture & Allied Activities, during the last two financial years (FY), are at **Annex**.

(d) and (e): Debt write-off is an accounting procedure and does not provide any relief to the debtor (whether farmer or corporate). As per RBI - Resolution of Stressed Assets Directions 2025, issued for commercial banks, write-off (a major portion of which is due to technical/prudential/advances under collection) is an accounting procedure undertaken by a bank to cleanse the balance sheets of bad debts which are either considered unrecoverable or whose recovery is likely to consume disproportionate resources of the lenders. 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.

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Annex

Lok Sabha Unstarred question no. †1251, regarding Loans waived off in Dadra and Nagar Haveli

Category-wise details of written-off loans

(Amounts in crore Rs.)

Bank Group	Written-off loans			
	Category – Large - Industries & Services		Category – Agriculture & Allied Activities	
	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26
Public Sector Banks	39,675	15,213	13,017	19,418
Private Sector Banks	6,822	4,345	6,710	11,778
Small Finance Banks	198	271	2,140	2,366
Foreign Banks	873	656	14	42

*Source: RBI, domestic operations (*provisional data for FY 2025-26)*

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