GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO- 2392

ANSWERED ON MONDAY, 3 AUGUST, 2026/SHRAVANA 12, 1948 (SAKA)

Recovery of Bad Loans by Public Sector Banks

2392. SHRI RADHAKRISHNA

Will the Minister of FINANCE be pleased to state:-

(a) the amount of loans written off by Public Sector Banks during the last five years, bank-wise and year-wise;
(b) the amount recovered from such written-off accounts during the same period, year-wise and bank-wise and the percentage it represents of the total amount written off;
(c) the break-up of loans written off during the last five years, sector-wise (agriculture, industry, MSME, retail); and
(d) the outstanding amount owed by wilful defaulters as on date and the number of such cases actually referred for criminal action, as distinct from those merely declared willful defaulters?

ANSWER

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

(a) and (b): Bank-wise and year-wise details of Non-Performing Assets (NPAs) written-off by Public Sector Banks (PSBs) and the amount recovered from written off accounts including their percentage for the last five Financial years, are at **Annexure-1**.

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. The amount recovered from written-off loans during a particular FY may pertain to the loans written-off during that particular FY or previous FYs.

Further, as per the Reserve Bank of India (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 adjust its balance sheets. 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.

(c): The break-up of loans written off during the last five financial years, for the sectors viz., agriculture, industry, services, MSME and retail are at **Annexure-2.**

(d): As per inputs received from Public Sector Banks (PSBs), the outstanding amount owed by wilful defaulters of Rs. 25 lakh and above as on 30.6.2026 is Rs 2,85,015 crore against 15,930 wilful defaulters. Out of the total number of wilful defaulters, 7,190 cases have been referred for criminal actions having a default of Rs. 1,92,187 crore.

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Annexure-1

Lok Sabha Unstarred question no. 2392, regarding Recovery of Bad Loans by Public Sector Banks

Details of NPAs written off by Public Sector Banks

(Amounts in crore Rs.)

Bank Name	FY 2021-22			FY 2022-23			FY 2023-24			FY 2024-25			FY 2025-26*		
	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)	Amount of loan written off	Recovery from written off accounts	Recovery in written off accounts as percentage of write off (in %)
	(A)	(B)	C=(B/A)*100	(A)	(B)	C=(B/A)*100	(A)	(B)	C=(B/A)*100	(A)	(B)	C=(B/A)*100	(A)	(B)	C=(B/A)*100
Bank of Baroda	17,967	2,510	13.97	17,998	3,277	18.21	10,518	3,943	37.49	8,796	4,767	54.20	6,330	3,425	54.11
Bank of India	10,443	1,097	10.50	8,694	1,207	13.88	9,897	1,467	14.82	7,959	2,365	29.71	5,923	2,674	45.15
Bank of Maharashtra	3,118	642	20.59	1,491	943	63.25	990	985	99.49	796	1,375	172.74	1,209	1,423	117.70
Canara Bank	8,210	2,747	33.46	12,760	5,110	40.05	11,827	6,032	51.00	14,350	6,924	48.25	13,541	6,565	48.48
Central Bank of India	1,236	332	26.86	10,258	1,283	12.51	10,001	1,433	14.33	3,370	1,716	50.92	1,719	2,271	132.11
Indian Bank	8,347	1,612	19.31	7,952	2,177	27.38	8,734	1,879	21.51	4,916	2,548	51.83	6,562	2,335	35.58
Indian Overseas Bank	3,769	19	0.50	3,412	90	2.64	7,179	2,430	33.85	3,885	2,454	63.17	1,192	2,180	182.89
Punjab and Sind Bank	1,134	261	23.02	2,283	512	22.43	796	691	86.81	1,521	551	36.23	632	707	111.87
Punjab National Bank	18,312	3,441	18.79	16,578	6,508	39.26	18,317	6,101	33.31	12,159	4,926	40.51	7,696	5,931	77.07
UCO Bank	3,851	1,546	40.15	2,575	1,624	63.07	1,938	1,487	76.73	1,566	2,624	167.56	1,278	1,327	103.83
Union Bank of India	19,484	2,750	14.11	19,175	5,549	28.94	18,264	3,987	21.83	11,634	4,311	37.06	6,643	3,997	60.17
State Bank of India	19,666	7,782	39.57	24,061	7,097	29.50	16,161	6,934	42.91	20,309	8,002	39.40	17,803	10,054	56.47

*Source: RBI (*provisional data for March 2026)*

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Annexure-2

Lok Sabha Unstarred question no. 2392, regarding Recovery of Bad Loans by Public Sector Banks

Sector wise break up of loans written off by Public Sector Banks

(Amounts in crore Rs.)

Sector	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26*
Agriculture and Allied Activities	8,703	15,552	18,901	13,017	19,418
Industry	46,246	54,771	45,767	31,265	17,266
Services	37,149	39,817	30,586	28,168	16,513
Retail Loans	4,478	5,145	8,039	8,193	9,085
MSMEs (Industries & Services)	20,221	22,479	17,993	19,758	18,565

*Source: RBI (*provisional data for March 2026)*

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