AIBEA's Banking News

NEWS BULLETIN FROM ALL INDIA BANK EMPLOYEES' ASSOCIATION

From the hard-earned operating profits of the Public Sector Banks, a large portion is provided towards bad loans. From this provision account, corporate loans not repaid are written off.

Let us see the Chart as per reply given in the Lok Sabha on 20th July, 2026.

F Y	Category 'Large – Industry & Services'	
	Loans written-off	Actual Recoveries
2014-15	26,602	20,028
2015-16	32,595	17,500
2016-17	48,179	25,798
2017-18	80,075	24,091
2018-19	120,735	61,369
2019-20	133,179	50,156
2020-21	90,641	31,268
2021-22	57,541	28,245
2022-23	72,108	27,030
2023-24	58,359	12,782
2024-25	39,675	7,239
2025-26	15,213	4,456
	7,74,902 CR	3,09,962 CR

This means that out of Rs. 7.75 lac crore written off to large industries, only Rs. 3.10 lac crores has been recovered. So net write off is Rs. 4,65,000 crores.

As per CRILC data, the number of borrowers having total written-off amount of Rs. 100 crore and above as reported by PSBs, pertaining to all types of borrowers, as on 31.3.2026, are as under.

(Amount in crore Rs., Number in actual)

Total number of borrowers	Total written-off amount
1,249 Borrowers	Rs. 4,19,380 crores

Source: RBI/Reply in Parliament

Total Operating profits of 12 Public Sector Banks in the last 10 years : Rs. 21 lac crore

Provision for bad loans : Rs. 18 lac crore

Net profit : Rs. 3 lac crore.

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