

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1470

ANSWERED ON MONDAY, FEBRUARY 9, 2026/MAGHA 20, 1947 (SAKA)

Profit and Loss incurred by Public Sector Banks

†1470 SMT. MANJU SHARMA:

Will the Minister of FINANCE be pleased to state:

- (a) the profit and loss earned/incurred by public and private sector banks during the last five years and the current year, year-wise and bank-wise;
- (b) whether any effective measures are being taken by the Government to improve the financial position of loss-making public and private sector banks and to investigate irregularities/frauds in various financial activities of the banks; and
- (c) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): As per input received from Reserve Bank of India (RBI), the profit and loss earned/incurred by public and private sector banks during the last five years and the current year, year-wise and bank-wise is at annexure.

(b) and (c): Government has implemented a comprehensive strategy, consisting of recognition of Non-Performing Assets (NPAs) transparently, resolution and recovery of value from stressed accounts, and reforms in financial ecosystem for a responsible and clean banking system. Major banking reforms undertaken by the Government addressed credit discipline, responsible lending and improved governance, besides adoption of technology. The growth cycle of Indian banking system is on upwards trajectory across all parameters. Credit flow to productive sectors of economy is growing at a good pace. The asset quality of Scheduled Commercial Banks (SCBs) has continued to improve, with gross NPA ratio and net NPA ratio declining. The provisioning coverage ratio (PCR) of SCBs has steadily increased. The low slippage ratio, coupled with raising of capital from the market and net capital accretion through profits has helped banks to bolster their capital adequacy levels.

As a result of implementation of reforms in the financial system by the Government, performance of Indian banking sector reflects the significant improvement effected in the sector. As per RBI provisional data, as on 30.9.2025—

- (i) During FY 2024-25, SCBs and PSBs have recorded highest ever aggregate net profit of ₹4.01 lakh crore and ₹1.78 lakh crore, respectively. Further, the net profit of SCBs during the first half of FY 2025-26 was ₹2.08 lakh crore.
- (ii) GNPA ratio of SCBs declined to 2.05% in Sep-25 from 4.28% in Mar-15, and from a peak of 11.18% in Mar-18.
- (iii) Resilience has increased with PCR of SCBs increasing from 49.31% in Mar-15 to a healthy 93.23% in Sep-25.
- (iv) Capital adequacy has improved significantly with CRAR of SCBs improving by 430 bps to reach 17.24% in Sep-25 from 12.94% in Mar-15.

Further, as per the RBI's Report on Trends and Progress of Banking in India 2024-25, for the entire banking sector the amount involved in frauds are majorly contributed by advances-related frauds. The frauds in SCBs, as a percentage of gross loans and advances wherein amount involved is ₹ 1 lakh and above, based on date of occurrence of frauds, have declined to a decadal low of 0.002% in FY 2024-25.

Lok Sabha Unstarred Question no. 1470 dated 9.2.2026 regarding "Profit and Loss incurred by Public Sector Banks"

Net Profit of Scheduled Commercial Banks (SCBs) for past five years and April-September 2025.

(in ₹ Crores)

Sr. No.	Bank/Bank Group Name	Net Profit (April to Date)					
		31-Mar-21	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25	30-Sep-25
PUBLIC SECTOR BANKS							
1	STATE BANK OF INDIA	20,410	31,676	50,232	61,077	70,901	39,320
2	CANARA BANK	2,558	5,678	10,604	14,554	17,027	9,526
3	BANK OF BARODA	829	7,272	14,110	17,789	19,581	9,351
4	UNION BANK OF INDIA	2,906	5,232	8,433	13,648	17,987	8,365
5	PUNJAB NATIONAL BANK	2,022	3,457	2,507	8,245	16,630	6,579
6	INDIAN BANK	3,005	3,945	5,282	8,063	10,918	5,991
7	BANK OF INDIA	2,160	3,405	4,023	6,318	9,219	4,807
8	BANK OF MAHARASHTRA	550	1,152	2,602	4,055	5,520	3,226
9	CENTRAL BANK OF INDIA	-888	1,045	1,582	2,549	3,785	2,382
10	INDIAN OVERSEAS BANK	834	1,713	2,099	2,656	3,335	2,337
11	UCO BANK	167	930	1,862	1,654	2,445	1,227
12	PUNJAB AND SIND BANK	-2,733	1,039	1,313	595	1,016	564
	SUB TOTAL	31,820	66,543	1,04,649	1,41,202	1,78,364	93,674
PRIVATE SECTOR BANKS							
13	LAKSHMI VILAS BANK LTD	-316	-	-	-	-	-
14	RBL BANK LIMITED	508	-75	883	1,168	695	379
15	THE DHANALAKSHMI BANK LTD	37	36	49	58	67	35
16	HDFC BANK LTD.	31,117	36,961	44,109	60,812	67,347	36,796
17	ICICI BANK LIMITED	16,193	23,339	31,897	40,888	47,227	25,127
18	AXIS BANK LIMITED	6,589	13,025	9,580	24,861	26,373	10,896
19	KOTAK MAHINDRA BANK LTD.	6,965	8,573	10,939	13,782	16,450	6,535
20	IDBI BANK LIMITED	1,359	2,439	3,645	5,634	7,515	5,635
21	FEDERAL BANK LTD	1,565	1,890	3,011	3,721	4,052	1,817
22	YES BANK LTD.	-3,462	1,066	717	1,251	2,406	1,456
23	KARUR VYSYA BANK LTD	359	673	1,106	1,605	1,942	1,095
24	JAMMU & KASHMIR BANK LTD	432	502	1,197	1,767	2,082	979
25	IDFC FIRST BANK LIMITED	452	145	2,437	2,957	1,525	815
26	SOUTH INDIAN BANK LTD	62	45	775	1,070	1,303	673
27	CITY UNION BANK LIMITED	593	760	937	1,016	1,124	635
28	TAMILNAD MERCANTILE BANK LTD	603	822	1,029	1,072	1,183	622
29	KARNATAKA BANK LTD	483	509	1,180	1,306	1,272	612
30	BANDHAN BANK LIMITED	2,268	126	2,195	2,230	2,745	484
31	DCB BANK LIMITED	336	288	466	536	615	341
32	CSB BANK LIMITED	218	458	547	567	594	279
33	INDUSIND BANK LTD	2,836	4,611	7,390	8,950	2,643	239
34	NAINITAL BANK LTD	1	29	46	47	51	30

		SUB TOTAL	69,198	96,223	1,24,136	1,75,297	1,89,211	95,480
FOREIGN BANKS								
35	AB BANK LIMITED	8	10	19	19	63	18	
36	ABU DHABI COMMERCIAL BANK PJSC	3	-	-	-	-	-	
37	CREDIT SUISSE AG	330	303	261	197	-	-	
38	DOHA BANK Q.P.S.C	-8	1	35	29	13	3	
39	KRUNG THAI BANK PUBLIC COMPANY LIMITED	2	-1	-	-	-	-	
40	SBM BANK (INDIA) LTD.	19	16	21	-43	-87	3	
41	CITIBANK N.A.	4,093	3,727	13,614	6,237	6,193	4,673	
42	THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	3,632	3,191	3,453	5,436	6,177	3,215	
43	DEUTSCHE BANK AG	1,527	1,474	1,467	1,977	3,070	2,417	
44	JPMORGAN CHASE BANK NATIONAL ASSOCIATION	2,045	1,480	1,932	2,564	3,715	1,860	
45	BANK OF AMERICA, NATIONAL ASSOCIATION	1,227	830	1,160	1,881	2,570	1,198	
46	MUFG BANK, LTD.	443	371	508	402	716	722	
47	STANDARD CHARTERED BANK	3,059	4,469	4,621	3,730	1,873	687	
48	DBS BANK INDIA LIMITED	628	167	228	377	684	549	
49	BARCLAYS BANK PLC	258	696	669	785	1,035	537	
50	BNP PARIBAS	559	512	473	593	635	478	
51	SUMITOMO MITSUI BANKING CORPORATION	352	366	480	511	656	426	
52	MIZUHO BANK LTD	248	194	283	439	730	350	
53	SBERBANK	95	76	367	745	369	252	
54	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK	221	76	81	131	216	167	
55	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	126	52	129	149	279	129	
56	UBS AG	-	-	-	-	173	95	
57	SHINHAN BANK	138	90	68	55	100	82	
58	FIRST ABU DHABI BANK PJSC	167	102	-30	113	52	54	
59	JSC VTB BANK	39	47	6	42	95	52	
60	AMERICAN EXPRESS BANKING CORP.	-297	-5	71	66	13	44	
61	EMIRATES NBD BANK (P.J.S.C.)	33	24	42	74	84	37	
62	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	56	54	15	49	62	35	
63	SOCIETE GENERALE	98	67	50	69	102	34	
64	CTBC BANK CO., LTD.	11	11	10	33	33	27	
65	MASHREQ BANK PSC	14	17	34	45	42	26	
66	KEB HANA BANK	32	24	23	50	91	26	
67	BANK OF CEYLON	10	6	12	9	10	19	
68	INDUSTRIAL BANK OF KOREA	15	12	17	18	20	18	
69	BANK OF NOVA SCOTIA	18	99	-22	66	43	17	
70	QATAR NATIONAL BANK (Q.P.S.C)	-7	-24	0	-8	13	17	
71	COOPERATIEVE RABOBANK U.A.	2	-90	41	63	18	16	
72	UNITED OVERSEAS BANK LTD	18	9	24	19	24	11	
73	BANK OF CHINA LIMITED	-23	-22	8	2	3	8	
74	PT BANK MAYBANK INDONESIA TBK	-3	-3	2	8	15	7	
75	BANK OF BAHRAIN & KUWAIT B.S.C.	14	8	17	6	0	5	
76	KOOKMIN BANK	3	8	1	4	-1	2	

77	NONGHYUP BANK	-	-	-	-0.29	-1	1
78	WOORI BANK	47	33	27	18	-3	0
79	FIRSTRAND BANK LTD	2	-5	17	8	6	-0.13
80	SONALI BANK PLC	4	8	9	-13	-2	-4
81	NATWEST MARKETS PLC	27	-79	-82	-	23	-33
SUB TOTAL		19,283	18,399	30,160	26,957	29,925	18,282
SMALL FINANCE BANKS							
82	FINCARE SMALL FINANCE BANK LIMITED	113	9	104	395	-	-
83	SLICE SMALL FINANCE BANK LIMITED	7	-123	-213	-152	-217	6.56
84	AU SMALL FINANCE BANK LIMITED	1,171	1,130	1,428	1,535	2,106	1,142
85	UJJIVAN SMALL FINANCE BANK LIMITED	8	-415	1,100	1,281	726	225
86	JANA SMALL FINANCE BANK LIMITED	84	5	256	670	501	177
87	CAPITAL SMALL FINANCE BANK LIMITED	41	63	94	112	132	67
88	SURYODAY SMALL FINANCE BANK LIMITED	12	-93	78	216	115	66
89	UNITY SMALL FINANCE BANK LIMITED	-	-	35	439	482	41
90	SHIVALIK SMALL FINANCE BANK LIMITED	-	1	2	2	1	3
91	ESAF SMALL FINANCE BANK LIMITED	105	55	302	426	-521	-197
92	EQUITAS SMALL FINANCE BANK LIMITED	384	281	574	799	147	-200
93	UTKARSH SMALL FINANCE BANK LIMITED	112	61	405	498	24	-588
SUB TOTAL		2038	974	4162	6220	3496	743
SCHEDULED COMMERCIAL BANKS		1,22,338	1,82,139	2,63,107	3,49,676	4,00,995	2,08,179

Source: Reserve Bank of India