

Rehabilitation of stressed MSME Units Sector-Wise – 30.09.2020

(Rs in cr)

Sector	Manufacturing		Services		TOTAL	
	Units	Amount	Units	Amount	Units	Amount
Total Number of stressed Units both Manufacturing & Services (A)	1346	836.56	10348	1067.07	11694	1903.63
Total stressed Units where viability studies were conducted (B=C+D)	1337	819.56	10050	1047.99	11387	1867.55
Total Potentially viable units(C)	63	106.66	77	42.03	140	148.69
Total Non viable units (D)	1274	712.90	9973	1005.96	11247	1718.86
Units in respect of which viability studies are yet to be conducted (E= A-B)	9	17.00	298	19.08	307	36.08
Viable units under nursing (out of C)	28	52.49	33	25.09	61	77.58

Rehabilitation of potentially viable MSME units under Nursing - 30.09.2020

Rs. In cr

Viability study – Bank-wise pending Units

Particulars	Mfg.		Services		Total	
	Units	Amt.	Units	Amt.	Units	Amt.
Position as at the end of the previous Quarter	48	116.27	54	37.95	102	154.22
Additions during the Quarter	20	4.48	28	4.32	48	8.80
Deletions during the quarter	5	14.10	5	0.24	10	14.34
Cum. position at the end of current Quarter	63	106.65	77	42.03	140	148.68

S. No	Name of the Bank	Cases Pending as on 30.09.2020	
		No.	Amount
1	IDBI Bank	279	16.05
2	HDFC Bank	2	16.82
3	ICICI Bank	2	0.93
4	Punjab and Sind Bank	24	2.28
	Total	307	36.08

Rehabilitation of stressed MSME Units Sector-Wise – 30.09.2020

(Rs in cr)

The following banks have gap in potentially viable units and units under nursing.

S.No	Name of the Bank	Potentially viable		Viable units under nursing		Units due for Nursing	
		No.	Amount	No.	Amount	No.	Amount
1	Canara Bank	33	111.04	26	59.85	7	5.19
2	IDBI	24	2.77	0	0.00	24	2.77
3	Bank of Baroda	83	34.88	35	17.73	48	17.15
	Total	140	148.69	61	77.58	79	71.11

SMA 0; SMA 1 & SMA 2 accounts under MSME segment – 30.09.2020

Rs. In cr

Category	Limits upto Rs. 10 lac			Limits above Rs. 10 lac			Total		
	No. of Units	No. of A/cs	Amt	No. of Units	No. of A/cs	Amt	No. of Units	No. of A/cs	Amt
SMA – 0	41,380	41,631	948.26	7,380	7,432	2,914.53	48,760	49,063	3,862.79
SMA – 1	19,521	19,556	333.28	3,515	3,518	1,539.31	23,036	23,074	1,872.59
SMA -2	16,426	16,528	320.15	2,202	2,213	1,016.19	18,628	18,741	1,336.34
TOTAL	77,327	77,715	1,601.69	13,097	13,163	5,470.03	90,424	90,878	7,071.72

**Industry-wise classification of stressed MSME advances -
Manufacturing Sector - 30.09.2020**

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Manufacturing Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
1	Agriculture Infrastructure	1	0.15	14	5.17	0	0.00	15	5.32	1	0.15
2	Aluminium	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Auto Ancillary	0	0.00	6	1.71	0	0.00	6	1.71	0	0.00
4	Automobile	5	1.27	2	0.07	0	0.00	7	1.33	0	0.00
5	Aviation	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Beverages	1	18.00	5	0.55	0	0.00	6	18.55	1	18.00
7	Biotechnology	0	0.00	3	2.88	0	0.00	3	2.88	0	0.00
8	Bricks	1	13.00	0	0.00	0	0.00	1	13.00	0	0.00
9	Cement & Cement Products	1	2.52	31	26.35	0	0.00	32	28.87	1	2.52
10	Ceramics	0	0.00	12	2.27	0	0.00	12	2.27	0	0.00
11	Chemicals & Chemical Products & Dyes	6	3.60	48	43.53	1	0.02	55	47.15	6	3.60
12	Coal	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Coffee Industry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Construction	0	0.00	32	20.89	0	0.00	32	20.89	0	0.00
15	Consumer durables	5	3.26	5	2.47	0	0.00	10	5.73	0	0.00
16	Cotton Textiles	0	0.00	119	134.28	0	0.00	119	134.28	19	1.69
17	Dal mills	0	0.00	26	104.38	0	0.00	26	104.38	0	0.00
18	Diamond	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	Drugs & Pharmaceuticals	0	0.00	34	176.22	0	0.00	34	176.22	0	0.00
20	Edible Oil and Vanaspati	0	0.00	9	47.56	0	0.00	9	47.56	0	0.00

**Industry-wise classification of stressed MSME advances -
Manufacturing Sector - 30.09.2020**

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Manufacturing Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
21	Educational Institutions	0	0.00	12	6.85	0	0.00	12	6.85	0	0.00
22	Engineering	7	6.31	33	15.91	0	0.00	40	22.22	5	6.00
23	Electricals	0	0.00	56	82.61	0	0.00	56	82.61	0	0.00
24	Electronics	0	0.00	8	2.58	0	0.00	8	2.58	0	0.00
25	Fertilizers	1	9.46	5	63.96	0	0.00	6	73.42	1	9.46
26	Financial Services	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Flour mills	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Food processing	1	0.25	102	33.92	0	0.00	103	34.17	0	0.00
29	Furniture & Furnishing	10	2.74	19	12.73	0	0.00	29	15.47	0	0.00
30	Gem & Jewellery	2	27.25	28	84.84	0	0.00	30	112.09	1	14.54
31	Glass & Glassware	0	0.00	43	9.72	0	0.00	43	9.72	0	0.00
32	Granite	0	0.00	2	2.89	0	0.00	2	2.89	0	0.00
33	Healthcare	0	0.00	23	3.10	0	0.00	23	3.10	0	0.00
34	Hospitals	0	0.00	28	2.72	0	0.00	28	2.72	0	0.00
35	Hotel	0	0.00	14	0.55	0	0.00	14	0.55	0	0.00
36	Hydrocarbon	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Iron & Steel	3	2.45	74	69.89	0	0.00	77	72.34	0	0.00
38	Infrastructure	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	Information Technology	0	0.00	6	2.66	0	0.00	6	2.66	0	0.00
40	Leather & Leather products	0	0.00	5	1.27	0	0.00	5	1.27	0	0.00

**Industry-wise classification of stressed MSME advances -
Manufacturing Sector - 30.09.2020**

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Manufacturing Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
41	Man Made Textiles	0	0.00	46	2.09	0	0.00	46	2.09	0	0.00
42	Metal & Metal Products	1	4.50	85	63.54	0	0.00	86	68.04	2	9.33
43	Minerals	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	Mining & Quarrying	0	0.00	18	22.53	0	0.00	18	22.53	0	0.00
45	Nuclear fuels	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
46	Oil and Gas	0	0.00	7	3.43	0	0.00	7	3.43	0	0.00
47	Other infrastructure	0	0.00	12	12.52	0	0.00	12	12.52	0	0.00
48	Other Metals & metal Products	3	0.19	12	0.63	2	0.15	17	0.97	0	0.00
49	Other textiles	0	0.00	19	1.51	0	0.00	19	1.51	5	0.22
50	Paper & Paper products	0	0.00	157	72.47	3	0.31	160	72.77	0	0.00
51	Petro Chemicals	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
52	Petroleum	0	0.00	1	1.76	0	0.00	1	1.76	0	0.00
53	Pharmaceuticals	1	5.00	52	27.85	0	0.00	53	32.85	1	5.00
54	Plastic & Plastic Products	8	7.34	139	96.18	0	0.00	147	103.52	1	4.43
55	Ports	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
56	Power	0	0.00	3	8.82	0	0.00	3	8.82	0	0.00
57	Power cables	0	0.00	6	27.90	0	0.00	6	27.90	0	0.00
58	Ready made garments	0	0.00	46	6.11	0	0.00	46	6.11	0	0.00
59	Real Estate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
60	Research & Development	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

**Industry-wise classification of stressed MSME advances -
Manufacturing Sector - 30.09.2020**

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Manufacturing Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
61	Rice Mills	0	0.00	15	1.42	0	0.00	15	1.42	0	0.00
62	Roads	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
63	Rubber & Rubber products	0	0.00	21	5.88	1	0.40	22	6.28	0	0.00
64	Science & Technology	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
65	Semi-conductors	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
66	Ship Building	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
67	Shipping	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
68	Sugar	0	0.00	3	6.43	0	0.00	3	6.43	0	0.00
69	Tea	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
70	Telecommunication	0	0.00	11	1.33	0	0.00	11	1.33	0	0.00
71	Textile	2	0.60	24	0.19	0	0.00	26	0.79	2	0.60
72	Textiles-Jute	0	0.00	23	2.22	0	0.00	23	2.22	0	0.00
73	Textiles-Manmade	0	0.00	0	0.00	1	0.05	1	0.05	0	0.00
74	Tobacco & Tobacco products	0	0.00	3	4.01	0	0.00	3	4.01	0	0.00
75	Trading	0	0.00	42	3.43	0	0.00	42	3.43	7	0.26
76	Transport	28	3.25	195	9.01	0	0.00	223	12.26	0	0.00
77	Vegitable Oils	0	0.00	1	0.10	0	0.00	1	0.10	0	0.00
78	Vehicles & Vehicle parts	0	0.00	12	1.91	0	0.00	12	1.91	0	0.00
79	Wood & Wood products	0	0.00	1	0.06	0	0.00	1	0.06	0	0.00
80	Miscellaneous & Others	31	1.44	1531	374.11	538	114.76	2100	490.31	18	0.75
81	Total Industries	118	112.58	3289	1721.96	546	115.68	3953	1950.22	71	76.55

**Industry-wise classification of stressed MSME advances -
Services Sector - 30.09.2020**

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Services Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
1	Agriculture Infrastructure	1086	20.12	122	2.49	1	0.00	1209	22.61	0	0.00
2	Aluminium	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Auto Ancillary	4	0.30	0	0.00	0	0.00	4	0.30	0	0.00
4	Automobile	1	1.00	0	0.00	0	0.00	1	1.00	1	1.00
5	Aviation	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Beverages	0	0.00	79	6.36	2	0.00	81	6.37	0	0.00
7	Biotechnology	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Bricks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Cement & Cement Products	0	0.00	1	0.00	0	0.00	1	0.00	0	0.00
10	Ceramics	0	0.00	2	0.00	0	0.00	2	0.00	0	0.00
11	Chemicals & Chemical Products & Dyes	0	0.00	4	3.40	0	0.00	4	3.40	0	0.00
12	Coal	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Coffee Industry	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Construction	5	17.19	27	30.06	0	0.00	32	47.25	2	7.52
15	Consumer durables	0	0.00	3	0.80	0	0.00	3	0.80	0	0.00
16	Cotton Textiles	0	0.00	10	1.87	0	0.00	10	1.87	0	0.00
17	Dal mills	0	0.00	4	1.23	0	0.00	4	1.23	0	0.00
18	Diamond	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	Drugs & Pharmaceuticals	0	0.00	26	13.48	0	0.00	26	13.48	0	0.00
20	Edible Oil and Vanaspati	0	0.00	5	1.05	0	0.00	5	1.05	0	0.00

Industry-wise classification of stressed MSME advances - Services Sector - 30.09.2020

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Services Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
21	Educational Institutions	6	5.49	9	0.15	0	0.00	15	5.65	1	1.34
22	Engineering	0	0.00	1	0.18	1	0.00	2	0.19	0	0.00
23	Electricals	0	0.00	13	0.57	1	0.03	14	0.60	0	0.00
24	Electronics	1	1.50	1	0.00	0	0.00	2	1.50	0	0.00
25	Fertilizers	0	0.00	2	0.09	0	0.00	2	0.09	0	0.00
26	Financial Services	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Flour mills	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Food processing	0	0.00	8	2.86	0	0.00	8	2.86	0	0.00
29	Furniture & Furnishing	0	0.00	17	0.62	0	0.00	17	0.62	0	0.00
30	Gem & Jewellery	0	0.00	28	0.73	2	0.01	30	0.74	0	0.00
31	Glass & Glassware	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Granite	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Healthcare	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Hospitals	0	0.00	32	4.36	0	0.00	32	4.36	0	0.00
35	Hotel	3	0.18	263	16.67	10	0.52	276	17.37	0	0.00
36	Hydrocarbon	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Iron & Steel	0	0.00	17	1.32	0	0.00	17	1.32	0	0.00
38	Infrastructure	0	0.00	83	106.31	0	0.00	83	106.31	0	0.00
39	Information Technology	0	0.00	138	5.62	0	0.00	138	5.62	0	0.00
40	Leather & Leather products	0	0.00	135	5.97	0	0.00	135	5.97	0	0.00

Industry-wise classification of stressed MSME advances - Services Sector - 30.09.2020

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Services Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		TOTAL		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
41	Man Made Textiles	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	Metal & Metal Products	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
43	Minerals	0	0.00	1	0.12	0	0.00	1	0.12	0	0.00
44	Mining & Quarrying	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
45	Nuclear fuels	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
46	Oil and Gas	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
47	Other infrastructure	0	0.00	47	42.62	0	0.00	47	42.62	0	0.00
48	Other Metals & metal Products	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
49	Other textiles	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
50	Paper & Paper products	0	0.00	8	0.41	0	0.00	8	0.41	0	0.00
51	Petro Chemicals	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
52	Petroleum	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
53	Pharmaceuticals	2	0.00	0	0.00	2	0.01	4	0.01	0	0.00
54	Plastic & Plastic Products	1085	19.87	8	1.29	0	0.00	1093	21.16	0	0.00
55	Ports	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
56	Power	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
57	Power cables	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
58	Ready made garments	0	0.00	1	0.27	0	0.00	1	0.27	0	0.00
59	Real Estate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
60	Research & Development	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Industry-wise classification of stressed MSME advances - Services Sector - 30.09.2020

(Rs. In crore)

S.N o.	Industry / Group Name & Code	Services Sector									
		Potentially viable sick MSME units		Non-Viable sick MSME units		Viability study yet to be undertaken		T O T A L		Viable units under nursing programme	
		Units	Amount	Units	Amount	Units	Amount	Units	Amount	Units	Amount
61	Rice Mills	0	0.00	2	0.51	1	0.01	3	0.52	0	0.00
62	Roads	3	0.18	9	3.33	60	3.52	72	7.02	0	0.00
63	Rubber & Rubber products	0	0.00	2	0.17	0	0.00	2	0.17	0	0.00
64	Science & Technology	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
65	Semi-conductors	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
66	Ship Building	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
67	Shipping	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
68	Sugar	0	0.00	2	1.13	0	0.00	2	1.13	0	0.00
69	Tea	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
70	Telecommunication	0	0.00	18	12.00	0	0.00	18	12.00	0	0.00
71	Textile	0	0.00	44	2.55	3	0.92	47	3.47	0	0.00
72	Textiles-Jute	0	0.00	8	0.05	0	0.00	8	0.05	0	0.00
73	Textiles-Manmade	0	0.00	36	1.18	0	0.00	36	1.18	0	0.00
74	Tobacco & Tobacco products	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
75	Trading	1	0.60	4096	163.09	141	6.91	4238	170.61	0	0.00
76	Transport	1	1.80	156	7.80	43	1.61	200	11.21	0	0.00
77	Vegitable Oils	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
78	Vehicles & Vehicle parts	4	1.75	251	18.37	2	0.11	257	20.23	4	1.75
79	Wood & Wood products	0	0.00	32	17.47	0	0.00	32	17.47	0	0.00
80	Miscellaneous & Others	103	2.61	11870	371.90	1515	47.94	13488	422.46	2	0.78
81	Total Industries	2305	72.59	17621	850.48	1784	61.61	21710	984.68	10	12.39

Data on One Time Restructuring accounts under MSME segment – 30.09.2020

Rs. In cr

Category	No. of eligible Accounts to be restructured (As per RBI guidelines)		No. of accounts Restructured		No. of accounts pending for Restructuring		No. of customers opted out for Restructuring	
	No. of A/cs	Loan account outstanding	No. of A/cs	Loan account outstanding	No. of A/cs	Loan account outstanding	No. of A/cs	Loan account outstanding
Micro	68,515	3,231.44	23,130	472.80	21,637	1,514.03	23,748	1,244.61
Small	9,236	3,105.81	1,541	318.16	4,765	1,240.02	2,930	1,547.63
Medium	806	820.93	157	105.88	484	335.83	165	379.22
TOTAL	78,557	7,158.18	24,828	896.84	26,886	3,089.88	26,843	3,171.46