

Rehabilitation of stressed MSME Units Sector-Wise – 31.12.2020

(Rs in cr)

Sector	Manufacturing		Services		TOTAL	
	Units	Amount	Units	Amount	Units	Amount
Total Number of stressed Units both Manufacturing & Services (A)	1574	736.48	8157	1024.75	9731	1761.23
Total stressed Units where viability studies were conducted (B=C+D)	1563	717.00	7879	1008.06	9442	1725.06
Total Potentially viable units(C)	128	109.81	468	64.31	596	174.12
Total Non viable units (D)	1435	607.19	7411	943.75	8846	1550.94
Units in respect of which viability studies are yet to be conducted (E= A-B)	11	19.48	278	16.69	289	36.17
Viable units under nursing (out of C)	29	70.49	34	26.10	63	96.59

Rehabilitation of potentially viable MSME units under Nursing - 31.12.2020

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	63	106.65	77	42.03	140	148.68
Additions during the Quarter	68	24.35	391	22.28	459	46.63
Deletions during the quarter	3	21.19	0	0	3	21.19
Cum. position at the end of current Quarter	128	109.81	468	64.31	596	174.12

S. No	Name of the Bank	Cases Pending as on 31.12.2020	
		No.	Amount
1	IDBI Bank	279	16.05
2	HDFC Bank	8	19.95
3	ICICI Bank	2	0.17
	Total	289	36.17

Rehabilitation of stressed MSME Units Sector-Wise – 31.12.2020

(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	484	124.14	28	78.86	456	45.28
2	IDBI	24	2.77	0	0.00	24	2.77
3	Bank of Baroda	83	34.88	35	17.73	48	17.15
4	South Indian Bank	2	5.16	0	0	2	5.16
5	Karnataka Bank	3	7.17	0	0	3	7.17
	Total	596	174.12	63	96.59	533	77.53

SMA 0; SMA 1 & SMA 2 accounts under MSME segment – 31.12.2020

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	36,447	36,677	404.29	2,946	2,969	1,958.21	39,393	39,646	2,362.50
SMA – 1	29,951	29,963	305.30	2,674	2,690	807.32	32,625	32,653	1,112.62
SMA -2	32,063	32,213	240.01	2,650	2,663	994.51	34,713	34,876	1,234.52
TOTAL	98,461	98,853	949.60	8,270	8,322	3,760.04	1,06,731	1,07,175	4,709.64

**Industry-wise classification of stressed MSME advances -
Manufacturing Sector - 31.12.2020**

(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	2.53	31	26.35	0	0.00	32	28.88	1	2.53
10	Ceramics	0	0.00	12	2.27	0	0.00	12	2.27	0	0.00
11	Chemicals & Chemical Products & Dyes	7	9.65	49	43.55	1	0.02	57	53.21	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	33	20.90	0	0.00	33	20.90	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	9	1.00
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	1	2.38	35	178.59	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 - 31.12.2020**

(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	8	7.21	31	11.41	0	0.00	39	18.62	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	6	64.41	0	0.00	7	73.87	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	69.88	0	0.00	77	72.33	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 - 31.12.2020

(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	88	65.12	0	0.00	89	69.62	2	9.33
43	Minerals	0	0.00	1	0.70	0	0.00	1	0.70	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	10	0.60	2	0.15	15	0.94	0	0.00
49	Other textiles	0	0.00	42	1.60	0	0.00	42	1.60	0	0.00
50	Paper & Paper products	0	0.00	161	72.81	6	0.61	167	73.42	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	7.48	138	93.56	0	0.00	146	101.04	1	4.57
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 - 31.12.2020**

(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	4	0.54	25	6.42	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	2	0.10	2	0.10	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	43	3.52	0	0.00	43	3.52	3	0.67
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	36	3.18	1525	382.39	539	114.85	2100	500.41	0	0.00
81	Total Industries	125	121.42	3313	1726.37	555	118.64	3993	1966.43	34	75.46

**Industry-wise classification of stressed MSME advances -
Services Sector - 31.12.2020**

(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	123	2.49	0	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	2	0.04	0	0.00	3	1.04	1	1.00
5	Aviation	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Beverages	3	0.03	78	6.37	0	0.00	81	6.40	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	0	0.00	0	0.00	0	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	2	3.30	2	0.10	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	6	17.19	27	30.06	0	0.00	33	47.25	2	7.52
15	Consumer durables	1	0.00	2	0.66	0	0.00	3	0.66	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 - 31.12.2020

(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	0.00	0	0.00	1	0.00	0	0.00
23	Electricals	1	0.00	13	0.60	0	0.00	14	0.60	0	0.00
24	Electronics	1	1.50	0	0.00	0	0.00	1	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	4	0.33	4	2.53	0	0.00	8	2.85	0	0.00
29	Furniture & Furnishing	1	0.00	16	0.62	0	0.00	17	0.62	0	0.00
30	Gem & Jewellery	0	0.00	30	0.74	0	0.00	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	4	2.08	274	17.62	7	0.19	285	19.88	1	0.07
36	Hydrocarbon	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Iron & Steel	0	0.00	16	1.32	0	0.00	16	1.32	0	0.00
38	Infrastructure	1	4.80	83	106.31	0	0.00	84	111.11	0	0.00
39	Information Technology	0	0.00	137	5.47	0	0.00	137	5.47	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 - 31.12.2020

(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	3	2.42	0	0.00	0	0.00	3	2.42	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	1	0.00	7	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	1	0.00	0	0.00	3	0.00	0	0.00
54	Plastic & Plastic Products	1086	19.89	8	1.29	0	0.00	1094	21.18	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	1	0.20	0	0.00	1	0.20	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 - 31.12.2020

(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	1	0.00	2	0.52	0	0.00	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	2	0.18	16	11.82	0	0.00	18	12.00	0	0.00
71	Textile	4	0.11	44	3.39	0	0.00	48	3.50	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	2	1.26	4346	187.39	143	6.68	4491	195.33	0	0.00
76	Transport	1	1.80	200	10.84	59	1.77	260	14.41	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	319	20.60	3	0.13	326	22.48	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	544	12.68	11504	378.95	1528	47.50	13576	439.12	1	0.71
81	Total Industries	2774	96.41	17619	884.87	1800	59.79	22193	1041.08	10	12.39

Data on One Time Restructuring accounts under MSME segment – 31.12.2020

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	70,649	3,024.92	27,584	377.25	18,673	1,423.18	24,392	1,224.49
Small	14,942	3,349.98	2,430	476.86	6,197	1,382.25	6,315	1,490.87
Medium	996	764.06	274	72.77	501	316.46	221	374.83
TOTAL	86,587	7,138.96	30,288	926.88	25,375	3,121.89	30,928	3,090.19