

# Rehabilitation of stressed MSME Units Sector-Wise as on 31.03.2025

(Rs. In Crore)

| Sector                                                                       | TOTAL as on<br>31.12.2024 |         | Data as on 31.03.2025 |        |          |        |       |         |
|------------------------------------------------------------------------------|---------------------------|---------|-----------------------|--------|----------|--------|-------|---------|
|                                                                              |                           |         | Manufacturing         |        | Services |        | TOTAL |         |
|                                                                              | Units                     | Amount  | Units                 | Amount | Units    | Amount | Units | Amount  |
| Total Number of stressed Units both Manufacturing & Services (A)             | 27784                     | 3036.02 | 6684                  | 864.66 | 20564    | 645.61 | 27248 | 1510.27 |
| Total stressed Units where viability studies were conducted (B=C+D)          | 27715                     | 2974.53 | 6666                  | 855.55 | 20498    | 624.01 | 27164 | 1479.56 |
| Total Potentially viable units(C )                                           | 11                        | 6.70    | 3                     | 2.55   | 6        | 3.97   | 9     | 6.52    |
| Total Non viable units (D)                                                   | 27704                     | 2967.83 | 6663                  | 853.00 | 20492    | 620.04 | 27155 | 1473.04 |
| Units in respect of which viability studies are yet to be conducted (E= A-B) | 69                        | 61.49   | 18                    | 9.11   | 66       | 21.60  | 84    | 30.71   |
| Viable units under nursing (out of C)                                        | 11                        | 6.70    | 3                     | 2.55   | 6        | 3.97   | 9     | 6.52    |

## Rehabilitation of potentially viable MSME units as on 31.03.2025

(Rs. In Crore)

| Particulars                                                     | Mfg.  |      | Services |      | Total |      |
|-----------------------------------------------------------------|-------|------|----------|------|-------|------|
|                                                                 | Units | Amt. | Units    | Amt. | Units | Amt. |
| Position as at the end of the previous Quarter as on 31.12.2024 | 5     | 2.65 | 6        | 4.05 | 11    | 6.70 |
| Additions during the Quarter                                    | 0     | 0.00 | 0        | 0.00 | 0     | 0.00 |
| Deletions during the quarter                                    | 2     | 0.10 | 0        | 0.08 | 2     | 0.18 |
| Cum. position at the end of current Quarter as on 31.03.2025    | 3     | 2.55 | 6        | 3.97 | 9     | 6.52 |

## Viability study – Bank-wise pending Units

(Rs. In Crore)

| S. No | Name of the Bank | Pending as on 31.12.2024 |       | Pending as on 31.03.2025 |       | Pending up to 30 days |     | Pending 31-60 days |     | Pending 61-90 days |     | Pending >90 days |       |
|-------|------------------|--------------------------|-------|--------------------------|-------|-----------------------|-----|--------------------|-----|--------------------|-----|------------------|-------|
|       |                  | No.                      | Amt   | No.                      | Amt   | No.                   | Amt | No.                | Amt | No.                | Amt | No.              | Amt   |
| 1     | HDFC Bank        | 42                       | 58.82 | 47                       | 21.54 | 0                     | 0   | 0                  | 0   | 0                  | 0   | 47               | 21.54 |
| 2     | ICICI Bank       | 15                       | 2.19  | 24                       | 8.97  | 0                     | 0   | 0                  | 0   | 0                  | 0   | 24               | 8.97  |
| 3     | Bank of India    | 0                        | 0     | 13                       | 0.18  | 0                     | 0   | 0                  | 0   | 0                  | 0   | 13               | 0.18  |
|       | Total            | 57                       | 61.01 | 84                       | 30.69 | 0                     | 0   | 0                  | 0   | 0                  | 0   | 84               | 30.69 |

## SMA 2 accounts under MSME segment

(Rs. In Crore)

|            | Limits upto Rs. 10 lac |             |     | Limits above Rs. 10 lac |             |      | Total        |             |      |
|------------|------------------------|-------------|-----|-------------------------|-------------|------|--------------|-------------|------|
| Category   | No. of Units           | No. of A/cs | Amt | No. of Units            | No. of A/cs | Amt  | No. of Units | No. of A/cs | Amt  |
| 31.03.2024 | 26411                  | 26446       | 363 | 2593                    | 2710        | 1107 | 29004        | 29156       | 1469 |
| 30.06.2024 | 33925                  | 34034       | 547 | 3629                    | 3840        | 1743 | 37554        | 37874       | 2290 |
| 30.09.2024 | 41041                  | 41511       | 599 | 3327                    | 3624        | 1529 | 44368        | 45135       | 2128 |
| 31.12.2024 | 35552                  | 38142       | 542 | 3232                    | 3591        | 1424 | 38784        | 41733       | 1965 |
| 31.03.2025 | 30792                  | 31333       | 386 | 2714                    | 2924        | 954  | 33506        | 34257       | 1340 |

## Industry-wise classification of Stressed MSME advances

**Manufacturing & Service Sector - 31.03.2025**

(Rs. In Crore)

| S.No. | Industry / Group Name & Code | Most Stressed 10 Industries        |        |                            |        |                                      |        |       |        |                                      |        |
|-------|------------------------------|------------------------------------|--------|----------------------------|--------|--------------------------------------|--------|-------|--------|--------------------------------------|--------|
|       |                              | 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 |
| 1     | Trading                      | 145                                | 52.00  | 1200                       | 100.56 | 1                                    | 0.05   | 1346  | 152.61 | 42                                   | 35.00  |
| 2     | Vegitable Oils               | 0                                  | 0.00   | 264                        | 151.10 | 0                                    | 0.00   | 264   | 151.10 | 0                                    | 0.00   |
| 3     | Cotton Textiles              | 0                                  | 0.00   | 590                        | 63.22  | 0                                    | 0.00   | 590   | 63.22  | 0                                    | 0.00   |
| 4     | Paper & Paper products       | 2                                  | 0.02   | 316                        | 23.70  | 0                                    | 0.00   | 318   | 23.72  | 0                                    | 0.00   |
| 5     | Cement & Cement Products     | 29                                 | 13.63  | 53                         | 7.74   | 0                                    | 0.00   | 82    | 21.37  | 0                                    | 0.00   |
| 6     | Wood & Wood products         | 0                                  | 3.30   | 11                         | 15.68  | 0                                    | 0.00   | 11    | 18.98  | 0                                    | 0.00   |
| 7     | Construction                 | 9                                  | 10.10  | 77                         | 7.03   | 0                                    | 0.00   | 86    | 17.13  | 0                                    | 0.00   |
| 8     | Transport                    | 0                                  | 0.00   | 345                        | 16.99  | 0                                    | 0.00   | 345   | 16.99  | 0                                    | 0.00   |
| 9     | Iron & Steel                 | 4                                  | 8.90   | 72                         | 7.99   | 0                                    | 0.00   | 76    | 16.89  | 0                                    | 0.00   |
| 10    | Trading                      | 145                                | 52.00  | 1200                       | 100.56 | 1                                    | 0.05   | 1346  | 152.61 | 42                                   | 35.00  |

| S.No. | Industry / Group Name & Code | Least Stressed 10 Industries       |        |                            |        |                                      |        |       |        |                                      |        |
|-------|------------------------------|------------------------------------|--------|----------------------------|--------|--------------------------------------|--------|-------|--------|--------------------------------------|--------|
|       |                              | 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 |
| 1     | Textiles-Jute                | 0                                  | 0.00   | 13                         | 0.14   | 0                                    | 0.00   | 13    | 0.14   | 0                                    | 0.00   |
| 2     | Shipping                     | 0                                  | 0.00   | 1                          | 0.15   | 0                                    | 0.00   | 1     | 0.15   | 0                                    | 0.00   |
| 3     | Ready made garments          | 0                                  | 0.00   | 23                         | 0.45   | 0                                    | 0.00   | 23    | 0.45   | 0                                    | 0.00   |
| 4     | Electronics                  | 0                                  | 0.00   | 9                          | 0.46   | 0                                    | 0.00   | 9     | 0.46   | 0                                    | 0.00   |
| 5     | Sugar                        | 0                                  | 0.00   | 2                          | 0.57   | 0                                    | 0.00   | 2     | 0.57   | 0                                    | 0.00   |
| 6     | Textiles-Manmade             | 0                                  | 0.00   | 71                         | 0.58   | 0                                    | 0.00   | 71    | 0.58   | 0                                    | 0.00   |
| 7     | Telecommunication            | 0                                  | 0.00   | 20                         | 0.90   | 0                                    | 0.00   | 20    | 0.90   | 0                                    | 0.00   |
| 8     | Diamond                      | 3                                  | 0.98   | 0                          | 0.00   | 0                                    | 0.00   | 3     | 0.98   | 0                                    | 0.00   |
| 9     | Hospitals                    | 0                                  | 0.00   | 37                         | 1.26   | 0                                    | 0.00   | 37    | 1.26   | 0                                    | 0.00   |
| 10    | Engineering                  | 0                                  | 0.00   | 6                          | 1.28   | 0                                    | 0.00   | 6     | 1.28   | 0                                    | 0.00   |