

Revival & Rehabilitation of Micro, Small & Medium Enterprises (MSMEs) for the half year ended Sept 30, 2016

Stressed Micro Accounts as on half year ended Sept 30, 2016						
<i>No of accounts in actual and Amount in Rs. thousands</i>						
Sl. No	MANUFACTURING			SERVICES		
	Category and sub-category	Position as on Half Year ended September 30		Category and sub-category	Position as on Half Year ended September 30	
		No. of A/cs	Amount outstanding		No. of A/cs	Amount outstanding
	PART A			PART A		
I	Accounts pending for resolution with the Committee at the beginning of the half year			Accounts pending for resolution with the Committee at the beginning of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
II	Accounts referred to the Committee during the half year	0	0	Accounts referred to the Committee during the half year	0	0
(i)	SMA-0	4	22334	SMA-0	5	56943
(ii)	SMA-1	811	2600304	SMA-1	1272	3920748
(iii)	SMA-2	818	3023128	SMA-2	1235	4587331
(iv)	NPA	82	252011	NPA	139	343886
	Total (i+ii+iii+iv)	1715	5897776	Total (i+ii+iii+iv)	2651	8908908
III	Type of resolution by the committee during the half year	0	0	Type of resolution by the committee during the half year	0	0
1	Rectification	0	0	Rectification	0	0
(i)	SMA-0	4	22334	SMA-0	5	56943
(ii)	SMA-1	244	814676	SMA-1	411	1260082
(iii)	SMA-2	252	926895	SMA-2	398	1507754
(iv)	NPA	29	61023	NPA	60	142007
	Total (i+ii+iii+iv)	529	1824928	Total (i+ii+iii+iv)	873	2966786
2	Restructuring	0	0	Restructuring	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
3	Recovery	0	0	Recovery	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	72	217046	SMA-1	102	312420
(iii)	SMA-2	69	252570	SMA-2	99	348311
(iv)	NPA	53	190988	NPA	79	201879
	Total (i+ii+iii+iv)	194	660605	Total (i+ii+iii+iv)	281	862610
IV	Accounts pending for resolution with the Committee at the end of the half year	0	0	Accounts pending for resolution with the Committee at the end of the half year	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	496	1568582	SMA-1	759	2348246
(iii)	SMA-2	496	1843662	SMA-2	738	2731266
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	992	3412244	Total (i+ii+iii+iv)	1497	5079512
	PART B			PART B		

I	Accounts pending for examination for Corrective Action Plan by the branch at the beginning of the half year			Accounts pending for examination for Corrective Action Plan by the branch at the beginning of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
II	Accounts examined/ resolved at the branch level during the half year	0	0	Accounts examined/ resolved at the branch level during the half year	0	0
(i)	SMA-0	5	2517	SMA-0	14	3624
(ii)	SMA-1	2662	4823576	SMA-1	18528	3651918
(iii)	SMA-2	2123	2930535	SMA-2	14516	2995589
(iv)	NPA	1234	381141	NPA	8976	1212145
	Total (i+ii+iii+iv)	6024	8137768	Total (i+ii+iii+iv)	42034	7863277
III	Accounts pending for examination for Corrective Action Plan by the branch at the end of the half year	0	0	Accounts pending for examination for Corrective Action Plan by the branch at the end of the half year	0	0
(i)	SMA-0	1	252	SMA-0	1	333
(ii)	SMA-1	266	482358	SMA-1	1705	335976
(iii)	SMA-2	212	293053	SMA-2	1335	275594
(iv)	NPA	123	38114	NPA	826	111517
	Total (i+ii+iii+iv)	602	813777	Total (i+ii+iii+iv)	3867	723421

Stressed Small Accounts as on half year ended Sept 30, 2016						
<i>No of accounts in actual and Amount in Rs. thousands</i>						
Sl. No	MANUFACTURING			SERVICES		
	Category and sub-category	Position as on Half Year ended September 30		Category and sub-category	Position as on Half Year ended September 30	
		No. of A/cs	Amount outstanding		No. of A/cs	Amount outstanding
	PART A			PART A		
I	Accounts pending for resolution with the Committee at the beginning of the half year			Accounts pending for resolution with the Committee at the beginning of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
II	Accounts referred to the Committee during the half year	0	0	Accounts referred to the Committee during the half year	0	0
(i)	SMA-0	7	190039	SMA-0	3	9142
(ii)	SMA-1	1008	9413550	SMA-1	2412	10982728
(iii)	SMA-2	1096	10428639	SMA-2	2358	11204364
(iv)	NPA	80	701096	NPA	245	742546
	Total (i+ii+iii+iv)	2191	20733325	Total (i+ii+iii+iv)	5018	22938781
III	Type of resolution by the committee during the half year	0	0	Type of resolution by the committee during the half year	0	0
1	Rectification	0	0	Rectification	0	0
(i)	SMA-0	4	54379	SMA-0	3	9142
(ii)	SMA-1	312	2879230	SMA-1	674	3093195
(iii)	SMA-2	336	3173060	SMA-2	664	3166854
(iv)	NPA	24	193309	NPA	99	246358

	Total (i+ii+iii+iv)	676	6299977	Total (i+ii+iii+iv)	1440	6515549
2	Restructuring	0	0	Restructuring	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	2	4113
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	2	4113
3	Recovery	0	0	Recovery	0	0
(i)	SMA-0	1	19380	SMA-0	0	0
(ii)	SMA-1	85	766260	SMA-1	245	1096650
(iii)	SMA-2	90	844468	SMA-2	240	1126307
(iv)	NPA	56	507787	NPA	144	492075
	Total (i+ii+iii+iv)	233	2137896	Total (i+ii+iii+iv)	629	2715033
IV	Accounts pending for resolution with the Committee at the end of the half year	0	0	Accounts pending for resolution with the Committee at the end of the half year	0	0
(i)	SMA-0	2	116281	SMA-0	0	0
(ii)	SMA-1	610	5768060	SMA-1	1493	6792883
(iii)	SMA-2	670	6411111	SMA-2	1454	6911202
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	1282	12295452	Total (i+ii+iii+iv)	2946	13704086
	PART B			PART B		
I	Accounts pending for examination for Corrective Action Plan by the branch at the beginning of the half year			Accounts pending for examination for Corrective Action Plan by the branch at the beginning of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
II	Accounts examined/ resolved at the branch level during the half year	0	0	Accounts examined/ resolved at the branch level during the half year	0	0
(i)	SMA-0	0	0	SMA-0	2	865
(ii)	SMA-1	633	1719121	SMA-1	658	196607
(iii)	SMA-2	274	590975	SMA-2	536	129065
(iv)	NPA	44	24166	NPA	223	32636
	Total (i+ii+iii+iv)	951	2334262	Total (i+ii+iii+iv)	1419	359173
III	Accounts pending for examination for Corrective Action Plan by the branch at the end of the half year	0	0	Accounts pending for examination for Corrective Action Plan by the branch at the end of the half year	0	0
(i)	SMA-0	0	0	SMA-0	0	78
(ii)	SMA-1	70	189103	SMA-1	59	17695
(iii)	SMA-2	30	65007	SMA-2	48	11616
(iv)	NPA	5	2658	NPA	20	2937
	Total (i+ii+iii+iv)	105	256769	Total (i+ii+iii+iv)	128	32326

Stressed Medium Accounts as on half year ended Sept 30, 2016

No of accounts in actual and Amount in Rs. thousands

Sl. No	MANUFACTURING		SERVICES	
	Category and sub-category	Position as on Half Year ended September 30	Category and sub-category	Position as on Half Year ended September 30

		No. of A/cs	Amount outstanding		No. of A/cs	Amount outstanding
	PART A			PART A		
I	Accounts pending for resolution with the Committee at the beginning of the half year			Accounts pending for resolution with the Committee at the beginning of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
II	Accounts referred to the Committee during the half year	0	0	Accounts referred to the Committee during the half year	0	0
(i)	SMA-0	0	0	SMA-0	1	23967
(ii)	SMA-1	36	929217	SMA-1	75	1848800
(iii)	SMA-2	50	981306	SMA-2	71	1958385
(iv)	NPA	1	6080	NPA	8	265091
	Total (i+ii+iii+iv)	87	1916603	Total (i+ii+iii+iv)	155	4096243
III	Type of resolution by the committee during the half year			Type of resolution by the committee during the half year		
1	Rectification			Rectification		
(i)	SMA-0	0	0	SMA-0	1	23967
(ii)	SMA-1	16	503380	SMA-1	29	633676
(iii)	SMA-2	20	496603	SMA-2	26	686547
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	37	999983	Total (i+ii+iii+iv)	56	1344190
2	Restructuring	0	0	Restructuring	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
3	Recovery			Recovery		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	4	30724	SMA-1	8	172310
(iii)	SMA-2	5	71177	SMA-2	9	179983
(iv)	NPA	1	6080	NPA	8	265091
	Total (i+ii+iii+iv)	10	107981	Total (i+ii+iii+iv)	25	617385
IV	Accounts pending for resolution with the Committee at the end of the half year			Accounts pending for resolution with the Committee at the end of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	16	395112	SMA-1	38	1042814
(iii)	SMA-2	25	413526	SMA-2	36	1091855
(iv)	NPA	0	0	NPA	0	0
	Total (i+ii+iii+iv)	41	808638	Total (i+ii+iii+iv)	74	2134669
	PART B			PART B		
I	Accounts pending for examination for Corrective Action Plan by the branch at the beginning of the half year			Accounts pending for examination for Corrective Action Plan by the branch at the beginning of the half year		
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	0	0	SMA-1	0	0
(iii)	SMA-2	0	0	SMA-2	0	0
(iv)	NPA	0	0	NPA	0	0

	Total (i+ii+iii+iv)	0	0	Total (i+ii+iii+iv)	0	0
II	Accounts examined/resolved at the branch level during the half year	0	0	Accounts examined/resolved at the branch level during the half year	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	154	1098375	SMA-1	18	23194
(iii)	SMA-2	77	844906	SMA-2	11	48398
(iv)	NPA	2	1003	NPA	3	339
	Total (i+ii+iii+iv)	233	1944283	Total (i+ii+iii+iv)	32	71932
III	Accounts pending for examination for Corrective Action Plan by the branch at the end of the half year	0	0	Accounts pending for examination for Corrective Action Plan by the branch at the end of the half year	0	0
(i)	SMA-0	0	0	SMA-0	0	0
(ii)	SMA-1	12	87870	SMA-1	2	2087
(iii)	SMA-2	6	67592	SMA-2	1	4356
(iv)	NPA	0	80	NPA	0	31
	Total (i+ii+iii+iv)	19	155543	Total (i+ii+iii+iv)	3	6474

Stressed Accounts as on half year ended Sept 30, 2016- Summary of SMA-2						
No of accounts in actual and Amount in Rs. thousands						
Sl. No	Category and sub-category	MANUFACTURING		SERVICES		# Reasons for not being considered by the committees or branches
		Position as on Half Year ended September 30		Position as on Half Year ended September 30		
		No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	
	MICRO					
1	Total SMA -2 accounts	2941	5953663	15751	7582920	
2	Out of 1 above, accounts referred to the committees (refer to para 4.1 of the Annex to the circular)	818	3023128	1235	4587331	
3	Out of 1 above, accounts handled by the branches (refer to para 2.2 of Annex to the circular)	2123	2930535	14516	2995589	
4	Accounts neither referred to the committees nor handled by the branches #	0	0	0	0	
	SMALL	0	0	0	0	
1	Total SMA -2 accounts	1370	11019614	2894	11333429	
2	Out of 1 above, accounts referred to the committees (refer to para 4.1 of the Annex to the circular)	1096	10428639	2358	11204364	
3	Out of 1 above, accounts handled by the branches (refer to para 2.2 of Annex to the circular)	274	590975	536	129065	
4	Accounts neither referred to the committees nor handled by the branches #	0	0	0	0	
	MEDIUM	0	0	0	0	
1	Total SMA -2 accounts	127	1826212	82	2006783	
2	Out of 1 above, accounts referred to the committees (refer to para 4.1 of the Annex to the circular)	50	981306	71	1958385	
3	Out of 1 above, accounts handled by the branches (refer to para 2.2 of Annex to the circular)	77	844906	11	48398	
4	Accounts neither referred to the committees nor handled by the branches #	0	0	0	0	