

**7.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MAR 2019 - II (Amount in Lacs A/Cs in actuals)**

| Sl. No.  | Bank                                            | Part A (SMA 2 & NPA above Rs.10 lac) Manufacturing, services & Retail Trade |                  |                                                               |                 |                                          |                  |
|----------|-------------------------------------------------|-----------------------------------------------------------------------------|------------------|---------------------------------------------------------------|-----------------|------------------------------------------|------------------|
|          |                                                 | Part A Total                                                                |                  | A/c where Corrective Action Plan implemented by CAP committee |                 | A/c Pending examination of CAP committee |                  |
|          |                                                 | A/C                                                                         | Amt              | A/C                                                           | Amt             | A/C                                      | Amt              |
| <b>A</b> | <b>PUBLIC SECTOR COMMERCIAL BANKS</b>           |                                                                             |                  |                                                               |                 |                                          |                  |
| 1        | ALLAHABAD BANK                                  | 39                                                                          | 1243.47          | 0                                                             | 0.00            | 39                                       | 1243.47          |
| 2        | ANDHRA BANK                                     | 16                                                                          | 1056.00          | 0                                                             | 0.00            | 16                                       | 1056.00          |
| 3        | BANK OF BARODA                                  | 84                                                                          | 8237.90          | 0                                                             | 0.00            | 84                                       | 8237.90          |
| 4        | BANK OF INDIA                                   | 1596                                                                        | 2590.00          | 0                                                             | 0.00            | 1596                                     | 2590.00          |
| 5        | BANK OF MAHARASHTRA                             | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 6        | CANARA BANK                                     | 2158                                                                        | 99850.00         | 1                                                             | 1854.00         | 2157                                     | 97996.00         |
| 7        | CENTRAL BANK OF INDIA                           | 49                                                                          | 3442.51          | 0                                                             | 0.00            | 49                                       | 3442.51          |
| 8        | CORPORATION BANK                                | 402                                                                         | 15732.69         | 69                                                            | 1264.26         | 333                                      | 14468.43         |
| 9        | DENA BANK                                       | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 10       | INDIAN BANK                                     | 81                                                                          | 4098.39          | 80                                                            | 4054.23         | 1                                        | 44.16            |
| 11       | INDIAN OVERSEAS BANK                            | 255                                                                         | 12238.00         | 75                                                            | 345.00          | 180                                      | 11893.00         |
| 12       | ORIENTAL BANK OF COMMERCE                       | 62                                                                          | 2308.41          | 0                                                             | 0.00            | 62                                       | 2308.41          |
| 13       | PUNJAB & SIND BANK                              | 31                                                                          | 1556.09          | 0                                                             | 0.00            | 31                                       | 1556.09          |
| 14       | PUNJAB NATIONAL BANK                            | 181                                                                         | 30692.63         | 0                                                             | 0.00            | 181                                      | 30692.63         |
| 15       | SYNDICATE BANK                                  | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 16       | STATE BANK OF INDIA                             | 30                                                                          | 3310.00          | 30                                                            | 3310.00         | 0                                        | 0.00             |
| 17       | UCO BANK                                        | 11                                                                          | 368.00           | 0                                                             | 0.00            | 11                                       | 368.00           |
| 18       | UNION BANK OF INDIA                             | 9546                                                                        | 13851.58         | 0                                                             | 0.00            | 9546                                     | 13851.58         |
| 19       | UNITED BANK OF INDIA                            | 24                                                                          | 94.00            | 0                                                             | 0.00            | 24                                       | 94.00            |
| 20       | VIJAYA BANK                                     | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
|          | <b>Total- Public Sector Commercial Banks</b>    | <b>14565</b>                                                                | <b>200669.67</b> | <b>255</b>                                                    | <b>10827.49</b> | <b>14310</b>                             | <b>189842.18</b> |
| <b>B</b> | <b>R R B - KERALA GRAMIN BANK</b>               | 177                                                                         | 3465.73          | 0                                                             | 0.00            | 177                                      | 3465.73          |
|          | <b>Total- Public Sector Banks including RRB</b> | <b>14742</b>                                                                | <b>204135.40</b> | <b>255</b>                                                    | <b>10827.49</b> | <b>14487</b>                             | <b>193307.91</b> |
| <b>C</b> | <b>PRIVATE SECTOR COMMERCIAL BANKS</b>          |                                                                             |                  |                                                               |                 |                                          |                  |
| 1        | AXIS BANK                                       | 20                                                                          | 3274             | 0                                                             | 0               | 20                                       | 3274             |
| 2        | BANDHAN BANK                                    | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 3        | CATHOLIC SYRIAN BANK                            | 422                                                                         | 45444.30         | 30                                                            | 1344.74         | 392                                      | 44099.56         |
| 4        | CITY UNION BANK                                 | 18                                                                          | 1244.15          | 0                                                             | 0.00            | 18                                       | 1244.15          |
| 5        | DHANLAXMI BANK                                  | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 6        | FEDERAL BANK                                    | 585                                                                         | 41446.32         | 0                                                             | 0.00            | 585                                      | 41446.32         |
| 7        | HDFC BANK                                       | 22                                                                          | 1496.67          | 22                                                            | 1496.67         | 0                                        | 0.00             |
| 8        | ICICI BANK                                      | 11                                                                          | 1668.12          | 0                                                             | 0.00            | 11                                       | 1668.12          |
| 9        | IDBI BANK                                       | 103                                                                         | 11324.97         | 0                                                             | 0.00            | 103                                      | 11324.97         |
| 10       | IDFC FIRST Bank                                 | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 11       | INDUS IND BANK                                  | 1323                                                                        | 8067.87          | 362                                                           | 1697.43         | 961                                      | 6370.44          |
| 12       | JAMMU & KASHMIR BANK                            | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 13       | KARNATAKA BANK                                  | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 14       | KARUR VYSYA BANK                                | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 15       | KOTAK MAHINDRA BANK                             | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 16       | LAKSHMI VILAS BANK                              | 16                                                                          | 366.73           | 0                                                             | 0.00            | 16                                       | 366.73           |
| 17       | RBL Bank                                        | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 18       | SOUTH INDIAN BANK                               | 417                                                                         | 62870.77         | 2                                                             | 674.86          | 415                                      | 62195.91         |
| 19       | T.N.MERCANTILE BANK                             | 420                                                                         | 2937             | 0                                                             | 0               | 420                                      | 2937             |
| 20       | YES BANK                                        | 6                                                                           | 885.3            | 1                                                             | 719             | 5                                        | 166.3            |
|          | <b>Total- Pvt Sector Commercial Banks</b>       | <b>3363</b>                                                                 | <b>181026.2</b>  | <b>417</b>                                                    | <b>5932.7</b>   | <b>2946</b>                              | <b>175093.5</b>  |
| <b>D</b> | <b>SMALL FINANCE BANKS</b>                      |                                                                             |                  |                                                               |                 |                                          |                  |
| 1        | ESAF                                            | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
| 2        | Ujjivan Small Finance Bank                      | 0                                                                           | 0.00             | 0                                                             | 0.00            | 0                                        | 0.00             |
|          | <b>Total- Small Finance Banks</b>               | <b>0</b>                                                                    | <b>0.00</b>      | <b>0</b>                                                      | <b>0.00</b>     | <b>0</b>                                 | <b>0.00</b>      |
|          | <b>Total - Banking Sector</b>                   | <b>18105</b>                                                                | <b>385161.60</b> | <b>672</b>                                                    | <b>16760.19</b> | <b>17433</b>                             | <b>368401.41</b> |

**7.38. Report on Framework for Revival and Rehabilitation of MSMEs as on MAR 2019 - II (Amount in Lacs A/Cs in actuals)**

| Sl. No.  | Bank                                            | Part B (SMA 2 & NPA Rs.10 lac & below) Manufacturing, services |                  |                                                 |                |                                          |                  | Grand Total of SMA 2 & NPA A/c  |                 |                               |                  |
|----------|-------------------------------------------------|----------------------------------------------------------------|------------------|-------------------------------------------------|----------------|------------------------------------------|------------------|---------------------------------|-----------------|-------------------------------|------------------|
|          |                                                 | Part B Total                                                   |                  | A/c where Corrective Action Plan implemented by |                | A/c Pending examination of CAP by branch |                  | Total a/c where CAP implemented |                 | Total a/c pending examination |                  |
|          |                                                 | A/C                                                            | Amt              | A/C                                             | Amt            | A/C                                      | Amt              | A/C                             | Amt             | A/C                           | Amt              |
| <b>A</b> | <b>PUBLIC SECTOR COMMERCIAL BANKS</b>           |                                                                |                  |                                                 |                |                                          |                  |                                 |                 |                               |                  |
| 1        | ALLAHABAD BANK                                  | 237                                                            | 542.66           | 0                                               | 0.00           | 237                                      | 542.66           | 0                               | 0.00            | 276                           | 1786.13          |
| 2        | ANDHRA BANK                                     | 57                                                             | 188.81           | 0                                               | 0.00           | 57                                       | 188.81           | 0                               | 0.00            | 73                            | 1244.81          |
| 3        | BANK OF BARODA                                  | 1317                                                           | 2109.75          | 0                                               | 0.00           | 1317                                     | 2109.75          | 0                               | 0.00            | 1401                          | 10347.65         |
| 4        | BANK OF INDIA                                   | 134                                                            | 1492.00          | 0                                               | 0.00           | 134                                      | 1492.00          | 0                               | 0.00            | 1730                          | 4082.00          |
| 5        | BANK OF MAHARASHTRA                             | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 6        | CANARA BANK                                     | 48671                                                          | 68783.00         | 2                                               | 286.50         | 48669                                    | 68496.50         | 3                               | 2140.50         | 50826                         | 166492.50        |
| 7        | CENTRAL BANK OF INDIA                           | 749                                                            | 726.61           | 0                                               | 0.00           | 749                                      | 726.61           | 0                               | 0.00            | 798                           | 4169.12          |
| 8        | CORPORATION BANK                                | 3092                                                           | 5450.08          | 728                                             | 1643.23        | 2364                                     | 3806.85          | 797                             | 2907.49         | 2697                          | 18275.28         |
| 9        | DENA BANK                                       | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 10       | INDIAN BANK                                     | 1607                                                           | 2883.68          | 1583                                            | 2821.13        | 24                                       | 62.55            | 1663                            | 6875.36         | 25                            | 106.71           |
| 11       | INDIAN OVERSEAS BANK                            | 9512                                                           | 9149.00          | 599                                             | 387.00         | 8913                                     | 8762.00          | 674                             | 732.00          | 9093                          | 20655.00         |
| 12       | ORIENTAL BANK OF COMMERCE                       | 330                                                            | 599.38           | 0                                               | 0.00           | 330                                      | 599.38           | 0                               | 0.00            | 392                           | 2907.79          |
| 13       | PUNJAB & SIND BANK                              | 147                                                            | 346.07           | 0                                               | 0.00           | 147                                      | 346.07           | 0                               | 0.00            | 178                           | 1902.16          |
| 14       | PUNJAB NATIONAL BANK                            | 2377                                                           | 4543.47          | 0                                               | 0.00           | 2377                                     | 4543.47          | 0                               | 0.00            | 2558                          | 35236.10         |
| 15       | SYNDICATE BANK                                  | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 16       | STATE BANK OF INDIA                             | 97                                                             | 372.00           | 97                                              | 372.00         | 0                                        | 0.00             | 127                             | 3682.00         | 0                             | 0.00             |
| 17       | UCO BANK                                        | 8                                                              | 79.00            | 0                                               | 0.00           | 8                                        | 79.00            | 0                               | 0.00            | 19                            | 447.00           |
| 18       | UNION BANK OF INDIA                             | 12399                                                          | 15461.00         | 0                                               | 0.00           | 12399                                    | 15461.00         | 0                               | 0.00            | 21945                         | 29312.58         |
| 19       | UNITED BANK OF INDIA                            | 18                                                             | 54.00            | 0                                               | 0.00           | 18                                       | 54.00            | 0                               | 0.00            | 42                            | 148.00           |
| 20       | VIJAYA BANK                                     | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
|          | <b>Total- Public Sector Commercial Banks</b>    | <b>80752</b>                                                   | <b>112780.51</b> | <b>3009</b>                                     | <b>5509.86</b> | <b>77743</b>                             | <b>107270.65</b> | <b>3264</b>                     | <b>16337.35</b> | <b>92053</b>                  | <b>297112.83</b> |
| <b>B</b> | <b>R R B - KERALA GRAMIN BANK</b>               | 19239                                                          | 18718.13         | 0                                               | 0.00           | 19239                                    | 18718.13         | 0                               | 0.00            | 19416                         | 22183.86         |
|          | <b>Total- Public Sector Banks including RRB</b> | <b>99991</b>                                                   | <b>131498.64</b> | <b>3009</b>                                     | <b>5509.86</b> | <b>96982</b>                             | <b>125988.78</b> | <b>3264</b>                     | <b>16337.35</b> | <b>111469</b>                 | <b>319296.69</b> |
| <b>C</b> | <b>PRIVATE SECTOR COMMERCIAL BANKS</b>          |                                                                |                  |                                                 |                |                                          |                  |                                 |                 |                               |                  |
| 1        | AXIS BANK                                       | 52                                                             | 7134             | 0                                               | 0              | 52                                       | 7134             | 0                               | 0               | 72                            | 10408            |
| 2        | BANDHAN BANK                                    | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 3        | CATHOLIC SYRIAN BANK                            | 1553                                                           | 2893.50          | 21                                              | 65.26          | 1532                                     | 2828.24          | 51                              | 1410.00         | 1924                          | 46927.80         |
| 4        | CITY UNION BANK                                 | 22                                                             | 52.53            | 0                                               | 0.00           | 22                                       | 52.53            | 0                               | 0.00            | 40                            | 1296.68          |
| 5        | DHANLAXMI BANK                                  | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 6        | FEDERAL BANK                                    | 2888                                                           | 3510.64          | 0                                               | 0.00           | 2888                                     | 3510.64          | 0                               | 0.00            | 3473                          | 44956.96         |
| 7        | HDFC BANK                                       | 62                                                             | 219.78           | 62                                              | 219.78         | 0                                        | 0.00             | 84                              | 1716.45         | 0                             | 0.00             |
| 8        | ICICI BANK                                      | 242                                                            | 684.68           | 0                                               | 0.00           | 242                                      | 684.68           | 0                               | 0.00            | 253                           | 2352.80          |
| 9        | IDBI BANK                                       | 261                                                            | 499.60           | 0                                               | 0.00           | 261                                      | 499.60           | 0                               | 0.00            | 364                           | 11824.57         |
| 10       | IDFC FIRST Bank                                 | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 11       | INDUS IND BANK                                  | 6079                                                           | 3492.04          | 1146                                            | 569.08         | 4933                                     | 2922.96          | 1508                            | 2266.51         | 5894                          | 9293.40          |
| 12       | JAMMU & KASHMIR BANK                            | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 13       | KARNATAKA BANK                                  | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 14       | KARUR VYSYA BANK                                | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 15       | KOTAK MAHINDRA BANK                             | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 16       | LAKSHMI VILAS BANK                              | 4                                                              | 21.29            | 0                                               | 0.00           | 4                                        | 21.29            | 0                               | 0.00            | 20                            | 388.02           |
| 17       | RBL Bank                                        | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
| 18       | SOUTH INDIAN BANK                               | 783                                                            | 1906.99          | 0                                               | 0.00           | 783                                      | 1906.99          | 2                               | 674.86          | 1198                          | 64102.90         |
| 19       | T.N.MERCANTILE BANK                             | 167                                                            | 14093            | 0                                               | 0              | 167                                      | 14093            | 0                               | 0               | 587                           | 17030            |
| 20       | YES BANK                                        | 6                                                              | 36.29            | 0                                               | 0              | 6                                        | 36.29            | 1                               | 719             | 11                            | 202.59           |
|          | <b>Total- Pvt Sector Commercial Banks</b>       | <b>12119</b>                                                   | <b>34544.34</b>  | <b>1229</b>                                     | <b>854.12</b>  | <b>10890</b>                             | <b>33690.22</b>  | <b>1646</b>                     | <b>6786.82</b>  | <b>13836</b>                  | <b>208783.72</b> |
| <b>D</b> | <b>SMALL FINANCE BANKS</b>                      |                                                                |                  |                                                 |                |                                          |                  |                                 |                 |                               |                  |
| 1        | ESAF                                            | 4735                                                           | 622.39           | 0                                               | 0.00           | 4735                                     | 622.39           | 0                               | 0.00            | 4735                          | 622.39           |
| 2        | Ujjivan Small Finance Bank                      | 0                                                              | 0.00             | 0                                               | 0.00           | 0                                        | 0.00             | 0                               | 0.00            | 0                             | 0.00             |
|          | <b>Total- Small Finance Banks</b>               | <b>4735</b>                                                    | <b>622.39</b>    | <b>0</b>                                        | <b>0.00</b>    | <b>4735</b>                              | <b>622.39</b>    | <b>0</b>                        | <b>0.00</b>     | <b>4735</b>                   | <b>622.39</b>    |
|          | <b>Total - Banking Sector</b>                   | <b>116845</b>                                                  | <b>166665.37</b> | <b>4238</b>                                     | <b>6363.98</b> | <b>112607</b>                            | <b>160301.39</b> | <b>4910</b>                     | <b>23124.17</b> | <b>130040</b>                 | <b>528702.80</b> |