

SME Financing Data Tables - December 31, 2023

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Dec-22	Sep-23	Dec-23
Outstanding SME Financing	540.49	438.05	542.53
Domestic Private Sector Financing	9,405.14	8,458.93	8,983.14
SME Fin as %age of Domestic Pvt Sector Financing	5.75%	5.18%	6.04%
SME NPLs Ratio	14.63%	17.66%	14.53%
No. of SME Borrowers	157,126	165,080	172,292

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Dec-22	Sep-23	Dec-23
Fixed Investment	144.50	143.72	168.59
Working Capital	356.87	263.79	343.93
Trade Finance	39.12	30.54	30.01
Total	540.49	438.05	542.53

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Dec-22	Sep-23	Dec-23
Trading SMEs	199.59	184.97	215.32
Manufacturing SMEs	214.77	137.61	204.43
Services SMEs	126.13	115.47	122.78
Total	540.49	438.05	542.53

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Dec-22	Sep-23	Dec-23
Domestic Private Banks	352.52	274.79	323.31
Public Sector Commercial Banks	138.85	108.74	161.60
Islamic Banks	36.00	42.15	45.14
Specialized Banks & others	8.37	7.75	7.69
DFIs	4.75	4.62	4.79
Total	540.49	438.05	542.53

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Dec-22	Sep-23	Dec-23
Islamic Banking Divisions	26.57	14.90	14.83
Islamic Banks	36.00	39.18	42.34
Total	62.57	54.08	57.17

Data is based on monthly reports submitted by banks & DFIs to SH&SFD

All figures are based on outstanding finance