

SME Financing Data Tables - June 30, 2023

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Jun-22	Mar-23	Jun-23
Outstanding SME Financing	484.81	479.05	457.10
*Domestic Private Sector Financing	8,438.21	8,985.47	8,761.39
SME Fin as %age of Domestic Pvt Sector Financing	5.75%	5.33%	5.22%
SME NPLs Ratio	16.52%	16.99%	17.12%
No. of SME Borrowers	168,750	155,380	154,229

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Jun-22	Mar-23	Jun-23
Fixed Investment	147.12	145.49	149.97
Working Capital	293.85	297.55	275.26
Trade Finance	43.84	36.01	31.87
Total	484.81	479.05	457.10

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Jun-22	Mar-23	Jun-23
Trading SMEs	189.46	190.34	185.72
Manufacturing SMEs	167.75	171.01	151.52
Services SMEs	127.59	117.71	119.85
Total	484.81	479.05	457.10

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Jun-22	Mar-23	Jun-23
Domestic Private Banks	332.90	313.00	281.92
Public Sector Commercial Banks	101.67	116.95	118.52
Islamic Banks	37.08	36.35	43.97
Specialized Banks & others	8.83	8.21	8.01
DFIs	4.33	4.54	4.69
Total	484.81	479.05	457.10

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Jun-22	Mar-23	Jun-23
Islamic Banking Divisions	23.85	22.64	15.71
Islamic Banks	37.08	36.35	40.86
Total	60.93	58.99	56.57

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