

SME Financing Data Tables - September 30, 2023

Table No 1: SME Financing profile of Banks & DFIs			
(Rs. In Billion)			
Category	Sep-22	Jun-23	Sep-23
Outstanding SME Financing	460.21	457.10	438.05
*Domestic Private Sector Financing	8,527.74	8,761.39	8,458.93
SME Fin as %age of Domestic Pvt Sector Financing	5.40%	5.22%	5.18%
SME NPLs Ratio	17.53%	17.12%	17.66%
No. of SME Borrowers	160,736	154,229	165,080

Table No 2: Facility-wise Composition of SME Financing			
(Rs. In Billion)			
Facility	Sep-22	Jun-23	Sep-23
Fixed Investment	140.95	149.97	143.72
Working Capital	279.12	275.26	263.79
Trade Finance	40.14	31.87	30.54
Total	460.21	457.10	438.05

Table No 3: Sector-wise SME Financing			
(Rs. In Billion)			
Sector	Sep-22	Jun-23	Sep-23
Trading SMEs	174.92	185.72	184.97
Manufacturing SMEs	160.88	151.52	137.61
Services SMEs	124.42	119.85	115.47
Total	460.21	457.10	438.05

Table No 4: Share of Banks in SME Financing			
(Rs. In Billion)			
Banking Cluster	Sep-22	Jun-23	Sep-23
Domestic Private Banks	317.59	281.92	274.79
Public Sector Commercial Banks	94.04	118.52	108.74
Islamic Banks	35.52	43.97	42.15
Specialized Banks & others	8.58	8.01	7.75
DFIs	4.48	4.69	4.62
Total	460.21	457.10	438.05

Table No 5: Islamic Banks & Islamic Banking Divisions			
(Rs. In Billion)			
Islamic SME Financing	Sep-22	Jun-23	Sep-23
Islamic Banking Divisions	23.92	15.71	14.90
Islamic Banks	35.52	40.86	39.18
Total	59.44	56.57	54.08

Data is based on monthly reports submitted by banks & DFIs to SH&SFD
All figures are based on outstanding finance