

**SME Financing Data Tables - December 31, 2024**

**Table No 1: SME Financing profile of Banks & DFIs**

(Rs. In Billion)

Category	Dec-23	Sep-24	Dec-24
Outstanding SME Financing	542.53	478.37	641.35
*Domestic Private Sector Financing	8,983.14	9,250.20	10,581.63
SME Fin as %age of Domestic Pvt Sector Financing	6.04%	5.17%	6.06%
SME NPLs Ratio	14.53%	17.36%	14.16%
No. of SME Borrowers	172,292	177,753	183,987

**Table No 2: Facility-wise Composition of SME Financing**

(Rs. In Billion)

Facility	Dec-23	Sep-24	Dec-24
Fixed Investment	168.59	207.22	277.82
Working Capital	343.93	248.21	332.77
Trade Finance	30.01	22.94	30.76
<b>Total</b>	<b>542.53</b>	<b>478.37</b>	<b>641.35</b>

**Table No 3: Sector-wise SME Financing**

(Rs. In Billion)

Sector	Dec-23	Sep-24	Dec-24
Trading SMEs	215.32	208.20	244.15
Manufacturing SMEs	204.43	140.39	234.64
Services SMEs	122.78	129.78	162.56
<b>Total</b>	<b>542.53</b>	<b>478.37</b>	<b>641.35</b>

**Table No 4: Share of Banks in SME Financing**

(Rs. In Billion)

Banking Cluster	Dec-23	Sep-24	Dec-24
Domestic Private Banks	323.31	287.55	361.64
Public Sector Commercial Banks	161.60	128.51	204.36
Islamic Banks	45.14	48.90	61.82
Specialized Banks & others	7.69	7.48	7.48
DFIs	4.79	5.94	6.05
<b>Total</b>	<b>542.53</b>	<b>478.37</b>	<b>641.35</b>

**Table No 5: Islamic Banks & Islamic Banking Divisions**

(Rs. In Billion)

Islamic SME Financing	Dec-23	Sep-24	Dec-24
Islamic Banking Divisions	14.83	14.32	18.60
Islamic Banks	42.34	46.57	59.64
<b>Total</b>	<b>57.17</b>	<b>60.89</b>	<b>78.24</b>

\*Figure of Domestic Private Sector Advances are provisional