

SME Financing Data Tables - June 30, 2024

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Jun-23	Mar-24	Jun-24
Outstanding SME Financing	457.10	488.83	490.96
*Domestic Private Sector Financing	8,761.39	8,805.09	8,925.92
SME Fin as %age of Domestic Pvt Sector Financing	5.22%	5.55%	5.50%
SME NPLs Ratio	17.12%	16.63%	16.58%
No. of SME Borrowers	154,229	174,880	176,246

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Jun-23	Mar-24	Jun-24
Fixed Investment	149.97	178.04	198.88
Working Capital	275.26	282.31	265.27
Trade Finance	31.87	28.48	26.81
Total	457.10	488.83	490.96

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Jun-23	Mar-24	Jun-24
Trading SMEs	185.72	206.34	211.38
Manufacturing SMEs	151.52	161.20	148.42
Services SMEs	119.85	121.29	131.16
Total	457.10	488.83	490.96

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Jun-23	Mar-24	Jun-24
Domestic Private Banks	281.92	289.68	290.02
Public Sector Commercial Banks	118.52	140.17	134.83
Islamic Banks	43.97	46.24	52.86
Specialized Banks & others	8.01	7.64	7.55
DFIs	4.69	5.11	5.71
Total	457.10	488.83	490.96

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Jun-23	Mar-24	Jun-24
Islamic Banking Divisions	15.71	14.03	15.02
Islamic Banks	40.86	43.65	50.41
Total	56.57	57.68	65.43

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

All figures are based on outstanding finance.