

SME Financing Data Tables - March 31, 2024

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Mar-23	Dec-23	Mar-24
Outstanding SME Financing	479.05	542.53	488.83
*Domestic Private Sector Financing	8,985.47	8,983.14	8,805.09
SME Fin as %age of Domestic Pvt Sector Financing	5.33%	6.04%	5.55%
SME NPLs Ratio	16.99%	14.53%	16.63%
No. of SME Borrowers	155,380	172,292	174,880

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Mar-23	Dec-23	Mar-24
Fixed Investment	145.49	168.59	178.04
Working Capital	297.55	343.93	282.31
Trade Finance	36.01	30.01	28.48
Total	479.05	542.53	488.83

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Mar-23	Dec-23	Mar-24
Trading SMEs	190.34	215.32	206.34
Manufacturing SMEs	171.01	204.43	161.20
Services SMEs	117.71	122.78	121.29
Total	479.05	542.53	488.83

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Mar-23	Dec-23	Mar-24
Domestic Private Banks	313.00	323.31	289.68
Public Sector Commercial Banks	116.95	161.60	140.17
Islamic Banks	36.35	45.14	46.24
Specialized Banks & others	8.21	7.69	7.64
DFIs	4.54	4.79	5.11
Total	479.05	542.53	488.83

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Mar-23	Dec-23	Mar-24
Islamic Banking Divisions	22.64	14.83	14.03
Islamic Banks	36.35	42.34	43.65
Total	58.99	57.17	57.68

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

All figures are based on outstanding finance