

**SME Financing Data Tables - December 31, 2020**

<b>Table No 1: SME Financing profile of Banks &amp; DFIs</b>			<b>(Rs. In Billion)</b>
<b>Category</b>	<b>Dec-19</b>	<b>Sep-20</b>	<b>Dec-20</b>
Outstanding SME Financing	477.2	385.97	481.78
*Domestic Private Sector Financing	6,281.10	6,217.84	6,625.15
SME Fin as %age of Domestic Pvt Sector Financing	7.60%	6.21%	7.27%
SME NPLs Ratio	16.70%	22.45%	15.62%
No. of SME Borrowers	185,010	178,827	179,934

<b>Table No 2: Facility-wise Composition of SME Financing</b>			<b>(Rs. In Billion)</b>
<b>Facility</b>	<b>Dec-19</b>	<b>Sep-20</b>	<b>Dec-20</b>
Fixed Investment	109.08	104.82	114.04
Working Capital	325.92	240.55	325.46
Trade Finance	42.23	40.60	42.28
<b>Total</b>	<b>477.23</b>	<b>385.97</b>	<b>481.78</b>

<b>Table No 3: Sector-wise SME Financing</b>			<b>(Rs. In Billion)</b>
<b>Sector</b>	<b>Dec-19</b>	<b>Sep-20</b>	<b>Dec-20</b>
Trading SMEs	159.47	135.17	160.34
Manufacturing SMEs	197.96	137.93	202.64
Services SMEs	119.80	112.87	118.80
<b>Total</b>	<b>477.23</b>	<b>385.97</b>	<b>481.78</b>

<b>Table No 4: Share of Banks in SME Financing</b>			<b>(Rs. In Billion)</b>
<b>Banking Cluster</b>	<b>Dec-19</b>	<b>Sep-20</b>	<b>Dec-20</b>
Public Sector Commercial Banks	100.62	71.06	105.41
Specialized Banks	8.95	8.52	8.57
Domestic Private Banks	319.65	266.12	324.60
Foreign Banks	0.15	0.15	0.15
Islamic Banks	45.21	37.44	40.16
DFIs	2.66	2.68	2.89
<b>Total</b>	<b>477.23</b>	<b>385.97</b>	<b>481.78</b>

<b>Table No 5: Islamic Banks &amp; Islamic Banking Divisions</b>			<b>(Rs. In Billion)</b>
<b>Islamic SME Financing</b>	<b>Dec-19</b>	<b>Sep-20</b>	<b>Dec-20</b>
Islamic Banking Divisions	12.45	14.44	16.74
Islamic Banks	45.21	37.45	40.16
<b>Total</b>	<b>57.65</b>	<b>51.89</b>	<b>56.90</b>

Data is based on monthly reports submitted by banks & DFIs to IH&SME Finance Department

\*Figure of Domestic Private Sector Credit has been taken from Reporting Chart of Accounts on March 29, 2021