

SME Financing Data Tables - March 31, 2020

| Table No 1: SME Financing profile of Banks & DFIs | | | (Rs. In Billion) |
|--|---------------|---------------|-------------------------|
| Category | Mar-19 | Dec-19 | Mar-20 |
| Outstanding SME Financing | 470.08 | 477.23 | 420.14 |
| Private Sector Financing | 6,109.80 | 6393.3 | 6,407.80 |
| SME Fin as %age of Domestic Pvt Sector Financing | 7.69% | 7.46% | 6.56% |
| SME NPLs Ratio | 16.57% | 16.70% | 20.10% |
| No. of SME Borrowers | 181,749 | 185,010 | 189,507 |

| Table No 2: Facility-wise Composition of SME Financing | | | (Rs. In Billion) |
|---|---------------|---------------|-------------------------|
| Facility | Mar-19 | Dec-19 | Mar-20 |
| Fixed Investment | 121.68 | 109.08 | 98.66 |
| Working Capital | 304.10 | 325.92 | 278.51 |
| Trade Finance | 44.30 | 42.23 | 42.97 |
| Total | 470.08 | 477.23 | 420.14 |

| Table No 3: Sector-wise SME Financing | | | (Rs. In Billion) |
|--|---------------|---------------|-------------------------|
| Sector | Mar-19 | Dec-19 | Mar-20 |
| Trading SMEs | 151.50 | 159.47 | 168.95 |
| Manufacturing SMEs | 184.88 | 197.96 | 140.09 |
| Services SMEs | 133.70 | 119.80 | 111.10 |
| Total | 470.08 | 477.23 | 420.14 |

| Table No 4: Share of Banks in SME Financing | | | (Rs. In Billion) |
|--|---------------|---------------|-------------------------|
| Banking Cluster | Mar-19 | Dec-19 | Mar-20 |
| Public Sector Commercial Banks | 99.20 | 100.62 | 83.42 |
| Specialized Banks | 9.28 | 8.95 | 8.71 |
| Domestic Private Banks | 315.12 | 319.65 | 285.90 |
| Foreign Banks | 0.15 | 0.15 | 0.15 |
| Islamic Banks | 43.89 | 45.21 | 39.36 |
| DFIs | 2.44 | 2.66 | 2.59 |
| Total | 470.08 | 477.23 | 420.14 |

| Table No 5: Islamic Banks & Islamic Banking Divisions | | | (Rs. In Billion) |
|--|---------------|---------------|-------------------------|
| Islamic SME Financing | Mar-19 | Dec-19 | Mar-20 |
| Islamic Banking Divisions | 11.37 | 12.45 | 12.40 |
| Islamic Banks | 43.89 | 45.21 | 39.36 |
| Total | 55.264 | 57.65 | 51.76 |