

**SME Financing Data Tables - December 31, 2021**

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

**(Rs. In Billion)**

Category	Dec-20	Sep-21	Dec-21
Outstanding SME Financing	481.78	437.71	524.09
*Domestic Private Sector Financing	6,625.15	7,247.56	8,051.46
SME Fin as %age of Domestic Pvt Sector Financing	7.27%	6.04%	6.51%
SME NPLs Ratio	15.62%	19.10%	15.85%
No. of SME Borrowers	179,934	163,629	164,756

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

**(Rs. In Billion)**

Facility	Dec-20	Sep-21	Dec-21
Fixed Investment	114.04	118.72	130.45
Working Capital	325.46	277.29	351.61
Trade Finance	42.28	41.70	42.04
<b>Total</b>	<b>481.78</b>	<b>437.71</b>	<b>524.09</b>

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

**(Rs. In Billion)**

Sector	Dec-20	Sep-21	Dec-21
Trading SMEs	160.34	167.66	181.12
Manufacturing SMEs	202.64	156.25	225.57
Services SMEs	118.80	113.80	117.41
<b>Total</b>	<b>481.78</b>	<b>437.71</b>	<b>524.09</b>

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

**(Rs. In Billion)**

Banking Cluster	Dec-20	Sep-21	Dec-21
Public Sector Commercial Banks	105.41	86.91	128.37
Specialized Banks & others	8.72	8.79	8.82
Domestic Private Banks	324.60	301.46	344.80
Islamic Banks	40.16	37.03	38.23
DFIs	2.89	3.52	3.88
<b>Total</b>	<b>481.78</b>	<b>437.71</b>	<b>524.09</b>

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

**(Rs. In Billion)**

Islamic SME Financing	Dec-20	Sep-21	Dec-21
Islamic Banking Divisions	16.74	20.50	22.93
Islamic Banks	40.16	36.50	38.23
<b>Total</b>	<b>56.90</b>	<b>57.00</b>	<b>61.16</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 February 15, 2022