

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

<b>Table No 1: SME Financing profile of Banks &amp; DFIs</b>				<b>(Rs. In Billion)</b>
<b>Category</b>	<b>Mar-20</b>	<b>Dec-20</b>	<b>Mar-21</b>	
Outstanding SME Financing	420.14	481.78	443.77	
*Domestic Private Sector Financing	6,407.80	6,625.15	6751.91	
SME Fin as %age of Domestic Pvt Sector Financing	6.56%	7.27%	6.57%	
SME NPLs Ratio	20.10%	15.62%	18.64%	
No. of SME Borrowers	189,507	179,934	178,000	

<b>Table No 2: Facility-wise Composition of SME Financing</b>				<b>(Rs. In Billion)</b>
<b>Facility</b>	<b>Mar-20</b>	<b>Dec-20</b>	<b>Mar-21</b>	
Fixed Investment	98.66	114.04	113.19	
Working Capital	278.51	325.46	292.72	
Trade Finance	42.97	42.28	37.86	
<b>Total</b>	<b>420.14</b>	<b>481.78</b>	<b>443.77</b>	

<b>Table No 3: Sector-wise SME Financing</b>				<b>(Rs. In Billion)</b>
<b>Sector</b>	<b>Mar-20</b>	<b>Dec-20</b>	<b>Mar-21</b>	
Trading SMEs	168.95	160.34	161.25	
Manufacturing SMEs	140.09	202.64	174.98	
Services SMEs	111.10	118.80	107.54	
<b>Total</b>	<b>420.14</b>	<b>481.78</b>	<b>443.77</b>	

<b>Table No 4: Share of Banks in SME Financing</b>				<b>(Rs. In Billion)</b>
<b>Banking Cluster</b>	<b>Mar-20</b>	<b>Dec-20</b>	<b>Mar-21</b>	
Public Sector Commercial Banks	83.42	105.41	94.08	
Specialized Banks	8.71	8.57	8.55	
Domestic Private Banks	285.90	324.60	299.60	
Foreign Banks	0.15	0.15	0.15	
Islamic Banks	39.36	40.16	38.51	
DFIs	2.59	2.89	2.88	
<b>Total</b>	<b>420.14</b>	<b>481.78</b>	<b>443.77</b>	

<b>Table No 5: Islamic Banks &amp; Islamic Banking Divisions</b>				<b>(Rs. In Billion)</b>
<b>Islamic SME Financing</b>	<b>Mar-20</b>	<b>Dec-20</b>	<b>Mar-21</b>	
Islamic Banking Divisions	12.40	16.74	17.85	
Islamic Banks	39.36	40.16	38.51	
<b>Total</b>	<b>51.76</b>	<b>56.90</b>	<b>56.36</b>	

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

\*Figure of Domestic Private Sector Credit for March 2021 has been taken from Reporting Chart of Accounts on May 06, 2021