

SME Financing Data Tables - September 30, 2021

Table No 1: SME Financing profile of Banks & DFIs			(Rs. In Billion)
Category	Sep-20	Jun-21	Sep-21
Outstanding SME Financing	385.974	437.57	437.71
*Domestic Private Sector Financing	6,217.84	6,985.78	7,247.56
SME Fin as %age of Domestic Pvt Sector Financing	6.21%	6.26%	6.04%
SME NPLs Ratio	22.45%	19.11%	19.10%
No. of SME Borrowers	178,827	172,893	163,629

Table No 2: Facility-wise Composition of SME Financing			(Rs. In Billion)
Facility	Sep-20	Jun-21	Sep-21
Fixed Investment	104.82	117.75	118.72
Working Capital	240.55	279.98	277.29
Trade Finance	40.60	39.84	41.70
Total	385.97	437.57	437.71

Table No 3: Sector-wise SME Financing			(Rs. In Billion)
Sector	Sep-20	Jun-21	Sep-21
Trading SMEs	135.17	163.37	167.66
Manufacturing SMEs	137.93	160.74	156.25
Services SMEs	112.87	113.46	113.80
Total	385.97	437.57	437.71

Table No 4: Share of Banks in SME Financing			(Rs. In Billion)
Banking Cluster	Sep-20	Jun-21	Sep-21
Public Sector Commercial Banks	71.06	90.74	86.91
Specialized Banks	8.52	8.66	8.64
Domestic Private Banks	266.12	298.97	301.46
Foreign Banks	0.15	0.15	0.15
Islamic Banks	37.44	35.78	37.03
DFIs	2.68	3.27	3.52
Total	385.97	437.57	437.71

Table No 5: Islamic Banks & Islamic Banking Divisions			(Rs. In Billion)
Islamic SME Financing	Sep-20	Jun-21	Sep-21
Islamic Banking Divisions	14.44	18.40	20.50
Islamic Banks	37.45	35.78	36.50
Total	51.89	54.18	57.00

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

*Figure of Domestic Private Sector Credit for September 2021 has been taken from Reporting Chart of Accounts on November 03, 2021