

**SME Financing Data Tables - December 31, 2022**

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

(Rs. In Billion)

Category	Dec-21	Sep-22	Dec-22
Outstanding SME Financing	524.09	460.21	540.49
*Domestic Private Sector Financing	8,051.46	8,527.74	9,405.14
SME Fin as %age of Domestic Pvt Sector Financing	6.51%	5.40%	5.75%
SME NPLs Ratio	15.85%	17.53%	14.63%
No. of SME Borrowers	164,756	160,736	157,126

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

(Rs. In Billion)

Facility	Dec-21	Sep-22	Dec-22
Fixed Investment	130.45	140.95	144.50
Working Capital	351.61	279.12	356.87
Trade Finance	42.04	40.14	39.12
<b>Total</b>	<b>524.09</b>	<b>460.21</b>	<b>540.49</b>

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

(Rs. In Billion)

Sector	Dec-21	Sep-22	Dec-22
Trading SMEs	181.12	174.92	199.59
Manufacturing SMEs	225.57	160.88	214.77
Services SMEs	117.41	124.42	126.13
<b>Total</b>	<b>524.09</b>	<b>460.21</b>	<b>540.49</b>

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

(Rs. In Billion)

Banking Cluster	Dec-21	Sep-22	Dec-22
Domestic Private Banks	344.80	317.59	352.52
Public Sector Commercial Banks	128.37	94.04	138.85
Islamic Banks	38.23	35.52	36.00
Specialized Banks & others	8.82	8.58	8.37
DFIs	3.88	4.48	4.75
<b>Total</b>	<b>524.09</b>	<b>460.21</b>	<b>540.49</b>

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

(Rs. In Billion)

Islamic SME Financing	Dec-21	Sep-22	Dec-22
Islamic Banking Divisions	22.93	23.92	26.57
Islamic Banks	38.23	35.52	36.00
<b>Total</b>	<b>61.16</b>	<b>59.44</b>	<b>62.57</b>

Data is based on monthly reports submitted by banks & DFIs to SH&SFD