

SME Financing Data Tables - June 30, 2022

Table No 1: SME Financing profile of Banks & DFIs			
(Rs. In Billion)			
Category	Jun-21	Mar-22	Jun-22
Outstanding SME Financing	437.57	499.72	484.81
*Domestic Private Sector Financing	6,985.78	8,517.58	8,438.21
SME Fin as %age of Domestic Pvt Sector Financing	6.26%	5.87%	5.75%
SME NPLs Ratio	19.11%	16.01%	16.52%
No. of SME Borrowers	172,893	169,165	168,750

Table No 2: Facility-wise Composition of SME Financing			
(Rs. In Billion)			
Facility	Jun-21	Mar-22	Jun-22
Fixed Investment	117.75	138.10	147.12
Working Capital	279.98	319.48	293.85
Trade Finance	39.84	42.13	43.84
Total	437.57	499.72	484.81

Table No 3: Sector-wise SME Financing			
(Rs. In Billion)			
Sector	Jun-21	Mar-22	Jun-22
Trading SMEs	163.37	182.10	189.46
Manufacturing SMEs	160.74	196.73	167.75
Services SMEs	113.46	120.89	127.59
Total	437.57	499.72	484.81

Table No 4: Share of Banks in SME Financing			
(Rs. In Billion)			
Banking Cluster	Jun-21	Mar-22	Jun-22
Domestic Private Banks	298.97	337.05	332.90
Public Sector Commercial Banks	90.74	114.02	101.67
Islamic Banks	35.78	35.59	37.08
Specialized Banks & others	8.81	8.87	8.83
DFIs	3.27	4.20	4.33
Total	437.57	499.72	484.81

Table No 5: Islamic Banks & Islamic Banking Divisions			
(Rs. In Billion)			
Islamic SME Financing	Jun-21	Mar-22	Jun-22
Islamic Banking Divisions	18.40	24.33	23.85
Islamic Banks	35.78	35.59	37.08
Total	54.18	59.92	60.93

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