

SME Financing Data Tables - March 31, 2022

Table No 1: SME Financing profile of Banks & DFIs (Rs. In Billion)

Category	Mar-21	Dec-21	Mar-22
Outstanding SME Financing	443.77	524.09	499.72
*Domestic Private Sector Financing	6,751.91	8,051.46	8517.58
SME Fin as %age of Domestic Pvt Sector Financing	6.57%	6.51%	5.87%
SME NPLs Ratio	18.64%	15.85%	16.01%
No. of SME Borrowers	178,000	164,756	169,165

Table No 2: Facility-wise Composition of SME Financing (Rs. In Billion)

Facility	Mar-21	Dec-21	Mar-22
Fixed Investment	113.19	130.45	138.10
Working Capital	292.72	351.61	319.48
Trade Finance	37.86	42.04	42.13
Total	443.77	524.09	499.72

Table No 3: Sector-wise SME Financing (Rs. In Billion)

Sector	Mar-21	Dec-21	Mar-22
Trading SMEs	161.25	181.12	182.10
Manufacturing SMEs	174.98	225.57	196.73
Services SMEs	107.54	117.41	120.89
Total	443.77	524.09	499.72

Table No 4: Share of Banks in SME Financing (Rs. In Billion)

Banking Cluster	Mar-21	Dec-21	Mar-22
Domestic Private Banks	299.60	344.80	337.05
Public Sector Commercial Banks	94.08	128.37	114.02
Islamic Banks	38.51	38.23	35.59
Specialized Banks & others	8.70	8.82	8.87
DFIs	2.88	3.88	4.20
Total	443.77	524.09	499.72

Table No 5: Islamic Banks & Islamic Banking Divisions (Rs. In Billion)

Islamic SME Financing	Mar-21	Dec-21	Mar-22
Islamic Banking Divisions	17.85	22.93	24.33
Islamic Banks	38.51	38.23	35.59
Total	56.36	61.16	59.92

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 May 27, 2022