

SME Financing Data Tables - September 30, 2022

Table No 1: SME Financing profile of Banks & DFIs			
(Rs. In Billion)			
Category	Sep-21	Jun-22	Sep-22
Outstanding SME Financing	437.71	484.81	460.21
*Domestic Private Sector Financing	7,247.56	8,438.21	8,527.74
SME Fin as %age of Domestic Pvt Sector Financing	6.04%	5.75%	5.40%
SME NPLs Ratio	19.10%	16.52%	17.53%
No. of SME Borrowers	163,629	168,750	160,736

Table No 2: Facility-wise Composition of SME Financing			
(Rs. In Billion)			
Facility	Sep-21	Jun-22	Sep-22
Fixed Investment	118.72	147.12	140.95
Working Capital	277.29	293.85	279.12
Trade Finance	41.70	43.84	40.14
Total	437.71	484.81	460.21

Table No 3: Sector-wise SME Financing			
(Rs. In Billion)			
Sector	Sep-21	Jun-22	Sep-22
Trading SMEs	167.66	189.46	174.92
Manufacturing SMEs	156.25	167.75	160.88
Services SMEs	113.80	127.59	124.42
Total	437.71	484.81	460.21

Table No 4: Share of Banks in SME Financing			
(Rs. In Billion)			
Banking Cluster	Sep-21	Jun-22	Sep-22
Domestic Private Banks	301.46	332.90	317.59
Public Sector Commercial Banks	86.91	101.67	94.04
Islamic Banks	37.03	37.08	35.52
Specialized Banks & others	8.79	8.83	8.58
DFIs	3.52	4.33	4.48
Total	437.71	484.81	460.21

Table No 5: Islamic Banks & Islamic Banking Divisions			
(Rs. In Billion)			
Islamic SME Financing	Sep-21	Jun-22	Sep-22
Islamic Banking Divisions	20.50	23.85	23.92
Islamic Banks	36.50	37.08	35.52
Total	57.00	60.93	59.44

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