

SME Financing Data Tables - March 31, 2023

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Mar-22	Dec-22	Mar-23
Outstanding SME Financing	499.72	540.49	479.05
*Domestic Private Sector Financing	8,517.58	9,405.14	8,985.47
SME Fin as %age of Domestic Pvt Sector Financing	5.87%	5.75%	5.33%
SME NPLs Ratio	16.01%	14.63%	16.99%
No. of SME Borrowers	169,165	157,126	155,380

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Mar-22	Dec-22	Mar-23
Fixed Investment	138.10	144.50	145.49
Working Capital	319.48	356.87	297.55
Trade Finance	42.13	39.12	36.01
Total	499.72	540.49	479.05

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Mar-22	Dec-22	Mar-23
Trading SMEs	182.10	199.59	190.34
Manufacturing SMEs	196.73	214.77	171.01
Services SMEs	120.89	126.13	117.71
Total	499.72	540.49	479.05

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Mar-22	Dec-22	Mar-23
Domestic Private Banks	337.05	352.52	313.00
Public Sector Commercial Banks	114.02	138.85	116.95
Islamic Banks	35.59	36.00	36.35
Specialized Banks & others	8.87	8.37	8.21
DFIs	4.20	4.75	4.54
Total	499.72	540.49	479.05

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Mar-22	Dec-22	Mar-23
Islamic Banking Divisions	24.33	26.57	22.64
Islamic Banks	35.59	36.00	36.35
Total	59.92	62.57	58.99

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