

SME Financing Data Tables - March 31, 2025			
Table No 1: SME Financing profile of Banks & DFIs		(Rs. In Billion)	
Category	Mar-24	Dec-24	Mar-25
Outstanding SME Financing	488.83	641.35	584.44
Domestic Private Sector Financing	8,805.09	10,581.63	10,385.45
SME Fin as %age of Domestic Pvt Sector Financing	5.55%	6.06%	5.63%
SME NPLs Ratio	16.63%	14.16%	15.39%
No. of SME Borrowers	174,880	183,987	203,139
Table No 2: Facility-wise Composition of SME Financing		(Rs. In Billion)	
Facility	Mar-24	Dec-24	Mar-25
Fixed Investment	178.04	277.82	242.39
Working Capital	282.31	332.77	311.33
Trade Finance	28.48	30.76	30.71
Total	488.83	641.35	584.44
Table No 3: Sector-wise SME Financing		(Rs. In Billion)	
Sector	Mar-24	Dec-24	Mar-25
Trading SMEs	206.34	244.15	227.93
Manufacturing SMEs	161.20	234.64	188.52
Services SMEs	121.29	162.56	167.99
Total	488.83	641.35	584.44
Table No 4: Share of Banks in SME Financing		(Rs. In Billion)	
Banking Cluster	Mar-24	Dec-24	Mar-25
Domestic Private Banks	289.68	361.64	333.11
Public Sector Commercial Banks	140.17	204.36	178.38
Islamic Banks	46.24	61.82	60.97
Specialized Banks & others	7.64	7.48	5.51
DFIs	5.11	6.05	6.47
Total	488.83	641.35	584.44
Table No 5: Islamic Banks & Islamic Banking Divisions		(Rs. In Billion)	
Islamic SME Financing	Mar-24	Dec-24	Mar-25
Islamic Banking Divisions	14.03	18.60	20.06
Islamic Banks	43.65	59.64	58.85
Total	57.68	78.24	78.91