

SME Financing Data Tables - December 31, 2025

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Dec-24	Sep-25	Dec-25
Outstanding SME Financing	641.35	686.17	882.40
Domestic Private Sector Financing	10,581.63	10,483.27	11,361.93
SME Fin as %age of Domestic Pvt Sector Financing	6.06%	6.55%	7.77%
SME NPLs Ratio	14.16%	12.97%	10.05%
No. of SME Borrowers	183,987	295,291	302,922

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Dec-24	Sep-25	Dec-25
Fixed Investment	277.82	340.28	408.65
Working Capital	332.77	317.55	438.03
Trade Finance	30.76	28.34	35.73
Total	641.35	686.17	882.40

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Dec-24	Sep-25	Dec-25
Trading SMEs	244.15	284.31	371.40
Manufacturing SMEs	234.64	179.46	258.30
Services SMEs	162.56	222.40	252.70
Total	641.35	686.17	882.40

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Dec-24	Sep-25	Dec-25
Domestic Private Banks	361.64	369.96	454.95
Public Sector Commercial Banks	204.36	220.18	309.70
Islamic Banks	61.82	82.98	103.65
Specialized Banks & others	7.48	5.50	5.50
DFIs	6.05	7.55	8.61
Total	641.35	686.17	882.40

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Dec-24	Sep-25	Dec-25
Islamic Banking Divisions	18.60	23.98	28.87
Islamic Banks	59.64	82.98	103.65
Total	78.24	106.96	132.52

All figures are based on outstanding finance.

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