

## SME Financing Data Tables - June 30, 2026

**Table No 1: SME Financing profile of Banks & DFIs**

(Rs. In Billion)

| Category                                             | Jun-25    | Mar-26    | Jun-26    |
|------------------------------------------------------|-----------|-----------|-----------|
| Outstanding SME Financing                            | 690.98    | 853.94    | 906.71    |
| Domestic Private Sector Financing                    | 10,394.95 | 11,194.23 | 11,681.38 |
| SME Finance as %age of Domestic Pvt Sector Financing | 6.65%     | 7.63%     | 7.76%     |
| SME NPLs Ratio                                       | 12.76%    | 9.93%     | 9.58%     |
| No. of SME Borrowers                                 | 276,593   | 312,355   | 319,166   |

**Table No 2: Facility-wise Composition of SME Financing**

(Rs. In Billion)

| Facility         | Jun-25        | Mar-26        | Jun-26        |
|------------------|---------------|---------------|---------------|
| Fixed Investment | 305.61        | 420.47        | 478.83        |
| Working Capital  | 354.89        | 394.77        | 386.38        |
| Trade Finance    | 30.48         | 38.70         | 41.50         |
| <b>Total</b>     | <b>690.98</b> | <b>853.94</b> | <b>906.71</b> |

**Table No 3: Sector-wise SME Financing**

(Rs. In Billion)

| Sector             | Jun-25        | Mar-26        | Jun-26        |
|--------------------|---------------|---------------|---------------|
| Trading SMEs       | 276.99        | 354.65        | 383.68        |
| Manufacturing SMEs | 197.03        | 236.20        | 251.33        |
| Services SMEs      | 216.95        | 263.09        | 271.69        |
| <b>Total</b>       | <b>690.98</b> | <b>853.94</b> | <b>906.71</b> |

**Table No 4: Share of Banks in SME Financing**

(Rs. In Billion)

| Banking Cluster                | Jun-25        | Mar-26        | Jun-26        |
|--------------------------------|---------------|---------------|---------------|
| Domestic Private Banks         | 370.21        | 426.50        | 449.58        |
| Public Sector Commercial Banks | 228.34        | 313.09        | 334.94        |
| Islamic Banks                  | 79.66         | 100.44        | 108.33        |
| Specialized Banks & others     | 5.53          | 5.50          | 5.50          |
| DFIs                           | 7.25          | 8.41          | 8.36          |
| <b>Total</b>                   | <b>690.98</b> | <b>853.94</b> | <b>906.71</b> |

**Table No 5: Islamic Banks & Islamic Banking Divisions**

(Rs. In Billion)

| Islamic SME Financing     | Jun-25        | Mar-26        | Jun-26        |
|---------------------------|---------------|---------------|---------------|
| Islamic Banking Divisions | 22.78         | 30.34         | 36.37         |
| Islamic Banks             | 79.66         | 100.11        | 108.02        |
| <b>Total</b>              | <b>102.44</b> | <b>130.46</b> | <b>144.39</b> |

All figures are based on outstanding finance.

Data is based on monthly reports submitted by banks & DFIs to SH&SFD (before revision of SME definition)