

SME Financing Data Tables - March 31, 2026

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Mar-25	Dec-25	Mar-26
Outstanding SME Financing	584.44	882.40	853.94
Domestic Private Sector Financing	10,385.45	11,361.93	11,194.23
SME Fin as %age of Domestic Pvt Sector Financing	5.63%	7.77%	7.63%
SME NPLs Ratio	15.39%	10.05%	9.93%
No. of SME Borrowers	203,139	302,922	312,355

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Mar-25	Dec-25	Mar-26
Fixed Investment	242.39	408.65	420.47
Working Capital	311.33	438.03	394.77
Trade Finance	30.71	35.73	38.70
Total	584.44	882.40	853.94

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Mar-25	Dec-25	Mar-26
Trading SMEs	227.93	371.40	354.65
Manufacturing SMEs	188.52	258.30	236.20
Services SMEs	167.99	252.70	263.09
Total	584.44	882.40	853.94

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Mar-25	Dec-25	Mar-26
Domestic Private Banks	333.11	454.95	426.50
Public Sector Commercial Banks	178.38	309.70	313.09
Islamic Banks	60.97	103.65	100.44
Specialized Banks & others	5.51	5.50	5.50
DFIs	6.47	8.61	8.41
Total	584.44	882.40	853.94

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Mar-25	Dec-25	Mar-26
Islamic Banking Divisions	20.06	28.87	30.34
Islamic Banks	58.85	103.65	100.11
Total	78.91	132.52	130.46

All figures are based on outstanding finance.

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