

SME Financing Data Tables - June 30, 2025

Table No 1: SME Financing profile of Banks & DFIs				(Rs. In Billion)
Category	Jun-24	Mar-25	Jun-25	
Outstanding SME Financing	490.96	584.44	690.98	
*Domestic Private Sector Financing	8,925.92	10,385.45	10,402.20	
SME Fin as %age of Domestic Pvt Sector Financing	5.50%	5.63%	6.64%	
SME NPLs Ratio	16.58%	15.39%	12.76%	
No. of SME Borrowers	176,246	203,139	276,593	

Table No 2: Facility-wise Composition of SME Financing				(Rs. In Billion)
Facility	Jun-24	Mar-25	Jun-25	
Fixed Investment	198.88	242.39	305.61	
Working Capital	265.27	311.33	354.89	
Trade Finance	26.81	30.71	30.48	
Total	490.96	584.44	690.98	

Table No 3: Sector-wise SME Financing				(Rs. In Billion)
Sector	Jun-24	Mar-25	Jun-25	
Trading SMEs	211.38	227.93	276.99	
Manufacturing SMEs	148.42	188.52	197.03	
Services SMEs	131.16	167.99	216.95	
Total	490.96	584.44	690.98	

Table No 4: Share of Banks in SME Financing				(Rs. In Billion)
Banking Cluster	Jun-24	Mar-25	Jun-25	
Domestic Private Banks	290.02	333.11	370.21	
Public Sector Commercial Banks	134.83	178.38	228.34	
Islamic Banks	52.86	60.97	79.66	
Specialized Banks & others	7.55	5.51	5.53	
DFIs	5.71	6.47	7.25	
Total	490.96	584.44	690.98	

Table No 5: Islamic Banks & Islamic Banking Divisions				(Rs. In Billion)
Islamic SME Financing	Jun-24	Mar-25	Jun-25	
Islamic Banking Divisions	15.02	20.06	22.78	
Islamic Banks	50.41	58.85	79.66	
Total	65.43	78.91	102.44	

*Figure of Domestic Private Sector Advances are provisional