

SME Financing Data Tables - September 30, 2025

Table No 1: SME Financing profile of Banks & DFIs (Rs. In Billion)			
Category	Sep-24	Jun-25	Sep-25
Outstanding SME Financing	478.37	690.98	686.17
*Domestic Private Sector Financing	9,250.20	10,394.95	10,483.27
SME Fin as %age of Domestic Pvt Sector Financing	5.17%	6.65%	6.55%
SME NPLs Ratio	17.36%	12.76%	12.97%
No. of SME Borrowers	177,753	276,593	295,291

Table No 2: Facility-wise Composition of SME Financing (Rs. In Billion)			
Facility	Sep-24	Jun-25	Sep-25
Fixed Investment	207.22	305.61	340.28
Working Capital	248.21	354.89	317.55
Trade Finance	22.94	30.48	28.34
Total	478.37	690.98	686.17

Table No 3: Sector-wise SME Financing (Rs. In Billion)			
Sector	Sep-24	Jun-25	Sep-25
Trading SMEs	208.20	276.99	284.31
Manufacturing SMEs	140.39	197.03	179.46
Services SMEs	129.78	216.95	222.40
Total	478.37	690.98	686.17

Table No 4: Share of Banks in SME Financing (Rs. In Billion)			
Banking Cluster	Sep-24	Jun-25	Sep-25
Domestic Private Banks	287.55	370.21	369.96
Public Sector Commercial Banks	128.51	228.34	220.18
Islamic Banks	48.90	79.66	82.98
Specialized Banks & others	7.48	5.53	5.50
DFIs	5.94	7.25	7.55
Total	478.37	690.98	686.17

Table No 5: Islamic Banks & Islamic Banking Divisions (Rs. In Billion)			
Islamic SME Financing	Sep-24	Jun-25	Sep-25
Islamic Banking Divisions	14.32	22.78	23.98
Islamic Banks	46.57	79.66	82.98
Total	60.89	102.44	106.96

All figures are based on outstanding finance.

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