



Udyamimitra Portal

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Udyamimitra Portal is an enabling platform, aims to provide 'End to End' solutions not only for credit delivery but also for the host of credit plus services by way of handholding support, application tracking, multiple interface with stakeholders (i.e. lenders, service providers, applicants).

YouTube Video: https://www.youtube.com/watch?v=WJaoyRL5_rA

Implementation agency

Small Industries Development Bank of India (SIDBI) which is the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities in the country.

Benefits to MSMEs

- The portal provides access to both financial (1.6+ lakh lender branches) and 24000+ non financial services for application filing, financial training, skill training, access to margin money/subsidy and so on
- Further, New age lenders viz. Fintechs, NBFCs, Small Finance Banks, MFIs are being on-boarded on the platform for enhancing the flow of credit to MSMEs.
- Apart from linking prospective borrowers to lenders for loans, the web portal also provides handholding support through a network of agencies engaged in application filling/ report preparation, financial training, skill development, mentoring, entrepreneurship development programmes, work shed and subsidy schemes.

Features of the portal

- **Matchmaking platform-** It provides a unique match making platform to MSME loan seekers, lenders as also handholding agencies. The portal has designed capability to accept varied MSME loan applications. Presently loans upto 10 crore can be accessed.
- On entering Portal, the user is guided for registration and login. Based on information furnished

by a prospective entrepreneur the system categorizes the applicants into 'trainee' (those needing training or other help before they are ready for entrepreneurship) and 'ready' borrowers (borrower feels he/she is ready to approach lenders for loan). It then guides them to access handholding support or direct loan application module as per their requirement.

- Ready Borrower can submit its loan application online with instant acknowledgement through SMS/email. The submitted application flows to the preferred bank as selected by the loan applicant with online notification to the Nodal Officer of the bank as also Lead District Managers.
- It facilitates
 - **Access to Non Financial Services** - The applicant may search for contact details of the required handholding agency in the vicinity of his place of proposed enterprise (based on the state and district given at the time of registration) to avail services. The portal has mapped hand holding agencies in different areas of expertise viz. financial training, skill development, project report preparation, application filing, work sheds and access to margin money/subsidy support being operated by various state/central organizations/corporations. The aim is to evolve this as a portal attending to the entrepreneurs need during entire enterprise development cycle.
 - **Access to Finance** - Presently, 1.6+ lakh branches (public sector banks, private sector banks, foreign banks, NBFCs, Fintechs, Small Finance Banks) are mapped on the portal. The portal replaces the manual operations with electronic platform where pre-sanction process shall get standardized in a simpler way in all banks. The portal has a MARKET PLACE where bankers would be able to compete themselves in their loan delivery mechanism.
- The Portal is designed to obtain application forms, gather and provide information, enable registration, provide links for handholding and assist in tracking request for handholding or loan. At the loan market place, a preferred banker or any other banker who are active, undertake P3 (peruse, pick and process) on the loan applications offline as also mark their sanctions and rejections online. Applications from the virtual loan market are picked up by lenders and disposal of the applications are expected to be ensured as per Code of Commitment for its Customers adopted by respective banks.
- All submitted applications will be available at virtual market place for credit access to entrepreneurs and status visible to all stakeholders viz. lenders, handholding agencies, applicants, SIDBI and Govt. agencies till the same is disbursed by one of the lenders.



How to access the portal

Access the website through <https://udyamimitra.in/>  portal.

The portal is best viewed with Internet Explorer 10+ or the latest version of Google Chrome or Mozilla Firefox on a desktop / laptop & all hand-held devices.

Source : To know more visit the <https://udyamimitra.in/> 

Related resources

1. [Knowledge resources for MSMEs](#) 
2. [FAQs on Udyamimitra Portal](#) 
3. [Programmes and Loans for MSMEs](#) 

<https://data.vikaspedia.in/short/lc?k=MDIySZjFrFZvrC9iAGzdIQ>



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