

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA  
UNSTARRED QUESTION NO. 1708  
TO BE ANSWERED ON 15.12.2025

EMPOWERING MSMEs THROUGH DIGITAL TRANSFORMATION  
AND FINANCIAL ACCESS

1708. SHRI AJIT KUMAR BHUYAN:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the manner in which specific initiatives, including the Udyam portal and digital payment platforms, have contributed to enhancing MSMEs' access to formal credit and Government procurement opportunities;
- (b) the current utilization rate of these financial instruments by MSMEs;
- (c) the steps being taken to address the remaining credit gap and skill shortages for MSMEs, particularly for micro and women-led enterprises in remote areas;
- (d) the current utilization rate of these financial instruments by MSMEs; and
- (e) the steps being taken to address the remaining credit gaps and skill shortages for MSMEs, particularly for micro and women-led enterprises in remote areas?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (e): Government has launched the online Udyam Registration Portal on 01.07.2020 and as on date more than 7.28 crore MSMEs have registered and become eligible for availing the benefits of the Government Schemes, including access to formal credit and Government procurement opportunities. Further, more than 50 API integrations have been established with various organizations and bodies. Under the portal various data points are being captured and the data derived is used in designing Policy and improvement for efficacy.

The Government has been constantly working to address the concerns raised by MSME stakeholders regarding hurdles, burden and barriers to sectoral growth. These includes digitization and digitalization of services/ programmes, setting up single window clearances and reducing/ simplifying procedures for Ease of Doing Business (EODB). Some of the initiatives of Ministry of MSME for digitalization, financing and sustainability are MSME SAMBANDH, Micro and Small Enterprises - Green Investment and Financing for Transformation Scheme (MSE- GIFT Scheme), Micro and Small Enterprises Scheme for Promotion and Investment in Circular Economy (MSE- SPICE Scheme), MSME Sustainable ZED Certification Scheme, Prime Minister Employment Generation Programme (PMEGP), MSME SAMADHAAN, Micro and Small Enterprises - Cluster Development Programme (MSE-CDP) etc. Udyam registration has a total 2.86 crore women led MSMEs as on 30.11.2025 enrolled for various benefits and these measures collectively address credit gaps and skill shortages, enabling micro and women-led MSMEs to access finance, markets, and technology, and strengthen their competitiveness which include micro and women-led enterprises in remote areas as well.

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