GOVERNMENT OF INDIA MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA UNSTARRED QUESTION NO. 2375 TO BE ANSWERED ON 13.03.2025

'UDYAMI MITRA' PORTAL

2375. SHRI YADUVEER WADIYAR:

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

(a) the initiatives taken to promote the 'Udyami Mitra' portal among MSMEs, State-wise particularly in the State of Karnataka;

(b) whether financial assistance has been provided through the portal to entrepreneurs, if so, the details thereof, particularly in the districts of Mysuru and Kodagu;

(c) the steps being taken to provide handholding support and skill training for rural entrepreneurs; and

(d) whether the Government has taken measures to improve access to credit for small businesses in Mysuru and if so, the details thereof?

ANSWER

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

(a) & (b): Udyami Mitra portal is an enabling portal which leverages IT architecture of StandUp Mitra portal and aims at instilling ease of access for MSME financial and non financial need. Financial assistance to entrepreneurs under the StandUp India Scheme (SUPI) scheme is provided through Scheduled Commercial Banks and Regional Rural Banks. The State-wise details of financial assistance through SUPI as on March 04, 2025, is given at **Annexure**.

The financial assistance provided for the district of Mysuru and Kodagu as on March 04, 2024, is given in the table:

District	No. of Application Received	No. of Sanctioned A/c	Sanctioned Amt [Rs. crore]	Disbursed Amt [Rs. crore]
Mysuru	873	823	206.58	137.95
Kodagu	206	198	39.08	23.41

In order to create awareness about Udyami Mitra portal among the MSMEs, various outreach programmes, in association with Industry associations / partner institutions, are organized all across the country, including the State of Karnataka.

(c): The Government has taken various steps to provide handholding support and skill training for rural entrepreneurs. Programmes/ courses for the existing & potential entrepreneurs, including for those from rural areas are conducted by a network of institutions under the Ministry i.e. Khadi & Village Industry Commission, Coir Board, National Small Industries Corporation Ltd (NSIC), National Institutes for MSME (ni-msme) and MSME - Technology Centres (TCs) etc.

(d): For improving access to credit for small businesses in the country, including the district of Mysuru, a number of measures have been undertaken, which inter-alia include schemes such as Prime Minister's Employment Generation Programme for setting up of new micro enterprises in the non-farm sector by providing Margin Money subsidy on the Bank loan, Special Credit Linked Capital Subsidy Scheme with a provision of 25% subsidy to SC/ST MSEs on institutional finance for procurement of Plant & Machinery / Equipment, Credit Guarantee Scheme for collateral free loans for Micro & Small Enterprises, Mudra Loan, etc.

Annexure referred in part (b) of answer to Lok Sabha Unstarred Question no. 2375 on 'Udyami Mitra' Portal due for reply on 13.03.2025.

S.No.	State	No. of Application Recd	No. of Sanctioned A/c	Sanctioned Amt [₹ crore]	Disbursed Amt [₹ crore]		
1	Andaman and Nicobar						
	Islands	409	395	81.25	44.45		
2	Andhra Pradesh	23,572	15,120	3,413.25	2,411.01		
3	Arunachal Pradesh	995	941	185.72	80.8		
4	Assam	3,924	3,624	838.83	463.86		
5	Bihar	9,800	9,321	1,826.24	1,182.64		
6	Chandigarh	700	684	163.54	100.3		
7	Chhattisgarh	5,572	5,210	1,319.24	744.56		
8	Delhi	7,145	6,711	1,631.05	983.63		
9	Goa	946	918	205.92	125.05		
10	Gujarat	19,332	18,690	5,366.31	3,337.03		
11	Haryana	8,677	8,309	1,833.08	1,011.65		
12	Himachal Pradesh	3,461	3,400	817.83	387.05		
13	Jammu and Kashmir	2,866	1,701	369.21	166.1		
14	Jharkhand	4,814	4,442	921.76	595.23		
15	Karnataka	17,458	16,493	3,659.33	2,309.95		
16	Kerala	10,572	10,136	1,946.94	1,230.93		
17	Ladakh	645	635	124.33	55.72		
18	Lakshadweep	5	3	0.63	0.43		
19	Madhya Pradesh	13,671	13,359	3,317.12	1,844.84		
20	Maharashtra	29,275	24,716	5,888.53	3,086.75		
21	Manipur	591	490	104.44	70.19		
22	Meghalaya	665	652	154.2	74.73		
23	Mizoram	693	685	160.85	103.35		
24	Nagaland	980	949	211.51	117.09		
25	Odisha	8,347	8,089	1,916.36	1,393.38		
26	Puducherry	562	542	128.12	80.29		
27	Punjab	9,348	9,181	2010.2	1,119.13		
28	Rajasthan	14,969	14,691	3,324.01	1,613.83		
29	Sikkim	679	668	104.03	60.61		
30	Tamil Nadu	26,840	25,957	5,725.23	2,864.87		
31	Telangana	14,972	13,991	3,247.69	1,932.67		
32	Dadra and Nagar Haveli &						
	Daman and Diu	184	174	46.83	36.17		
33	Tripura	664	636	126.69	82.44		
34	Uttar Pradesh	29,058	28,009	5,826.37	3,321.73		
35	Uttarakhand	3,926	3,829	926.78	650.25		
36	West Bengal	15,043	14,453	2,681.92	1,665.99		
~	Total 2,91,360 2,67,804 60,605.36 35,348.69 Source: Small Industries Development Bank of India (SIDBI)						

State-wise StandUp India (SUPI) data as on March 04, 2025 is as below: -

Source: Small Industries Development Bank of India (SIDBI)