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## Tech Enables Aditya Birla Capital to Disburse Loans Within 20 Minutes

UdyogPlus, a 360-degree, one-stop digital platform leverages automation and unified frameworks to reduce turnaround times.

A recent Small Industries Development Bank of India (SIDBI) survey noted that timely and adequate credit access is one of the key challenges for the MSME sector, which has an addressable credit gap of around Rs 30 lakh crore despite increasing credit supply.

The Micro, Small and Medium Enterprises (MSME) sector in India presents a significant lending opportunity due to a credit gap of approximately Rs 28 lakh crore, stated a recent report by Mavenark.

Digital transformation has become fundamental to modern lending, streamlining the journey from onboarding to disbursement. Key technological drivers in this space include automation and unified platforms including API-based onboarding, utilizing Aadhaar, PAN, GST, and e-signatures. This digital stack has reduced turnaround times (TAT) from weeks to under 48 hours.

### Digitising MSME Lending

**AI & ML Credit Scoring:** Advanced models leverage alternative data, such as GST filings and banking transactions, to provide inclusive, risk-adjusted lending beyond traditional collateral-based methods.

**Blockchain Integration:** Tokenizing invoices on permissioned blockchains with Indian Banks' Digital Infrastructure Company (IBDIC), RBI-approved pilots, minimizes fraud and accelerates working capital disbursal.

**Open Banking Ecosystems:** Frameworks like The Open Credit Enablement Network (OCEN) and 'Account Aggregator' facilitate secure, consent-based data sharing, streamlining underwriting and enabling embedded finance at the point of sale.

The government has also announced multiple interventions in the recent union budget, specifically around Trade Receivables Discounting System (TReDS):

1. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) covers assets created by lenders on TReDS.
2. Supplier on GeMS to be able to take credit through TReDS.
3. Allowing Securitization of assets created on TReDS.
4. Central Public Sector Enterprises (CPSE) have been mandated to route their invoices through TReDS.

These initiatives will definitely augment the transaction and lending opportunity available on TReDs, however these are early days of announcement and the impact of it will start showing up once the nitty-gritties are rolled out for Implementations.

“UdyogPlus is a 360-degree, one-stop digital platform that leverages automation and unified frameworks to reduce turnaround times, enabling loan disbursal within 20 minutes. Designed to be user-friendly, offering ease and convenience, Udyog Plus today has 2.4 million registered MSMEs and has 5,010 crore AUM as of 31st Dec 2025, making lending faster, safer, and more inclusive,” says Rakesh Singh, Executive Director and Chief Executive Officer (NBFC) at [Aditya Birla Capital Limited](#).

Udyog Plus, Aditya Birla Capital’s digital lending platform targeted at small enterprises, empowers MSMEs to overcome funding hurdles through a comprehensive, digitally driven product suite. By leveraging advanced digital tools, it provides tailored financing solutions including:

- Unsecured Business Loans: Digital and instant credit access
- Supply Chain Finance: Channel and vendor financing
- Trade Finance: Purchase invoice discounting, factoring, and inventory funding.

The platform's supply chain solutions are specifically designed to meet the needs of MSMEs through several key features like a fully paperless application process with same-day disbursement, enabling MSMEs to settle supplier payments promptly; Collateral-Free Access to unsecured loans; resolving immediate working capital gaps by providing comprehensive bill discounting; providing immediate liquidity by discounting invoices backed by Letters of Credit (LC) from large corporates or buyer banks, with the bank settling the amount on the due date.

Through deep API integration, eKYC, and end-to-end automation, Udyog Plus has achieved industry-leading TATs—with business loans sanctioned within 5 minutes and disbursed within 20 minutes.

The platform features a multi-channel interface (Mobile, Web, APIs, and SDKs) alongside a white-labeled option, ensuring seamless accessibility for customers and partners across all product lines.

**Udyog Plus** today contributes 33% to NBFCs' unsecured business loan book. It has recorded ~52% year-on-year growth in AUM as of December 2025. Current growth trends on the platform, diversity of product offerings, ease of access, and the overall customer experience highlight the growing role of Udyog Plus in Aditya Birla Capital's overall lending portfolio, particularly within the MSME segment.