

**GOVERNMENT OF INDIA  
MINISTRY OF COMMERCE & INDUSTRY  
DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE  
RAJYA SABHA**

**UNSTARRED QUESTION NO. 2282.  
TO BE ANSWERED ON FRIDAY, THE 19<sup>TH</sup> DECEMBER, 2025.**

**OPEN NETWORK FOR DIGITAL COMMERCE**

**2282. SHRI MAYANKKUMAR NAYAK:  
DR. MEDHA VISHRAM KULKARNI:  
SHRI SAMIK BHATTACHARYA:**

Will the Minister of **Commerce and Industry** be pleased to state:

- (a) manner in which Open Network for Digital Commerce (ONDC) is democratizing ecommerce by helping more than 5,000 plus MSMEs reach nationwide customers and break free from platform-centric monopolies;
- (b) ONDC's biggest achievement in expanding its reach, especially in non-mobility segments like food, grocery and fashion;
- (c) whether ONDC's interoperable QR code system is effectively giving local artisans and kirana stores an easy digital presence connected to multiple buyer apps; and
- (d) manner in which ONDC is attracting major financial institutions to join the network and offer MSMEs working capital and credit based on their digital transaction histories?

**ANSWER**

**THE MINISTER OF COMMERCE & INDUSTRY  
(SHRI PIYUSH GOYAL)**

- (a):** Open Network for Digital Commerce (ONDC), unlike traditional e-commerce platforms that operate in silos, creates an open ecosystem where sellers can reach customers across multiple platforms without being restricted by platform- specific terms and conditions. ONDC plays a big part in ensuring that MSMEs are not digitally excluded by providing a fair, transparent, and non-discriminatory discovery within the emerging e-commerce environments through open protocols that make all sellers equally visible across network regardless of size, scale or digital sophistication. Seller- side apps make their full catalogues discoverable to all buyer-side apps, while buyer- side apps discloses key parameters used for sorting or listing search results, enabling sellers to understand and improve their ranking. Common open specifications adopted by all network participants further enhance transparency and prevent opaque or biased listing practices.

Further, Ministry of MSME's Trade Enablement and Marketing (TEAM) scheme promote adoption of digital commerce by SMEs, small sellers including Self Help Groups (SHGs), Farmer Producer Organisation (FPOs), artisans, rural entrepreneurs and local retailers through the ONDC. Under this scheme, these small sellers are provided support in digital literacy, awareness, cataloguing, and onboarding, with a focus on inclusivity by targeting 50% of beneficiaries as women-led SMEs.

**(b):** As of 09 December 2025, the network has around 1.16 lakh+ sellers coming from 630 cities and towns, transacting across multiple buyer applications across India. This includes sellers across categories such as restaurants, grocery, fashion, electronics, and other retail categories. ONDC has also seen strong ecosystem participation, with over 85 organisations joining as Buyer Network Participants and more than 187 organisations joining as Seller Network Participants in the retail categories.

As a result, the network has facilitated over 2.5 million retail orders in the month of November 2025. This expansion demonstrates the viability of an open, interoperable model for digital commerce and showcases the network's ability to scale diverse non-mobility categories nationwide.

**(c):** ONDC's interoperable QR code system provides a simple and low-cost digital identity for local retailers, artisans, MSMEs, and kirana stores by enabling them to be discovered across all ONDC-compatible buyer apps. This lowers the barriers for small businesses and allows them to access a wider consumer base, thereby facilitating greater participation in digital commerce.

**(d):** ONDC engages with major banks and financial institutions to leverage the network's open protocols for delivering financial services in an interoperable manner. At present, personal loans (unsecured term loans) and gold loans have been enabled on the network, with more than 10 lenders and over 10 loan service providers. These entities are offering inclusive and digitally accessible credit products to consumers.

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