

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**STARRED QUESTION NO. \*108**  
**TO BE ANSWERED ON: 27.07.2023**

**DIGITAL PUBLIC INFRASTRUCTURE FOR MSMEs**

\*108. SHRI PRATAP CHANDRA SARANGI:  
DR. RAMAPATI RAM TRIPATHI:

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

- (a) whether the Government has taken steps to build and develop Digital Public Infrastructure for the MSME sector;
- (b) if so, the details thereof;
- (c) whether the Government has taken steps to upskill the MSME sector workforce to help them adopt the Digital Public Infrastructure and if so, the details thereof and if not, the reasons therefor;
- (d) whether the Government has taken any steps to use technology such as big data and Artificial Intelligence in order to provide easy, cheap and timely credit to the MSME sector; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NARAYAN RANE)

(a) to (e): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. \*108 FOR 27.07.2023 REGARDING “DIGITAL PUBLIC INFRASTRUCTURE FOR MSMEs”**

(a) & (b): The Government has taken several steps to build and develop Digital Public Infrastructure. Most of the infrastructure thus developed is for common usage such as Government e-Marketplace (GeM), Unified Payments Interface (UPI) payment system for financial transactions, Digital Locker, Aadhaar, Unified Mobile Application for new-Age Governance (UMANG), MyGov etc., which have significantly improved digital infrastructure in the country. The Ministry of Micro, Small and Medium Enterprises (MSMEs) has built various tools and portals to run its own schemes and programme, which inter-alia include single window on-line Udyam Registration portal for MSME registration, MSME Champions Portal for grievance redressal, MSME Global Mart Portal for marketing support, MSME SAMBANDH and MSME SAMADHAAN for monitoring of procurement and delayed payment by Central Public Sector Enterprises (CPSEs) from Micro and Small Enterprises (MSEs).

(c): The Government has taken several steps to upskill the MSME workforce to help them adopt digital public infrastructure through training, skilling and conducting digital literacy drives through Skill India, Integrated Government Online Training (iGOT) Karmayogi Platform and the like.

The Ministry of MSME has many schemes such as Entrepreneurship Skill Development Programme (ESDP) to provide training through Tool Rooms, Technology Centres, MSME- Development and Facilitation Offices (MSME-DFOs) and Entrepreneurship Development Institutes (EDIs). Furthermore, the Government is helping MSMEs onboard e-market and Digital commerce through Open Network Digital Commerce (ONDC).

(d) & (e): In order to improve digital services and use big data and Artificial Intelligence (AI) to provide easy, cheap and timely credit to the MSME sector, various methodologies have been developed which, inter-alia includes Trade Receivables Discounting System, Regulatory Sandbox and Account Aggregator Framework. The Reserve Bank of India (RBI) has created Trade Receivables Discounting System (TReDS) platform for solving the issue of delayed payments, opened the Regulatory Sandbox to spur innovations that can fill the lending gap for MSMEs through the use of technology and data analytics, and set-up the Account Aggregator (AA) framework to make sharing and aggregation of financial data possible in a secure, transparent, and efficient manner.

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