

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 6284
TO BE ANSWERED ON: 02.04.2026

DIGITAL PUBLIC INFRASTRUCTURE FOR MSMEs

6284. SMT. MANJU SHARMA:

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

- (a) whether the Government has taken any steps for the creation and development of Digital Public Infrastructure (DPI) for the Micro, Small and Medium Enterprises (MSMEs) sector and if so, the details thereof;
- (b) whether the Government has taken any steps to upskill the workforce of the MSME sector to assist them in adopting DPI, if so, the details thereof and if not, the reasons therefor; and
- (c) whether the Government has taken any steps to utilize technologies such as Big Data and Artificial Intelligence (AI) to provide easy, affordable and timely credit to the MSME sector and if so, the details thereof and if not, the reasons therefore?

ANSWER

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

(a): 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 programmes, which inter-alia include single window online 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).

(b): 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 for Digital Commerce (ONDC).

(c): In order to improve digital services and use Big Data and Artificial Intelligence (AI) to provide easy, affordable and timely credit to the MSME sector, various methodologies have been developed which inter-alia include Trade Receivables Discounting System (TReDS), India-AI Mission, 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.
