

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 746**  
TO BE ANSWERED ON 29.07.2024

**CREATION OF DIGITAL PUBLIC INFRASTRUCTURE**

746. SHRI SUJEET KUMAR:

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

- (a) whether Government is aware that the credit gap for MSMEs in India is estimated at nearly ₹16.66 lakh crore;
- (b) if so, whether Government is considering to set up an open-source Digital Public Infrastructure for ease of credit to MSMEs; and
- (c) the steps taken by Government to encourage MSMEs to integrate with digital platforms for e-commerce, online marketing, and other digital business activities?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI JITAN RAM MANJHI)

(a): As informed by Reserve Bank of India (RBI), the Expert Committee on Micro, Small and Medium Enterprises (Chairman – Shri U K Sinha) constituted in December, 2018, the overall credit gap in the MSME sector is estimated to be Rs. 20 – 25 trillion.

(b) and (c): Digital Public Infrastructure (DPI) is a technology system that promotes interoperability, openness and inclusion to deliver vital public and private services, including access to credit and marketing. Udyamimitra Portal and Psbloanin59minutes provide ease of access to credit for MSMEs. Further, TReDS platforms have been developed for financing/discounting of trade receivables of MSMEs. The Government has taken several measures to encourage MSMEs to integrate with digital platforms for e-commerce and other digital business activities. These steps include Government e-Marketplace (GeM), Unified Payments Interface (UPI) payment system for financial transactions, Digital Locker, MyGov, etc. The Ministry of MSME has built various tools and portals to run its own schemes and programme, which inter alia include Udyam Registration Portal, MSME Champions Portal, MSME Global Mart Portal for marketing support under NSIC, MSME SAMBANDH portal for monitoring of procurement by Central Public Sector Enterprises from Micro and Small Enterprises (MSEs) and MSME SAMADHAAN portal for filing applications regarding delayed payments, etc.

Open Network for Digital Commerce (ONDC) under DPIIT, M/o Commerce & Industry, aims to promote open networks for all aspects of the exchange of goods and services over digital or electronic networks. ONDC is actively working with the Ministry of MSME to onboard MSMEs to the network through existing seller applications.

GeM is one of the digital platforms facilitating Public Procurement related transactions of MSMEs with government and cooperative buyers. As on 31<sup>st</sup> March, 2024, around 35% of 2.48 crore MSMEs registered on Udyam portal, have consented for onboarding on GeM platform. As informed by GeM, on 31<sup>st</sup> March, 2024, 9,00,345 MSMEs were registered as sellers with completed profiles on the GeM portal.

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