



Series of Summits on

Digitizing MSMEs: The Way Forward

Capturing Next Level Growth through Finance, Technology, Marketing & Capacity Building
Mumbai, Bengaluru, Hyderabad, Chennai and Gurugram

Introduction

Demonetization is the one word on everyone's lips, and to say it has ruled our mind space as a country ever since that decisive moment on November 8, would be no understatement. Cash has become the talking point among all circles in the country, from businesses, workspaces to the unorganized sector that comprises vendors, domestic workers etc. The micro, small and medium scale enterprise segment (MSME) is one of the largest in the country. There are over 3.6 crore MSMEs that provide employment to over 8.6 crore people in the country, as per the government's statistics. The sector's contribution to the country's GDP is expected to increase to 22% in 2020 from 17% in 2011. So, how does this large segment comprising such a huge chunk of the country's workforce cope with demonetization?

The answer obviously lies in going digital. In fact, one of the biggest positives to come out of India's demonetization exercise is the realization that the future is going to be digital and cashless. This move should be seen by MSMEs as a step ahead in their march towards a cashless and digital future. The size of digital payments market is pitted to touch nearly 15 per cent of the GDP, a whopping \$500 billion, come 2020.

Impact of Digitization

Digitization; centered around tech-savvy consumers will be a crucial strategy for long term survival and growth of businesses. Technological solutions such as Data Analytics, cloud-based platforms and ERP systems will shape a company's strategy and growth enabling it to extract more insightful information for informed decision making. This may even force some businesses to revamp their business models. Digitally empowered SMEs are able to increase revenue, lower risks, decrease cost and diversify

consumer segments over a short period of time as compared to offline businesses.

- Increase in revenues
- Accessibility to wider customer base
- Operational efficiencies
- Enriched customer engagement

Digitization will also help MSMEs to finally stop relying on private finance options and seek transparent finance facilities. Micro, small and medium firms will do well to boost their credit worthiness and gain access to digital funding for their various needs. Using a digital financing and banking method will ensure that there is transparency in an MSME's business operations and leave an audit footprint that is clean. Credit-worthiness can then be used for greater equity and over-draft limits. The fintech lending space will do well, and this in turn, will augur well for MSMEs. The number of data points to hold onto post-demonetization will boost the process of underwriting business loans.

Considering the significance of the subject and the current scenario, ASSOCHAM is organizing the "Series of Summits on Digital MSME: The Paradigm Shift – Digitizing Finance, Technology and Innovation" in Mumbai, Bengaluru, Hyderabad, Chennai and Gurugram.

Objectives

- To promote the Government schemes like Digital India & Digital MSME
- To create awareness about the benefits of Going Digital amongst MSMEs
- To connect MSMEs with right Funding, E-commerce and Digital platforms
- To help MSMEs in increasing the volume of business with the help of e-commerce
- To promote the digital Marketing for MSMEs to enhance the reach out

Key Issues to be discussed are as below

- Promoting Digitization – The Paradigm Shift
- Government Initiatives towards Digital Eco System
- Role of Technologies
- ERP Implementation : Challenges & Solutions
- Utilization in keeping track of GST
- Operational Efficiencies
- Regulatory Framework
- Digital Payment & Banking – Issues & Challenges
- Grievances Redressal Mechanism for Digital Fraud
- Digital Financing
- e-Procurement

Participants Profile

- Financial Institutions and Banks
- Digital Media Companies
- Technology Providers
- Logistics Providers
- Manufacturing Units
- Service Providing Units
- Exporters & Importers
- Website Developers
- Textile & Fashion Units
- Food Processing Units
- Real Estate Agents
- R&D Organizations
- ERP Companies
- E-Commerce Companies
- Consultancy Organizations
- Industrial Clusters

Sponsorship Opportunities

This is just the right platform for you to showcase your offerings to a large group of entrepreneurs, Start-Ups, bankers, professionals, technicians and decision makers in the entire ecosystem.

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