

Post Event Report
Workshop on Enabling Bill Discounting through TReDS under RAMP
21st November 2025 | OASME Conference Hall, Cuttack

Inaugural Session

The workshop was organized by the Institute of Entrepreneurship Development (IED) under the MSME Department, Government of Odisha, with participation from around 50 MSMEs. The inaugural session began with introductory remarks by Shri Satwik Swain, Secretary General, OASME, who highlighted the objective of the workshop and its relevance in enhancing MSME access to credit. This was followed by the welcome address by Shri Chandrahasya Nayak, OFS, Finance Officer, IED, who emphasized the need for greater awareness of digital financial tools among entrepreneurs. Shri Tarun Kumar Mohanty, GM-DIC Cuttack, delivered an insightful presentation on bill discounting, explaining how TReDS enables faster invoice clearance and improves MSME liquidity. The keynote address was delivered by Smt. Samuchita Mallick, GM-DIC Khordha, who underscored the role of the RAMP initiative in strengthening financial inclusion and promoting formal credit adoption.

Technical Session & Insights

Representatives from RAMP SPIU, Odisha provided a comprehensive overview of the Raising and Accelerating MSME Performance (RAMP) programme, a World Bank-assisted initiative. The presentation covered the background and objectives of RAMP, its key interventions focused on MSME competitiveness, and supporting mechanisms such as capacity building, technology upgradation, and market linkages. The role of Vendor Development Programmes (VDPs) in creating sustainable business opportunities was also highlighted.

The technical session was led by Shri Chinmay Mantri, Senior Manager, Business Development, RXIL, who provided a detailed walkthrough of the onboarding process for MSMEs on the TReDS platform. He explained the key features and benefits of using the system for faster invoice discounting and improved cash flow management. His presentation also addressed queries from MSMEs, offering practical insights into platform usage, documentation requirements, and operational procedures.

Interactive Session

Participants engaged actively during the Q&A, raising queries on registration challenges, documentation, and operational aspects of bill discounting. The discussions provided clarity on how MSMEs can leverage TReDS to strengthen liquidity and financial preparedness.

Closing Address

The workshop concluded with reflections from dignitaries who appreciated the active participation of MSMEs and reiterated the government's commitment to enabling financial inclusion through digital platforms like TReDS.

Conclusion

The workshop successfully sensitized MSMEs on the importance of bill discounting and digital financial tools in enhancing liquidity and competitiveness. By combining policy insights, technical expertise, and institutional collaboration, the programme reinforced the RAMP initiative's commitment to empowering MSMEs in Odisha and integrating them into sustainable procurement and financial ecosystems.