



MINISTRY OF  
**ELECTRONICS &  
INFORMATION TECHNOLOGY**  
GOVERNMENT OF INDIA



# Digital Platforms and DPI for **‘VIKSIT BHARAT’**

**Transforming Service Delivery and Empowering Citizens**

**Sanket S Bhondve, IAS**  
**Joint Secretary Digital Governance, MeitY**



# A Glimpse of Success

- German Embassy hails India's UPI as Minister Volker Wissing makes digital payment



One of India's success story is digital infrastructure. UPI enables everybody to make transactions in seconds. Millions of Indians use it. Federal Minister for Digital and Transport @Wissing was able to experience the simplicity of UPI payments first hand and is very fascinated!



## The Telegraph online

Monday, 21 August 2023

MY KOLKATA

HOME OPINION INDIA MY KOLKATA EDUGRAPH STATES WORLD BUSINESS SCIENCE & TECH ENTERTAINMENT SPORTS

Home / World / German embassy hails India's digital success story, minister Wissing uses UPI at vegetable shop

## German embassy hails India's digital success story, minister Wissing uses UPI at vegetable shop

per the embassy Germany's Federal Minister for Digital and Transport Volker Wissing was able to experience the simplicity of digital payments first hand and is very fascinated



**J**andhan



**532 Mn Accounts**

**A**adhaar



**1.4 Bn Aadhar**

**M**obile



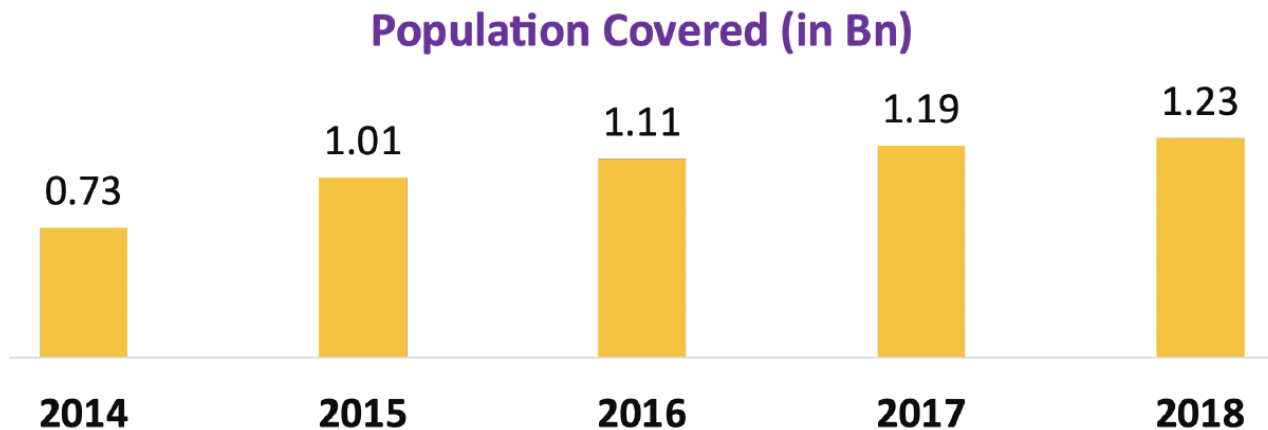
**1.17 Bn Mobile Subscribers**

**JAM Trinity laid  
foundation for  
Digital Transformation  
in India**

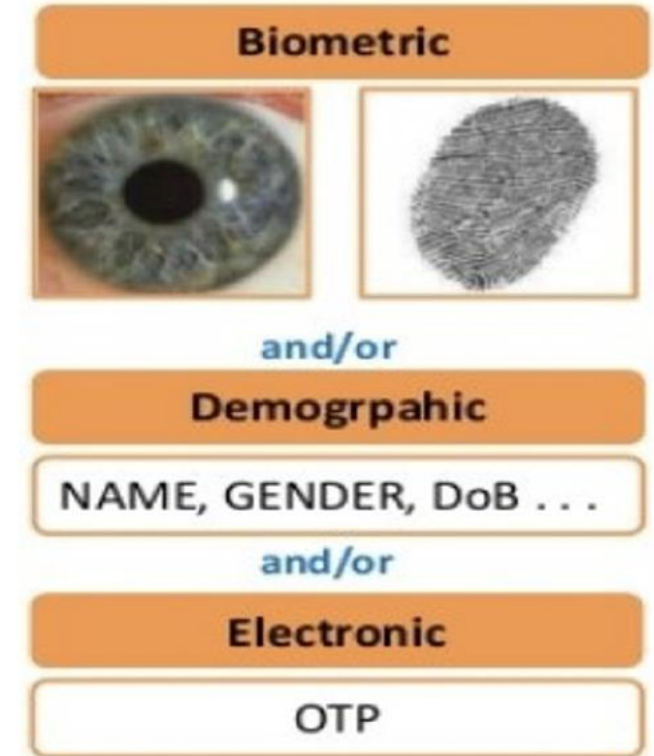
**Over the last 10 years, Digital India has  
touched the lives of a billion+ population  
and laid a robust foundation for India to  
embark on Digital Transformation**

# Aadhaar - Digital Identity

- Cradle to grave digital identity that is unique, lifelong, online, authenticable
- Best possible authentication & de-duplication mechanism
- Aadhaar Services: Proof of Identity & Online Auth
- Aadhaar enabled ecosystem eSign, DBT, AEPS, Jeevan Pramaan, Digilocker, ... etc



1.4 Bn  
Aadhaar



119 Bn authentications

20.44 Bn e-KYC

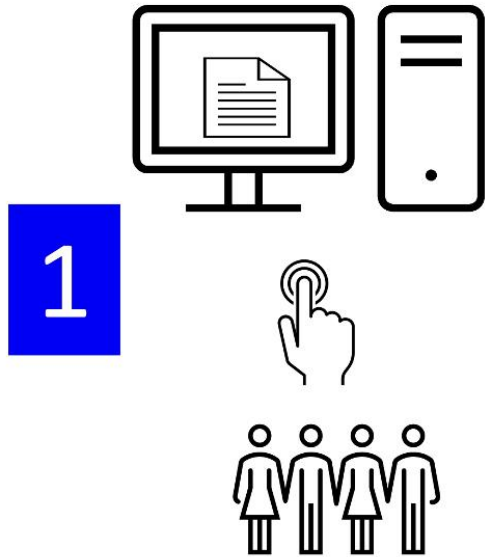
1 Bn Aadhaar updates

# Ubiquitous Digital Access



- **1.17 Bn Mobile Subscribers**
  - 636 Mn from urban & 528 Mn from rural
- **820 Million Active Internet Subscribers**
  - 380 Mn from urban & 440 Mn from rural
- **19.5 GB avg. data usage per user per month**
- **5 hours daily time on smartphones**
- **4G & 5G combined subscribers reached 990 million, consuming almost 100% of overall mobile data traffic**
- **5G launched nationally and 700+ Districts covered**

# Direct Benefit Transfer

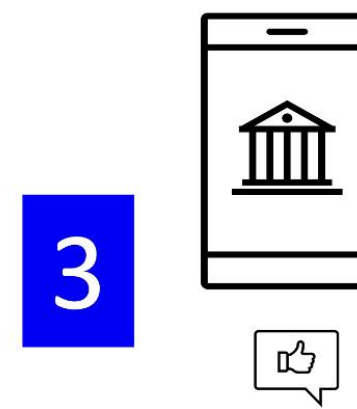


**People Applies for Govt. Schemes (Auth) used**



**De-duplication, fake & ghost beneficiaries**

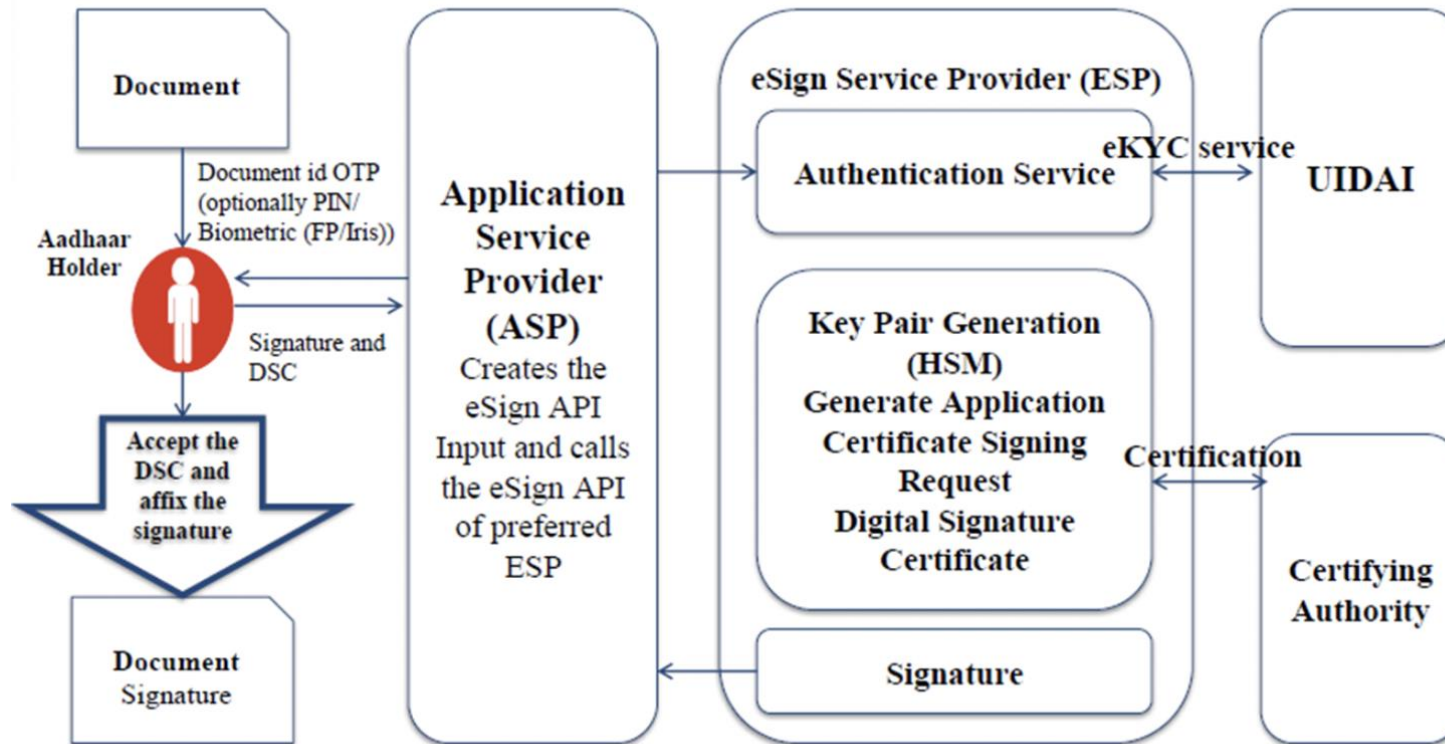
**Eligibility Check & Scrutiny using Aadhaar**



**Payment directly to eligible beneficiaries**

**315 Schemes of 53 Ministries | INR 38.57 Tn Disbursed | INR 3.48 Tn saving**

# Aadhaar enabled Ecosystem - eSign



## Advantage over DSC

- No dongle
- No hardware dependency
- No license fee
- No hassle to renew
- Available lifetime Almost free to user Charge @ transaction Both OTP / Biometric based auth possible

18 agencies are eSign Service Providers (ESPs) | 77.45 Crore eSign facilitated in India

# Aadhaar enabled Ecosystem - AEPS

## How it works?

- Go to Micro-ATM
- Selection Banking Option
- Enter Aadhaar
- Scan finger-print
- Transaction done
- Receipt given

## Types of transactions supported by AEPS

- Balance Enquiry
- Cash Withdrawal
- Cash Deposit
- Aadhaar 2 Aadhaar Fund Transfer

## Bank led model



Biometric Device



Aadhaar (Digital Identity)



Banking Services (At MicroATM)

**Monthly transactions: 49.9 Crore (by volume) in July 2024**

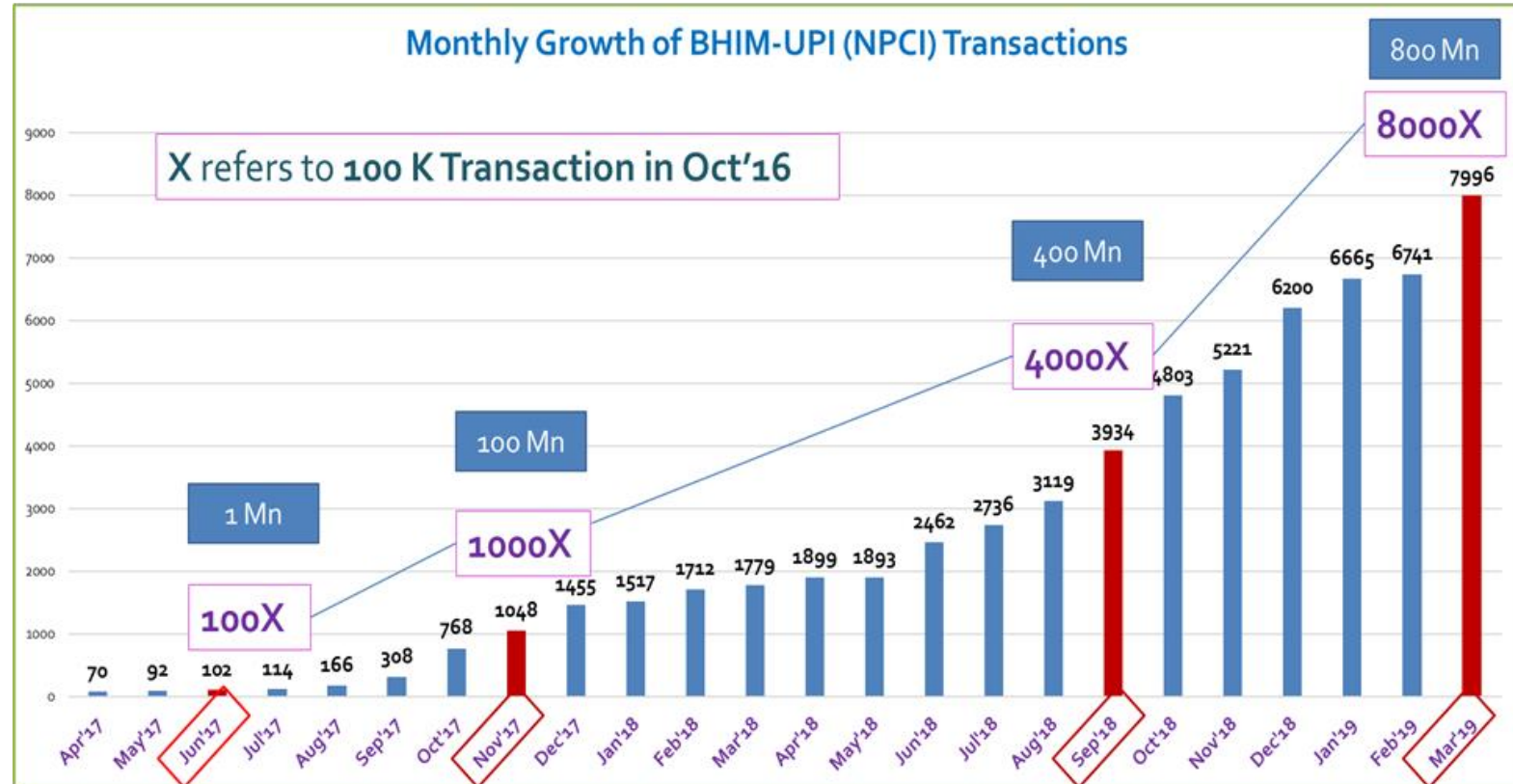


# United Payment Interface (UPI)

**605**  
Integrated Banks

**14435 Mn**  
Txn (by volume)

**INR 20.64 Tn**  
Txn (by value)



14435 Mn

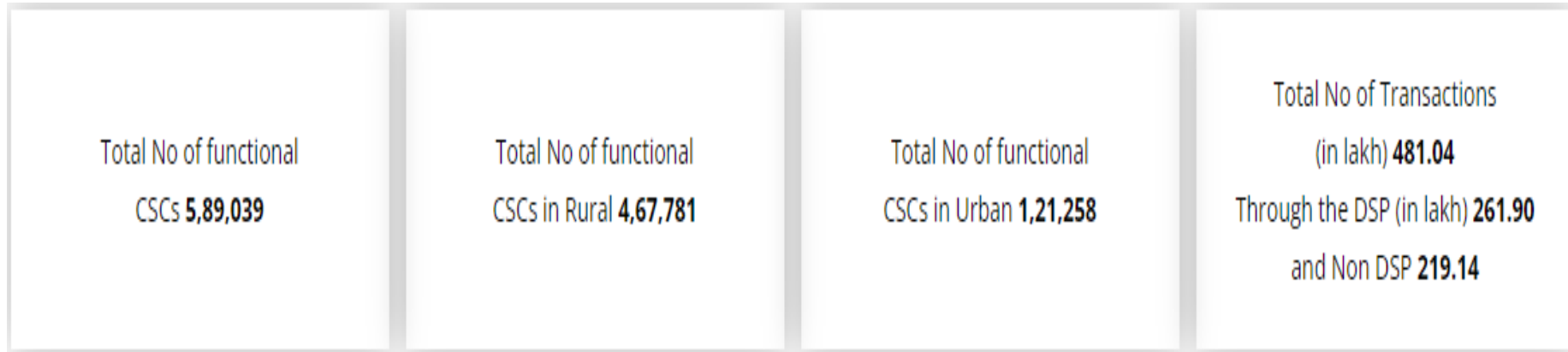
144350 X

July'24

# Common Service Centre



- CSC is an important way of extending governance in public services viz Aadhaar Services, Financial Inclusion Services, Educational Services G2C/B2C services, Healthcare services to citizen.
- The CSC 2.0 project envisages setting up of at-least one CSC in each of 2.50 lakh Gram Panchayats (GPs) across the country.



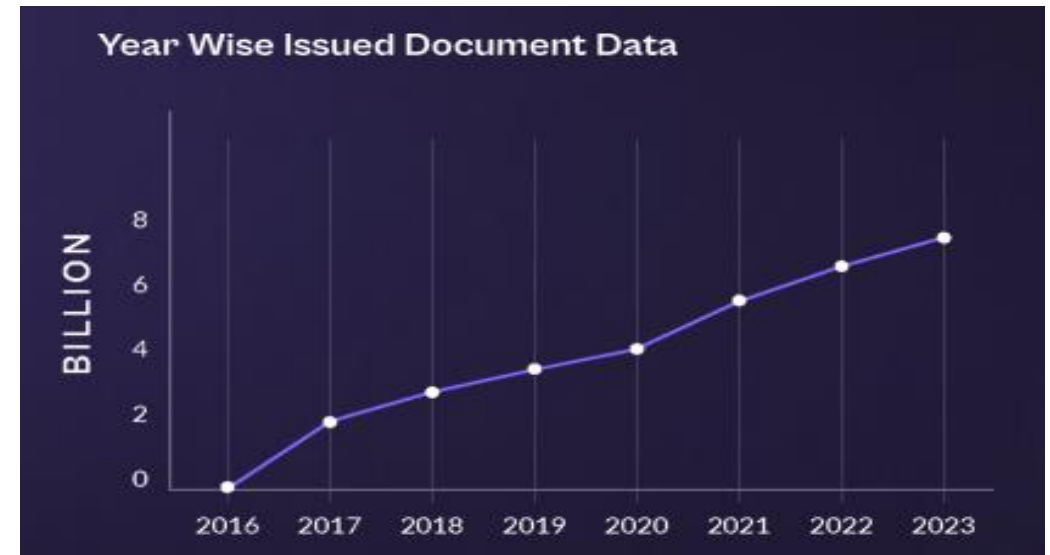
- **CSC 3.0 (Digital India CSC- Citizen's Fulfillment Centre)** is under consideration in MeitY, which aims to strengthen 1 lakh Common Services Centres (CSCs) across the country which will act as citizens' fulfilment centre to meet the holistic needs of citizens living in the villages. These 1 lakh premium CSCs will provide municipal services, tele-law, tele-medicine and various other citizen centric eservices to the citizens, apart from the existing G2C and B2C services.

# DigiLocker - Platform for Paperless Governance



## Overview:

- Cloud based platform as a personal space to residents for storage, sharing, verification of documents & certificates
- Digital Locker Rules, 2016 and its Amendment for Rule 9A, 2017 gives legal sanctity
- **31.33 crore registered users**
- **776 crore documents**





# Entity Locker

- Expansion of the DigiLocker as a service for Companies, Charitable Trusts, and MSMEs
- To securely access and share critical business documents with respective regulators, government agencies and financial institutions.



## Key Features:

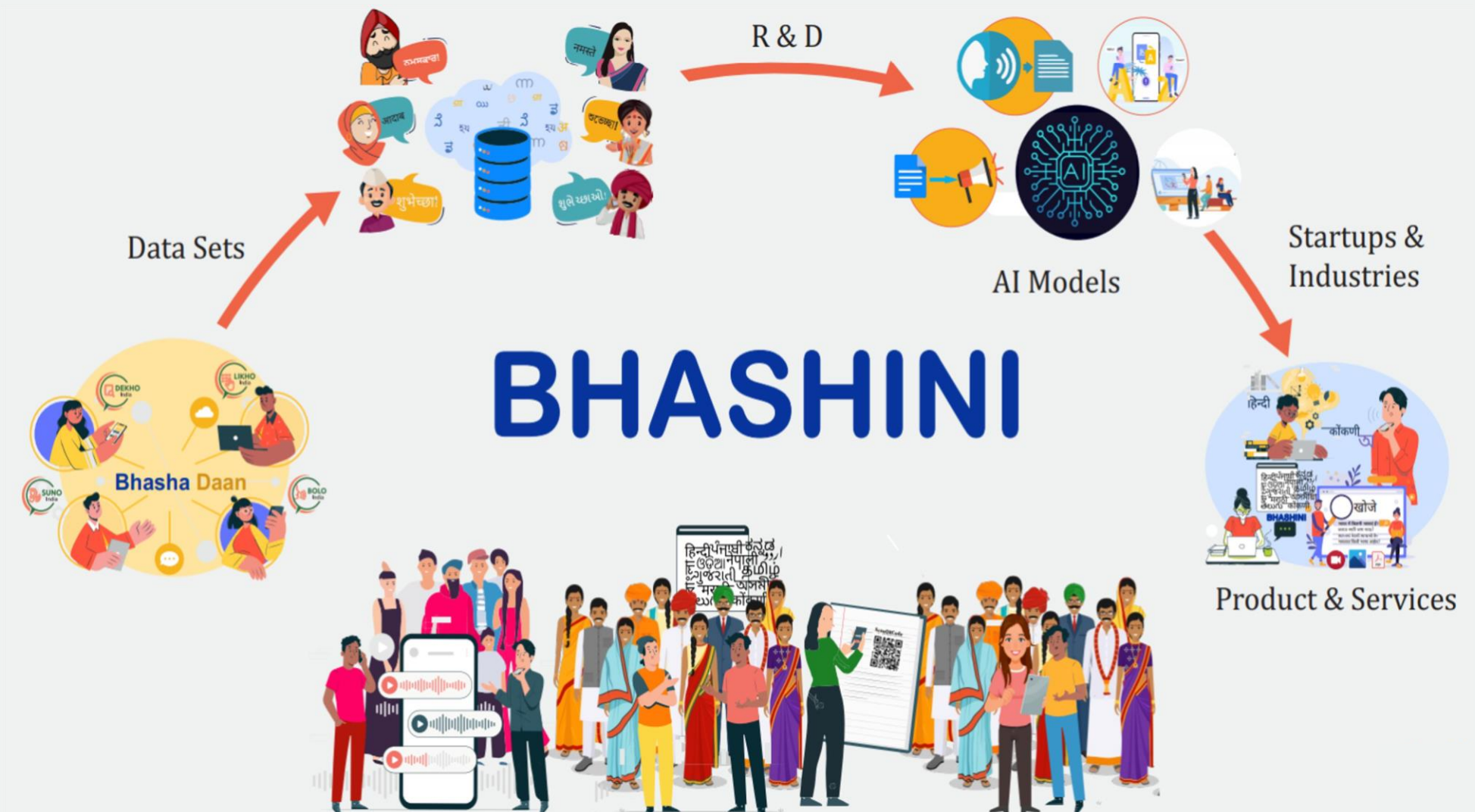
- Personal and company information verification
- Access to registration certificates, tax returns, insurance documents, bank statements, etc.
- Enterprise Vault: Upload and store additional documents like audit reports, board meeting resolutions, etc.
- Digital signatures (eSign) and document locking in enhanced security.

## Current Status :

- Closely working with SEBI, MCA21, MSME, GSTN, CBDT and regulators like NFRA
- The platform is ready and accessible at <https://entity.digilocker.gov.in/>

# Bhashini Ecosystem

Facilitates MeitY's vision of bridging the language barriers





# GI Cloud (MeghRaj)

ICT services over Cloud to all the Departments/Ministries to ensure proliferation of Cloud ecosystem in the country.

Cloud service offerings of **22 Cloud Service Providers (CSPs)**.

Harness the digital technology & foster innovation for inclusive, strong, secure, and sustainable Digital Economy.





# UMANG - Platform for Mobile Governance



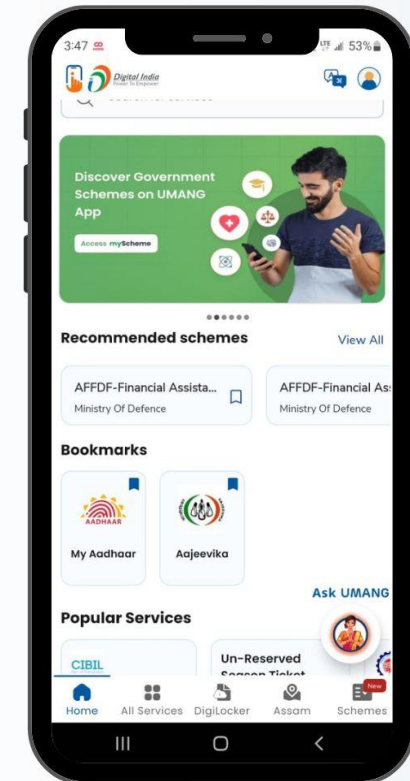
**No. Services Available:** **2039**

**Registered Users:** **6.76 Crore**

**Transactions (Cumulative):** **463.78 Crore**

**Available in 23 languages**

**Text and voice bot**



# MyScheme - Eligibility based service delivery

- 1 Easy discovery of Schemes
- 2 Simplify Application form and process
- 3 Transparent application tracking
- 4 Analyze scheme delivery
- 5 Enhance targeted delivery of schemes

**2520 +**  
Total Schemes →

**2008**  
Central Schemes →

**512**  
State/UT Schemes →

# Platform for Data Exchange



Open and interoperable API platform to enable seamless data exchange and service delivery across Government

**5900**

APIs Published

**1700**

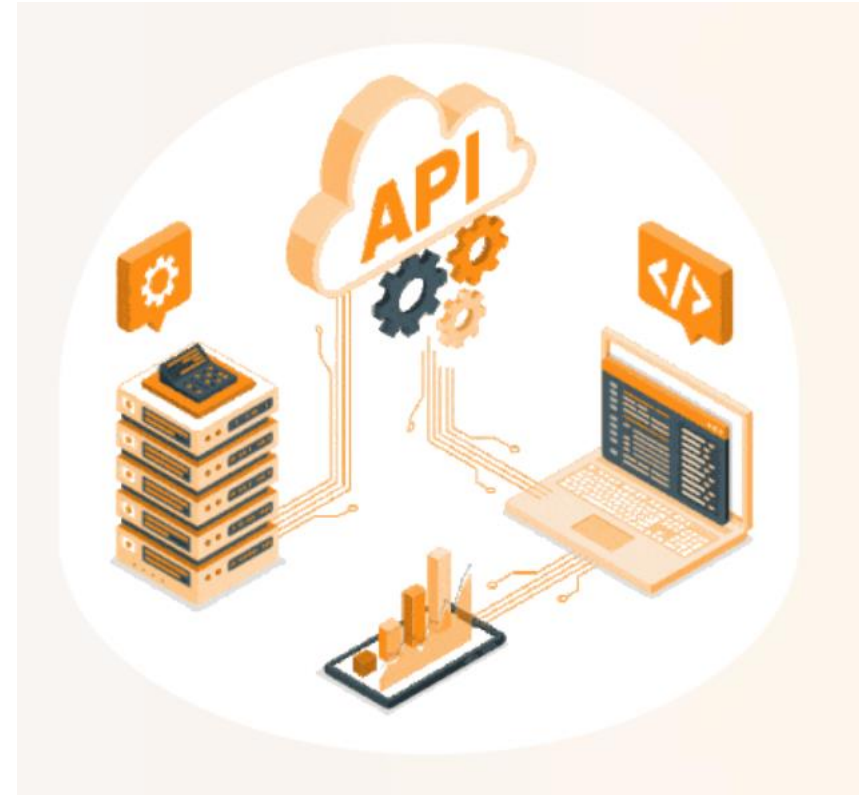
Publishers

**620**

Consumers

**6.77 Crore**

Monthly avg transactions





# Platforms for Education



- Digital Infra for Knowledge Sharing (DIKSHA)
- National digital learning platform for school going children, teachers and learners
- 17.84 Cr Enrolments & 552.42 Cr Sessions



**Academic Bank of Credits (ABC)**

- System for academic credit recognition, accumulation, transfers and redemption
- 2113 Academic Institutions registered
- ABC accounts created by 30.45 Cr. students



**NATIONAL ACADEMIC DEPOSITORY**  
Transparency & Transformation Through Digitization

- Online and reliable verification of academic awards to check forged certificates
- 2552 Academic Institutions (including 28 School Boards, 12 Technical & Medical Boards)
- Holds 81.23 Cr.+ Academic Awards and 17.42 Cr.+ Higher Education Awards

# Agri Platforms

## Soil Health Card

### Cycle 1 (Kharif)

Samples Collected: 25,349,546

Samples Tested: 25,349,546

SHCs Dispatched: 107,389,421

### Cycle 2 (Rabi)

Samples Collected: 27,744,022

Samples Tested: 27,431,824

SHCs Dispatched: 119,776,344

## e-National Agricultural Mandis

### Market Coverage

1361 Agri Mandis from 27 States / UTs

### Farmers' Coverage

17.5 Mn farmers covered

### Traders' Coverage

244K+ Traders

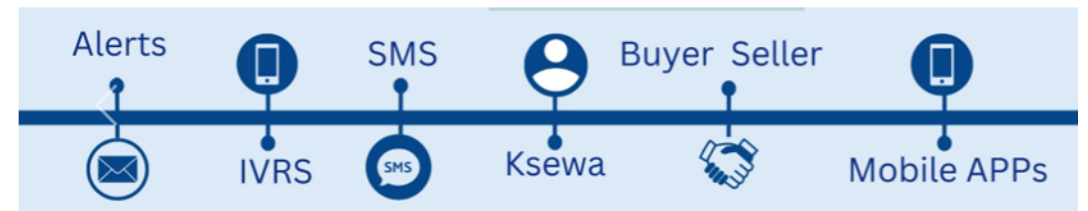
### Financial Impact

Over ₹3+ Lakh crore Transacted

## mKisan

53 Million Farmers

Agri and weather Advisories



# Kisan Sarathi 2.0

## Objective:

Development/Customization of multi-lingual, multi-media ICT platform for supporting multi ways communications among

farmers, researchers, extension personnel etc. (Partially completed under Phase I of Kisan Sarathi project)

Development of Agriculture Advisory Management System (AAMS) to support the Agricultural Experts and ultimately farmers and integration with Kisan Sarathi 2.0.

## Proposed outcome/deliverable:

- **National Roll-Out of Kisan Sarathi 2.0** in major 13 (11+2) Indian Languages
- **Onboarding commodity** specific ICAR research Institutes and SAUs for technology promotion, dissemination and to support KVKs for improved advisories
- **Customization of IVRS** for Proposed Architecture System for Call Response
- **Development of Agricultural Advisory Management System (AAMS)** for Extension Workers
- **Development – KS-Mobile Apps, Chat Bots, Video Consultation** etc. as per field requirements.
- **Analytics Platform** with Kisan Sarathi to facilitate data driven forewarning system, surveillance, auto-advisory, policy intervention etc.
- **Onboarding of Farmers' data (~12.5 Cr)** of PM Kisan Samman Nidhi Program
- **Integration of various public platform** such as Agri-Stack, Kisan Call Center, IMD (weather data) etc.
- **Pan India popularization**, among farming communities, about the services of Kisan Sarathi

# Towards a common Health platform



## Ayushman Bharat Digital Mission

- 66.35 Crore ABHA
- 41.58 Crore ABHA linked EHR
- 3.28 lakhs Health facilities
- 4.64 lakhs Healthcare professionals



## e-Hospital

- Cloud hosted HMIS
- 592 Active Hospitals
- 296+ Blood Banks
- 20+ Modules available e.g. Patient registration, IPD, Pharmacy, Blood bank etc



## Reproductive and Child Health

- 257 Mn women and
- 225 Mn children registered



## Health Insurance (Rs. 500 K) Ayushman Bharat

- 354.5 Mn e-Cards issued
- 68.6 Mn hospital admissions



## E-Sanjeevani

Tele-healthcare solution

- 400K daily consultations
- 216K+ Doctors & specialists onboarded
- 284.9+ Million patients served



# Impacts of Digital Public Infrastructure (DPI)

- Savings of over \$27 bn in govt. schemes
- Achieving greater financial inclusion in short period
- Achieved 80% account opening penetration from 20% within 7-8 years timespan with the help of DPI, which would have taken 47 years in normal course
- Since the launch of Digital Identity number, over 500 million bank accounts have been opened
- DPI facilitates innovations for public and private sectors especially for small and medium enterprises

## Digital public infra helped govt save over \$27 bn: Economic Affairs Secy

*The use of direct benefit transfer in the last one decade has ensured money reached to targeted beneficiaries*

**NEW DELHI:** Digital public infrastructure (DPI) has led to savings of over \$27 billion in government schemes, and achieve greater financial inclusion in a short period, Economic Affairs Secretary Ajay Seth said on Friday.

The use of direct benefit transfer in the last one decade has ensured money reached to targeted beneficiaries and bogus accounts are weeded out.

Sharing India's success story on the financial inclusion front, Seth said India has achieved 80 per cent account opening penetration from 20 per cent within a span of 7-8 years with DPI, which would have taken 47 years in the normal course as per a study by the Bank of International Settlements.

"We developed a solution approach for delivering best-in-class services to the last mile and even in the most remote parts of the country. Our achievements are well known in numbers. Since the launch of the digital identity number, Pradhan Man-

tri Jan Dhan Yojana in 2014, over 500 million bank accounts have been opened," he said.

Out of this, 56 per cent of bank account holders are women, and 67 per cent of accounts are in rural and semi-urban areas, he said at a seminar titled 'Digital Public Infrastructure- Enabler for Advancing Financial Inclusion and Productivity Gains'.

"The average balance in these accounts is over Rs 4,000. Our digital payment systems' UPI crossed 10 billion only in the month of August alone. Today, more than 5.5 crore Jan Dhan accounts are receiving direct benefit transfers, and government schemes have already made savings of over \$27 billion," he said.

Talking about the G20 New Delhi Leaders' Declaration earlier this month, he said it emphasised the financial inclusion agenda and provided a clear directive for the use of innovative technology to advance financial inclusion and reduce cost.

He assured that India stands ready to share its technical capabilities and knowledge for the financial inclusion efforts of the Global South. Citing the IMF and World Bank's recent report, he said they have indicated now that the DPI approaches are capable of solving societal problems at scale even under the crisis.

DPI facilitates innovations that are effective for the public and private sectors, especially for the small and medium enterprises of emerging countries and advanced economies, he said.

Observing that financial inclusion is a key enabler to achieve higher growth and sustainable development goals, he said despite significant progress made in advancing financial inclusion since 2010, 1.4 billion people in the world still remain unbanked.

More than 1 billion people do not have an identity, and more than 100 countries do not have any fast payment system, he said.



# Thank you

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