
Digital Bharat Index: Measuring Inclusive Growth via UPI & Rural Credit

1. Executive Summary

This project aims to develop an interactive and insightful dashboard using **Power BI** to visualize and track India's progress in inclusive financial growth. The dashboard – **Digital Bharat Index (DBI)** – will integrate UPI transaction trends and rural credit data across Indian states. It will enable stakeholders such as policymakers, financial institutions, and development agencies to make data-driven decisions by identifying regional disparities, monitoring financial inclusion, and spotting areas requiring intervention.

2. Problem Statement

Background:

India is undergoing a rapid digital financial transformation. While **Unified Payments Interface (UPI)** adoption has surged and rural credit access is expanding, there is currently no integrated visual framework to monitor and compare these indicators across states in real time.

Objective:

Design a unified dashboard to visualize digital payment behavior and rural credit penetration at the **state level** to assess and support inclusive financial growth.

Scope:

The initial focus will be on visualizing:

- UPI transaction volume and value
- Rural credit distribution
- Comparative financial inclusion scores across states and union territories

3. Data Sources

Primary Data:

- UPI transaction data (from NPCI)
- Rural credit statistics (from RBI and NABARD reports)

Secondary Data:

- Census & NSSO demographic data
 - Financial literacy rates
 - Mobile/internet penetration by region
-

4. Methodology

- **Data Integration:**
Aggregate and clean UPI and rural credit data from respective sources and align them using geographic identifiers (state/UT level).
 - **Index Construction:**
Formulate a **Digital Bharat Index (DBI)** based on a composite score derived from UPI usage intensity, rural credit per capita, and digital infrastructure.
 - **Dashboard Design:**
Collaborate with domain experts to identify impactful indicators and design clear, intuitive visuals (maps, KPIs, trends).
 - **Interactivity:**
Implement drill-down features by state, time period, and indicator to allow detailed trend and disparity analysis.
-

5. Expected Outcomes

- An **interactive dashboard** that presents real-time and historical data on financial inclusion.
 - A **Digital Bharat Index** visualized on a choropleth map of India, highlighting digitally advanced vs. lagging states.
 - Identification of **regional gaps** in digital financial access.
 - **Data-backed insights** for policy recommendations and targeted interventions.
-

6. Tools and Technologies

- **Power BI** – For dashboard development and visual storytelling

- **SQL / Excel** – For data extraction, transformation, and preprocessing
 - **Stakeholder Collaboration Tools** – For iterative design and feedback sessions
-

7. Risks and Challenges

- **Data Granularity:** Some data may be unavailable at district/block levels
 - **Data Consistency:** Disparities between sources may require harmonization
 - **Index Normalization:** Creating a balanced and unbiased scoring system
 - **Stakeholder Training:** Ensuring dashboard usability for non-technical stakeholders
-

8. Conclusion

The **Digital Bharat Index Dashboard** will empower stakeholders to assess India's financial inclusion journey through a **unified, data-rich, and visually intuitive platform**. By combining UPI and rural credit indicators, this project will shed light on both progress and gaps, helping India move closer to **equitable digital financial growth**.
