

# Unit 1

## Digital Inclusion And Digital Empowerment

### Needs and Challenges

- Vision of Digital India:
  - o DigiLocker
  - o E-Hospitals
  - o E-Pathshala
  - o BHIM
  - o E-Kranti (Electronic Delivery of Services)
  - o e-Health Campaigns
- Public utility portals of Govt. of India such as RTI, Health, Finance, Income Tax filing, Education

# Digital empowerment

Digital empowerment refers to the ability of individuals and communities to access, use, and create digital technologies in order to improve their socio-economic well-being and to participate fully in the information society.

This can include access to digital literacy education, internet access, and digital tools and resources. The goal of digital empowerment is to bridge the digital divide and to provide marginalized communities with the resources and skills they need to fully participate in the digital economy.



## *Needs?*

1. Access to information
2. Education and Skills development
3. Economic opportunities
4. Communication and Connectivity
5. Civic engagement
6. Health and wellness
7. Social inclusion
8. Environment sustainability
9. Innovation and Creativity

## Challenges

1. Digital inequality
2. Lack of digital literacy
3. Cybersecurity and privacy concern
4. Digital dependence
5. Content quality and credibility
6. Digital exclusion of vulnerable groups
7. Regulatory and legal complexities
8. Ethical and social concern

# Vision of Digital India

Digital empowerment refers to the ability of individuals, communities, and organizations to effectively use digital technology to improve their lives

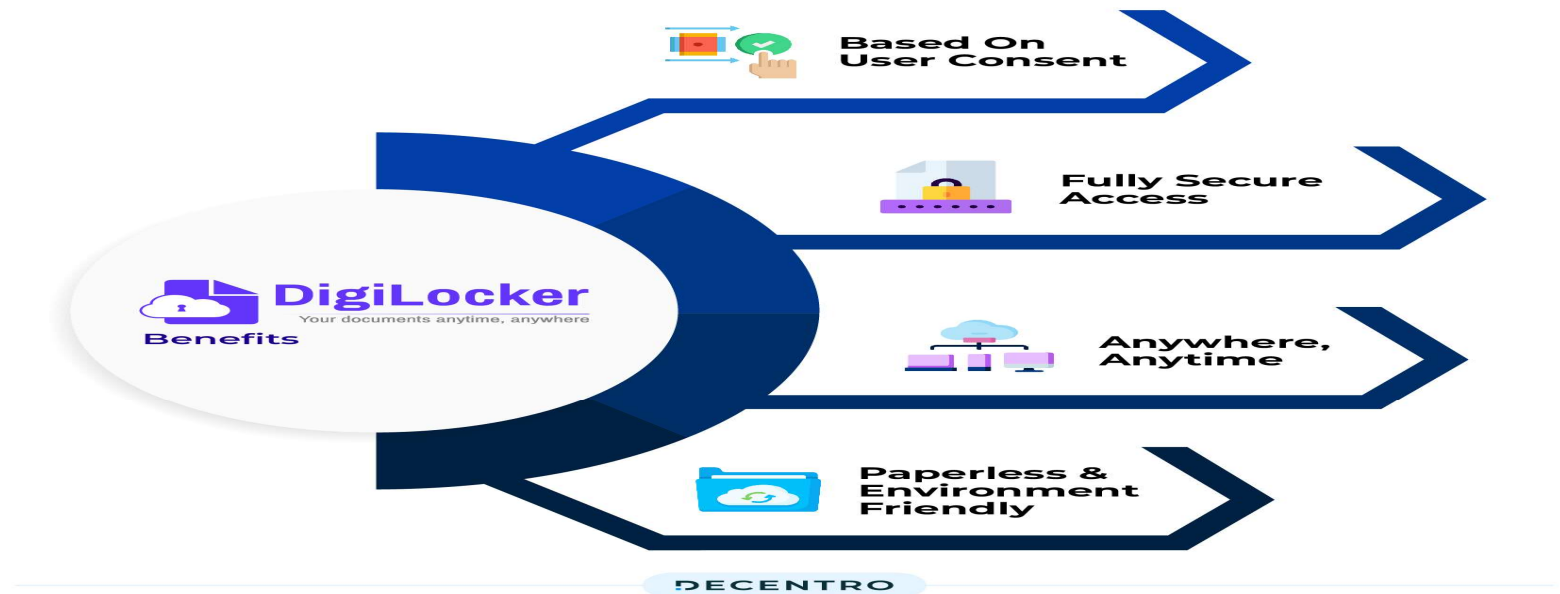


# Digi-locker

- DigiLocker is a digital platform and online service provided by the Government of India to facilitate the storage, access, and sharing of various official documents and certificates in a secure and paperless manner. It is part of the Digital India initiative, designed to promote digital empowerment and reduce the reliance on physical documents.



- DigiLocker is a digital locker service provided by the Government of India for Indian citizens to store and access their personal documents online. The service is intended to be a secure and convenient way for citizens to store and access important documents such as their driving license, PAN card, voter ID, school certificates, and other government-issued documents. Here's a general overview of how DigiLocker works:



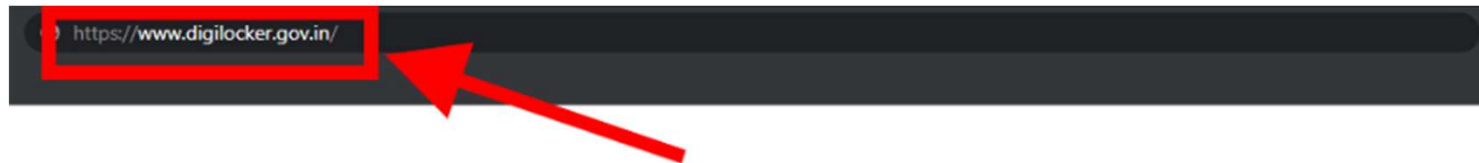
- Sign up: To use DigiLocker, citizens must first sign up for an account by providing their mobile number and email address. An OTP (one-time password) is sent to the mobile number and email address to verify the user's identity.
- Linking Aadhaar: After sign up, the user must link their Aadhaar number to the account. This is used as the primary identification for the user and is used to pull in government-issued documents associated with the Aadhaar number.
- Accessing documents: Once the account is set up and linked to the Aadhaar number, the user can access their government-issued documents such as driving license, PAN card, voter ID, school certificates and other documents which are stored in their digital locker.
- Uploading documents: Users can also upload their own personal documents such as passport, insurance policy and other personal documents.



- Sharing documents: Users can share their documents with other government agencies, organizations, and individuals as per their requirement by providing the document URL or QR code.
- Security: DigiLocker uses several security measures to protect the personal information of its users. All documents are stored on secure servers with encryption and access is controlled through a robust user authentication process.
- Integration: DigiLocker is integrated with various government departments and agencies, so that users can directly access and use their documents in various e-Governance services. In summary, DigiLocker provides citizens with a convenient and secure way to store and access their personal documents online, and it can be used to simplify and speed up various government processes.

# How to Register/Create DigiLocker Account

## 1. Open DigiLocker Account Website



## 2. Click on SIGN UP



Getting started is quick and easy



Register Yourself



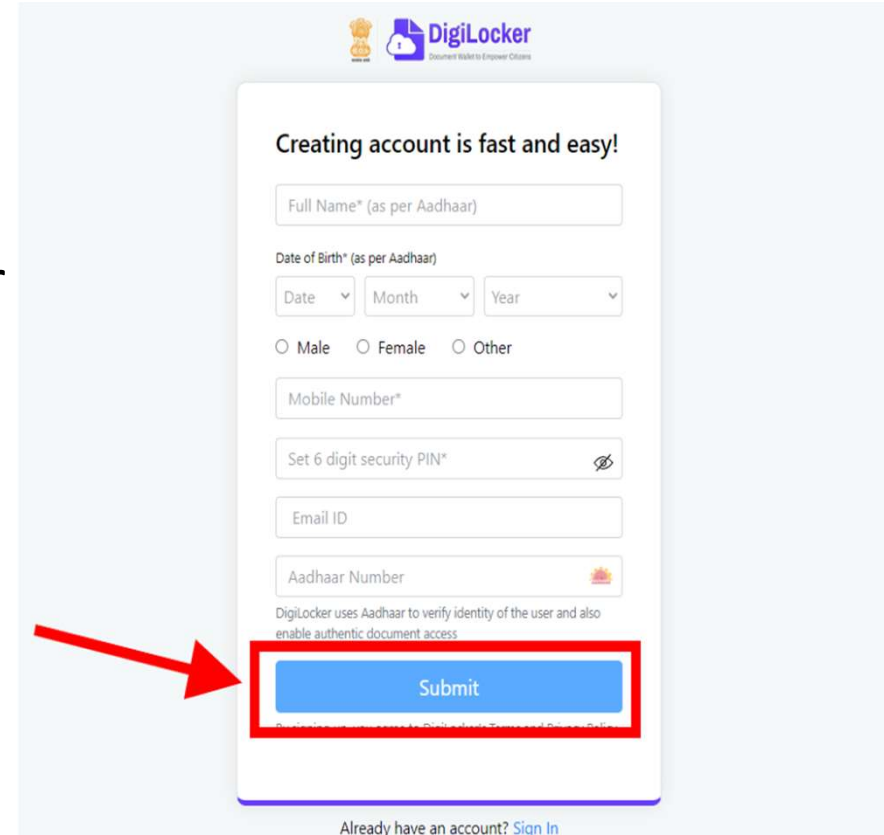
Verify Yourself



Fetch your Documents

### 3. Fill out the Form to Create Account

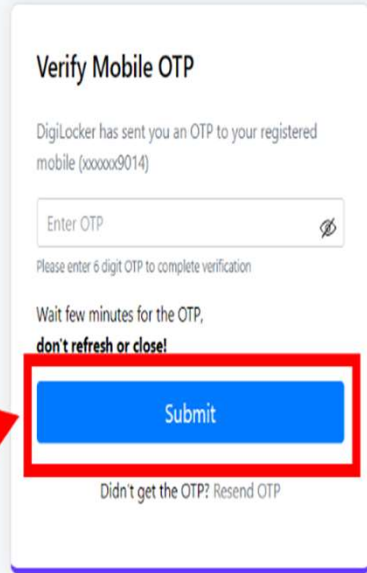
1. Enter your Full Name as per Aadhaar
2. Enter your Date Of Birth as per Aadhaar
3. Select your Gender
4. Enter your Mobile Number registered with Aadhaar
5. Enter your own 6-digit security PIN
6. Enter your Aadhaar Number
7. Click on the button labeled "**Submit**"



The image shows the DigiLocker account creation interface. At the top, there are logos for the Government of India and DigiLocker. The heading reads "Creating account is fast and easy!". The form contains several input fields: "Full Name\* (as per Aadhaar)", "Date of Birth\* (as per Aadhaar)" with dropdowns for Date, Month, and Year, "Gender" with radio buttons for Male, Female, and Other, "Mobile Number\*", "Set 6 digit security PIN\*" with an eye icon, "Email ID", and "Aadhaar Number" with a small Aadhaar icon. Below the Aadhaar Number field, there is a note: "DigiLocker uses Aadhaar to verify identity of the user and also enable authentic document access". A red arrow points to a blue "Submit" button, which is also enclosed in a red rectangular box. At the bottom of the form, there is a link: "Already have an account? Sign In".

## 4. Enter the OTP

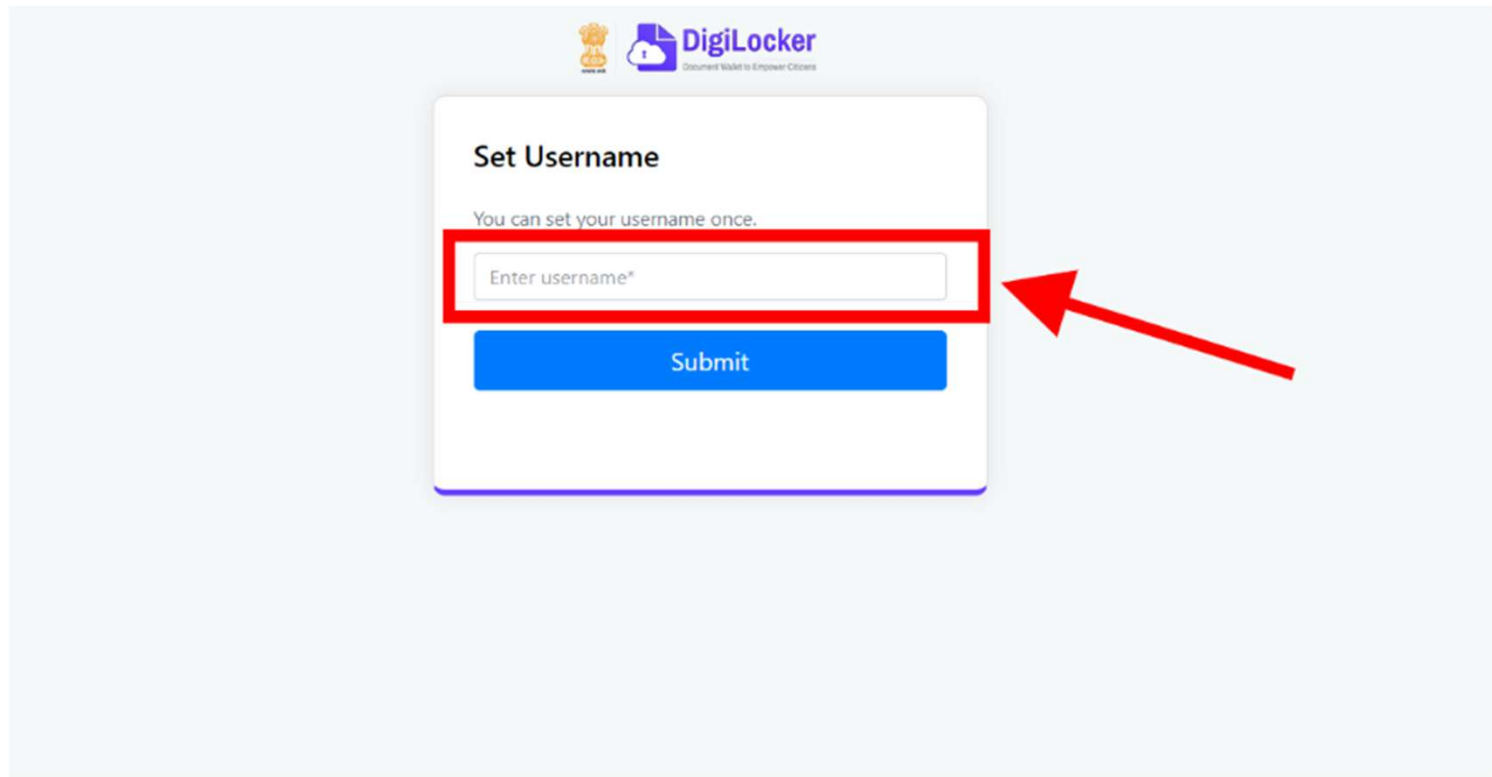
- 1. Enter the OTP on the page
- 2. OTP has been sent to your registered mobile number
- 3. Click on the button labeled "**Submit**"



The image shows a screenshot of the DigiLocker 'Verify Mobile OTP' interface. At the top, there are logos for the Government of India and DigiLocker. The title 'Verify Mobile OTP' is displayed. Below it, a message states: 'DigiLocker has sent you an OTP to your registered mobile (xxxxxx9014)'. There is an input field labeled 'Enter OTP' with a clear button. Below the input field, it says 'Please enter 6 digit OTP to complete verification'. A warning message follows: 'Wait few minutes for the OTP, don't refresh or close!'. A large blue 'Submit' button is highlighted with a red rectangular border. A red arrow points from the left towards this button. At the bottom, there is a link that says 'Didn't get the OTP? Resend OTP'.

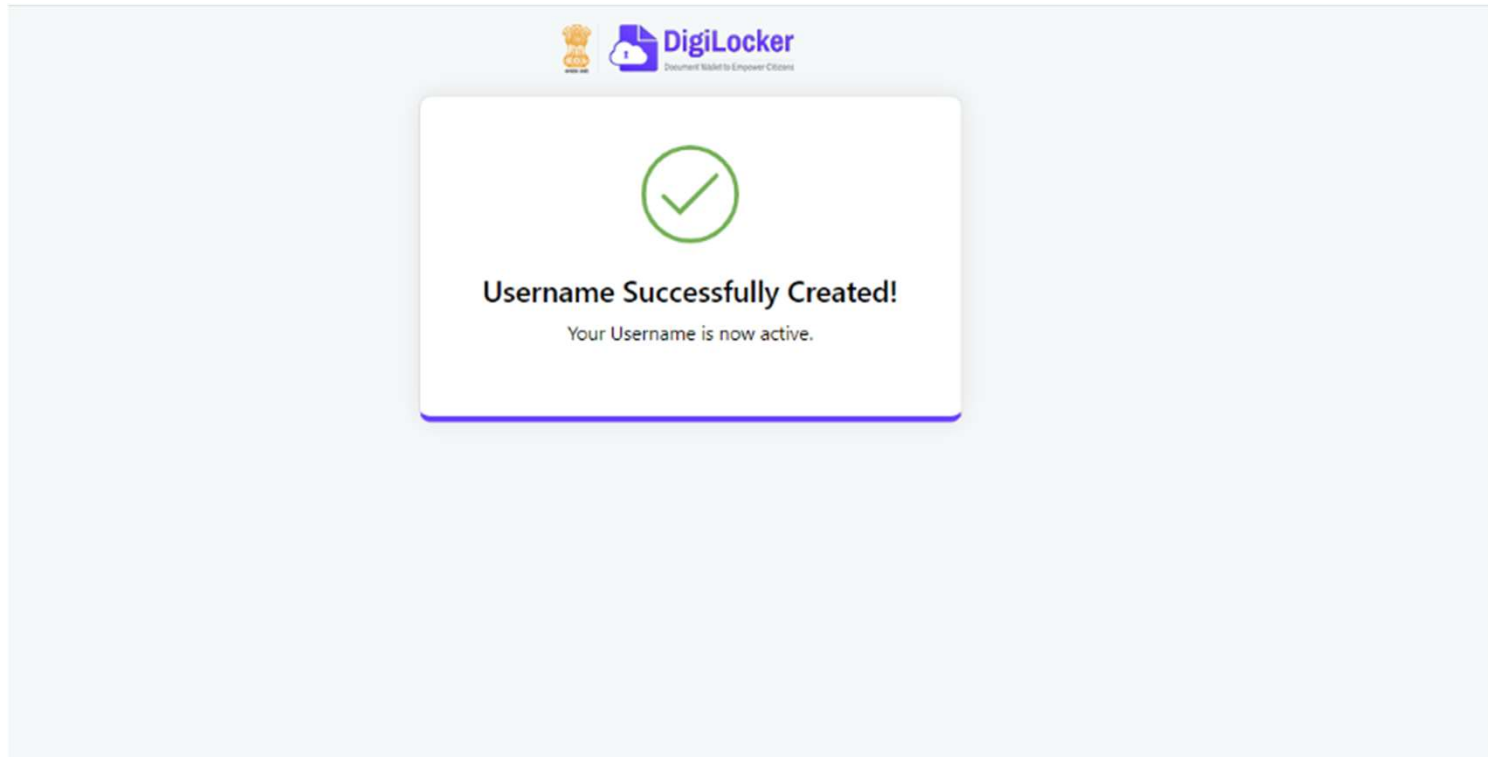
## 5. Set Username

- 1. Set your Username
- 2. Username should be unique
- 3. Click on the button labeled **"Submit"**



The screenshot shows the DigiLocker 'Set Username' interface. At the top, there are logos for the Government of India and DigiLocker, with the tagline 'Document Wallet to Empower Citizens'. The main heading is 'Set Username', followed by the instruction 'You can set your username once.'. Below this is a text input field with the placeholder text 'Enter username\*'. A red rectangular box highlights the input field, and a red arrow points to it from the right. Below the input field is a blue 'Submit' button.

## 6. Registration Confirmation



# E-hospital

- "E-Hospital" typically refers to a digital or electronic system that is implemented in healthcare facilities to streamline and improve various administrative and patient care processes. It is part of the broader digitization efforts in the healthcare sector, often referred to as eHealth or Health Information Technology (Health IT).
- **Features**
  - Electronic Health Records
  - Appointment Scheduling
  - Telemedicine
  - Quality Improvement and Data Analytics
  - Patient Portals



- E-Hospitals are digital platforms that provide various healthcare services through the internet. They are designed to improve access to healthcare for patients, especially those in remote or underserved areas. Here is a general overview of how E-Hospitals work:
- Registration: Patients must first register with the E-Hospital platform by providing their personal and health information. This includes their name, address, contact details, medical history, and insurance information.
- Online Consultation: Patients can consult with a doctor or healthcare provider through the E-Hospital platform using video conferencing, phone calls, or messaging. This allows patients to receive medical advice, treatment, and prescriptions without having to visit a physical hospital.
- Online Appointment Scheduling: Patients can schedule appointments with doctors or other healthcare professionals through the E-Hospital platform. They can choose the date, time and healthcare professional based on the availability.

- **Electronic Medical Records:** E-Hospitals maintain electronic medical records of patients which can be accessed by the healthcare professionals to provide better treatment.
- **Online Payment:** Patients can make payments for the services they receive through the E-Hospital platform, either through online banking, credit or debit card, or other digital payment methods.
- **Labs and Diagnostics:** E-Hospital also provide the facility of online lab test booking and diagnostic test booking.
- **Telemedicine:** E-Hospitals can provide remote healthcare services such as Telemedicine, which allows healthcare professionals to diagnose and treat patients remotely, using video conferencing and other digital tools. In summary, E-Hospitals provide patients with a convenient and accessible way to receive healthcare services, and can help to improve the efficiency of healthcare delivery by reducing the need for patients to travel to physical hospitals.



The e-Hospital application is the **Hospital Management Information System (HMIS)** for internal processes and workflows of hospitals, for digitization of various functions suited for all types of hospitals




**Online Registration System (ORS)** is the online patient portal for providing patient centric services like booking online appointment, accessing lab reports, checking blood availability and online payment



The e-BloodBank application facilitates the implementation of a complete **Blood Bank Management System** for internal workflows of blood banks

# E-Pathshala

- e-Pathshala" is a digital initiative by the Government of India that offers a platform for digital education resources. It provides access to a wide range of digital textbooks, educational e-resources, and other learning materials for students and teachers across India. The primary goal of e-Pathshala is to make quality educational content accessible to everyone, especially in areas with limited access to traditional educational resources
  - Features
    - Interactive content
    - Video lectures
    - Digital textbook
    - Teacher support
    - Accessibility
- 
- A screenshot of the e-Pathshala Education ERP Software interface. The central focus is a blue rectangular button with the text "e-Pathshala" in a stylized font, with "Education ERP Software" written below it. Surrounding this central button are several smaller, square icons representing different educational features: a person (likely a student or teacher), a book, a stack of books, a bus, a graduation cap, and a stack of papers. To the right of the central button, there are three colorful cartoon characters: a red one at the top, an orange one in the middle, and a blue one at the bottom, all with friendly faces and star-like shapes around them. The background is a light gray with a subtle grid pattern.



- e-Pathshala is an initiative of the Government of India that provides free digital educational resources to students and teachers. The platform offers a wide range of educational materials, including textbooks, workbooks, teacher guides, and video lectures, in various languages and for different grades and subjects.
- To access e-Pathshala, users need to visit the website and navigate to the section for their desired grade and subject. The materials can be downloaded in PDF format for offline use or read online.
- The platform also has a mobile app for easy access on the go. e-Pathshala is aimed at providing students and teachers in India with access to high-quality educational materials, regardless of their location or socio-economic status.
- By making these materials available digitally, the initiative aims to improve the quality of education and increase access to educational resources for all students. In summary, e-Pathshala is a government initiative that provides free digital educational resources to students and teachers, it includes textbooks, workbooks, teacher guides, and video lectures in various languages and different grades, it's accessible via website and mobile app, and the goal is to improve the quality of education and increase access to educational resources for all students.

# BHIM

- "BHIM" stands for Bharat Interface for Money. It is a mobile app developed by the National Payments Corporation of India (NPCI) that facilitates simple, secure, and fast digital transactions. BHIM is
- specifically designed for the Indian market and is based on the Unified Payments Interface (UPI) system, which allows for real-time interbank transactions.
- Unified Payments Interface (UPI) is a real-time payment system through which money can be transferred from one bank to another. Whereas BHIM (Bharat Interface for Money) is the mobile application through which the money transfer takes place.
- Features
  - Digital Payment
  - Simplified Transaction
  - UPI based
  - QR code scanning
  - Balance inquiry
  - Language support
  - 24/7 available



## How to make payment with BHIM UPI ID?



Download and  
install BHIM app



Select your  
preferred Language



Register your  
Mobile number



Add your Bank  
Account with the  
APP



Set UPI PIN for  
Security



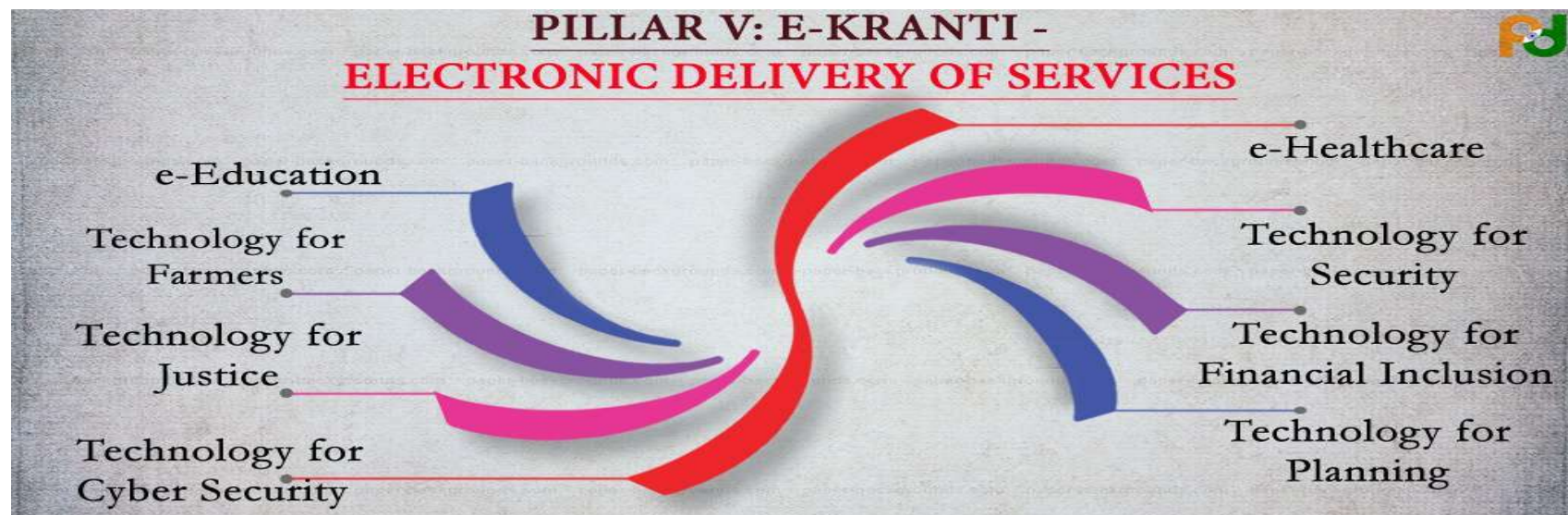
Ready to  
Transact!

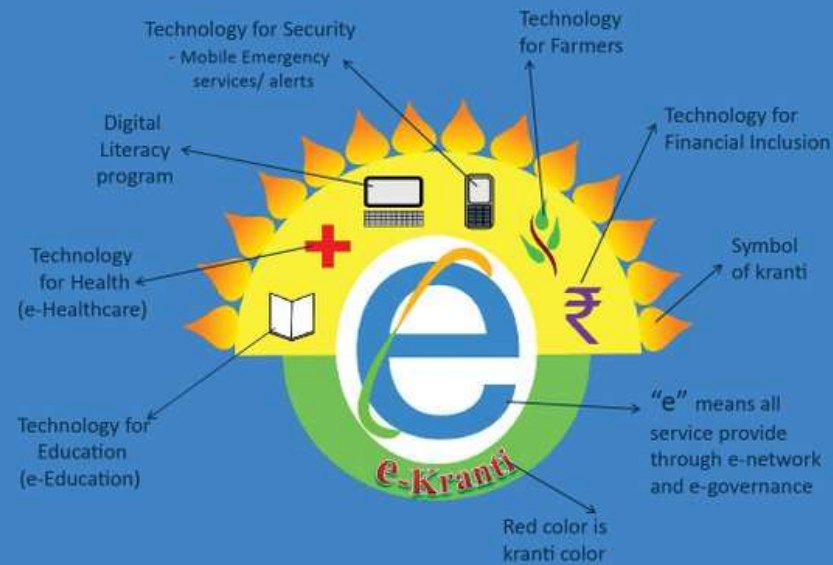
# E-Kranti (Electronic Delivery of Services)

- "e-Kranti" is an e-governance initiative launched by the Government of India to promote the use of information technology and digital technologies in various aspects of governance and public service delivery. The term "e-Kranti" means "e-revolution" and is part of the broader "Digital India" program, aimed at transforming India into a digitally empowered society and knowledge economy.
- Features
  - Digital Transformation
  - Citizen centric services.
  - Universal Digital Literacy
  - Digital infrastructure
  - Mobile governance
- e-Kranti in Education: Integrating e-Kranti initiatives into the education sector to promote digital learning and research.



- The main objective of e-Kranti is to accelerate e-governance across India and achieve its vision to: "Ensure government-wide transformation by delivering all government services electronically to citizens via integrated, interoperable systems through multiple modes." Using e-governance to transform governance, the mission of e-Kranti is to: "Make all government services accessible to the public in their locality via Common Service Delivery outlets; ensure efficiency, transparency and reliability in such services at affordable costs; and realise the basic needs of common people."





## e-Kranti

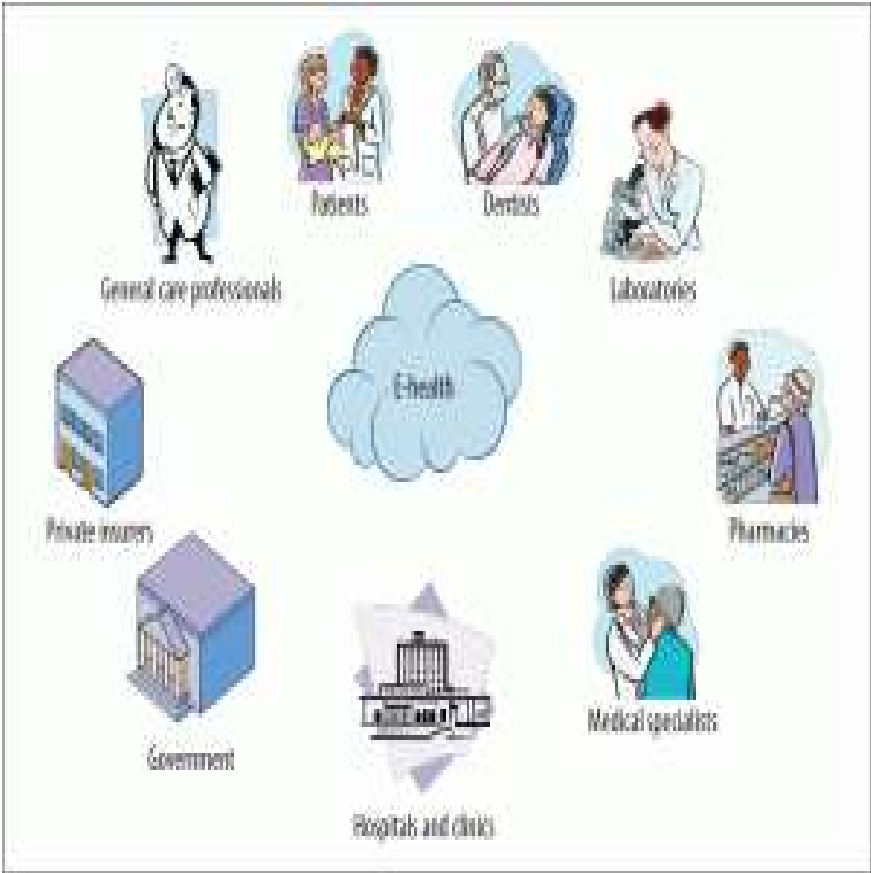
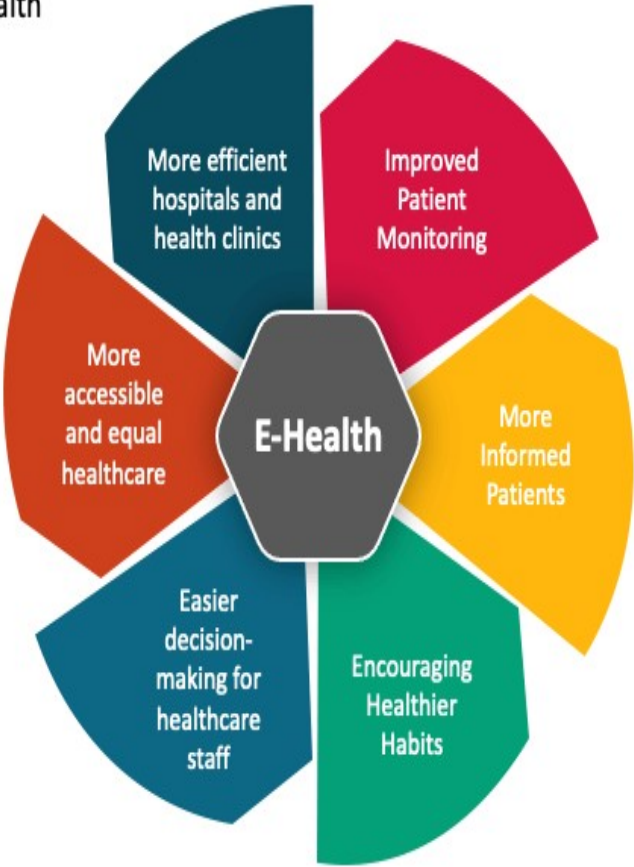
revolutionises online presence  
and a strongest pillar of Digital India

# E-Health Campaigns

- "E-health campaigns" refer to public health initiatives and awareness campaigns that leverage digital technologies and online platforms to disseminate health information, promote healthy behaviors, and raise awareness about various health issues. These campaigns aim to reach a wide audience and engage individuals in taking proactive steps to improve their health and well-being.
- Features
  - Online Information
  - Social media engagement
  - Health apps
  - Awareness Campaigns
  - Webinars and Virtual Workshops

E-HEALTH

Benefits of E-Health



# Public Utility Government Portals in India

## Health

- In India, there is a public utility portal for health called the "National Health Portal" (NHP). The National Health Portal is an initiative by the Ministry of Health and Family Welfare, Government of India. It serves as a single point of access for various health-related information and services.
- Finance
- In India, there is a public utility portal for finance known as the "Reserve Bank Information and Management System" (RBIIMS). This portal is provided by the Reserve Bank of India (RBI) and serves as a comprehensive platform for various financial services and information. It offers several financial services and information related to banking and finance

## Education:

- In India, there are several public utility portals and websites related to education that provide valuable information and services to students, parents, and educators.
- Features
  - National Education Portal (Nep-E) by MHRD
  - National Digital Library (NDL)
  - SWAYAM (Study Webs of Active Learning for Young Aspiring Minds)
  - ePathshala etc

RTI :

- RTI Online is a centralized platform provided by the Government of India for filing Right to Information (RTI) applications online. The portal facilitates citizens' access to information held by public authorities under the RTI Act, 2005. Users can submit RTI applications, pay fees electronically, and track the status of their applications in real-time. The portal ensures transparency and accountability by streamlining the process of seeking information from government.



## Income Tax filing :

- Tax : A tax is a mandatory fee or financial charge levied by any government on an individual or an organization to collect revenue for public works providing the best facilities and infrastructure.
- Income: Income is the money you receive in exchange for your labor or goods. Income may have different definitions depending on the context, such as taxation, financial accounting, or economic analysis.
- Taxable income: Taxable income is the portion of your gross income used to calculate how much tax you owe in a given tax year. It can be described broadly as adjusted gross income (AGI) minus allowable itemized or standard deductions. Taxable income includes wages, salaries, bonuses, and tips, as well as investment income and various types of unearned income.
- income tax: An income tax is a tax imposed on individuals or entities (taxpayers) in respect of the income or profits earned by them (commonly called taxable income). Income tax generally is computed as the product of a tax rate times the taxable income



# How to filed ITR ?

## Step 1: Login

- Visit the official Income Tax [e-filing website](#) and click on 'Login'.
- Enter your PAN in the User ID section.
- Click on 'Continue'.
- Check the security message in the tickbox.
- Enter your password
- 'Continue'

\* Indicates mandatory fields

## Login

Enter your User ID \*

PAN/ AADHAAR/ OTHER USER ID

Continue >

< Back

Other ways to access your account

 Net Banking

## Know about your User ID



PAN (Permanent Account Number)

**For Individuals** (Salaried employee, Senior citizen, Self-employed, NRI)

**For Other Than Individuals** (Company, Trust, AOP, AJP, BOI, Firm, Local Authority)



Aadhaar Number

**For Individuals** (Salaried employee, Senior citizen, Self-employed, NRI)



Other User ID

**For Chartered Accountant, Tax Deductor and Collector, e-Return Intermediary, TIN 2.0 Stakeholders, External Agency, ITDREIN**

ARCA (Authorised Representative Chartered Accountant) followed by 6 digit number

TAN (Tax Deductor & Collector)

[Show More](#)

## Step 2: Go To 'File Income Tax Return'

- Click on the 'e-File' tab > 'Income Tax Returns' > 'File Income Tax Return'

The screenshot displays the e-Filing portal interface. At the top, the header includes the e-Filing logo, a 'Call Us' button, a language selector set to 'English', and font size controls. The main navigation bar contains several tabs: 'Dashboard', 'e-File', 'Authorised Partners', 'Services', 'AIS', 'Pending Actions', 'Grievances', and 'Help'. The 'e-File' tab is highlighted with a red box. A dropdown menu is open under 'e-File', showing options: 'Income Tax Returns', 'Income Tax Forms', 'e-Pay Tax', 'Submit Tax Evasion Petition or Benami Property holding', and 'File Income Tax Return'. The 'Income Tax Returns' option is highlighted with a red box, and its corresponding sub-menu is also highlighted with a red box. The sub-menu includes: 'File Income Tax Return', 'View Filed Returns', 'e-Verify Return', 'View Form 26AS', 'Download Pre-Filled Data', and 'View Annual Information Statement (AIS)'. On the left side, a 'Welcome' message is visible next to a user profile icon. Below this, there are sections for 'Contact Details' and 'Bank Account', each with an 'Update' link. A message states 'Your account is not secure with e-vault' with a 'Secure Account' link. At the bottom, a progress bar shows four stages: 'Return filed on' (completed with a green checkmark), 'Return verified on' (completed with a green checkmark), 'Return processing' (in progress with a blue circle), and 'Processing Completion' (pending with a grey circle).

### **Step 3: Select The Right 'Assessment Year'**

- Select '**Assessment Year**' as '**AY 2024-25**' if you file for FY 2023-24. Similarly, select '**AY 2023-24**' if you are filing for FY 2022-23 and use the mode of filing as '**Online**'. Select the filing type correctly as original return or revised return.

### **Step 4: Select ITR Type**

- Now, select ITR type. The taxpayer must first ascertain which ITR form they must fill out before filing returns. There are a total of 7 ITR forms available, of which ITR 1 to 4 is applicable for Individuals and HUFs. For example, individuals and HUFs without income from business or profession but with capital gains can use ITR 2. Find out which ITR you should be filing.

## Income Tax Return (ITR)

\* Indicates mandatory fields

Select Assessment year \*

2023-24 ▾

Select Filing Type \*

139(8A) - Updated Return ▾

Are you audited u/s 44AB or political party as per section 13A? \*



Yes



No

Select ITR Type \*

ITR-3 ▾

- **Step 5: E-verify ITR**

- The last and crucial step is to verify your return within the time limit (30 days). Failing to verify your return is equivalent to not filing it at all. You have the option to e-verify your return [using different methods](#) such as Aadhaar OTP, electronic verification code (EVC), Net Banking, or by sending a physical copy of ITR-V to CPC, Bengaluru.

The screenshot displays the e-Filing portal interface. At the top, the header includes the e-Filing logo, language selection (English), and user details (PREMJIBHAI KATH...). The main navigation bar contains links for Dashboard, e-File, Authorised Partners, Services, AIS, Pending Actions, Grievances, and Help. The 'e-File' dropdown menu is open, showing options: Income Tax Returns, Income Tax Forms, E-Pay Tax, Submit Tax Evasion Petition Or Benami Property Holding, and a 'Select' button. The 'Income Tax Returns' option is selected, opening a sub-menu with 'File Income Tax Return', 'View Filed Returns', 'E-Verify Return' (highlighted in blue), 'View Form 26AS', 'Download Pre-Filled Data', and 'View Annual Information Statement (AIS)'. On the left, the 'Income Tax Returns' section includes a 'Select Assessor' dropdown, a 'Select Mode of Filing' section with 'Online (Recommended)' and 'Offline' radio buttons, and a note: 'Note: The user can select type of ITR applicable Later'. On the right, an 'Information' box states: 'You've been directed to the "File Income Tax Return" page right after login to make it easier to file your return. If you select offline mode, you will need to upload the ITR form prepared using offline utility in the next step'. At the bottom, there are '< Back' and 'Continue >' buttons.

1 **Select The Return To Be Verified**

2 Select Method For Return Verification

3 Return Successfully Verified

## e-Verify / Discard Return

Please select the return you would like to verify/discard

Showing (1) returns

Search by Acknowledgement No 

Assessment Year **2024-25**

ITR  
**ITR 3**

Filing Type  
**Original**

PAN : **INJPK3817F**  
Acknowledgement Number : **790931020301224**  
Filed On : **Dec 30, 2024**

**E-Verify**

Select The Return To Be Verified

Select Method For Return Verification

Return Successfully Verified

## e-Verify

PAN  
**INJPK3817F**

ITR  
**ITR 3**

Acknowledgement No.  
**790931020301224**

Assessment Year  
**2024-25**

 Note: Kindly select appropriate mode of verification as prescribed in rule 12(3) of IT Rules.

How do you want to e-verify?

- ☐ I would like to verify using OTP on mobile number registered with Aadhaar
- ☐ I would like to verify using Digital Signature Certificate (DSC)

Generate electronic verification code (EVC)

- ☐ Through Net Banking
- ☐ Through Bank Account
- ☐ Through Demat Account
- ☐ I already have an Electronic Verification Code (EVC)
- ☐ I already have an OTP on Mobile number

< Back



One time password (OTP) will be sent via text message(SMS) to the number registered with Aadhaar.

☐ I agree to validate my Aadhaar Details \*

Generate Aadhaar OTP

Cancel

Continue >

### Generate electronic verification code (EVC)

- ☐ Through Net Banking
- ☐ Through Bank Account
- ☐ Through Demat Account
- ☐ I already have an Electronic Verification Code (EVC)
- ☐ I already have an OTP on Mobile number

< Back

### Verify OTP

Please enter OTP which has been sent to your Mobile number registered with Aadhaar.

Enter the OTP\*



Resend OTP (Available in 00m: 57s)

Validate

Cancel

Continue >



# Assignment 1

## (Digital Inclusion And Digital Empowerment)

1. Explain Needs and Challenges of DE
2. What is DigiLocker? Explain in detail
3. What is E-Hospitals? Explain in detail
4. What is E-Pathshala? Explain in detail
5. What is BHIM? Explain in detail
6. What is E-Kranti? Explain in detail
7. What is e-Health Campaigns? Explain in detail
8. What is Public utility portals of Govt. of India ? Explain in detail