PROMOTION OF DIGITAL TRANSACTIONS

2243. SHRI BHAGIRATH CHOUDHARY:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether digital transactions are being promoted in the country;
(b) if so, the details thereof; and
(c) the concrete steps taken by the Government during the last five years?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAJEEV CHANDRASEKHAR)

(a) and (b): The Government of India launched the Digital India programme with the vision of transforming India into a digitally empowered society and a knowledge-based economy, by ensuring digital access, digital inclusion, digital empowerment and bridging the digital divide. The programme is centred on three key vision areas, namely, digital public infrastructure as a core utility to every citizen; digital governance and services on demand; and digital empowerment of citizens. These initiatives are promoting digital transactions in the country.

(c):   Government has taken various steps to ensure that digital technologies improve the life of every citizen in India, which involves creation of Digital India stack with various Digital Public Infrastructures including DigiLocker, Adhaar, Unified Mobile Application for New-Age Governance (UMANG), Common Service Centres, Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) scheme, Unified Payments Interface (UPI) etc. that has resulted in growth of digital transactions, making India as one of the pre-eminent nations of the world to use digital technology to transform the lives of its citizens.   Details of steps taken by the Government for promotion of digital transactions is given in Annex-I

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Steps taken for promotion of digital transactions

Various citizen-centric initiatives have been taken by the Government to promote digital services and digital transactions. The major initiatives are given below:

1) **DigiLocker**: Digi Locker is a platform for storage, sharing, verification of documents & certificates. So far, 18 crore registered users are registered with DigiLocker, and 593 Crore issued documents are accessible through it.

2) **Unified Mobile Application for New-Age Governance (UMANG)**: UMANG provides a unified platform to all Indian Citizens to access pan India e-Gov services ranging from Central to Local Government bodies and other citizen centric services. Currently, 1,723 services from 324 Central/ State Government departments/ agencies are on-boarded on UMANG along with Bharat Bill Payment System (BBPS) Utility services.

3) **Aadhaar:** Aadhaar number is a unique digital identity which does not change over the lifecycle of an individual and is digitally authenticable on any time anywhere basis. As on 30.06.2023, the estimated number of living Aadhaar number holders is 130.20 crore. The use of Aadhaar as identity document for delivery of services or benefits or subsidies simplifies the Government delivery processes, brings in transparency and efficiency, and enables beneficiaries to get their entitlements directly in a convenient and seamless manner. Aadhaar obviates the need for producing multiple documents to prove one's identity. When linked with a bank account, Aadhaar becomes the 'financial address' of an individual which helps to accomplish the country's goal of financial inclusion.

4) **e-Sign**: e-Sign service facilitates instant signing of forms/documents online by citizens in a legally acceptable form. The services are being leveraged by various applications using OTP based authentication services of Unique Identification Authority of India (UIDAI).

5) **API Setu**: API Setu platform facilitates implementation of Open API Policy and builds open and interoperable digital platform to enable seamless service delivery across government. 3700+ APIs provided by various Central and State Government departments are published on the platform with 150 crore transactions made.

6) **MeriPehchaan**: MeriPehchaan/ National Single Sign-On (NSSO) is a user authentication service wherein a single set of credentials can provide access to multiple online applications or services.

7) **Common Service Centres (CSCs)**: Common Service Centres are physical facilities set up primarily at the village level to deliver government and private sector services to citizens. Many CSCs offer digital payment services, enabling citizens in rural areas to access and utilize various government services through digital transactions.

8) **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA):**The Government of India has initiated PMGDISHA to promote digital literacy in rural India, which includes training on use of various modes of digital payments.

9) **Unified Payments Interface (UPI):** It is a real-time payment system which facilitates instant and seamless fund transfers between different banks and enables users to make transactions through their smartphones with the help of UPI enabled mobile applications.

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