

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION NO. 726
TO BE ANSWERED ON: 03.12.2021

AWARENESS FOR DIGITAL PAYMENTS IN RURAL AREAS

726. SHRI BRIJLAL:

Will the Minister of Electronics and Information Technology be pleased to state:

- (a) whether any kind of awareness campaign has been initiated by Government regarding digital payments in rural areas;
- (b) if so, the details thereof;
- (c) if not, the reasons for lack of awareness in people in rural areas about digital payments and whether any kind of efforts are being made to address the hindrances and to make favourable conditions for digital payments in rural areas; and
- (d) if so, the details thereof?

ANSWER

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

(a): Yes, Sir. Government have made efforts for promotion and awareness of Digital payments across the country including rural areas. Digital payments have transformed the trade and commerce in the country and have made the life of citizens easier. As a result of coordinated efforts of the Government with concerned stakeholders, significant growth have been recorded in digital payments across the country, and a total of 5,554 crore digital payment transactions have been recorded in FY 2020-21. India's domestic product BHIM UPI is widely adopted by the masses, including rural areas, and has surpassed 421 crore transactions, in the single month of October-21.

(b): Various initiatives have been taken by the Government for promotion of digital payments in rural areas, including launch of convenient digital payment modes like BHIM Aadhaar, AEPS and *99# (USSD). The details of steps taken by the Government for promotion of digital payments in rural areas, including awareness initiatives are as follows:-

1. **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA):** Ministry of Electronics & IT (MeitY) has undertaken PMGDISHA for digital literacy in rural India. The training imparted under PMGDISHA scheme includes creating awareness on various modes of digital payments.
2. **Digital Payment awareness camp:** RBI has advised Banks to conduct special camps through their Financial literacy Centres (FLCs), for 2 camps per month on "Going

Digital” through UPI and *99# (USSD) and tailored camps for different target groups viz., farmers, Micro and Small entrepreneurs, school children, Self Help Groups and Senior citizens. Rural branches of banks are required to conduct one camp per month on digital payments.

3. **Centre for Financial Literacy (CFL) project:** Centre for Financial Literacy have been set up at the block level, for exclusive focus on financial literacy. The pilot project was initiated by RBI and is being scaled up across the country in phased manner. Awareness about digital payments is one of the key areas covered under the project.
4. **Financial literacy training programmes:** Training programmes were undertaken by National Payments Corporation of India (NPCI), for creating awareness about financial literacy and digital payments in rural areas.
5. **Aadhaar Enabled Payment System(AEPS):** AEPS and BHIM Aadhaar is enabling digital payments in rural areas. NPCI has conducted a pilot for face authentication & IRIS based AePS to promote contactless AePS, to further drive financial inclusion in rural areas.

(c) and(d):Do not arise.
