

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY (MeitY)
RAJYA SABHA
UNSTARRED QUESTION No. 3430
TO BE ANSWERED ON: 31.03.2017

DIGITAL LITERACY RATE

3430: SHRIMATI KANIMOZHI:

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

- (a) the digital literacy rate data of the country as a whole and State-wise separately;
- (b) the number of smartphone users in the country, State-wise data thereof; and
- (c) the avenues for the people to resolve any dispute that arises due to digital transactions?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI P.P.CHAUDHARY)

(a): National Sample Survey Office (NSSO) has published the 71st Round Survey Report titled ‘Social Consumption - Education Survey 2014’, which *inter-alia* covers IT Literacy. As per this report, the proportion of households in the Country having computer was around 14% (only 6% of rural households and 29% of urban households possessed computer). Among people in the age group of 14-29 years in rural India, only 18% were able to operate a computer. Similarly, in the age group of 30-45 years, the percentage dropped further to 4%. In the age group of 46-60 years, the percentage was just more than 1%. This highlighted that more than 15 crore rural households (@ 94% of 16.85 crore households) did not have computers and a significant number of these households were likely to be digitally illiterate. The State-wise proportion of households having access to computer is at **Annexure**.

(b): As per the estimates of Indian Cellular Association (ICA), the current Smart Phone users in India are 27.50 – 30.00 crore (approx.). State-wise data is not available.

(c): (i) The digital payments ecosystem comprises of various stakeholders like RBI, NPCI, Banks etc. Each has a dispute/grievance redressal mechanism. Hence, dispute, if any arising during digital transactions can be taken up directly with the concerned stakeholder. Further, for digital transactions using BHIM, UPI, USSD & AEPS, National Payment Corporation of India (NPCI) has provide for grievance redressal in the App itself. The customer can also approach the traditional method of reaching out to the bank / branches and raise a complaint. As per Indian Banking Association (IBA), every bank has a grievance redressal cell to resolve all customer complaints/disputes including those pertaining to digital transactions.

(ii) Ministry of Electronics & Information Technology (MeitY) has formulated draft rules on Security of Prepaid Payment Instruments under Information Technology Act, 2000. The draft

rules have provision for redressal mechanism for grievances arising out of using electronic prepaid payment instruments. The draft rules provide that electronic prepaid payment issuer shall designate a Grievance Officer for receiving complaints from customers and the name and contact details of such officer as well as procedure for lodging complains shall be published on its website and its mobile application. The Grievance Officer shall act within 36 hours and shall resolve the complaint within one month from the date of receipt of such complaint. The draft rules have been published on MeitY website for inviting comments from public at large and all stakeholders(<http://meity.gov.in/content/draft-rules-security-prepaid-payment-instruments-under-provisions-it-act-2000-0>).

Annexure

State-wise proportion (per 1000) of households having access to computer <i>[Source: 'NSS KI(71/25.2):Key Indicators of Social Consumption in India : Education']</i>			
State	Rural	Urban	Rural + Urban
Andhra Pradesh	25	232	91
Arunachal Pradesh	88	267	123
Assam	54	327	91
Bihar	23	207	42
Chhattisgarh	11	150	39
Delhi	296	342	341
Goa	464	529	503
Gujarat	71	311	175
Haryana	78	316	161
Himachal Pradesh	146	282	163
Jammu & Kashmir	67	255	109
Jharkhand	24	167	57
Karnataka	57	294	155
Kerala	257	379	313
Madhya Pradesh	32	256	91
Maharashtra	113	407	249
Manipur	60	184	102
Meghalaya	68	410	138
Mizoram	195	458	313
Nagaland	193	380	238
Odisha	21	207	55
Punjab	131	380	229
Rajasthan	86	301	144
Sikkim	193	470	262
Tamil Nadu	130	262	197
Telangana	30	224	103
Tripura	32	133	55
Uttar Pradesh	50	267	103
Uttarakhand	63	253	112
West Bengal	31	232	95
A & N Islands	186	279	222
Chandigarh	320	486	479
Dadra & N. Haveli	80	464	297
Daman & Diu	180	217	213
Lakshadweep	422	334	351
Puducherry	174	322	269
All India	62	292	137
