GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION No. 2745
TO BE ANSWERED ON 12.12.2019

DIGITAL PAYMENT ABHIYAAN

2745:   **SHRI P. BHATTACHARYA:**
              LT. GEN. (DR.) D. P. VATS (RETD.):

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

(a)   whether Government has launched a nationwide awareness campaign 'Digital Payment Abhiyaan';
(b)   if so, the details, aims and the objectives thereof;
(c)   whether the country is expected to witness fastest growth in digital payments transaction across the world and if so, the details thereof;
(d)   the measures taken by Government to encourage digital transaction and promote digital economy/literacy, especially in rural areas of the country; and
(e)   the steps taken by Government for ensuring safety and security of digital transactions?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION
TECHNOLOGY
(SHRI SANJAY DHOTRE)

(a) and (b) : Yes, Sir. Digital Payment Abhiyan is an initiative by Data Security Council of India (DSCI) in association with Ministry of Electronics and Information Technology (MeitY), and supported by Google India. The initiative is an awareness campaign educating end users about benefits of digital payments along with its safety and security.

(c):   Over the years, there has been a significant growth in digital payments in India. In 2016-17, India has seen 1004 (1003.67) cr digital transaction which reflect an Year on Year (YoY) increase of 74%. In 2017-18, 2071 cr digital transactions have been recorded with an YoY growth of 106% , against the total target of 2500 cr. Till 31st March 2019, 3134 crore digital transactions have been recorded implies a YoY increase of 51%. In FY 19-20, around 2472 crore transactions have been achieved till 5th Dec, 2019

(d):   To increase the proliferation of Digital Payments in the rural areas, the Government of India has taken steps which have been mentioned at **Annexure-I**.

(e):   To build trust and confidence in the society towards Digital Payments, the Government of India has taken several steps to create awareness as well as to further strengthen the security system. These steps have been listed in **Annexure-II**. In

addition, the steps taken by Reserve Bank of India (RBI) in respect of digital payments security and awareness are mentioned in **Annexure-III**.

****

I.   **Digital Finance for Rural India: Creating Awareness and Access (DFIAA):**
The DIFFA scheme was initiated in November 2016 under the Digital Saksharta Abhiyan (DISHA) for conducting awareness sessions on digital finance options available for rural citizens as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS) and eWallet etc. Under this programme, more than 2 crore beneficiaries and more than 27 lakh Merchants were trained/enabled. In addition, sensitization drives were carried out at 650 Districts and 5,735 Blocks throughout the country. This initiative is closed now as the set targets were successfully achieved.

II.   **Pradhan Mantri Gramin Digital Saksharta Abhiyan" (PMGDISHA):**
The Government of India has approved a scheme titled "Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)" to usher in digital literacy in rural India by covering 6 crore rural households (one person per household) by 31.03.2020. To ensure equitable geographical reach, each of the 2,50,000 Gram Panchayats across the country are registering an average of 200-300 candidates. Special focus of the said Scheme is on training the beneficiaries on use of Electronic Payment System. The outcome measurement criteria include undertaking at least 5 electronic payments transactions by each beneficiary using UPI (including BHIM app), USSD, PoS, AEPS, Cards, Internet Banking.

The total outlay of the above Scheme is Rs. 2,351.38 Crore (approx.). It is being implemented as a Central Sector Scheme by the Ministry of Electronics & Information Technology through an implementing agency namely CSC e-Governance Services India Limited, with active collaboration of all the State Governments and UT Administrations.

The Implementing Agency of the Scheme has so far conducted 90 state level workshops and 894 district level awareness workshops for the training centres. Presently , a total of 3.05 crore candidates have been registered, out of which training has been imparted to 2.41 crore candidates, out of this more than 1.77 crore candidates have been certified under the PMGDISHA Scheme.

Initiatives by the Government of India

1.   The Indian Computer Emergency Response Team (CERT-In) issues 34 advisories regarding latest cyber threats and countermeasures to ensure safe usage of digital technologies.

2.	All authorised entities/ banks issuing PPIs in the country have been advised by CERT-In through Reserve bank of India to carry out special audit by empanelled auditors of CERT-In.

3.	Government has issued guidelines for Chief Information Security Officers (CISOs) regarding their key roles and responsibilities for securing applications / infrastructure and compliance. All organizations providing digital services have been mandated to report cyber security incidents to CERT-In expeditiously.

4.	Government has empanelled 84 security auditing organizations to support and audit implementation of Information Security Best Practices.

5.	Government has formulated Crisis Management Plan for countering cyber attacks and cyber terrorism for implementation by all Ministries/ Departments of Central Government, State Governments and their organizations and critical sectors.

6.	Forty four Cyber security mock drills are being conducted regularly to enable assessment of cyber security posture and preparedness of organizations in Government and critical sectors.

7.	CERT-In have conducted nineteen training programmes for network / system administrators and Chief Information Security Officers (CISOs) of Government and critical sector organisations regarding securing the IT infrastructure and mitigating cyber attacks. Government has launched the Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre).

8.	Government has initiated setting up of National Cyber Coordination Centre (NCCC) to generate necessary situational awareness of existing and potential cyber security threats and enable timely information sharing for proactive, preventive and protective actions by individual entities. Phase-I of NCCC has been made operational.

9.	Under the Information Security Education and Awareness (ISEA) Project Phase-I (2005-2014), more than 44,000 candidates were trained in various formal/non-formal courses in Information Security through 40 institutions. Around 100 Government officials were trained as Master Trainers in the area of Information Security.

Annexure-III

Steps taken by RBI

1. Securing Card Transactions: (i) Banks have been advised to provide online alerts for all card transactions, vide, RBI circular dated March 29, 2011. **(ii)** RBI has also issued circulars dated September 22, 2011, February 28, 2013 and June 24, 2013 for securing electronic transactions advising banks to introduce additional security measures. **(iii)** RBI has directed banks to mandatorily put in place an Additional Factor of Authentication for all Card not present transaction w.e.f. 01.05.2013 failing which the issuer bank shall reimburse the loss to customer without demur. **(iv)** All authorised card payment networks are permitted to offer card tokenisation services to any token requestor, subject to certain conditions.

2. Securing Payments through Internet Banking / Electronic Payments: RBI has issued circular on 'Security and Risk Mitigation Measures for Electronic Payment Transactions' (DPSS.CO.PD No.1462 /02.14.003 /2012-13) dated February 28, 2013.

3. Prepaid Payment Instruments (PPIs): RBI has issued 'Master Direction on Issuance and Operation of PPIs' (MD on PPIs) (DPSS.CO. PD. No.1164/02.14.006/2017-18) dated October 11, 2017 (updated as on December 29, 2017). As per para 15.3 of MD on PPI issuers were instructed to put in place a framework to address the safety and security concerns, and for risk mitigation and fraud prevention.

4. Limiting Customer Liability on Unauthorized Electronic Banking Transactions: RBI has issued circular no. DBR.No. Leg.BC.78/09.07.005/2017-18 dated July 06, 2017 limiting the liability of customers on unauthorized electronic banking transactions.

5. Limiting Customer Liability in Unauthorized Electronic Banking Transactions in PPIs issued by Authorised Non-banks: RBI has issued circular no. DPSS.CO.PD.No.1417/02.14.006/2018-19 dated January 04, 2019 limiting the liability of customers in unauthorized electronic banking transactions in PPIs issued by Authorised Non-banks.

6. For the purpose of creating awareness RBI is holding e-BAAT program at various locations wherein audience are sensitised about safe digital payments. Also, a campaign named "RBI Kehta Hai" is undertaken through print and electronic media to create awareness in this regard.

****