

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION No 242**  
TO BE ANSWERED ON: 03.02.2017

**DIGI-DHAN ABHIYAN**

**242 SHRI T.G. VENKATESH :**

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

- (a) whether Government has introduced Digi-Dhan Abhiyan programme recently with a view to increase the digital literacy among the public, if so, the details thereof; and
- (b) whether the programme has got the expected momentum among the public, the details thereof?

**ANSWER**

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

(a) and (b): Government has taken up several initiatives under Digi Dhan Abhiyan which includes the following:

- (i) **Digital Finance for Rural India: Creating Awareness and Access through CSCs:** Government approved a sub component named 'Digital Finance for Rural India: Creating Awareness and Access through CSCs' under the Digital Saksharta Abhiyan (DISHA) in November 2016 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. So far, 1.98 crore beneficiaries and 6.59 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,512 Blocks through out the country.
- (ii) A 24-hour TV channel named "DigiShala" and a website called "www.cashlessindia.gov.in", dedicated for facilitating awareness to citizens on cashless payment options and their use, have been launched on 9th December, 2016.
- (iii) **DigiDhan Melas:**
  - The DigiDhan Mela brings together various stakeholders of digital payment systems such as banks, e-wallet operators, telecom providers and institutions like Unique Identification Authority of India (UIDAI), Common Services Centres(CSCs) and National Payments Corporation of India (NPCI) to promote digital payments. The objective is to enable citizens and merchants to undertake

real time digital transactions through the DigiDhan Bazaar and encourage them to use digital platforms for day to day transactions.

- A Two day awareness camp ‘DigiDhan Mela’ was organised on 17<sup>th</sup> -18<sup>th</sup> December, 2016 at Major Dhyan Chand National Stadium, Delhi, to mark the start of the urban campaign to promote digital payments. It primarily aimed at targeting the urban populace, supplementing the Rural Digital Financial Literacy Campaign led through Common Service Centres.
  - **Lucky Grahak Yojana/ Digi-Dhan Vyapar Yojana:** The Government has launched the Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants on 25<sup>th</sup> December, 2016 at the DigiDhan Mela organized at Vigyan Bhawan, Delhi. These schemes provide daily and weekly awards to citizens and merchants for undertaking digital transactions made through Rupay cards, AEPS, UPI Apps and USSD. The objective is to incentivise citizens and merchants to adopt digital payment platforms. NPCI is the designated implementing agency for the schemes. So far, 4.33 Lakh consumers and 28,000 merchants have been declared as winners under these schemes.
  - The DigiDhan Melas are being organised in 100 cities till 14<sup>th</sup> April, 2017, which will be concluded with a mega draw. The overall coordination of the event is being done by the State Advisors of NITI Aayog and NPCI in collaboration with MeitY. MeitY has launched a website [www.digidhan.mygov.in](http://www.digidhan.mygov.in) which provides the latest updates on demonetisation and the consumer and merchants can check the rewards under the LuckyGrahak and Digidhan Vypar Yojana.
  - So far, around 4.56 Lakh citizens/merchants have participated in DigiDhan Mela.
- (iv) **BHIM - Bharat Interface for Money:** Government has launched a new digital payment app named “BHIM-Bharat Interface for Money” at the DigiDhan Mela on 30<sup>th</sup> December, 2016 at the Talkatora Stadium, Delhi. BHIM App has been developed by NPCI. This is a unified app for UPI through which the users can make simple, easy and quick payment transactions using Unified Payments Interface (UPI). User can easily make direct bank to bank payments instantly and collect money using Mobile number; Aadhaar Number; Payment address (VPA–Virtual Private Address). BHIM App is having operational functionality of UPI on smartphones and also it could be accessed through \*99# for feature phones users. So far, total transaction count in BHIM app is 16,56,750 and amount transacted through BHIM from 29<sup>th</sup> December 2016 to 29<sup>th</sup> January 2017 is Rs 325.83 Crore.
- (v) **Digital Payments Security Division in MeitY:** A separate Digital Payments Security Division has been set up in MeitY for handling cyber security incidents in digital payments. 17 advisories have been published by CERT-In since Nov 27, 2016 for security safeguards covering POS, Micro ATMs, Electronic Wallets, online banking, smart phones, unified payment interface, wireless access points / routers, mobile banking and cloud. Cyber Crisis Management Workshop and exercises have been carried out for banks, NPCI and Institute for Development & Research in Banking Technology (IDRBT). A workshop on “Digital Payments Security in India” was

conducted on 26th December, 2016 for Pre Payment Instruments (PPIs), Banks, Internet Service Providers (ISPs), Reserve Bank of India (RBI) along with the participation of banking technology providers and consultants.

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