GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
STARRED QUESTION NO. *351
TO BE ANSWERED ON: 25.07.2019

PROGRESS IN DIGITAL TRANSACTIONS

*351   DR. L. HANUMANTHAIAH:

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

(a) the details of the progress made in the number of digital payment transactions from 2016 to till date;

(b) the initiatives taken by Government to promote digital transaction; and

(c)   the details of policies framed to prevent fraudulent and illegal transactions and data theft arising out of digital transactions?

ANSWER

MINISTER FOR ELECTRONCIS AND INFORMATION TECHNOLOGY
(SHRI RAVI SHANKAR PRASAD)

(a) to (c):   A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO.*351 FOR 25-07-2019 REGARDING PROGRESS IN DIGITAL TRANSACTIONS

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(a): There has been a significant increase in the usage of the digital payments across the country since 2016.

Financial Year (FY)	Total Digital Transactions	Year on Year Growth % of Digital transactions
FY 2016-17	1013 crores	-
FY 2017-18	2070.39 crores	104.38%
FY 2018-19	3133.58 crores	51.35%
FY 2019-20 (till 11th July 2019)	975.98 crores	-

(b): Government of India has taken several initiatives to promote digital transactions across the country as listed below:

a)   Digital Payments Dashboard was launched by Hon'ble Minister of Electronics and IT on 13th February, 2018 during the conference of State IT Ministers and State IT Secretaries held on 12-13 February, 2018.

b)   DigiVaarta was launched in Delhi by Hon'ble Minister for Electronics and I.T. on 28th September, 2018, with the express intention of spreading awareness on DigiDhan, and also to spread popularity of BHIM's barcode-based merchant payment mode with merchants and traders at large.

c)   A special campaign has been undertaken with the 100 smart cities and 10 Ministries/ Departments to promote digital payments during the period from 1st July, 2018 to 31st October, 2018. Various State and Central Government agencies collecting payments from citizens in various Smart Cities were requested to report information related to actual collections and share of digital payments in such collections, on the Digidhan Dashboard.

d)   An awareness campaign was organized in the SMART Cities of North East to promote digital payments.

e)   Government has waived off Merchant Discount Rate (MDR) applicable on Debit Card/BHIM UPI/Aadhaar-Pay transactions less than or equal to Rs. 2000/- in value for a period of two years with effect from 1st January, 2018.

f)   Government of India has initiated incentive schemes such as BHIM cashback scheme for individuals, BHIM incentive scheme for merchants, BHIM Aadhaar merchant incentive scheme for promotion and wider adoption of digital payment.

g)   Government has launched Digidhan Dashboard as a platform for accurate reporting, monitoring and analysis of all digital payments transactions occurring in the country. It will help in monitoring and tracking the growth of digital transactions in the country.

h)   MeitY ran various campaigns on radio and hoarding campaigns to promote digital payments in India.

i)   Government is coordinating with Ministries/Departments/States to enable digital payment acceptance infrastructure:
   • Utilities (Electricity/Water/Gas/Telecom/DTH) have been requested for on-boarding on Bharat Bill Payment System (BBPS) for easy accessibility to digital payments.
   • All Public transport operators have been requested to enable National Common Mobility Card (NCMC) for digital payments.

- All Ministries/Departments/States have been requested to integrate BHIM with their online payment systems.
- All Ministries/Departments/States have been requested to enable BHIM/Bharat QR in their concerned physical payment receipt counters.

j) 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.

As on 4th July, 2019, more than 2.31 Crore candidates have been enrolled and around 2.21 Crore have been trained, out of which more than 1.35 Crore candidates have been certified under the PMGDISHA Scheme.

(c): In tune with the dynamic nature of Information Technology and emerging cyber threats, continuous efforts are required to be made by owners to protect networks by way of hardening and deploying appropriate security controls.

Government has taken following measures to enhance the cyber security posture of digital payment systems:

i.   The Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis to ensure safe usage of digital technologies. Regarding securing digital payments, 28 advisories have been issued for users and institutions.

ii. 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 on a priority basis and to take immediate steps thereafter to comply with the findings of the audit report and ensure implementation of security best practices.

iii. Government has issued guidelines for Chief Information Security Officers (CISOs) regarding their key roles and responsibilities for securing applications / infrastructure and compliance.

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

v.   All organizations providing digital services have been mandated to report cyber security incidents to CERT-In expeditiously.

vi. 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.

vii. Cyber security mock drills and exercises are being conducted regularly to enable assessment of cyber security posture and preparedness of organizations in Government and critical sectors. 43 such exercises have so far been conducted by CERT-In where organisations from different sectors such as Finance, Defence, Power, Telecom, Transport, Energy, Space, IT/ITeS sectors participated. Out of total 43 cyber security exercises, financial sector organisations had participated in 22 such cyber security exercises till date.

viii. CERT-In conducts regular 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. 24 trainings covering 845 participants conducted in the year 2018.

ix. Government has launched the Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre). The centre is providing detection of malicious programs and free tools to remove the same.

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