GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION NO. 1208
TO BE ANSWERED ON: 10.03.2017

AADHAAR ENABLED PAYMENTS

1208.   SHRI C. M. RAMESH:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether it is a fact that Government is planning to make Aadhaar-enabled payments and wants to reduce the use of credit and debit cards;
(b) how Unique Identification Authority of India is planning to increase biometric authentication capacity of Aadhaar to push Aadhaar enabled payments to create a cashless society, the details thereof; and
(c)   the steps taken to create awareness about this mode of transaction to the people, particularly people in the rural areas?

ANSWER

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

(a): Aadhaar Enabled Payment System (AEPS) is one of the payment systems being used by Banks to provide service to their customers. It is a part of digital payments initiatives of Government of India wherein emphasis is being laid on usage of Unified Payments Interface (UPI), Unstructured Supplementary Service Data (USSD), Immediate Payment Service (IMPS), Debit Cards and Aadhaar, to achieve the objective of moving towards less cash society by adopting digital payments.

(b): Unique Identification Authority of India (UIDAI) is in process of procurement of necessary hardware for enhancing its authentication capacity to 10 crore transactions/day.

(c): Ministry has undertaken various steps to create awareness about Aadhaar enabled digital payments. These mainly cover:

 i.   **Participation in DigiDhan Melas and other regional level events:** UIDAI put up stalls and offered live demo of Aadhaar based digital payments, which received good footfalls in these regional events where many non-urban residents were briefed about the benefits and usage of AePS (Aadhaar enabled Payment System).

 ii. **Informational Campaigns via Social Media:** Detailed campaigns undertaken on the topic which are revisited every month. These are carried out on UIDAI's official Facebook Page, Twitter Profile, Google+ Page and YouTube Channel. Residents have also shared their queries related to Aadhaar enabled payments which have been duly answered from time to time.

iii. **Website Banners:** Over 6 lakh persons visit UIDAI website every day. Prominent Banners have been put up on the website to further create awareness and give information related to AePS.

iv. **Creating Awareness and Access through Common Service Centres**: A new component entitled 'Digital Finance for Rural India: Creating Awareness and Access through Common Service Centres (CSCs)' under the Digital Saksharta Abhiyan (DISHA) Scheme was approved 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 AEPS, USSD, UPI, IMPS, e-wallets, point of sale (POS) etc. So far, 2.03 crore citizens have been registered / trained and 9.44 lakh merchants have been enabled under this programme.

v. **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)**: PMGDISHA has been approved by the Cabinet on 08.2.2017 with an outlay of   Rs. 2,351.38 crore to usher in digital literacy in rural India by covering 6 Crore rural households by 31.03.2019. This is in line with the announcement made by Hon'ble Finance Minister in the Union Budget 2016-17. Use of financial tools for undertaking digital cashless transactions have been included as part of the training content. Aadhaar Enabled Payment System (AEPS) mode is part of the course and training on the same would be provided to all 6 Crore rural candidates under the scheme.

vi. **DigiShala TV Channel:** Awareness is being created about Digital payment including Aadhar enabled payment system (AePS) through DigiShala (a free to air TV Channel on Doordardhan Free Dish and Dish TV) in rural areas.

vii. **Outreach Vans:** The outreach vans of Digital India are creating awareness about Digital payment including AePS in rural and semi urban areas.

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