

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION NO. 3899
TO BE ANSWERED ON: 04.04.2025

EXPANSION OF DIGITAL PUBLIC INFRASTRUCTURE IN RURAL AREAS

3899.# SHRINEERAJDANGI:

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

- (a) the progress made in expanding Digital Public Infrastructure (DPI) in rural areas to improve financial and digital inclusion;
- (b) the initiatives undertaken to ensure digital access for economically weaker sections, particularly about digital payments and access to Government services; and
- (c) the role of private sector participation in strengthening DPI and whether any collaboration has been made recently?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI JITIN PRASADA)

(a) and (b): The Ministry of Electronics and Information Technology (MeitY), Government of India launched the 'Digital India' programme with the vision to transform India into a digitally empowered society and knowledge-based economy by ensuring digital access, digital inclusion, digital empowerment and bridging the digital divide.

Govt. of India has successfully implemented foundational DPIs at population scale for identity (Aadhaar), for payment (UPI), for data exchange (DigiLocker and API Setu), etc. DPI has been a transformative force in India's socio-economic development, significantly enhancing financial inclusion, digital inclusion, governance and economic growth.

Expanding DPI in rural areas has been a key priority for Government of India to improve financial inclusion, digital inclusion and ensure access to essential government services. The focus of the Government is to replicate the success of foundational DPIs in priority domains and therefore, new DPIs in domains such as credit, e-commerce, education, health, law and justice, logistics, MSME, agriculture, service delivery, urban governance, etc. are being worked out and scaled up.

Digital India initiatives are accessible through mobile and by virtue of that, it bridges the urban rural divide. In order to improve the digital literacy rate, especially in rural India, the Government of India implemented 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) across the country. More than 6.39 crore individuals were trained across the

country. Unified Mobile Application for New-age Governance (UMANG), one mobile application for all government services, is operational and offers 2100+ services for individuals. In order to support assisted mode of service delivery, over 5.97 lakh Common Services Centres (CSCs) are functional across the country (rural + urban), and these centres serve the people in rural and semi urban area to avail over 800 digital services near to their locality. Common people of India can access the Digital India services such as digital education, digital health, digital payment, e-court facilities from anywhere anytime basis. Additionally, the Bhashini platform, a national language translation DPI, addresses communication barriers for India's diverse population. This fosters greater access to digital tools for underserved communities.

Unified Payment Interface (UPI) is the leading digital payment platform, and it is facilitating 50 crore transactions on daily basis. National Payments Corporation of India (NPCI) has rolled out innovative UPI features such as UPI 123 Pay and LiteX which are targeted to promote UPI adoption in areas with low internet connectivity. Further, the Public Infrastructure Development Fund (PIDF) was operationalized by the Reserve Bank of India (RBI) in January 2021 to support digital payments infrastructure in cities including Jammu & Kashmir and northeastern region.

(c): India's Digital Public Infrastructure (DPI) has redefined digital innovation by combining public funding with public and private sector-led innovation. Platforms like Aadhaar, UPI, and DigiLocker serve as the foundation, while entities build application-specific solutions on top of them. This model is now being enhanced with AI, integrating intelligent solutions into financial and governance platforms. Partnerships with banks, fintech firms, and telecom providers have enhanced financial inclusion, digital identity solutions, and Artificial Intelligence(AI) driven services. In some key initiatives such as DigiLocker, Unified Payment Interface (UPI), UMANAG, e-Sign, etc, private sector participation has played a key role in strengthening & proliferating these DPIs.
