

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION No 1061**  
TO BE ANSWERED ON: 08.02.2017

**TRAINING FOR DIGITAL TRANSACTION**

**1061 SHRI R. DHRUVA NARAYANA:**

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

- (a) whether the Government has formulated any scheme for imparting training for digitalisation of transaction / e-payment in the country;
- (b) if so, the details thereof and number of States which were included in such schemes that have been launched separately in urban/rural areas wise;
- (c) the expenditure likely to be involved thereon;
- (d) the number of people and traders trained under the schemes so far; and
- (e) whether there is any proposal for providing the said training in rural areas in Karnataka ?

**ANSWER**

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

(a) to (e) : 1. 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. As on 6.2.2017, around 1.98 crore beneficiaries and around 6.79 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,630 Blocks throughout the country. The State wise status is at **Annexure**. The estimated budget outlay towards the above mentioned activities is approximately Rs. 55.625 crore. In the state of Karnataka, around 15.30 lakh citizens and 12,003 merchants have been made EPS enabled.

2. In addition, following initiatives have been taken for creating awareness amongst citizens:

- 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.
- **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 17th -18th December, 2016 at Major Dhyanchand 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 25th 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. As on 6.2.2017, 6.88 Lakh consumers and 42,000 merchants have been declared as winners under these schemes.

- The DigiDhan Melas are being organised in 100 cities till 14th 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.
- As on 6.2.2017, around 8.9 Lakh citizens/merchants have participated in DigiDhan Mela.
- In the state of Karnataka, the DigiDhan Mela was held on 16.1.2017 at Bengaluru under which around 4,000 citizens/merchants have participated.

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### Annexure

State wise status of 'Digital Finance for Rural India: Creating Awareness and Access through CSCs'

<b>Sr No.</b>	<b>State</b>	<b>Citizens covered</b>	<b>Merchants Enabled</b>
1	Delhi	36621	743
2	Chhattisgarh	1684703	165033
3	Jharkhand	2765617	43565
4	Chandigarh	2303	162
5	Orissa	447071	54893
6	Jammu And Kashmir	696895	35116
7	Kerala	53822	5639
8	Telangana	675932	41381
9	Bihar	590913	41107
10	Himachal Pradesh	144179	13817
11	Haryana	289383	23335
12	Puducherry	13249	346
13	West Bengal	233392	11312
14	Assam	177985	5788
15	Manipur	14693	340
16	Tripura	10879	2108
17	Rajasthan	621156	22148
18	Uttarakhand	622742	14994
19	Karnataka	1530282	12003
20	Uttar Pradesh	1430330	89895
21	Madhya Pradesh	3165738	31999
22	Gujarat	1017711	16220
23	Daman And Diu	950	14
24	Maharashtra	1513951	25239
25	Andhra Pradesh	899438	8399
26	Tamil Nadu	880920	7706
27	Punjab	310669	5784
28	Sikkim	4557	47
29	Goa	7938	43
30	Nagaland	6632	164

31	Meghalaya	7368	195
32	Mizoram	2492	51
33	Arunachal Pradesh	7353	59
34	Andaman & Nicobar	3	0
35	Dadra And Nagar Haveli	341	0
36	Lakshadweep	56	0
	<b>Total</b>	<b>19868264</b>	<b>679645</b>

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