

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION NO. 4776
TO BE ANSWERED ON: 29.03.2023

DIGITAL TRANSACTIONS IN TRIBAL AND RURAL AREAS

4776: SHRI GYANESHWAR PATIL:

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

- (a) whether the Government is making efforts to promote transactions through digital platforms in the tribal and the rural areas of the State of Madhya Pradesh and if so, the details thereof;
- (b) whether any specific awareness program for the tribal areas of Madhya Pradesh has been designed to facilitate the people of the tribal region in promoting digital payment methods and if so, the details thereof;
- (c) whether the Government has plan to integrate the public facilities in the State of Madhya Pradesh and specially in parliamentary constituency of Khandwa through the digital payment on the Panchayat level; and
- (d) if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAJEEV CHANDRASEKHAR)

(a) and (b): Yes, Sir. Government is making efforts to promote transactions across the country including in the tribal and the rural areas of the State of Madhya Pradesh. Further, promotion of digital payments ecosystem is an essential aspect of Digital India programme and is aimed at digitizing the financial sector and economy with consequent benefits of efficiency, transparency and quality. Over the years, digital payment transactions have grown multifold from 2071 crore in FY 2017-18 to 8,840 crore in FY 2021-22. During current financial year ie FY 2022-23, the total number of 12,735 crore digital payment transactions have been reported till 23rd March, 2023*. Bharat Interface for Money-Unified Payments Interface (BHIM-UPI) has emerged as the preferred payment mode of the citizens and has achieved a record of 753.48 crore digital payment transactions with the value of Rs 12.36 lakh crore during February 2023. The total number of digital payments undertaken during the last three years and current year is as under:

Financial year (FY)	Total number of digital transactions (in crore)[#]
FY 2019-20	4,572
FY 2020-21	5,554
FY 2021-22	8,840
FY 2022-23 *(till 23 rd March, 2023)	12,735

Note: Digital Payments modes considered: BHIM-UPI, IMPS, NACH, AePS, and NETC, Debit cards, Credit cards, NEFT, RTGS, PPI and others.

* Provisional data.

Source: Reserve Bank of India (RBI), National Payments Corporation of India (NPCI) & Banks

The following major steps have been taken for promotion of Digital Payments by Ministry of Electronics & IT (MeitY):

- i. The incentive scheme for promotion of RuPay Debit cards and low-value BHIM-UPI transactions (P2M) has been initiated by MeitY to give a further boost to digital transactions in the country. This scheme facilitates Banks in building robust digital payment ecosystem, promoting RuPay Debit card and BHIM-UPI digital transactions, across all sectors and segments of the population and further deepening of digital payments in the country.
- ii. Various other Incentive/cashback schemes were launched by MeitY for changing the customer/merchant behaviour for faster adoption of digital payments. Some of them were BHIM Cashback schemes for Individuals & Merchants, BHIM Aadhaar Merchant Incentive Scheme, BHIM-UPI Merchant On-boarding Scheme Merchant Discount Rate (MDR) Reimbursement scheme.
- iii. MeitY issued advisories to Central Ministries/Departments and States/UTs to improve payments acceptance infrastructure and thereby enable the citizens to pay by a variety of modes such as Internet banking, mobile banking, and mobile applications etc.
- iv. MeitY launched the scheme titled “Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)” to usher in digital literacy in rural India.
- v. MeitY advised all Banks and Payment Service Providers to undertake awareness campaigns for promotion of secure payment practices and generate information security awareness. Materials are disseminated through portals- “www.infosecawareness.in”, www.cyberswachhtakendra.gov.in .
- vi. Various promotion and awareness campaigns, through traditional means of publicity as well as emergent means such as social media platforms, have been initiated to encourage citizens to use digital payments.
- vii. In order to ensure safety and security of digital payments, various steps have been taken by the Government and Reserve Bank of India(RBI)
- viii. Further, Department of Financial Services, GOI has also advised banks to conduct special camps through FLCs (Financial Literacy Centres) (2 camps per month on “Going Digital” through UPI and *99#(USSD) (Unstructured Supplementary Service Data) including tailored camps for different target groups viz. farmers, Micro and Small entrepreneurs, school children, Self Help Groups and Senior Citizens.
- ix. Also, Rural branches of banks are required to conduct one camp per month covering all the messages that are part of Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and USSD.
- x. A strong network of about 6.09 lakh BCs (Banking Correspondents), representing the last mile connect in the banking services delivery system is also creating awareness while facilitating transactions in the rural areas, because of their familiarity with Local/Rural population.

(c) and (d): MeitY has integrated online payment services (PayGov) with various State level public digital platforms that provide G2C/ G2B (Government to citizen)/(Government to Business)services covering the whole State of Madhya Pradesh including Khandwa constituency such as MP Online, MPPKVVCL (MP Poorv Kshetra Vidyut Vitaran Company Ltd), MP State Mining Corporation Limited, RERA(Real Estate Regulatory Authority) , MP Nurses Registration Council, MPSEDC (M.P. State Electronics Development Corp. Ltd), Federation and Chamber of Commerce and Industry, Directorate of Medical Education, Environmental Planning & Coordination, Dewas Municipal Corporation, Expo Overseas Entrepreneurs association, CPCT(Computer Proficiency Certification Test) and Madhya Pradesh Road Development Corporation.
