

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION No. 2885**  
TO BE ANSWERED ON: 11.03.2020

**TRAINING FOR E-PAYMENT**

**2885. SHRI HIBI EDEN :**

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 the number of States which were included in such schemes that have been launched separately in urban and rural areas;
- (c) the expenditure likely to be incurred in the said scheme; and
- (d) the number of senior citizen and traders trained under the schemes so far ?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI SANJAY DHOTRE)

(a) to (d): The details of schemes/projects formulated by the Government of India for imparting training on Digital Payments in the country are as under:

**I. Digital Finance for Rural India: Creating Awareness and Access**

This activity was initiated in November 2016 under the Digital Saksharta Abhiyan Scheme (DISHA) 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. Under this initiative, more than 2 crore beneficiaries and more than 27 lakh Merchants were trained/enabled. In addition, sensitization drives were carried out at 650 Districts and 5,735 Blocks throughout the country. This initiative is closed now as the set targets were successfully achieved. A total amount of Rs. 42.98 crore was incurred in the said initiative.

**II. On-boarding of self-organised small and medium business/ traders on digital payment initiatives**

The project was approved in February 2017 with an objective of On-boarding the self-organised small and medium business/traders on digital payment initiatives by National Institute of Electronics and Information Technology (NIELIT). Under this project, 5 Regional Workshops, 24 State Workshops and 63 Digidhan Camps were organized and more than 10560 traders/merchants were trained. An amount of Rs. 1.45 crore was released to NIELIT for implementation of the project.

**III. 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) across the country. 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. The total budget outlay of the above Scheme is Rs.

2,351.38 Crore (approx.). Under the scheme, so far, training has been imparted to 2.85 crore candidates, out of which more than 2.10 crore candidates have been duly certified.

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