



Digital Payments Utsav

For Prelims: Digital Payments Utsav, Digital Revolution, Digital Economy of India, MyGov, Unified Payments Interface, Digital Locker, MeghRaj, Digital India BHASHINI, Digital India.

For Mains: Digital India, Government Policies & Interventions Related to Digital Transformation.

Why in News?

Recently, the Ministry for Electronics & Information Technology **launched the 'Digital Payments Utsav'**, a comprehensive campaign promoting **digital payments** across India along with the **launch of several significant initiatives**.

- The campaign **will showcase India's journey of digital transformation**, with a series of events and **initiatives to be held from 9th February to 9th October 2023**.

What are the Highlights of the Event?

- **Aim:**
 - The focus of the campaign **will be on promoting digital payments in the country**, especially in the cities of Lucknow, Pune, Hyderabad, and Bengaluru, as part of the **G20 Digital Economy Working Group (DEWG)** event.
- **Recognising the Efforts:**
 - **28 DigiDhan Awards were presented** to top-performing banks, bankers, and fintech companies in **different categories for their performance in the digital payments space**.
 - The awards recognize the efforts of these organizations in **promoting digital payments and contributing to the growth of the digital economy**.
- **Significance:**
 - The comprehensive campaign is **expected to bring together various stakeholders**, including the government, industry, and citizens, to drive the growth of the digital economy and promote **financial inclusion**.
 - These initiatives will **expand the reach of the Unified Payment Interface (UPI) in India and beyond**. The focus is on connecting the unconnected areas of India and making UPI a **global payment method**.
 - The **National Payments Corporation of India (NPCI)** has already taken steps in this direction by partnering with some countries.

What are the Other Digital Initiatives?

- **Digital India Bhashini:**
 - Digital India BHASHINI is India's **Artificial Intelligence (AI)** led language translation platform.
 - A Bhashini Platform will make AI and **Natural Language Processing (NLP)** resources available to **MSME (Medium, Small and Micro Enterprises), Startups** and Individual

Innovators in the public domain.

- **Digital India GENESIS:**
 - Digital India GENESIS' (Gen-next Support for Innovative Startups) is a **national deep-tech startup platform** to discover, support, grow and make successful startups in **Tier-II and Tier-III cities of India.**
- **My Scheme:**
 - It is a service discovery platform facilitating **access to Government Schemes.**
 - It aims to offer a one-stop search and discovery portal where **users can find schemes that they are eligible for.**
- **Meri Pehchaan:**
 - It is National Single Sign On (NSSO) for **One Citizen Login.**
 - It is a user authentication service in which **a single set of credentials provide access to multiple online applications or services.**
- **Chips to Startup (C₂S) Programme:**
 - The C2S Programme **aims to train specialized manpower in the area of design of semiconductor chips** at Bachelors, Masters and Research levels, and act as a catalyst for the growth of Startups involved in semiconductor design in the country.
 - It offers to mentor at the organisational level and makes available **State-of-the-art facilities for design to the institutions.**
- **Digital Locker (DigiLocker):**
 - It **enables paperless governance** by providing digital space for users for their document verification and storage.
 - It will help position India as the leader of building Digital Transformation projects at population scale.
- **MeghRaj:**
 - In order to utilise and harness the benefits of **Cloud Computing**, the Government has embarked upon an ambitious initiative – **GI Cloud, which has been named MeghRaj.**
 - The focus of this initiative is **to accelerate the delivery of e-services** in the country, while optimising the Information and Communication Technology (ICT) spending of the Government.
- **Indiastack Global:**
 - It is a global repository of key projects implemented under India Stack like **Aadhaar, UPI, UPI123PAY, Cowin Vaccination Platform, Government e Marketplace, DIKSHA Platform and Ayushman Bharat Digital Health Mission.**
 - UPI services **will soon be available to Non-Resident Indians (NRIs)** living in 10 countries: Australia, Canada, Hong Kong, Oman, Qatar, Saudi Arabia, Singapore, UAE, the UK, and the USA.
 - National Language Translation Mission and Digital Payments have **come together to make UPI 123 Pay available in the local language.**

What is Digital India Programme?

- **About:**
 - It was **launched in 2015.**
 - The programme has been enabled for several important Government schemes, such as **BharatNet, Make in India, Startup India** and **Standup India, industrial corridors**, etc.
 - **Vision Areas:**
 - Digital infrastructure as Utility to Every Citizen.
 - Governance and services on demand.
 - Digital empowerment of citizens.
 - **Objectives:**
 - To prepare India for a knowledge future.
 - For being transformative that is **to realize IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow).**
 - Making technology central to enabling change.
 - **On being an Umbrella Programme - covering many departments.**
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UPSC Civil Services Examination, Previous Year Question (PYQ)

Prelims

Q. Which of the following is/are the aim/aims of “Digital India” Plan of the Government of India? (2018)

1. Formation of India’s own Internet companies like China did.
2. Establish a policy framework to encourage overseas multinational corporations that collect Big Data to build their large data centres within our national geographical boundaries.
3. Connect many of our villages to the Internet and bring Wi-Fi to many of our schools, public places and major tourist centres.

Select the correct answer using the code given below:

- (a) 1 and 2 only
- (b) 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Ans: (b)

Mains

Q. “The emergence of Fourth Industrial Revolution (Digital Revolution) has initiated e-Governance as an integral part of government”. Discuss. (2020)

Source: PIB

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