DIGITAL INDIA: 2014-2018

Mapping the Impact of key schemes under Digital India
Contents

Executive Summary ............................................................................................................................................. 4
Introduction ..................................................................................................................................................... 5
1. Impact assessment framework for Digital India initiatives: Methodology of the Report ......................... 6
2. Impact assessment of Digital initiatives .................................................................................................... 8
   2.1 Digital India Snapshot 2014 vs 2018 .................................................................................................. 8
   2.2 Overall Impact.................................................................................................................................... 9
       Citizen Support ................................................................................................................................. 10
       Business Enablement ....................................................................................................................... 11
       Financial Inclusion .......................................................................................................................... 12
       Agriculture Edge .............................................................................................................................. 13
       Healthcare Access ............................................................................................................................ 14
       Education ........................................................................................................................................... 15
3. Key Digital Initiatives ................................................................................................................................. 16
       Aadhar ............................................................................................................................................... 16
       Digilocker .......................................................................................................................................... 17
       e-Sign ............................................................................................................................................... 18
       Indian BPO Promotion Scheme (IBPS) .......................................................................................... 19
       Jan Dhan Yojana .............................................................................................................................. 20
       DigiDhan .......................................................................................................................................... 22
       Direct Benefit Transfer (DBT) ......................................................................................................... 23
       Unified Payments Interface ............................................................................................................. 24
       Digital AIIMS ................................................................................................................................. 26
       e-Hospital .......................................................................................................................................... 27
       National Agricultural Market (e-NAM) ........................................................................................... 28
       Kisan Suvidha .................................................................................................................................. 29
       PM Fasal Bima Yojana .................................................................................................................... 30
       e-Basta ............................................................................................................................................ 32
       Study Webs of Active –Learning for Young Aspiring Minds (SWAYAM) ......................................... 33
4. Way forward in Digital Initiatives ............................................................................................................. 34
Data Source .................................................................................................................................................... 36
DIGITAL INDIA: 2014-2018
Executive Summary

Leveraging IT as a growth engine, the Digital India initiative has been structured to address key challenges of economy and create:

- easy access and faster turn-around-time in government services
- simplification and transparency in government processes
- uniform access to health, education in urban and rural areas
- de-centralized job opportunities; away from urban areas
- financial support including Direct benefit Transfer

The vision of the initiative has focussed on three key action levers to create a digitally empowered society:

- Building Digital Infrastructure
- Developing of Digital Services
- Increasing Citizen Empowerment

Until 2018, a total of 115 initiatives have been launched under the three vision elements. Of these, a set of initiatives have been given top priority and are being run in mission mode; they form the 9 pillars of digital growth in India. More than INR 50,000 Crore has been budgeted to implement the first three pillars; while focus activities have been laid out in the remaining.

Further, reach and inclusion is being built grounds up through setting up of 2.5 Lakh Common Service Centres [CSCs] 2.0 centres in 3 years at gram panchayat level that would act as a single point transaction-based e-service delivery platform.

Targeting continuous improvement, government added SMS-based feedback mechanism on e-services for citizens (rapid assessment system). They also launched e-Taal; a public service to measure the impact of various e-governance initiatives at national and state levels - by way of publishing e-transaction statistics. Thereby completing the implementation and feedback loop of digital initiatives and ensuring its sustainability.

Following have been the key learnings which are elaborated in detail in individual sections:

- A total of 227 central and state government organizations have benefited due to integration with digital platforms for transparency in procedures
- More than 32cr bank accounts have been opened since the initiation of Digital India initiatives
- A total savings to the tune of ~INR 90k crores for the economy between 2014-18, due to removal of fake and duplicate identities, has been achieved through Digital inclusion
- Citizen empowerment and Financial Empowerment categories have been able to achieve highest benefit creation for the citizens of the country
- Maximum impact has been created under Financial Impact and Transparency parameters, for the citizens and in turn for the economy.
Introduction

The digital sector has emerged as a critical economic sector for India over the last decade. The boom of the IT/ITES based Service Sector in the late 90s and early 2000, which was the main driver of economic growth, laid the foundation for a digital ecosystem in the country.

Digital sector grows on the basis of underlying telecom infrastructure and an ecosystem of digital services. The Government of India recognised this reality when it launched the Digital India initiative in 2015.

The Digital India initiative consists of three core components: the development of secure and stable digital infrastructure, delivering government services digitally, and universal digital literacy.

Digitalising government services, or e-Governance, is a critical founding block of a digital ecosystem. It forms one of the three critical components of the Digital Ecosystem, and is critical for stimulating digital interactions with both the Private/Public enterprises who offer new digital services and the citizens who are the ultimate beneficiary of the digital ecosystem.

This study seeks to review the development of e-governance and related Government digital services over the last few years, to map the changes between 2014 to 2018. The study maps the changes in terms of new offerings and volume of transactions, and undertakes an impact assessment of these services.

The first chapter defines the methodology adopted for estimating the impact assessment of the services.

Chapter 2 gives an overall reporting of impact assessment in terms of key social parameters identified; Citizen Support, Business Enablement, Financial Inclusion, Agricultural Edge, Healthcare Access and Education Spread. The assessments try to establish the positive correlation between digital delivery of critical services and the benefits it generates. The assessment also identifies the lacunae and thereby scopes of improvement in digital services for each of the critical social parameters.

Chapter 3 is a deep dive of all the critical digital services being offered in terms of a Category Scan of the services. This chapter attempts to assess the specific impact of each of the key services in terms of objectives, outreach and key challenges faced.

The final concluding chapter tries to summarise the key finding to suggest a way forward for the digital initiatives undertaken by the Government.
1. Impact assessment framework for Digital India initiatives: Methodology of the Report

Digital initiatives have been bucketed basis the six key beneficiary sectors; to assess impact.

Impact analysis has been conducted by studying rise in adoption of initiatives in the domain of i. citizen support ii. business enablement iii. agriculture edge iv. health access, v. education spread and vi. financial inclusion.

Thereon key impact metrics have been identified and measured on rise in adoption

Digital India initiatives are one of the early efforts to improve economic efficiency and transparency in the country. With no precursor, impact benchmarking metrics must necessarily involve an assessment of the ‘before’ vs. ‘after’ scenario.

With this premises, growth in e-transactions has been studied from 2014 onward till 2018 and grouped as high (> 50%), medium (20% to 50%), low (< 50%) for across each metrices for the segment.
The impact metrics framework assesses digital initiative on four key elements:

- **Reach and inclusion** indicates the rise in total target group benefitting from the schemes
- **Financial and time saving** indicates the rise in saving to the beneficiaries and GOI in terms of money and time through scheme implementations
- **Quality, accuracy and transparency** indicates the improvement in processes efficiency and transparency for the citizen
- **Opportunity creation** indicates the impact of scheme implementation in welfare and employment generation

Further the six segments have been rated on each of the four elements

Schemes have been identified within each segment that have primary impact along one of the four key elements of reach, savings, quality and opportunity. E-transaction growth in the concerned schemes has been taken as a proxy to indicate the impact rating in the respective element.

Finally, overall impact across segments has been assessed by adding relative weightages to segment ratings

For overall impact study, weightages have been assigned to each element as described below:

- **Reach & Inclusion**: provided equal weightages across categories primarily due to its importance being equally distributed
- **Financial & Time impact**: Business empowerment and Financial Inclusion have high weightage, Agriculture and Citizen empowerment are assigned medium weightage and Education and Healthcare are assigned low weightage.
- **Quality, Accuracy & Transparency**: Provided equal weightages across categories primarily due to its importance being equal for each segment
- **Opportunity creation**: Business empowerment, Education, Healthcare and Citizen empowerment are assigned high weightage primarily due to their capability of being able to create high scale opportunity. Financial inclusion and Agriculture are assigned low weightages as these segment concern with gaining higher efficiency in present opportunity.
2. Impact assessment of Digital initiatives

2.1 Digital India Snapshot 2014 vs 2018
Digital India initiatives have put a thrust on re-engineering and revamping existing government schemes and designing new initiatives to meet changing economic needs. India is forecast to be a USD 5.2 trillion economy by 2027 and contribution of digital services to the GDP is expected to grow 10 X in the same period. As per the World Bank report, a 10% increase in broadband penetration increases the per capita GDP by 1.38% in the developing countries.

The quantum of progress in digital infrastructure, services and empowerment since 2014 have been assessed by capturing rise in user base and number of transactions across key initiatives.

**Digital Infrastructure has successfully created a strong base and is improving on penetration**

Digital India initiative aims to establish digital infrastructure as a utility to every citizen by ensuring availability of telecom, broadband, computers and software across the country.

Maturity of digital infrastructure has grown with setting up strong base of electrification and mobile telecom towers, followed by laying of optical fibre and rise in internet penetration. In the final leg, mobile internet speed has risen, and cost of data has reduced considerably.

Village connectivity to rural roads has grown from 55% in 2014 to 91% in 2018. Internet penetration has increased to around 35% in India, whereas the penetration in urban areas have stabilised at around 65%.

**Digital Service adoption has been growing on the back of rise in public service apps launched in key sectors of health, agriculture and education**

Digital Services have paved a way for integrating mobiles, financial transactions and e-governance services. Few of the applications (e.g., DigiLocker, MyGov, BHIM) have witnessed high adoption. Significant increase in digital payments usage, especially post demonetization, has enabled convenience and savings for the citizens, and provided a medium for the government to track the flow of funds.

Government services through apps have risen by 64%. In Agriculture 99 Lakh farmers were on the digital platform in 2018. Education has seen growth in number of e-books downloads and online appointment booking for major government hospitals has steadily risen.
Empowerment has led to enhanced digital integration of key economic activities for citizens and enterprises

Empowerment of citizens and enterprises is being enabled through (i) creation and linkage of digital identity, (ii) creation of opportunity across sectors and (iii) offering communication platforms with governing bodies.

Digital Empowerment enables citizens to verify and attest using digital documents, avail job opportunities and seek grievance redressal; and enables enterprises to seek funds, tax subsidy and technical support.

Digital Empowerment has observed a significant change in last 4 years with CSC 2.0 centres crossing the previously laid target of 2.5 lakhs.

2.2 Overall Impact

Overall digital initiatives have created high impact in ensuring speed and transparency in services but are yet to create significant opportunity

Overall impact of the key schemes on the economy and citizens has been analysed on the four key elements. Our analysis indicates that e-transaction growth in schemes since 2015 that encourage:

- Reach & inclusion is ~30%
- Financial & time saving is ~120%
- Quality, accuracy & transparency is ~60%
- Opportunity creation is almost stable

Overall digital transactions have grown at a strong pace of 100% year on year growth

A significant growth of e-transactions has taken place between 2016 and 2017 primarily due to key events such as demonetization and widespread adoption of Jio services enabling internet penetration to a wider citizen base. Following reasons enabled the growth of e-transactions between 2016 and 2017:

- Increased bank accounts and bank account transactions
- Acceptance of digital currency transactions
- Integrated Aadhaar-based benefit transfer
Citizen Support

Citizen support initiatives will enable offering deeply personalized opportunities and services to citizens

Initiatives in this segment are broadly classified into bringing in:

i. Digital identity creation, unification and central repository such as Aadhar, Digilocker and e-sign which eases verification and attestation

ii. Digital services delivery platform such as CSC 2.0 that allow citizens to take benefit of digital

iii. Specific services such as digitized life certificate and passport that offer convenience to citizens

iv. Employment opportunity through digitally accessing

The inter-play of the scheme’s paves way for opportunities such as:

- Deeper personalization of services and benefits to citizens
- BPO scheme basis citizen capability assessment at zonal / regional level
- Targeted solutioning of key citizen issues basis their demographics

Citizen support initiatives have created deep reach and transparency but only with cross-utilization of scheme inputs can the opportunity be unlocked

- *Reach & Inclusion*: Aadhaar has achieved a penetration of ~99% of adult population
- *Financial & Time Impact*: Online payment transactions have been growing at a rate of ~30%
- *Quality, Accuracy & Transparency*: CSC 2.0 and Visa processing transactions have enabled accuracy and transparency of processes (growing at ~70%)
- *Opportunity Creation*: These schemes have provided empowerment to the citizen but have been low on opportunity creation

e-Transactions in citizen support have grown 3X each year indicating strong need-gap that citizens have felt

e-Transactions taken place related to services such as Aadhaar, e-Courts and MNREGA have played a vital role in driving the growth rate of 205% between 2015 and 2018. A significant jump of ~400% in Aadhaar based services is observed in CY2017.
Business Enablement

Business enablement initiatives have opportunity to create growth ecosystem where customized support may be offered to enterprises

Initiatives in this segment are broadly classified into bringing in:

i. Entrepreneurship support through start up India initiative that offer funding and tax subsidies

ii. E-filing of returns through MCA ensures transparency and timeliness in filings

iii. Online procurement offers merchant access to a larger supplier base, pricing transparency and speed of transaction

Business entities have seen increasing “Ease of Doing Business” - rank 164 in 2015 to 77 in 2018. An inter-play of schemes may bring in added benefits to firms, such as:

- Advanced e-procurement services that may include credit extension basis financial summary of the buyer
- Sector and size specific financial support to enterprises basis their records

The initiatives have yet to create significant impact on each of the four elements

- **Reach & Inclusion**: A small share of total start-ups recognized under the Start-up India scheme (<5%) have been provided funding, but on the other hand a significant share of Indian enterprises are using MCA 21 portal

- **Financial & Time Impact**: Growth of e-transactions on GeM and e-Procurement portals (growing at ~50%) have provided a medium level saving in time and efforts

- **Quality, Accuracy & Transparency**: e-Transactions on MCA21 portal have remained stable since 2015

- **Opportunity Creation**: Schemes targeted for business entities have not been able to create opportunity creation avenues

Digital adoption of initiatives in business enablement is growing at a medium pace

Several e-procurement tenders have been filed over the portal along with filing and access of annual reports of entities on the MCA portal, which contribute to the rising trend of e-transactions.
Financial Inclusion

Financial Inclusion may aim to not just bring 100% citizens into formal economy but to offer need based financial support and management.

Initiatives in this segment are broadly classified into bringing in:

i. Bank account creation to connect a larger segment of population to formal economy

ii. Encouraging digital transactions to support the growth of cashless economy

iii. Direct subsidy/benefit transfer to beneficiaries reducing fraud and losses

Future potential benefits from expansion of services may include:

- Online financial management for the struggling class, subsequently leading to reduction in need for support
- Sector specific payment solutions for the needy including farmers, truck drivers etc.

Inclusion schemes have been able to bring in substantial impact on savings and transparency but the potential is much higher

- **Reach & Inclusion:** Growth of e-transactions have been at less than 20%

- **Financial & Time Impact:** Increasing e-transactions (growing at 400+% since 2015) for social assistance related benefit provision has provided higher financial and time impact

- **Quality, Accuracy & Transparency:** Online transfer of benefit/subsidy and access to tax information online has provided increased transparency (e-transactions growing at 80+%)

- **Opportunity Creation:** Rise in bank account creation and subsidy transfers enabled further opportunity creation

Enabled by Aadhaar, financial inclusion schemes have grown at a strong pace

E-transactions related to PAHAL and NSAP schemes have been the largest contributors of overall growth for this category. This level of monetary benefit transfer has been primarily driven by linking of all bank accounts with Aadhaar identity, providing fake and duplicate identity removal from the system.
Agriculture Edge

Agriculture initiatives have potential to encourage farmer to implement agri best practices thereby improving farm productivity

Initiatives in this segment are broadly classified into bringing in:

i. Access to information for farmers on market prices in their area and crop education
ii. Crop protection by assessing soil health and increasing reach of insurance
iii. e-Mandi to give best price and speedy transaction to the farmer

Farmers lack resource and motivation to improve farm productivity; hence potential lies in enabling through digitization:

- Accurate assessment of crop quality and align it with market offered rate
- Precise control of crop shortage/excess at national level basis soil quality, e-mandi transaction analysis etc.

Agriculture initiatives need to increase reach and offer sufficient financial impact to farmers to sustain

- Reach & Inclusion: ~10% of total farmers in India are registered on the e-NAM portal
- Financial & Time Impact: Benefit provided, both directly and indirectly, to farmers is still at a nascent stage (transactions on eNAM has been growing at ~15%)
- Quality, Accuracy & Transparency: e-transactions (growing at ~35%) has simplified several processes for farmers, which were earlier consider a complicated and tedious process
- Opportunity Creation: Insurance and soil check has enabled opportunity creation for farmers

Agriculture initiatives need to increase reach and offer sufficient financial impact to farmers to sustain

Farmer web registrations has been growing at a good pace since 2015 and is a major contributor to the overall growth of 47% Y-o-Y in this category.
Healthcare Access

Healthcare initiative have capability to proactively create a healthier nation

Initiatives in this segment are broadly classified into bringing in:

i. Speedy appointments through portal for all government hospitals

ii. Proactive disease control through registering and guiding the patients

iii. Access to lateral services such as blood banks

Primarily target digitization of healthcare ecosystem; potential benefits lie in:

- Wide and deep database creation of health records enabling research on nation’s health
- Prevention and localization of epidemic by timely intervention

Initiative currently have dismally low reach; though have huge potential for financial as well as opportunity impact

- **Reach & Inclusion**: A low share (~15%) of total government hospital bookings happen through digital portals
- **Financial & Time Impact**: Online appointment bookings have been growing at ~45% since 2015
- **Quality, Accuracy & Transparency**: A significant share of blood banks (~60%) are integrated on the mRaktkosh portal
- **Opportunity Creation**: Low share of transactions for disease patients being provided monthly monetary benefits (e-transactions decreasing at ~40% since 2015)

**e-Transactions in healthcare continue to see a slow but steady growth**

Online registrations of appointments have been growing at ~45% since 2015 and majorly contribute to the growth of overall e-transactions in the healthcare sector.
Education

Education initiative can bridge capability gap by offering universal access

Initiatives in this segment are broadly classified into bringing in:

i. Easy and cheap access to course books through e-basta and swayam
ii. Skill development in professional courses
iii. Continuous improvement through performance assessment to educational institutes

Empowering the students with a digital portal helps in solving the problem of lack of enough teaching staff in tier-3 and rural areas. Further benefits can be:

• End to end online education with accredited assessment in far-reaching areas
• Access to higher education to the needy
• Digitally integrated schools in terms of evaluation and teaching modules

Education initiative need to improve reach and inclusion to create sufficient opportunities

• **Reach & Inclusion**: Less than 20% of total students in the country are using these digital portals

• **Financial & Time Impact**: e-transactions have decreasing at a CAGR of 7% since 2015 in the education related services

• **Quality, Accuracy & Transparency**: 70+% of total eligible schools are integrated on the evaluation platforms

• **Opportunity Creation**: e-transactions have been decreasing at ~40% since 2015 related to skill development and education services

Driven by skill development portal, e-transactions in education are seeing steady growth

Access to skill development related services is growing at ~60% since 2015 and is the primary driver of overall growth rate for the category.
3. Key Digital Initiatives

Aadhar

Aadhaar has acted as the backbone for several of other Digital India initiatives

Objective and Stakeholders

Indian government has faced huge losses due to fake and duplicate identity individuals taking advantages of government benefits, especially due to lack of an individual identification number.

UIDAI launched Aadhaar in 2009 to curb such problems in India, thereby providing a unique identity reference number for every citizen of the country named which is robust enough to eliminate duplicate and fake identities.

Implementation progress

- As of Dec 2018, a total of 1.2 Bn Aadhaar cards were issues by UIDAI, which covers ~90% of Indian population
- Estimate of around INR 90,000 crore savings until 2018 through Aadhaar and related initiatives (Ujjwal, PAHAL, etc.)
- For the FY 2018, the total savings amounts to ~INR 33,500
- Estimated saving of INR 77,000 crore through Aadhaar every year (World Bank report)
- 63.5 crore bank accounts have been linked with Aadhaar, reducing duplicate beneficiaries of subsidy benefits

Aadhaar use cases

- Reduced duplication of accounts and false identities
- Providing identity for the entire population of the country
- Linking with bank accounts for subsidy and benefit transfer
- Improved authentication of other identities such as mobile verification, PAN, ration card, etc.
- Academic scholarship program and crop insurance for farmers have been primarily driven by Aadhaar identities

Challenges faced

- Security and data leaks due to lack of effective cybersecurity methods and data protection policies
From a citizen's point of view, challenges of network connectivity and last mile delivery hinder active participation.

Lack of an IT ecosystem that is interoperable across systems.

Possibility of data misuse of 1.3Bn India population.

Digilocker

Digilocker has enabled reduction of time and effort for several government and private offices.

Objectives and Stakeholders

Digilocker was launched in July 2015 with the aim of:

- Easy submission of documents to several requesting organizations which typically took 1-3 days of processing time, will take place at the click of a button.
- Central repository of storing all documents with access control for registered users.

Implementation Progress

<table>
<thead>
<tr>
<th>Share of total documents available on Digilocker</th>
<th>Share of total users (% penetration)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aadhaar Card</td>
<td>35%</td>
</tr>
<tr>
<td>PAN Card</td>
<td>10%</td>
</tr>
<tr>
<td>LPG Subscription Voucher</td>
<td>7%</td>
</tr>
<tr>
<td>2 wheeler insurance policy certificate</td>
<td>7%</td>
</tr>
</tbody>
</table>

Growth of # registered users on Digilocker (Cr)

- 1.75
- CAGR 76%
- CAGR 286%

1.5% Population adoption of Digilocker (Dec '18)

108 Issuer Organizations

34 Requestor Organizations

Note:
1. Issuer organizations include UIDAI, Ministry of Transport, NIA, etc.
2. Requestor organizations include Zerodha, NSE, UPSC, BankBazar, etc.
DigiLocker use cases

- Individuals can get their documents **verified and e-KYC procedures** done by providing access to their documents stored on DigiLocker. Several organizations such as Zeroth, Bank Bazar, Bajaj Insurance, etc. accept DigiLocker stored documents through their portal. DigiLocker has saved such institutions ~INR 75cr. due to processing documents through DigiLocker

- Several government authorities such as Airport Authority of India, Traffic Police and Income tax department accept DigiLocker stored documents for **identity verification**

- Academic institutions such as CISCE, CBSE and several state boards push **academic records** (mark sheets, passing certificates, etc.) onto DigiLocker where students can access and download

- Registered users can enable self-attestation of documents using e-Sign facility, expediting applications and transactions at several government and private requestor organizations

Challenges faced

- Perception of security of documents stored in public cloud is low as cybersecurity category is evolving. Several efforts are made by GOI to secure digital transactions / access (CERT-IN and Cyber Swachhta Kendra initiatives under Digital India)

- Adoption of DigiLocker is dependent on penetration of internet across India (~40% of Indian population has access to internet in 2018)

- Digital literacy is also hindering adoption of DigiLocker as ~50% of population having access to internet does not possess digital literacy (ability to find, consume and create digital content)

**e-Sign**

*e-Sign reduces forgery and enables authenticated verification of identity*

**Objective and Stakeholders**

With 51 ministries in the Central government, there is tons of paperwork which every government office handle.

e-Sign was launched to provide a mechanism to replace manual paper-based signatures with digital signatures using any device.

**Savings:**

\[
\text{\textbf{4.35cr}} \times \text{\textbf{INR 4}} = \text{\textbf{INR 17.5cr}}
\]

E-Signs (bill 2017) Cost reduction per sign Total savings
e-Sign use cases

- 5.4cr e-filing of IT returns till Aug 2018, contributing to ~80% of total IT returns filed till Aug 2018
- E-Sign can be used at multiple platforms such as DigiLocker, Tax filing, passport, educational forms, etc.
- Strict authentication procedures due to Aadhaar-OTP based verification
- E-Sign facility provided to only Aadhaar card holders reducing duplicate and fake identity
- E-sign facilitates individuals, businesses and government departments for electronically signing a document, promoting e-Governance initiatives

Challenges faced

- Adoption is dependent on availability of infrastructure at government offices and other businesses
- Limitations to the type of documents where e-sign is applicable such as wills, power of attorney, a trust, etc.
- Perception of insecurity accessing documents online and lack of internet / mobile penetration (only 35% of Indian population have access to internet in 2018)
- Security and data leaks due to lack of effective cybersecurity methods and data protection policies

Indian BPO Promotion Scheme (IBPS)

The BPO scheme has enabled a creation of ~1 lakh (main + support) jobs in Tier-2+ cities

Objective and Stakeholders

IT services sector contributed to ~5% of Indian GDP in 2017 and ~85% of IT revenue is generated from metro cities. There was a need to generate incremental employment opportunities with special focus on Tier-2+ cities.

Indian BPO Promotion Scheme (IBPS) was launched in 2014 with the following objectives:

- Create employment opportunities in selected Tier-2+ cities under IT / ITES industry
- Generate investment opportunities for Tier-2+ cities to receive investments from IT / ITES sectors
- Enable IT / ITES sector to expand outside Metro / Tier-1 regions
Implementation progress

- AP (16%) and TN (14%) contribute to one-third of total seats setup through BPO scheme
- A total of ~240 organizations have setup various centres through the BPO scheme generating a total of 1 lakh+ employment opportunities
- 66 promotional events have been conducted across several tech parks in metro and tier-1 cities

IBPS use cases

Estimated cost savings of 10-25% to BPO organizations by setting up their operations in smaller cities compared to metro

- BPO schemes have led to job creation, creating an opportunity benefit which is assessed to the tune of ~INR 1980 cr
- Scheme provides financial support of CAPEX / OPEX investments up to INR 1lakh/seat and special incentives towards employment of women and specially enabled individuals
- Several IT service organizations such as Karvy Services Pvt. Ltd., Inspiredge IT Solutions, etc. have setup BPO centres in smaller cities in AP, MP and UP
- Efficient and transparent online procedure for organizations to apply for this scheme benefits has been setup

Challenges faced

- Lack of talent availability in smaller cities for organizations
- No existing presence of the entities in smaller cities brings in challenges of coordinating across multiple locations
- Adoption also depends upon state-level incentive schemes

Jan Dhan Yojana

*Jan Dhan Yojana is a critical project for the grander vision of promoting digital payments.*

Objective and Stakeholders

Bank account penetration among Indian population was 53% in 2014. Financial inclusion among rural population was a challenge for government of India. To solve this problem, GOI had launched PM Jan Dhan Yojana, as part of Digital India initiative, with facilities such as:
DIGITAL INDIA: 2014-2018

- Zero balance account creation
- Debit card and cheque facility
- Access to insurance and loan products
- Remittance facility

Implementation progress

- More than 32 crore bank accounts have been opened under Jan Dhan yojana
- ~60% of total Jan Dhan accounts were opened post demonetization
- Women account for nearly 50% of total bank accounts opened
- UP (15%) and Bihar (11%) contribute to the two largest states for Jan Dhan accounts opened till date
- INR 80k crore has been deposited in JDY accounts with SBI contributing to 25% of this amount

JDY use cases

- Enables government to efficiently transfer subsidies to right beneficiaries
- The total bank account savings for the citizens could be estimated at the interest rate of ~5.25% on total deposits of INR 80,000 which amounts to ~INR 4200 Cr
- Promotes usage of digital currency of around 1% of total digital currency (approx. cost of physical currency is 1%)
- Promotes safer saving mentality (instead of other methods in rural areas) and usage of debit/credit cards and mobile banking
- Increases awareness and reach of loan products among rural population
- Provision of accidental insurance to rural beneficiaries
- Easy transfer of money between two individuals and between individual and business

Challenges faced

- Unavailability of ATMs and banks in nearby regions of rural areas
- Low understanding and confidence on digital payment methods such as debit / credit cards, online / mobile banking, etc.
DIGITAL INDIA: 2014-2018

- Lack of awareness on insurance and loan products available through bank account creation to low-income groups
- Inefficient IT infrastructure available at banks positioned at rural areas

DigiDhan

Promotion of digital payment instruments and mechanisms like UPI, BHIM, RUPAY are some of the critical Government initiatives to promote cashless transactions.

Objective and Stakeholders

In 2012-13, cash accounted for 90% of the total monetary transaction in India and the cost of handling physical currency is estimated to be ~1% of the total currency in circulation.

In order to reduce the cost of handling money, DigiDhan was launched to:

- Facilitate seamless digital payments and promoting cashless economy
- Report, monitor and analyse digital payments to make the target of 2500 crore transaction is achieved in the year 2017-18

Use Cases

To promote digital transactions, cashback scheme was launched for consumers and merchants. The benefit ranged from INR 100 - 300 in a month for a merchant and for customer from INR 25 – 500 per month

- Two schemes were launched which were operational between 25th December ’16 to 14th April ‘17
  - Lucky Grahak Yojana: Applicable to customers using digital payment modes such as RuPay Card, BHIM and UPI. Monetary incentive was provided to lucky winners
  - Digi Dhan Vyapar Yojana: Applicable to merchants accepting digital payment modes with monetary incentives provided to lucky winners

Challenges faced

- Lack of technology infrastructure (POS machine, internet, etc.) availability at several merchants in rural areas
- Lack of availability of BHIM app in different languages hinders to its adoption in rural areas
• Presence of outdated hardware/software at merchant’s end prevents smooth transaction process
• Low understanding and confidence on digital payment methods such as debit/credit cards, online/mobile banking etc.

Direct Benefit Transfer (DBT)
*DBT has enabled a significant savings of ~INR 90k cr for the Indian government*

**Objective and Stakeholders**

Duplicate and fake LPG connections, bogus jobs / pensions include a transaction cost of 5-15% of the amount / subsidy being transferred to the beneficiary.

Direct Benefit Transfer scheme was launched to overcome all these issues and provide:

• Identity verification and fraud reduction
• Transparency and efficiency in government system
• Reduced paper work and faster flow of information

**Implementation progress**

• In kind schemes provide kind benefits provided to beneficiaries from GOI through a beneficiary. Schemes include PDS, Ujjwala Yojana, Mid-day meals, etc.
• Estimated savings of ~90k cr. is enabled through DBT scheme till March ‘18

**Use Cases**

• Total DBT funds of 5.9 Lac Cr have been transferred to the beneficiaries as of Jan ‘19
• 84% out of 3.33 lakhs pension beneficiaries in Krishna district have been brought into the new project
• Total amount of fund transferred in FY2018-19 under major schemes:
  • PAHAL: INR ~33,000 Cr
DIGITAL INDIA: 2014-2018

- MGNREGS: ~33,600 Cr
- PDS: ~12,500 Cr
- Scholarship Schemes: ~5,300 Cr

- Termination of fake and duplicate LPG connections have resulted in savings of INR 45cr in Adilabad and INR 120cr in East Godavari districts of Andhra Pradesh

Challenges faced

- ~20% of adult Indian population do not have a bank account, which hinders further adoption of DBT scheme
- Low density of banks and ATMs in rural areas (12ATMs/lakh population in rural Karnataka (March ’18) compared to 52 ATMs/lakh population in urban areas of Karnataka
- Lack of awareness of schemes benefits to individuals in low-income groups
- Lack of financial and digital literacy among rural India population

Unified Payments Interface

*UPI base digital payments have observed a ~300% annual growth, primarily driven by mobile based payments and P2P transfers*

Objective and Stakeholders

Cost of handling physical currency is estimated to be ~INR 5800 crore in FY2018. UPI aims at promoting digital currency transactions and transfers to reduce this burden on the Indian economy, with a target of achieving 25 bn transactions by March 2018 and 30 bn by March 2019.

Implementation progress

- Total transactions in CY18 stand at 20.3Bn, achieving ~80% of the target set by GOI
- 23.5bn transactions have been performed till Dec ’18 using UPI, which relates to 78% of CY19’s target
- # of registered banks on UPI: 129 (Dec ’18)
- BHIM drove the adoption of UPI based transactions in 2016 and slowly private players adopted UPI based method for transactions
• UPI based transactions contribute to 27% of total digital transactions in Dec ‘18 but have a share of only 6% in value of transactions

• Average transaction value for a UPI based transaction was ~INR 2k compared to an ~INR 7k for other modes of digital transactions, indicating a lower value on UPI platforms

UPI use cases

• Several banks such as ICICI, HDFC, Yes Bank, etc. in tie-ups with mobile wallets such as GPay, PayTM, etc. have implemented UPI based transfers to enable **P2P transfer**

• UPI transfers have been driven primarily due to the rise of **wallet-based payments** on platforms such as Flipkart, Amazon, Ola, Uber, Zomato, Swiggy, etc.

• Several **other online platforms** such as IRCTC, utility bill payments, etc. and many **offline merchants** have accepted UPI based payment modes using QR code

• Three level Authentication through device ID or mobile number, bank account linked to the app, and UPI Pin to complete the transaction, making it very secure

Challenges faced

• Growth of UPI based volume transactions (CAGR - ~300%) are dependent on acceptance / growth of digital wallets (CAGR - ~130%). Wallets are more mature compared to UPI based transactions

• Credit / Debit cards contribute to a share of ~40% compared to UPI’s 27% market share

• Lack of financial literacy (financial awareness along with money management and financial planning)

• Insecurity for making online transactions and lack of internet / mobile penetration (only 35% of Indian population have access to internet in 2018)
Digital AIIMS

Digital AIIMS platform has enabled AIIMS to better cater to its existing patients and also reach out to remote parts of the country through tele-consultation technology.

Objective and Stakeholders

AIIMS Delhi’s infrastructure includes 55 departments, 2000 doctors, 5100 nurses and 35 lakh OPD Patients visiting annually. There were various problems faced at AIIMS due to mismatch of infrastructure availability and public grievance, such as:

- Long waiting hours
- Manual Paper Work
- Inefficient time allocation
- Being unable to cater outside catchment area

Digital AIIMS was launched as part of Digital India initiatives to provide a solution to such problems by streamlining and digitizing current processes and ensure efficient usage of available resources.

Implementation progress

- Digital AIIMS system is live at all 8 AIIMS hospitals accepting OPD registrations
- The online booking through e-hospital has gown 1.5 times from 1cr in 2017 to 1.5cr 2018

Digital AIIMS Use Case

- Convenience of online appointment booking thereby reducing long waiting hours by around 5-6 hours per patient
- Waiting time to get an appointment reduced from ~6 months in 2012 to ~1.5 months in 2016
- Central storage of all patient records and diagnosis reports for easy access to doctors and patients.
- Efficient treatment by doctors due to convenient access to patient history
- Rural Population and population outside AIIMS catchment area now have access to quality doctors through video conferencing facility
- Single portal for payments reduces burden on patients and provides transparency in pricing structure

Challenges faced

- Available infrastructure at AIIMS to cater to a largest audience is a growth hinderance in itself
- Low turnout ratio for prior online booked appointments turns out to be a loss of efficiency for doctors and other infrastructure, initially the turnout percentage was 50% in 2014
• Availability of enough slots in online booking for patients according to their needs

e-Hospital

e-Hospital is highly adopted in Delhi as 70+% of government hospitals are registered on the portal

Objective and Stakeholders

As per 2013 statistics, every government hospital caters to the needs of ~35k population. Lack of enough doctors / nurses and infrastructure available at government hospitals, a hospital management system was needed to ease the trouble of patients and doctors.

E-hospital was setup to increase accountability and efficiency of available resources by providing the following:

• Regulating traffic by enabling online booking of appointments
• Ensuring efficient usage of doctor / nurse time
• Centralized health record database for future references, thereby minimizing errors while treating a patient
• Access to blood bank availability status providing convenience during stages of emergency

Implementation Progress

• Achieved a total of ~7cr OPD registrations at 300+ partner hospitals
• Access to e-records on the hospital digitized portal
• Registered hospitals have reached 320 in 2018, compared to 120 in 2017
• Delhi, UP and Karnataka contribute to ~65% of total e-Hospital portal transactions since its inception in Sept ‘15
• Karnataka and MP contribute to 40% of the ~320 of total hospitals registered on e-Hospital portal
• Delhi contributes to only 9% of the 320 hospitals registered one-hospital portal but contributes to 25% of total patient registration since inception in Sept ‘15

e-Hospital use cases

• Providing accessibility of patient records across multiple hospitals and scenarios, enabling better data to the doctor for efficient treatment
• Access for diagnostic reports to doctors and patients providing convenience and paperless procedures
DIGITAL INDIA: 2014-2018

- Single portal for patients to make all healthcare related payments
- Access to govt. hospitals with the click of a button
- Cost and effort saving for hospitals / clinics and insurance companies.
- The total cost saving per hour is estimated to be 595 Cr (Total appointments (~7Cr) * Cost saved per hour (Rs 85)

Challenges faced

- Penetration and acceptance of e-hospital platform is dependent on increased penetration of internet in rural areas of India
- Availability of necessary IT infrastructure to enable digital appointment booking and record maintenance at government hospitals
- Lack of digital literacy at government hospitals would act as a hindrance to increased adoption of e-hospital initiative

National Agricultural Market (e-NAM)

*e-NAM provides convenience for the farmer, but it has a long way ahead as only ~10% of farmers are using the portal in 2018*

Objective and Stakeholders

There are several intermediaries in the process of flow of agricultural goods from farmers to end clients. APMCs in Karnataka charge 1.5% of market fee and 2% is charged by commission agents for every transaction, leaving farmers with a lower margin on their income.

eNAM was setup with the aim to digitize this process and reduce intermediaries and increase profits to farmers. eNAM provides the following services:

- Nationwide e-market platform for farmers
- Registered trader license valid across all states
- Levying fees at a single point of the purchase process

Implementation progress

- e-NAM has been able to achieve its target of integrating 585 mandis on its portal by March 2018, representing around 11% of Indian farmer population and 3% of agricultural output
- UP (17%), Gujarat (14%), Maharashtra (10%) and MP (10%) contribute to 50% of total mandis mapped on the e-NAM portal

18 states
Mandis mapped from
585
1.4 Cr
Farmers on e-NAM portal
1.2 Lakh
Traders mapped
e-NAM use cases

- Better price discovery for farmers through e-auction facility
- Better margins for farmer’s produce due to removal of intermediaries in the selling process
- eNAM portal revenue has accrued to the tune of ~INR 34,00 cr for the FY 2018. It is expected to increase in time as the number of farmers that use several online schemes are increasing which will bring in transparency of the processes and provide empowerment
- Enables farmers to sell at mandis from other states as well, using a single platform
- Merchants by getting them a better price for specific quality of produce due to e-auction and removal of intermediaries and their fees
- Mandis with convenience and cost saving on reduced book keeping efforts / reporting systems

Challenges faced

- Increased adoption depends on availability of IT infrastructure at registered mandis across the country
- Lack of technical expertise at State Agriculture Depts. and low internet penetration among rural farmers
- Due to technical limitations, manual trading data is being fed into the portal instead of e-auction taking place
- Lack of sufficient warehousing capacity at each APMC for farmers to store their produce and avoid distress sale

Kisan Suvidha

The app for farmers providing information on weather, dealers, market prices, agro advisories, plant protection, IPM Practices etc is targeted to resolve information asymmetries in the agro-sector.

Objective and Stakeholders

Agricultural sector employs ~50% of total Indian workforce (2018). Farmers / traders face issues such as:

- Hoarding of produce prices in the market
- Inefficient record maintenance across the industry
- Lack of real-time information of weather, price of goods, etc.
- Lack of transparency in the agricultural ecosystem
Kisan Suvidha scheme was launched in 2015 bring in empowerment to the farmers by providing updated and real-time data.

**Kisan Suvidha use cases**

- Empowers farmers with information on various details such as weather, market prices, seeds, fertilizers, pesticides, agriculture machinery, dealers, plant protection and IPM practices etc.
- Enables agents to track inventory sold / available at hand, current market prices of goods,
- E-auction facility provides competitive prices for farmers
- Provides APMC agents to easily extract information regarding revenue generation, damaged goods, etc. in a mandi or region

**Challenges faced**

- Unavailability of several mandis adopting this platform
- Lack of awareness of schemes and benefits of Kisan Suvidha app among rural area farmers
- Low digital literacy in rural areas (80% of Indian population lacks digital literacy)

**PM Fasal Bima Yojana**

**Objective and Stakeholders**

Indian Govt. sponsored crop insurance schemes started since 1990s such as Comprehensive Crop Insurance Scheme (CCIP), National Agricultural Insurance Scheme (NAIP), National Crop Insurance Programme (NCIP). These schemes had issues such as delayed payment to beneficiaries, improper maintenance of beneficiaries database, improper track of disbursements, non coverage of small farmers (less than 10% of farmers insured their crops in 2012-13).

PM Fasal Bima Yojana was launched in 2016 to overcome all these issues with the objectives of:

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events
- Stabilizing the income of farmers and encouraging them towards usage of innovative and modern agricultural practices
- Ensuring flow of credit to the agriculture sector
Implementation progress

- ~16% fall in the number of farmers under PMFBY from 57.5 million FY 2016-17 to 47.9 million in 2017-18.
- The gross premium increased by 9.8% to Rs 24,352 crore in 2017-18 from the last year. As on November 2018, ~97% of the claims were settled for the year 2016-17 and 90% claims settlement for 2017-18.
- As of October 2018, 91% of the claims in Himachal Pradesh and 84% claims in Tamil Nadu remained unsettled for 2017-18.
- During 2017-18 Kharif season, the total premium collected was Rs 17,796 out of which paid out claims were 2,767, thereby the insurance companies making a profit of 85%.

Features of crop insurance scheme

- Types of crop covered are Food crops (Cereals, Millets & Pulses), Oilseeds and Horticultural crop (fruits, vegetables, nuts etc).
- Crops are insured under various stages of production
  - Sowing/Planting: Deficit rainfall or adverse seasonal conditions
  - Standing Crop: Condition such as drought, flood, storms, pests and diseases etc.
  - Post-Harvest: Cyclone and cyclonic rains and unseasonal rains
  - Localized Calamities: Hailstorm, landslide, and Inundation
- The types of insurance companies working under this scheme: 5 Public (SBI General Insurance, Agriculture Insurance Company), 12 Private (ICICI, HDFC)

Challenges faced

- Lack of awareness about benefits of insurance products to farmers
- Inefficient settlements to farmers who have filed for claims. Cases have been noted of farmers from TN receiving a settlement of INR 7-15 against their claims of crop damage
- Premium payment is considered a burden by the farmers
- High actuarial premium being charged ranging from 1.5-5% is also a concern and leading to fall in the number of farmers opting for crop insurance
- Delays in assessment of crop loss by insurance companies
e-Basta
Adoption of e-Basta scheme is highly dependent on factors such as IT infra at schools and publishers adopting the platform

Objective and Stakeholders
To overcome challenges of physical books to students as burden, limited reach of quality schools and teachers in the remote areas, the initiative aims:

- To promote e-learning by making school books accessible in digital form as e-books
- Bringing together publishers, schools and students on the same platform

E-Basta Use Cases
- As of Jan, '19, ~5000 e-Basta modules are available and 1.2 lacs e-content downloads were made on the portal
- Easy upgrade of syllabus through electronic medium for publishers and academic institutions
- E-Basta facilitates inclusion of other resources like animations, audio books, videos, etc. enabling interactive learning
- E-books are higher margin products for publishers as it eliminates the major cost of printing and transportation

Challenges faced
- Insufficient technology infrastructure at schools and other institutions hamper its widespread usage
- Lack of digital literacy among teaching staff in government schools
- Availability of quality content from publishers (currently there are only 11 publishers publishing content on e-Basta portal)
Study Webs of Active –Learning for Young Aspiring Minds (SWAYAM)
~34 lakh students have enrolled on Swayam portal to access 1550+ MOOC courses available by Aug 2018

Objective and Stakeholders
With a high unemployment rate in 2016 of ~4%, there was a need to provide skill-based training for several unemployed citizens in India.
Swayam was launched in July 2017, to provide a platform for self-learning portal for students and individuals.

Swayam use cases
- A total of ~3.4mn registered users (Dec ‘18) on Swayam portal
- National coordinators are involved to provide quality content on the portal such as NPTEL, UGC, NCERT, IIMB, IGNOU, etc.
- Skill development for a varied set of students and working professionals interested in up-skilling themselves
- Free of cost learning modules for lectures from Class 9 to post-graduation though course completion certificates are provided at a cost
- A solution to the problem of quality teaching resources at several schools / universities in India

Challenges faced
- Insufficient infrastructure at schools and other institutions hamper its widespread usage
- Low digital literacy in rural areas (80% of Indian population lacks digital literacy)
- The need to maintain quality of courses on the portal
4. Way forward in Digital Initiatives

To overcome the issues of low reach, building opportunity creation and overall impact and transparency, government has initiated several schemes and modified targets of existing schemes. Below are some details about how the government plans to improve low impact areas and bring a positive impact in the economy:

- **Financial Inclusion:**
  - BHIM is expected to support 22 languages (13 at present) in near future which will expand its reach in the rural areas significantly.
  - The real benefits of DBT under fertilizer subsidy is expected to be realized in 2019 and 2020, aimed at plugging losses and fast-tracking payments.
  - UPI Transactions are expected to account for 50% of digital transactions by March 2023, therefore paving the way for BHIM’s growth.

- **Agriculture:**
  - In June 2018, under eNAM scheme, Government plans to connect over 22,000 GrAMs (Gramin Agriculture Market) in the next few years.
  - To provide better grading and assaying services, the Agriculture Department is looking at looping in AGMARK for better certification.

- **Education:**
  - The government expects an increase in the number of users of SWAYAM to 3 crores in next few years from 24 lakhs in 2018.
  - Focus on improving digital literacy in the rural areas as less than 25% of the farmers have basic knowledge of using digital apps and only 12-15% uses the apps in real terms.

- **Empowerment:** The government plans to extend the DigiLocker reach to Central and State ministries, including the Agriculture ministry as a major segment.

To expand reach and creating opportunity by providing funds under various schemes.

To improve quality accuracy and transparency in the system.

To bring in more schools and students on the online platform.

To bring transparency in the system for agricultural processes.

To expand the reach to citizens benefitting from the schemes.

To bring in more schools and students on the online platform.
• **Healthcare:** Creating an integrated digital health platform and enable creation of electronic health records for the 1.3 billion people of India

• Enabling infrastructure by establishing 4lakh public WIFI hotspots by 2020. Other focus remains on covering all the 2.5 lakh Gram Panchayats with optical fibre by 2019 under the BharatNet program

The various services identified in this study are still work in progress, which will be fine-tuned over the years. The key challenges identified in this study need to be properly addressed to ensure success of these initiatives.

With the National Digital Communication Policy (2018), a visionary document for the physical infrastructure of digital communications in India, already in place, it is expected that many of these services will have higher adoption as affordable internet reaches the farthest corners to the last user in India.

It is well recognised that adoption of digital telecom services ride demand generated by the various internet services offered. The present spurt of growth in internet adoption for instance rides on the popularity of social networking services and presently VOD services.

With the maturation of the various digitalised social sector services under e-governance, these services have the potential of emerging as the driver of higher internet adoption in the country.
### Data Source

<table>
<thead>
<tr>
<th>#</th>
<th>Section</th>
<th>Links</th>
</tr>
</thead>
</table>
| 1 | Digital India initiatives: An Overview | [https://digitalindia.gov.in/di-initiatives](https://digitalindia.gov.in/di-initiatives)  
[https://indianexpress.com/article/opinion/editorials/mission-impossible/](https://indianexpress.com/article/opinion/editorials/mission-impossible/)  
[https://www.ibef.org/industry/telecommunications.aspx](https://www.ibef.org/industry/telecommunications.aspx)  
[http://www.ebasta.in/](http://www.ebasta.in/)  
DIGITAL INDIA: 2014-2018


https://telecomtalk.info/average-per-gb-data-price-rs18/175423/

http://usof.gov.in/usof-cms/NOFN.jsp


https://www.livemint.com/Technology/B8yBqQxob9WWEeG2mK/Keep-your-Aadhaar-other-docs-safe-Shift-to-DigiLocker-app.html


https://eprocure.gov.in/eprocdashboard/


https://www.mygov.in/

3 Category Scan DigiLocker

https://digilocker.gov.in/about.php

https://digilocker.gov.in/public/dashboard#1
DIGITAL INDIA: 2014-2018

http://dashboardehospital.gov.in/dashboard-testing2/DashboardNewChart.xhtml


https://www.ibef.org/industry/healthcare-india.aspx

https://www.livemint.com/Politics/DTNiuBiZ5PaSEzh3iZCeBK/Healthcare-Digital-adoption-to-drive-growth.html


http://delhi.gov.in/wps/wcm/connect/DoIT_Health/home/hospitals/delhi_govt_hospital

e-NAM

https://www.enam.gov.in/enam/


https://www.financialexpress.com/opinion/creating-a-national-agriculture-market/1183317/

Aadhar

https://indianexpress.com/article/india/gas-to-scholarship-for-aadhaar-holder-no-1-card-is-only-about-access-to-govt-services-5376275/


https://www.hindustantimes.com/analysis/aadhaar-has-built-a-strong-base-for-india-s-digital-achievements/story-FdH9dLuR9tM4C9oNpleJ.html

https://www.livemint.com/Opinion/HoDuAuSYkuz1aMrl7C4FcN/Direct-Benefits-Transfer-An-idea-whose-time-has-come.html


https://www.ideasforindia.in/topics/governance/direct-benefits-transfer-an-idea-whose-time-has-come.html

MyGov

https://www.mygov.in/overview/
https://en.wikipedia.org/wiki/MyGov.in

Jan Dhan

https://www.pmjdy.gov.in/Archive
https://www.thehindu.com/opinion/op-ed/the-jan-dhan-yojana-four-years-later/article24017333.ece

DigiDhan


https://digipay.gov.in/dashboard/About.aspx
http://164.100.60.23/dashboard/Default.aspx

Swayam

https://swayam.gov.in/About

e-Sign

http://cca.gov.in/cca/?q=eSign.html
http://www.cca.gov.in/cca/
DIGITAL INDIA: 2014-2018

http://www.businessworld.in/article/E-Learning-is-Transforming-The-Face-Of-Education-In-India/01-12-2018-16477/

https://economictimes.indiatimes.com/industry/services/education/online-education-will-be-a-2-bn-industry-in-india-by-2021-google-kpmg/articleshow/58913744.cms

https://www.cdac.in/index.aspx?id=print_page&print=st el eb asta

https://www.hindustantimes.com/delhi-news/the-e-way-out-of-heavy-school-bags/story-dgRdH3v5nSWYE02N6kt0.html

https://trak.in/tags/business/2015/06/30/ebasta-school-digital-library/

https://www.pressreader.com/


Kisan Suvidha, Crop Insurance

http://www.kisansuvidha.com/why-us/


https://www.thenewsminute.com/article/are-modi-govt-s-snazzy-kisan-apps-really-helping-indian-farmer-62001


https://en.wikipedia.org/wiki/Agricultural_insurance_in_India


https://www.livemint.com/Opinion/57uPiRRsw8hDiacfUg0N/Making-crop-insurance-work-for-Indian-farmers.html

http://agricoop.nic.in/sites/default/files/AGRICULTUR%20INSURANCE-Credits.pdf

4 Way forward in Digital Initiatives

http://www.niab.org.in/0W/DigitalIndiaPresentation.pdf
http://pib.nic.in/newsite/PrintRelease.aspx?relid=181707
Other Links


http://iec.edu.in/blog/digital-india-opportunities-challenges/

https://www.thehindubusinessline.com/opinion/digital-revolution-will-transform-india/article24130374.ece


https://etaal.gov.in/etaal2/auth/CentralChart.aspx


https://www.pmgdisha.in/


http://pib.nic.in/newsite/PrintRelease.aspx?reId=151377
About IAMAI

The Internet and Mobile Association of India [IAMAI] is a young and vibrant association with ambitions of representing the entire gamut of digital businesses in India. It was established in 2004 by the leading online publishers, but in the last 14 years has come to effectively address the challenges facing the digital and online industry including online publishing, mobile advertising, online advertising, e-commerce, mobile content and services, mobile & digital payments, and emerging sectors such as fintech, edu-tech and health-tech, among others.

Fourteen years after its establishment, the association is still the only professional industry body representing the digital and mobile content industry in India. The association is registered under the Societies Act and is a recognized charity in Maharashtra. With a membership of over 300 Indian and MNC companies, and with offices in Delhi, Mumbai, Bengaluru and Kolkata, the association is well placed to work towards charting a growth path for the digital industry in India.

Contact:
Dr Amitayu Sengupta amitayu@iamai.in

About RedSeer

We have emerged as the largest consumer facing consulting firm in India and #1 in the Indian e-commerce market. Driven through original and innovation research methodologies.

- >70% of the funds invested in India track portfolio performances/new investment efficacy through us
- >90% of GMV in Indian market rely on us for performance evaluation programs
- We have advised on more than $23Bn of investment decisions through our commercial due diligence
- We have the largest repository on knowledge in the sector along with best in class team of consultants
- Redseer powered the Flipkart & Walmart deal
- We have conducted 2000 + engagements across consumer facing business: Internet, Healthcare, Automotive, Education, Retail/ CPG
- And we are Industry thought leaders in internet, healthcare and Retail/ CPG