



Building National Digital Public Infrastructure for enabling Inclusive Ecosystems: India's Journey

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Why Digital ID matters

Access to Financial Services

Enables Inclusion

Low Onboarding Costs

Reduction in Frauds

Delivery of last-mile e-governance services

1 Bn

people globally lack legally recognized ID

3.4 Bn

people cannot use their IDs on Digital Channels

1 in 2 women

in low income countries do not have an ID

India before 2010

- Lack of a single **Digitally Verifiable ID**
- Large **UNBANKED** population
 - **less than 20%** Banking penetration
 - **~10 km** average Distance to Bank
- \$50 Bn annual spends
 - Subsidies/ State Welfare Programmes
 - **20-40% leakages**
- High cost of KYC – **Rs. 1000+**

CHALLENGES

Accessibility

Affordability

Awareness

The biggest challenge was the ability to IDentify 'oneself'

National Identity Programme

Addressing the Digital Divide

People using
Smartphones

People using
Feature phones

People without
phones

India initiated one of the largest
Digital Identity Programmes

1.2 Bn+ citizens

65%+ rural base

640,000 villages

100+ Active languages



Guaranteeing availability

1

Effective Operating Model

2

Ensure Interoperability

3

Establish Regulatory Framework

AADHAAR

The 'foundational' Identity

Fostering demand

4

Deliver value through multiple touchpoints

5

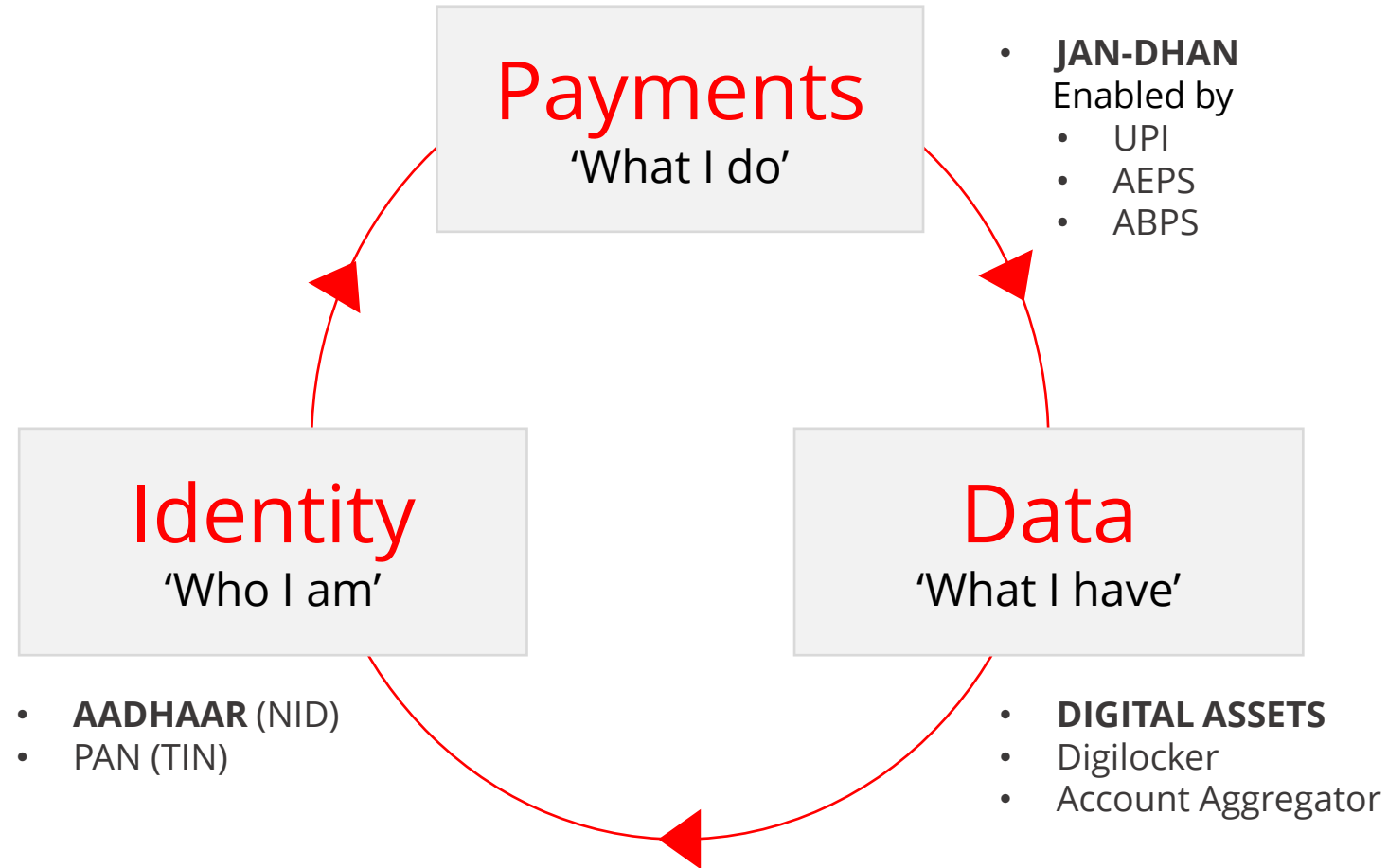
Consistent & Positive Experience

6

Establish User Trust



3 foundational Digital Public Infrastructure (DPI) building blocks



...to accelerate digital and financial inclusion



1.36 Bn+ Unique Digital Identities Issued

14 Bn+ e-KYC Transactions

90 Bn+ Digital Authentications

80%+ BANKED population

<Rs. 5 Cost of KYC

470 Mn+ Bank Accounts opened

56% for women



Mobile phone and Internet Penetration

1Bn+ Mobile Connections

800 Mn+ Internet users

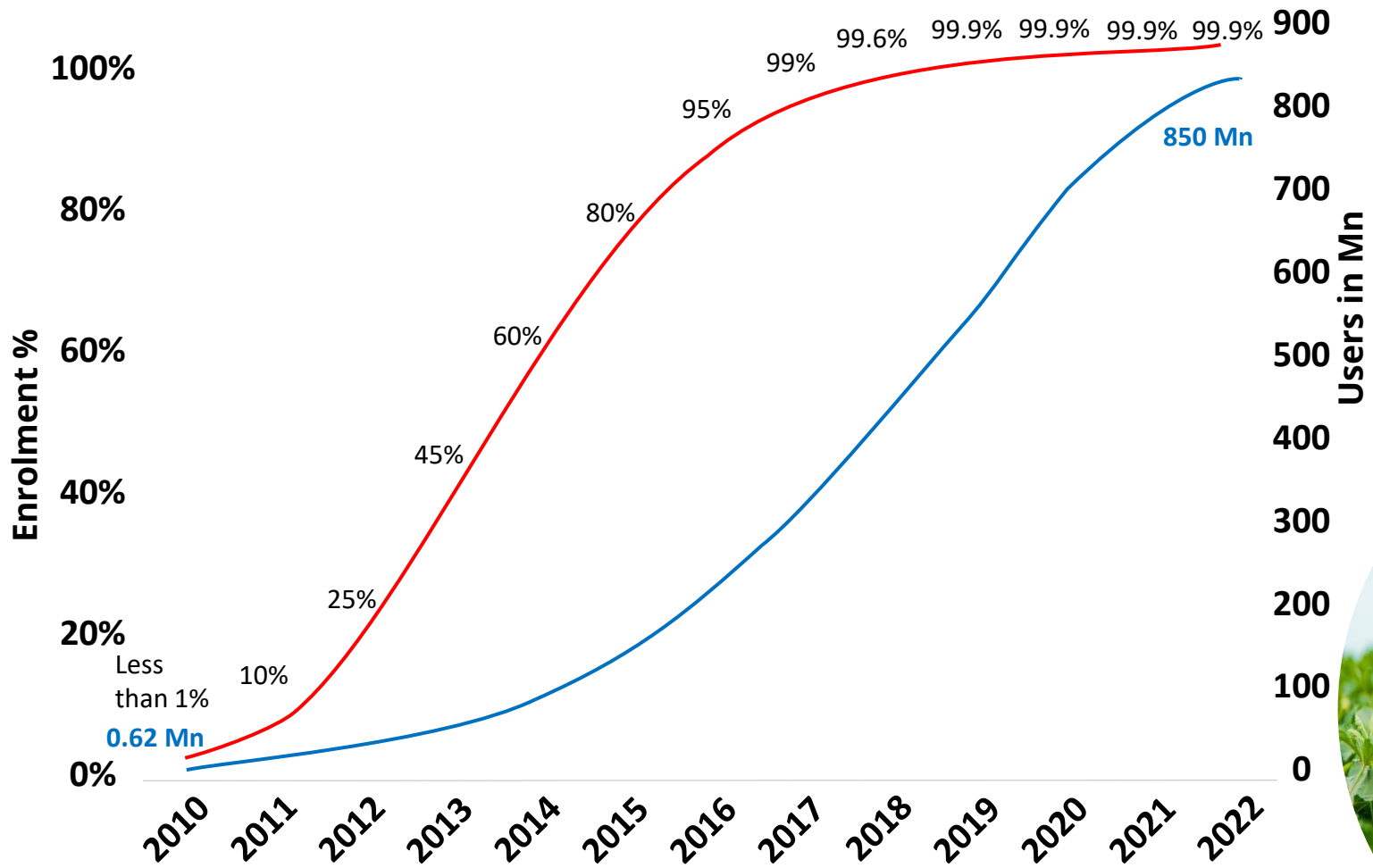
180K Village Councils connected to Broadband (Bharatnet)

Mobile data costs **33 times lower** than U.S.A.

Impacting a Billion lives..



National ID Enrolment

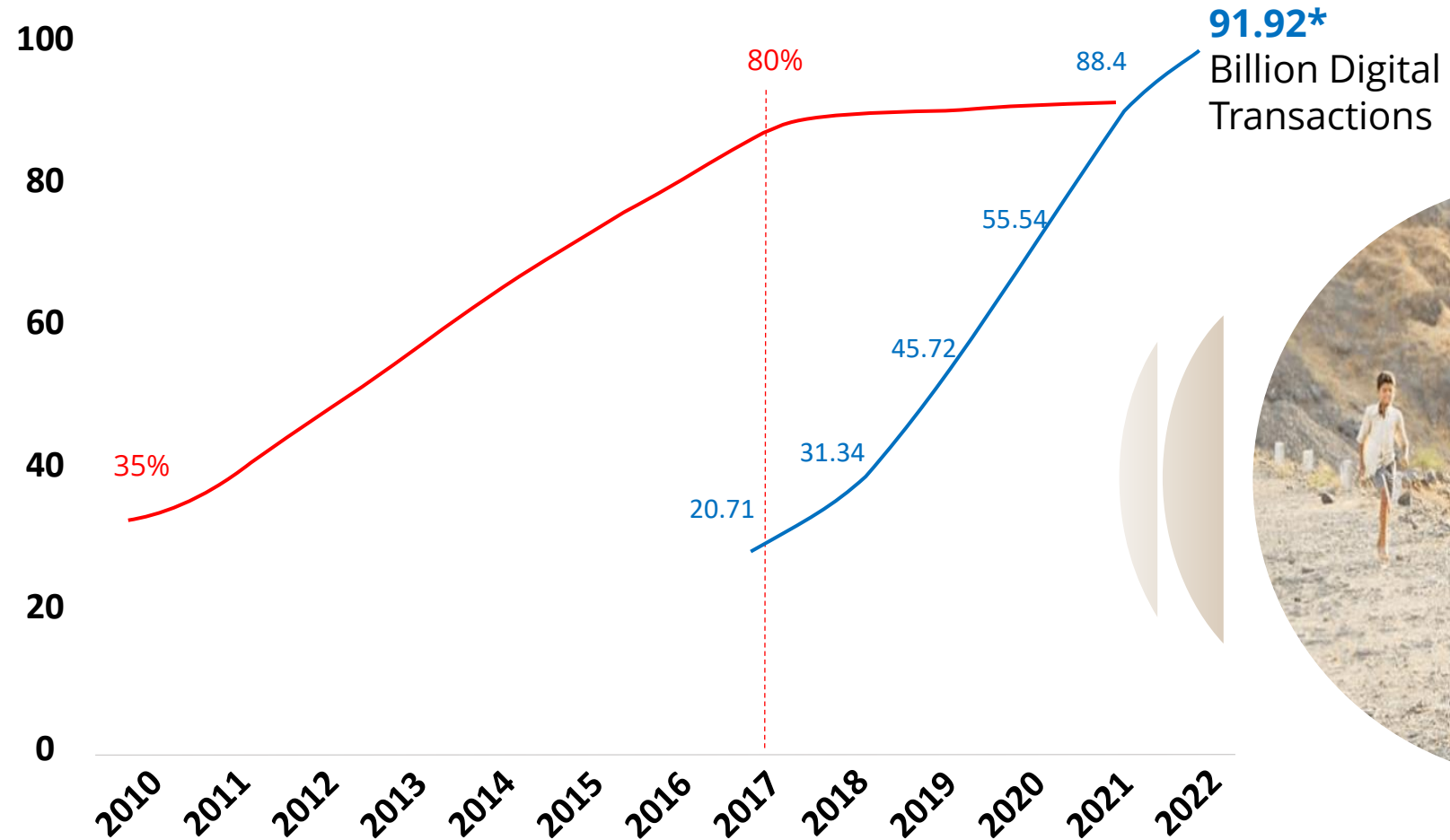


Mobile Phone Penetration

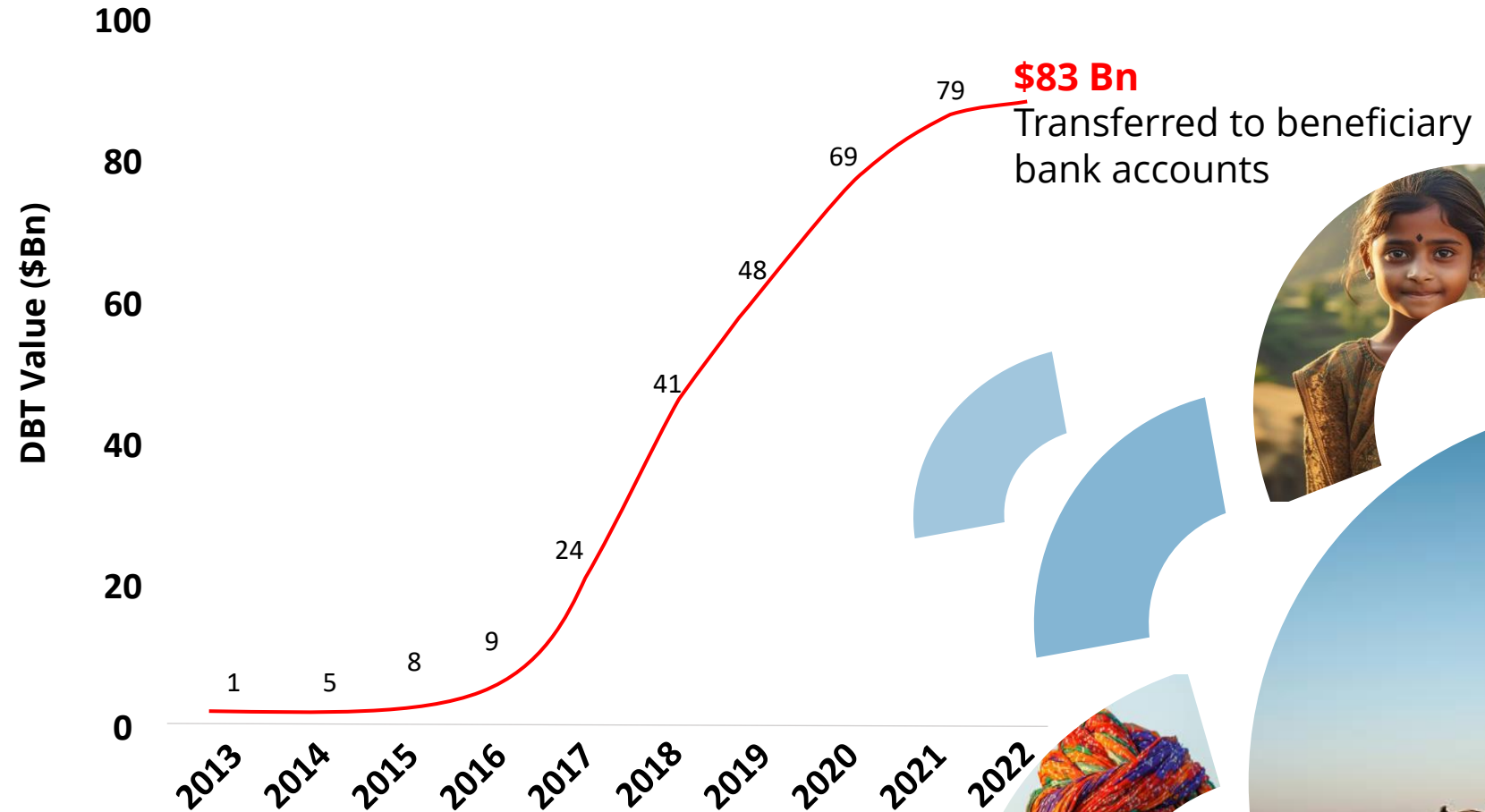


Interoperable
Banking
Infrastructure

Real time
Payments

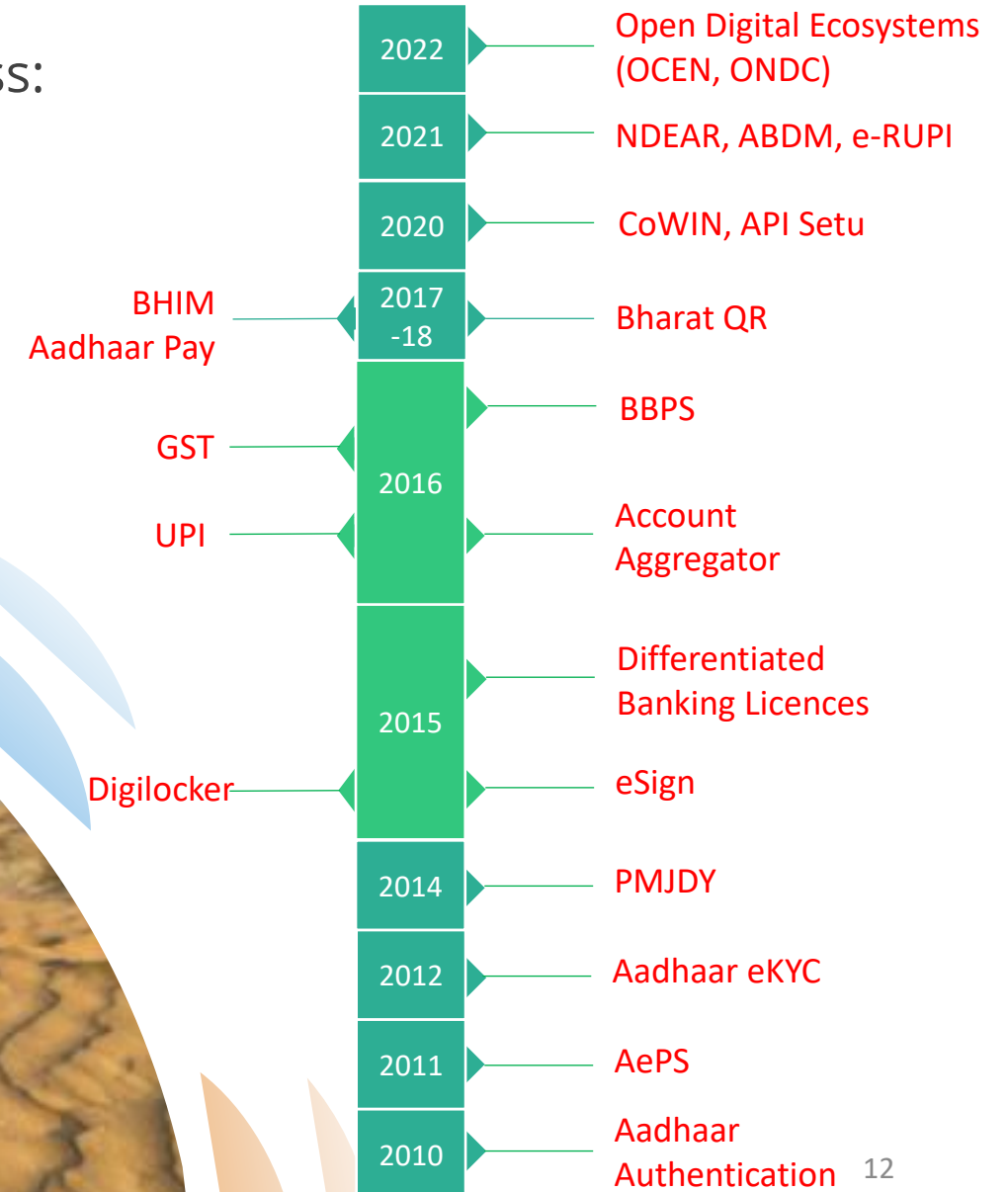


Direct Benefit Transfers



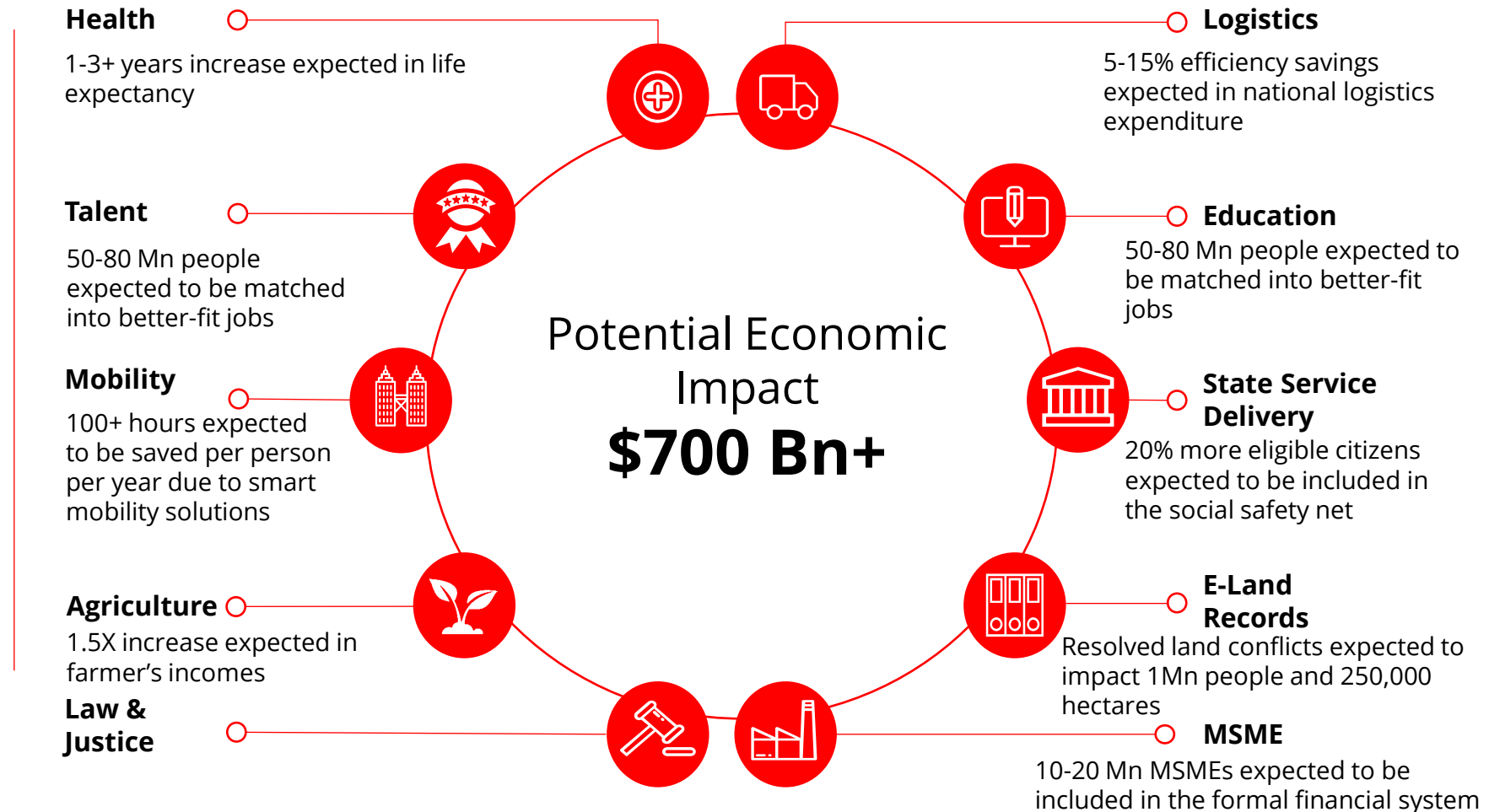
17+ Transformational Stacks launched since 2010 across:

- **Digital Identity**
Authenticable, foundational electronic registry
- **Digital Transactions**
Unlocking opportunities via Open Network
- **Digital Assets**
Verifiable & non-repudiable data & credentials
- **Open Digital Ecosystems**
Decentralized interoperable building blocks



India stands ready to share its DPI experience for empowering the people across the world

DPGs built on the back of existing Digital Public Infrastructure to unlock significant **economic, societal and governance** value





E-Governance partner to Government of India in creating Population-scale Digital Public Infrastructure

Tax | Pension | National Identity | Digital Authentication

19 nationally critical projects to enable digital transformation ranging across:

Finance | Information Technology | Communication
Education | Information & Broadcasting | Skill Development

Building new age Open Digital Ecosystems

Deeply engaged in building new age Open Digital Ecosystems



DataStack | E-Commerce (ONDC) | Mobility

Health | Agriculture | Education



28 years

*of building
eGovernance
Solutions*

India stands ready to share its DPI experience for empowering the people across the world

Reimagine Africa





450 Mn+
PAN (TIN)
cards issued



7 Bn+
Online PAN (TIN)
verification txns



90 Mn+
Aadhaar (NID) Enrolments
2.2 Bn
Aadhaar authentications



900 Mn+
eKYCs Processed
280 Mn+
eSigns consumed



60 Mn+
Pension subscribers
4.5 Mn+
Registered students for
Education Finance



- **50K+** Physical Centers
- **80K+** POPs
- **900K+** Strategic Network Entities

Thank You



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Building e-Governance & Open Digital Ecosystems for a better world