



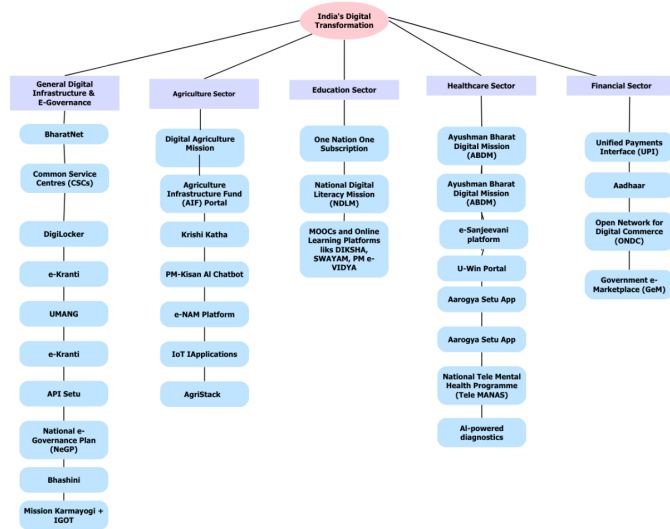
# From queues to QR codes how Digital India changed everything

## Introductory Memo

A decade ago, tasks such as banking, paying bills, or accessing government services often involved long queues, tedious paperwork, and frequent delays. Today, with just a smartphone, citizens can make instant UPI payments, access digital documents, and receive direct benefit transfers into their bank accounts. This remarkable transformation has been driven by the Digital India initiative, launched in 2015 by the Modi government to create a digitally empowered society and knowledge economy.

Guided by the principle of Antyodaya, that is, uplifting the last person in the queue, Digital India has helped bridge long-standing divides across urban and rural areas, generations, genders, and income levels. By making technology accessible, inclusive, and citizen-centric, the initiative has touched multiple sectors including education, finance, healthcare, and governance, empowering individuals at every level.

This Infopack explores how India's digital revolution — built on a foundation of scale, innovation, and inclusivity — has not only empowered its people but also established the country as a globally recognised digital leader.



Indias Digital Transformation: Sector-wise initiatives chart covering governance, agriculture, education, healthcare, and finance. **Source: MHKC**

## Table Of Contents

1. Analytical View
2. News at Glance
3. By The Numbers
4. Academic Insight
5. Social Media Pulse
6. On Our Reading List

## 1. Analytical View

According to the Indian Council for Research on International Economic Relations, the digital economy contributed 12.5% to India's national income in 2023-24 and is projected to account for 19.5% by 2030, nearly one-fifth of the GDP. This remarkable growth reflects the impact of policy measures that have significantly strengthened digital infrastructure across the country.

### Digital Economy's Contribution to India's Growth

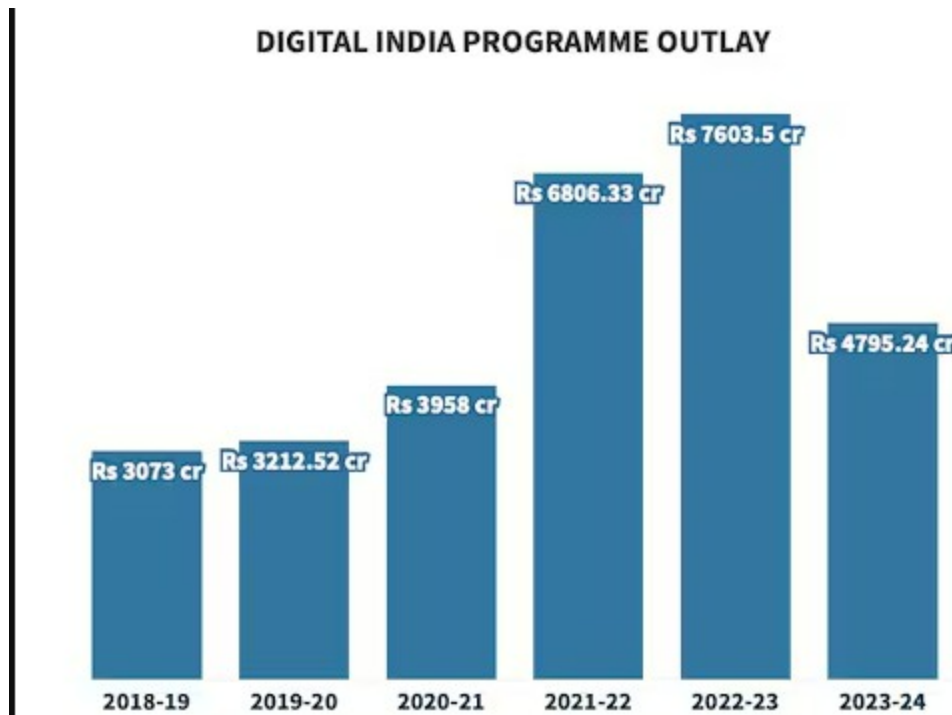


Chart: MHKC • Source: ICRIER • Get the data • Created with Datawrapper

Digital Economys Contribution to Indias Growth from 2014 to projected 2029-30.  
Source:PIB ICRIER, Chart by MHKC via Datawrapper.

Launched in 2015 by the Modi government, Digital India is a flagship initiative with a bold vision where technology serves as a bridge to overcome socioeconomic disparities and drives the nation forward into a new era of digital innovation. To make this vision into reality, the government has consistently backed the Digital India

initiative with increasing budgetary support over the years, reflecting its long-term commitment to digital transformation.



Digital India Programme Outlay from 2018-19 to 2023-24. Source: CNBC TV18.

Backed by the government's support, the initiative has created a wide-ranging impact across various segments of society and sectors of the economy. Beyond building digital infrastructure and enabling e-governance, it has made a significant mark across key sectors that directly affect citizens' daily lives which are as follows-

### 1. General digital infrastructure and e-governance

Digital India's foundation lies in a robust digital infrastructure enabling seamless access to government services. Initiatives such as BharatNet, DigiLocker, UMANG, and e-Pramaan have simplified interactions between citizens and the state. The Common Service Centres, operational in more than 2.5 lakh gram panchayats, act as digital service hubs in rural areas. Platforms such as MyGov and eSathi have fostered participative governance, ensuring transparency and accountability in public service delivery.

As part of Digital India's inclusive vision, the government has not only built infrastructure but ensured that it empowers every segment of society. One striking example is the success of women entrepreneurs on the Government e-Marketplace (GeM). More than 1.8 lakh women-led MSMEs have fulfilled orders worth ₹46,000 crore, reflecting how digital public platforms are creating equal opportunities at scale.

#### General Digital Infrastructure and E-Governance Initiatives

Initiative Name	Key Features / Technologies	Reported Progress / Impact
Digital India Programme (Overall)	Aims to transform India into a digitally empowered society and knowledge economy; provides government services electronically; builds digital infrastructure, digital delivery, and digital literacy.	Internet connections surged from 25 crore (2014) to over 97 crore (2023/2025); data costs plummeted to under ₹10 per GB; 5G rollout achieved 99.6% district coverage; digital economy contributed 11.74% to GDP (2022–23); India ranks as the third-largest digitised country globally.
Broadband Connectivity and Digital Resources	Enhances broadband connectivity, particularly in rural areas; provides digital resources and training to students and teachers.	Internet subscribers grew from 251.59 million (March 2014) to 954.40 million (March 2024); 95.15% of villages had 3G/4G mobile connectivity by April 2024.
BharatNet	Aims to connect 2.5 lakh Gram Panchayats with high-speed broadband via optical fibre.	Connected over 2.18 lakh Gram Panchayats with nearly 6.92 lakh km of optical fibre cable by January 2025; 1,04,574 Wi-Fi hotspots installed.
Common Service Centres (CSCs)	Public internet access points and multi-service centers, especially in rural areas.	Over 400,000 CSCs established; over 5 lakh digital service delivery points in rural areas.
MyGov.in	Platform for citizen engagement in governance, allowing citizens to share inputs and ideas on policy.	Streamlines citizen grievance redressal via AI-driven chatbots like MyGov Assist.
DigiLocker	Secure digital document wallet, enabling access to authentic digital documents securely and promoting paperless governance.	DigiLocker users as of April 2025 reached a significant number of 51.6 crores.
UMANG	All-in-one unified secure mobile app for accessing central and state government services.	8.34 crore user registrations and 597 crore transactions by June 2025; 2,300 services in 23 Indian languages; access to over 1,700 government services for more than 13 crore users.
e-Kranti	Focuses on electronic delivery of services across various sectors like education, health, justice, and financial inclusion.	Impact covered by sector initiatives.
API Setu	Facilitates open API policy implementation for data exchange and service delivery across government systems.	More than 6000 APIs published; enables interoperability between departments.
National e-Governance Plan (NeGP)	Aims at bringing all front-end government services online.	Integrated over 3,000 services across states.

<b>Initiative Name</b>	<b>Key Features / Technologies</b>	<b>Reported Progress / Impact</b>
Bhashini	Ensures digital inclusivity across languages, breaking language barriers.	Supports 35+ languages with over 1,600 AI models and 18 language services; integrated into platforms like IRCTC and NPCIs IVRS systems; over 8.5 lakh mobile app downloads.
Mission Karmayogi + iGOT	Capacity building and digital skills development for civil services.	Over 1.21 crore officials onboarded by May 2025, with 2,588 courses and 3.24 crore learning certificates issued.

Source: PIB

## 2. Finance Sector

The digital revolution in finance is among the most visible successes of Digital India and has gained global recognition. With the Jan Dhan-Aadhaar-Mobile (JAM) trinity, millions of previously unbanked citizens have been brought into the formal financial system. UPI, Aadhaar-enabled Payment Systems (AePS), and platforms like BHIM have made digital transactions fast, secure, and inclusive. These tools have also enabled direct benefit transfers (DBT), ensuring the timely delivery of subsidies, pensions, and welfare funds without leakage.

Currently, UPI is live in over 7 countries, including key markets such as UAE, Singapore, Bhutan, Nepal, Sri Lanka, France, and Mauritius, allowing Indians to make payments internationally. This expansion will further bolster remittance flows, improve financial inclusion, and elevate India's stature in the global financial landscape.

### Financial Sector

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
Unified Payments Interface (UPI)	Real-time digital payment system.	Processed over 100 billion transactions annually; recorded over 1,867.7 crore transactions valued at ₹24.77 lakh crore in April 2025; accounted for 49% of global real-time transactions in 2023.
Aadhaar	Unique digital identity system, foundational for the Jan Dhan-Aadhaar-Mobile (JAM) trinity.	141.88 crore IDs generated by April 2025; contributed to an 85% financial inclusion rate (from 20% a decade prior).
Direct Benefit Transfer (DBT)	Leverages the JAM trinity for direct transfer of funds to citizens.	Transferred over ₹44 lakh crore; saved an estimated ₹3.48 lakh crore by eliminating fraudulent beneficiaries.

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
Open Network for Digital Commerce (ONDC)	Boosts digital commerce and empowers small businesses by providing access to digital marketplaces.	Covers 616+ cities and registered over 7.64 lakh sellers and service providers by January 2025; crossed 200 million transactions.
Government e-Marketplace (GeM)	Facilitates online procurement of goods and services by government organisations.	Recorded a Gross Merchandise Value (GMV) of ₹4.09 lakh crore in the first 10 months of FY 2024–25; has over 1.6 lakh government buyers and 22.5 lakh+ sellers.
AI-driven innovations in finance	Includes algorithmic trading, fraud detection, and automated risk assessment.	Enhancing operational efficiency in the financial sector.
SIDBIs "contactless lending" platform	Digital MSME lending aggregator and matchmaking platform.	Attracted \$1.9 billion in private sector financing for MSMEs.
Digital platforms for womens economic empowerment (Self-Help Groups)	Enables expanded market access via e-commerce platforms and improves financial independence through mobile banking.	Enhanced financial inclusion, expanded market access, and increased income levels for SHG members.

Source: PIB

### 3. Agriculture Sector

Digital India has introduced a range of tech-based solutions for farmers, from weather updates and market prices to crop advisories and soil health cards. Portals like eNAM (National Agriculture Market) connect farmers to wider markets, while the Kisan Suvidha App, PM-KISAN Samman Nidhi portal, and AgriStack are helping digitise farm records, financial support, and advisory services. These efforts are making agriculture more data-driven, transparent, and farmer-friendly.

#### Agriculture Sector

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
Digital Agriculture Mission	Integrates AI, IoT, drones, and data analytics to enhance productivity and resilience; empowers farmers with real-time data and support systems.	Aims to create climate-resilient farming systems and streamline supply chains.
Kisan Suvidha App	Provides real-time weather updates, market prices, crop advisory, and agri-input information.	Widely used by farmers for timely decision-making and accessing government advisories.

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
PM-KISAN Samman Nidhi Portal	Centralised digital platform for financial transfers under the PM-KISAN scheme	Enabled direct benefit transfer of over ₹2.8 lakh crores to 11 crore+ farmers as of 2024.
Agriculture Infrastructure Fund Portal	Automates interest subvention claims under the Agriculture Infrastructure Fund.	Expedites access to ₹72,000 crores in financial support.
AgriStack	A federated digital platform integrating land records, crop data, weather, and market info.	Aims to personalise services and build farmer-centric digital ecosystems; pilot programs underway in select states.
Krishi Katha	A digital blog platform was introduced to foster collaboration and knowledge exchange among farmers.	Promotes sustainable practices.
PM-Kisan AI Chatbot	AI-based grievance resolution via voice commands for PM-Kisan beneficiaries.	Over 5 lakh farmers used it on day one.
e-NAM Platform	Integrates agricultural markets nationwide.	Connects 550 farmer markets nationwide; facilitates broader market access.
IoT Applications (Smart Irrigation, Crop Monitoring, Livestock Monitoring)	Uses sensors, drones, and RFID tags to collect real-time data.	Optimises water usage, monitors crop health, detects disease, and improves feed management.

Source: PIB

#### 4. Education Sector

Digital India has expanded the reach of quality education through platforms like DIKSHA, SWAYAM, and e-Pathshala, offering digital content in multiple Indian languages. These platforms support blended learning, teacher training, and access to NCERT resources. The pandemic also accelerated digital learning adoption, with government schools increasingly using smart classrooms, tablets, and online tools to bridge the learning gap, especially in remote areas.

#### Education Sector

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
National Digital Literacy Mission / Pradhan Mantri Gramin Digital Saksharta Abhiyan	Aims to make at least one person in every rural Indian family digitally literate.	PMGDISHA trained 6.39 crore individuals across India; certified over 48 million rural citizens.

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
MOOCs and Online Learning Platforms (DIKSHA, NDU)	Provides high-quality learning opportunities via internet connectivity.	India is the second-largest market for MOOCs globally; DIKSHA and the proposed National Digital University (NDU) are expanding access to educational content.
Swami Vivekananda Youth Empowerment Scheme (Uttar Pradesh)	Focuses on the distribution of digital devices (tablets, smartphones) to students.	46.75 lakh gadgets distributed between 2021 and 2023.

Source: PIB

## 5. Health Sector

In healthcare, Digital India has enabled real-time access to medical services through platforms like eSanjeevani, CoWIN, and ABHA (Ayushman Bharat Health Account). These tools allow teleconsultations, vaccine registrations, and unified health records across public and private hospitals. Moreover, digitisation has not only improved access to healthcare in rural India but also strengthened public health surveillance and emergency response systems.

### Healthcare Sector

<b>Initiative Name</b>	<b>Key Features/Technologies</b>	<b>Reported Progress/Impact</b>
Ayushman Bharat Digital Mission (ABDM)	Aims to establish a nationwide digital health ecosystem through unique health IDs (ABHA), a Healthcare Professionals Registry (HPR), a Health Facility Registry (HFR), and a Unified Health Interface (UHI).	Over 73 crore ABHA accounts created by January 2025; over 5 lakh health professionals registered.
Digital Health Incentive Scheme (DHIS)	Provides financial incentives to healthcare providers to encourage the adoption of digital health solutions.	Accelerates the transition to a paperless healthcare system.
e-Sanjeevani platform	Telemedicine platform facilitating remote doctor-to-patient consultations and connecting Health and Wellness Centres (HWCs) with specialist doctors.	Facilitated over 10 crore teleconsultations.
U-Win Portal	Digitizes vaccination services and maintains vaccination records for pregnant women and children up to 17 years under the Universal Immunisation Programme.	Registered 7.43 crore beneficiaries and recorded 27.77 crore vaccine doses by November 2024.

Initiative Name	Key Features/Technologies	Reported Progress/Impact
Aarogya Setu App (National Health App)	Transformed into a National Health App, offering various digital health services powered by ABDM.	Users can register for an ABHA, interact with healthcare providers, receive digital lab reports and prescriptions, and schedule online doctor appointments.
e-Hospital system	Hospital Management Information System (HMIS) connecting patients, hospitals, and doctors on a single digital platform.	Manages internal workflows and processes.
National Tele Mental Health Programme (Tele MANAS)	Aims to improve access to quality mental health counselling and care.	Handled over 17.6 lakh calls by January 2025.
AI-powered diagnostics	Uses AI tools for critical diagnostic purposes, such as TB detection and COVID-19 prediction.	Significantly improving diagnostic accuracy.

Source: PIB

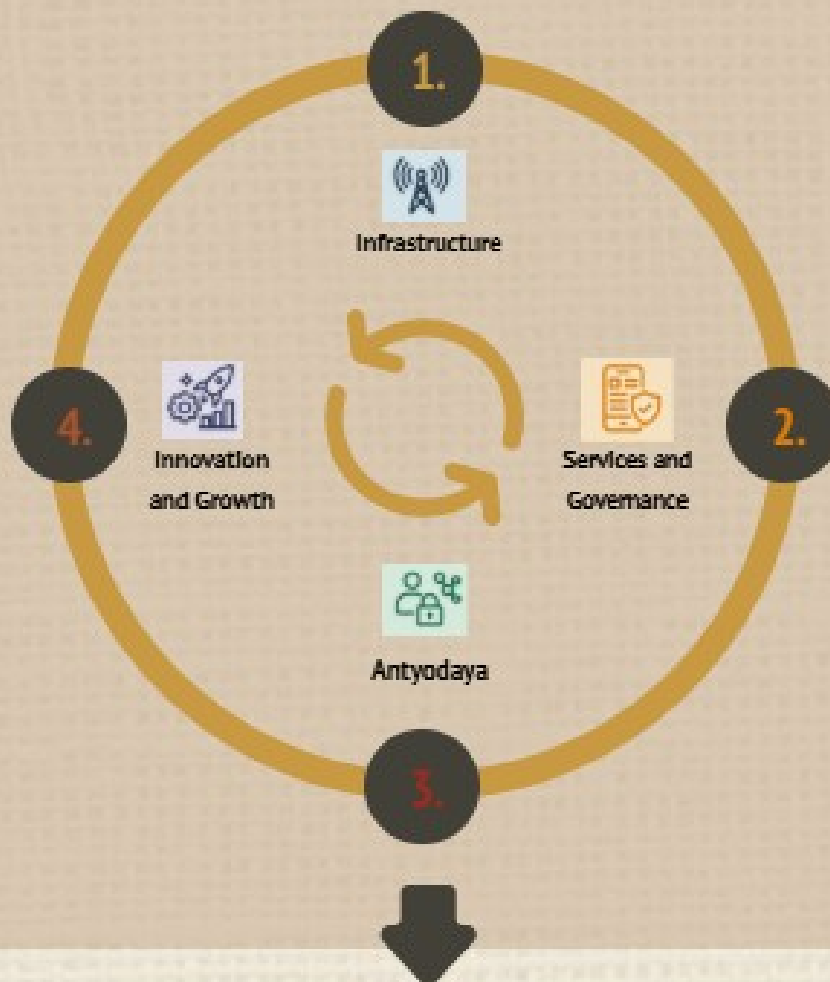
Role and effectiveness of Public-Private Partnerships in digital governance  
Public-Private Partnerships played a vital role in advancing digital governance in India, particularly in sectors like agriculture and broadband infrastructure, as seen in initiatives such as the Amended BharatNet Programme. As India moves forward into an AI-enabled, digitally secure, and citizen-first era under Modi, Digital India is poised not just to serve its 1.4 billion people, but to offer a replicable model for digital transformation globally. With continued policy support, robust infrastructure, and collaborative innovation, India is not only bridging digital divides but building digital bridges to the future

## 2. News at Glance

1. Sowing Success: How Digital Platforms Are Transforming Small-Scale Farming in India – Krishi Bazaar
2. Digital India: A Peoples Movement – PM Modi Charts Roadmap for Next Decade – DD News
3. Digital India: A Global Success Story – Invest India
4. Digital India: Revolutionising India’s Tech Landscape – Invest India
5. Digital India: Bridging the Divide in the Worlds Largest Democracy – Vision of Humanity

## 3. By The Numbers

# Digital India under Modi's government - A holistic, multilayered strategy for national transformation



## Infrastructure

Build nationwide  
broadband, mobile and Wi-  
Fi networks

## Services & Governance

Digitize public services via  
apps, portals, and secure  
identity

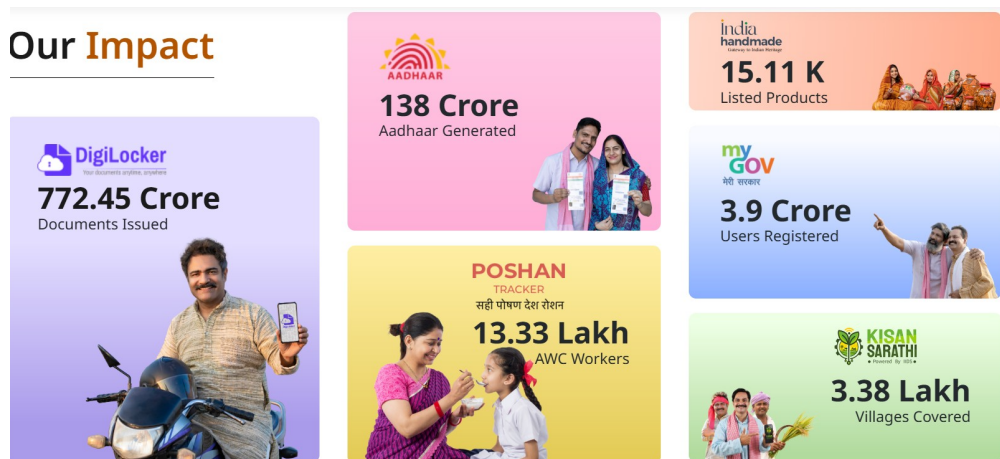
## Digital Antyodaya

Bridging gaps through  
technology, literacy,  
languages, and security

## Innovation & Growth

Boost startups, electronics  
manufacturing, AI, fintech, and  
exportable models

Digital India Programme chart displaying key data insights. Source: Compiled for strategic analysis.



Additional Digital India Programme chart with progress data for strategic planning. Source: Compiled for policy records.

#### 4. Academic Insight

1. Digital India Progress Report 2025 – MeitY PDF

#### 5. Social Media Pulse

A strong digital foundation has been laid... Viksit Bharat is now being built.  
[pic.twitter.com/iYz0IJqaiK](https://pic.twitter.com/iYz0IJqaiK)

— Ashwini Vaishnaw (@AshwiniVaishnaw) July 3, 2025

#### 6. On Our Reading List

1. Book: Digital India – Revolutionizing the Nation, Impacting Lives – Amazon India

