

[Shri K.K. Ragesh]

education to the children and whether ICT or possibilities of information and communications technology is being tried in the classrooms. Are you going to take any steps to replace the blackboards with interactive smartboards?

**श्री रमेश पोखरियाल 'निशंक':** श्रीमन्, सबके लिए शिक्षा अधिकार अधिनियम के तहत सभी को शिक्षा मिले, लेकिन उत्कृष्ट और गुणवत्तापूर्ण शिक्षा मिले, इसके लिए जो अध्यापक हैं, हमने उनके लिए अनिवार्य रूप से प्रशिक्षण की व्यवस्था की है। श्रीमन्, अभी जितने भी अध्यापक हैं, उनको एक अभियान के तहत राज्यों के SCERT और जो जिला स्तर पर DIET हैं, उनके साथ मिलकर के सभी अध्यापक प्रशिक्षित हों, वर्तमान की शिक्षा से वे अवगत हों, इसके लिए 300 प्रोफेसर्स SCERT से हम लोगों ने लगाए हैं।

**SHRI K.J. ALPHONS (Rajasthan):** Over the past five years, gross enrolment rate has gone up dramatically. It is about 96 per cent for girls and about 95 per cent for boys. Even the dropout rate is only about 6 per cent at the lower primary and primary levels. Sir, the dropout rate...

**MR. DEPUTY CHAIRMAN:** Please put your question.

**SHRI K.J. ALPHONS:** Sir, the dropout rate at the secondary level is about 19.7 per cent and 19.6 per cent for boys and girls. Why is there such a dramatic dropout rate at secondary level and what is the Government doing about it?

**श्री रमेश पोखरियाल 'निशंक':** श्रीमन्, यह बात सही है कि माध्यमिक स्तर पर अपेक्षाकृत थोड़ा-सा कम हुआ है, लेकिन ऐसा भी नहीं है। श्रीमन्, यदि आप देखेंगे कि माध्यमिक स्तर पर जो नामांकन हुए हैं, उन नामांकों में कमी नहीं आई है, लेकिन उसमें वृद्धि कैसे हो, यह हमारे लिए चिंता का विषय है, उसमें कमी नहीं आई है। इसकी वृद्धि के लिए माध्यमिक स्तर पर शिक्षा के लिए तमाम प्रकार की योजनाएं बनी हैं। श्रीमन्, सबके लिए शिक्षा अधिकार और समग्र शिक्षा, जो समग्र शिक्षा कक्षा एक से लेकर बारहवीं तक के लिए है, उसमें तमाम प्रकार की योजनाएं हैं, ताकि हाई स्कूल और इंटर करने के बाद बच्चा उच्चतर शिक्षा में जा सके।

**MR. DEPUTY CHAIRMAN:** Now, Q. No. 351.

#### **Progress in digital transactions**

**\*351. DR. L. HANUMANTHAIAH:** Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

(a) the details of the progress made in the number of digital payment transactions from 2016 to till date;

- (b) the initiatives taken by Government to promote digital transaction; and
- (c) the details of policies framed to prevent fraudulent and illegal transactions and data theft arising out of digital transactions?

THE MINISTER OF STATE IN THE MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI DHOTRE SANJAY SHAMRAO): (a) to (c) A Statement is laid on the Table of the House.

*Statement*

- (a) There has been a significant increase in the usage of the digital payments across the country since 2016.

Financial Year (FY)	Total Digital Transactions	Year on Year Growth % of Digital transactions
FY 2016-17	1013 crores	-
FY 2017-18	2070.39 crores	104.38%
FY 2018-19	3133.58 crores	51.35%
FY 2019-20 (till 11th July 2019)	975.98 crores	-

- (b) Government of India has taken several initiatives to promote digital transactions across the country as listed below:—

- (i) Digital Payments Dashboard was launched by Hon'ble Minister of Electronics and IT on 13th February, 2018 during the conference of State IT Ministers and State IT Secretaries held on 12-13 February, 2018.
- (ii) DigiVaarta was launched in Delhi by Hon'ble Minister for Electronics and IT. on 28th September, 2018, with the express intention of spreading awareness on DigiDhan, and also to spread popularity of BHIM's barcode-based merchant payment mode with merchants and traders at large.
- (iii) A special campaign has been undertaken with the 100 smart cities and 10 Ministries/Departments to promote digital payments during the period from 1st July, 2018 to 31st October, 2018. Various State and Central Government

agencies collecting payments from citizens in various Smart Cities were requested to report information related to actual collections and share of digital payments in such collections, on the Digidhan Dashboard.

- (iv) An awareness campaign was organized in the SMART Cities of North East to promote digital payments.
- (v) Government has waived off Merchant Discount Rate (MDR) applicable on Debit Card/BHIM UPI/Aadhaar-Pay transactions less than or equal to ₹ 2000/- in value for a period of two years with effect from 1st January, 2018.
- (vi) Government of India has initiated incentive schemes such as BHIM cashback scheme for individuals, BHIM incentive scheme for merchants, BHIM Aadhaar merchant incentive scheme for promotion and wider adoption of digital payment.
- (vii) Government has launched Digidhan Dashboard as a platform for accurate reporting, monitoring and analysis of all digital payments transactions occurring in the country. It will help in monitoring and tracking the growth of digital transactions in the country.
- (viii) MeitY ran various campaigns on radio and hoarding campaigns to promote digital payments in India.
- (ix) Government is coordinating with Ministries/Departments/States to enable digital payment acceptance infrastructure:—
  - Utilities (Electricity/Water/Gas/Telecom/DTH) have been requested for on-boarding on Bharat Bill Payment System (BBPS) for easy accessibility to digital payments.
  - All Public transport operators have been requested to enable National Common Mobility Card (NCMC) for digital payments.
  - All Ministries/Departments/States have been requested to integrate BHIM with their online payment systems.
  - All Ministries/Departments/States have been requested to enable BHIM/Bharat QR in their concerned physical payment receipt counters.

- (x) Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA): The Government of India has approved a scheme titled "Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)" to usher in digital literacy in rural India by covering 6 crore rural households (one person per household) by 31.03.2020. To ensure equitable geographical reach, each of the 2,50,000 Gram Panchayats across the country are registering an average of 200-300 candidates.

Special focus of the said scheme is on training the beneficiaries on use of Electronic Payment System. The outcome measurement criteria include undertaking at least 5 electronic payments transactions by each beneficiary using UPI (including BHIM app), .USSD, PoS, AEPS, Cards, Internet Banking.

As on 4th July, 2019, more than 2.31 crore candidates have been enrolled and around 2.21 crore have been trained, out of which more than 1.35 crore candidates have been certified under the PMGDISHA Scheme.

- (c) In tune with the dynamic nature of Information Technology and emerging cyber threats, continuous efforts are required to be made by owners to protect networks by way of hardening and deploying appropriate security controls.

Government has taken following measures to enhance the cyber security posture of digital payment systems:—

- (i) The Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis to ensure safe usage of digital technologies. Regarding securing digital payments, 28 advisories have been issued for users and institutions.
- (ii) All authorised entities/banks issuing PPIs in the country have been advised by CERT-In through Reserve Bank of India to carry out special audit by empanelled auditors of CERT-In on a priority basis and to take immediate steps thereafter to comply with the findings of the audit report and ensure implementation of security best practices.
- (iii) Government has issued guidelines for Chief Information Security Officers (CISOs) regarding their key roles and responsibilities for securing applications/infrastructure and compliance.

- (iv) Government has empanelled 84 security auditing organisations to support and audit implementation of Information Security Best Practices.
- (v) All organizations providing digital services have been mandated to report cyber security incidents to CERT-In expeditiously.
- (vi) Government has formulated Crisis Management Plan for countering cyber attacks and cyber terrorism for implementation by all Ministries/ Departments of Central Government, State Governments and their organizations and critical sectors.
- (vii) Cyber security mock drills and exercises are being conducted regularly to enable assessment of cyber security posture and preparedness of organizations in Government and critical sectors. 43 such exercises have so far been conducted by CERT-In where organisations from different sectors such as Finance, Defence, Power, Telecom, Transport, Energy, Space, IT/ ITeS sectors participated. Out of total 43 cyber security exercises, financial sector organisations had participated in 22 such cyber security exercises till date.
- (viii) CERT-In conducts regular training programmes for network/system administrators and Chief Information Security Officers (CISOs) of Government and critical sector organisations regarding securing the IT infrastructure and mitigating cyber attacks. 24 trainings covering 845 participants conducted in the year 2018.
- (ix) Government has launched the Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre). The centre is providing detection of malicious programs and free tools to remove the same.

DR. L. HANUMANTHAI AH (Karnataka): Sir, in the answer, the digital transactions growth from year to year shows that in 2017-18, it was 104.38 per cent. In 2018-19, it became 51.35 per cent and in the year, 2019-20, it has come down drastically. The Government wants to encourage digital payments, whereas, the statistics shows that it is decreasing. So what are the actions taken? They have given a big list of the initiatives taken by the Government. But, in spite of that, it is decreasing. What are the reasons?

**श्री धोत्रे संजय शामराव:** उपसभापति महोदय, माननीय सदस्य ने पूछा है कि 2017-2018 में 104 परसेंट बढ़ गया और 2018-19 में 51 परसेंट बढ़ रहा है, यह तो सही है, क्योंकि शुरुआत की बढ़त ज्यादा रहती है और बाद की जो figure उन्होंने बोली है, तो वह figure 11 जुलाई तक की है। वह साल भर की फिगर नहीं है। इसके कारण हम यह नहीं कह सकते हैं कि वह कम हुआ, क्योंकि वह बढ़ रहा है और गवर्नमेंट ने इसके लिए कई initiatives लिए हैं। इसके कई नये-नये modes आ रहे हैं, जिनमें credit card, debit card तो पहले से ही चल रहा था, अब इसमें BHIM App, NETC, mobile banking इस तरह की कई सुविधाएं आ रही हैं। इसलिए यह कहना उचित नहीं होगा कि यह कम हो रहा है। वह बढ़ ही रहा है, लेकिन उसके बढ़ने का जो percentage है, वह पहले बहुत ज्यादा था, अब वह थोड़ा कम हो गया है।

**DR. L. HANUMANTHAI AH:** However, the Minister says and in spite of his own statistics, it is increasing, it is okay. To increase digital transactions, the Government should reduce the cost of debit cards and credit cards. Instead, the banks have restricted the debit card transactions that in a month, it should be four or it should be five or it should be eight. If you transact with other banks, you have to pay penalty on that. See, these are all the things which are decreasing the digital payment. Sir, one more thing, which is, very, very, important, and I would like to submit that.

**MR. DEPUTY CHAIRMAN:** Please put your question.

**DR. L. HANUMANTHAI AH:** Sir, again, I am putting a question. Sir, the Chairman of RBI Committee on Digital Payments has said, "seeing increasing number of transactions, at the same time, less security issues, less fraud issues, less disputes, are our concern today". What are the steps taken by the Government to take care of the security issues in the digital payment? ...*(Interruptions)*...

**श्री धोत्रे संजय शामराव:** उपसभापति महोदय, माननीय सदस्य ने सिक्योरिटी इश्यूज के बारे में जो चिन्ता व्यक्त की है, मैं उन्हें बताना चाहता हूं कि उसके लिए गवर्नमेंट ने कई उपाय सोचे हैं। RBI ने इसके लिए एक सर्कुलर निकाला है, जिसके अनुसार यदि किसी के खाते से कोई पेमेंट होती है, जिसमें उसकी खुद की कोई गलती नहीं है और वह यदि तीन दिन के अंदर संबंधित बैंक अथवा RBI को उसके बारे में सूचित करता है, तो उसे उसका पूरा पैसा मिलने का प्रावधान है। इस प्रकार के और अन्य अनेक कार्य किए गए हैं। एक साइबर स्वच्छता केन्द्र, बॉटलनेक क्लीनिंग भी बनाया गया है। यह एंटी वायरस की तरह काम करता है। इस तरह से कई कदम उठाए गए हैं। दूसरे, जो सवाल माननीय सदस्य ने पूछा है, उसका भी मैं जवाब देना चाहता हूं। उन्होंने डेबिट कार्ड के बारे में जो कहा, वह सही है कि डेबिट कार्ड से एक माह में सिर्फ चार बार पैसा निकालने पर कोई चार्ज नहीं लगता है और उससे अधिक ट्रांजेक्शन पर

[श्री धोत्रे संजय शामराव]

चार्ज लगता है। उसे प्रमोट करने के लिए आपका जो सुझाव है, उसके ऊपर हम निश्चित रूप से विचार करेंगे।

**SHRI SUBHASISH CHAKRABORTY (West Bengal):** Sir, I want to know from the hon. Minister one thing. We are going forward with Digital India. But, it is a matter of regret that each and every moment, we are facing call-drop problems. What policy decision is the hon. Minister taking to prevent it?

**श्री धोत्रे संजय शामराव:** माननीय उपसभापति महोदय, माननीय सदस्य ने कॉल ड्रॉप के बारे में जो सवाल पूछा है, वह इस प्रश्न से सीधे रूप में जुड़ा हुआ नहीं है। वह इससे अलग है।

**श्री उपसभापति:** ठीक है।

**श्रीमती रूपा गांगुली (पश्चिम बंगाल):** माननीय उपसभापति महोदय, इस देश में डिजिटल ट्रांजेक्शन्स तो पहले भी होते थे, लेकिन अब "आधार" के बाद इसमें बहुत प्रोग्रेस हुई है और बहुत स्वच्छता आई है। इसके कारण आम जनता को बहुत सुविधा भी हो रही है।

**श्री उपसभापति:** आप कृपया सवाल पूछिए।

**श्रीमती रूपा गांगुली:** महोदय, मेरा सवाल यह है कि अभी कुछ ही दिन पहले NEFT फ्री कर दिया गया है, फिर भी, जब NEFT फोन बैंकिंग के माध्यम से की जाती है, तो उसकी प्रोग्रेस को कुछ बैंक रोकने की कोशिश करते हैं। अतः मैं मंत्री महोदय से पूछना चाहती हूँ कि क्या वे वित्त मंत्रालय के अधिकारियों से बैठकर बातचीत करेंगे, ताकि फोन बैंकिंग में जो डिफिकल्टी थ्रू दि सॉफ्टवेयर पैदा कर रहे हैं, उसे दूर किया जा सके या उसे थोड़ा कंट्रोल किया जा सके?

**श्री धोत्रे संजय शामराव:** माननीय उपसभापति महोदय, माननीय सदस्य ने जो समस्या बताई है, अगर वे इस बारे में थोड़ा स्पेसिफिक बताएं या लिखकर दें, तो हम उसके ऊपर जरूर कार्रवाई करेंगे।

### **Setting up Textile Parks under SITP**

**\*352. DR. VINAY P. SAHASRABUDDHE:** Will the Minister of TEXTILES be pleased to state:

(a) the number of Textile Parks set up under the Scheme for Integrated Textile Parks (SITP) during the last three years, State-wise;

(b) the estimated amount spent in terms of grants on these projects;

(c) the total amount invested by private entities on these projects; and