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India's Digital Public Infrastructure Crosses 144 Crore Aadhaar Mark

24 May 2026

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India's Digital Public Infrastructure Crosses 144 Crore Aadhaar Mark

24 May 2026 · 4 min read · 4 tags

WHY IN NEWS:

As of **March 2026**, India has generated **144+ crore Aadhaar numbers**, opened **57.71 crore PMJDY accounts** (up from 14.72 crore at the 2014 launch), and signed **Digital Public Infrastructure (DPI) cooperation MoUs with 24 countries**. The **IMF (April 2026 working paper)** called India a *“leading example of digital infrastructure.”* This Sunday feature examines India’s DPI as a soft-power instrument.

ABOUT DPI (DIGITAL PUBLIC INFRASTRUCTURE)

PARAMETER	DETAIL
Definition	Foundational, shared digital infrastructure — identity, payments, data exchange — for population-scale solutions
Coined	Term gained global currency at the G20 New Delhi Summit, 2023
Indian usage	Often called “India Stack”

JAM TRINITY

LAYER	COMPONENT	ANCHOR
J	Jan Dhan (PMJDY)	August 28, 2014 — financial inclusion
A	Aadhaar (UIDAI)	2009; statutory under Aadhaar Act, 2016
M	Mobile	PM-WANI etc. — connectivity

The JAM Trinity forms the backbone of welfare delivery and Direct Benefit Transfer (DBT).

INDIA STACK LAYERS

LAYER	PLATFORM	ANCHOR / SCALE
Identity	Aadhaar (UIDAI)	144+ crore enrolments (March 2026)
Payments	UPI (NPCI, launched April 11, 2016)	18+ billion monthly transactions (early 2026)
Data exchange	DigiLocker; Account Aggregator framework (RBI 2021)	Consent-based data sharing
Commerce	ONDC (Open Network for Digital Commerce)	Launched April 2022
Agriculture	AgriStack	Under development
Health	Ayushman Bharat Digital Mission (ABDM) — September 27, 2021	70+ crore ABHA (Health) IDs
Education	DIKSHA; Academic Bank of Credits (ABC)	NEP 2020-linked

DBT (DIRECT BENEFIT TRANSFER) IMPACT

INDICATOR	VALUE
Cumulative DBT since 2014	₹40+ lakh crore
Estimated annual leakage savings	~₹3.5 lakh crore
Schemes using DBT (as of 2024)	314

G20 RECOGNITION

- **New Delhi Leaders' Declaration** (September 9, 2023) explicitly endorsed DPI.
- DPI framed as a **development accelerator**.
- **GPIFI DPI Framework** finalised under India's G20 Presidency.

DPI COOPERATION PARTNERS (24 COUNTRIES)

Illustrative — not exhaustive:

- **Asia:** Sri Lanka, Singapore, Saudi Arabia, Papua New Guinea

- **Africa:** Mauritius, Mozambique, Egypt
- **Americas:** Antigua & Barbuda, Trinidad & Tobago, Suriname
- **Europe:** France, UK, Armenia
- **Open-source spine: MOSIP** — Modular Open Source Identity Platform — anchored at **IIIT Bangalore**

IMF AND WORLD BANK ENDORSEMENT

- **April 2026 IMF Working Paper** called India a “*leading example of digital infrastructure.*”
- **World Bank** has credited Digital-ID-based DBT with measurable poverty-reduction outcomes.

DPI 2.0 — CEA ROADMAP

VECTOR	DETAIL
Decentralisation	State-led pilots
MSME credit	Cash-flow lending via Account Aggregator
Agriculture	AgriStack roll-out
Cross-border	UPI–PIX (Brazil)–FedNow (US) interoperability sandboxes

UPI INTERNATIONALISATION

CORRIDOR	STATUS
UPI–PayNow (Singapore)	Live since February 2023
UAE, France, Sri Lanka, Mauritius, Nepal, Bhutan	Operational
ASEAN, Africa	2024–26 expansion

DPI AS COUNTER TO CHINA’S BRI

- China’s **Digital Silk Road (DSR)** is a component of the Belt and Road Initiative.
- India offers an **open-source, vendor-neutral** alternative through MOSIP, UPI, and Aadhaar-style stacks.
- **Africa, Latin America, and the Pacific** are key contestation zones.

PRIVACY AND RIGHTS DEBATES

ISSUE	DETAIL
DPDP Act 2023	Notified August 2023; rules in draft (January 2025)
Aadhaar–Voter ID linkage	Debate post- Election Laws (Amendment) Act, 2021
Justice K.S. Puttaswamy v UoI (2017)	Right to privacy is a fundamental right under Article 21
Aadhaar mandatory linkage	Continuing debates – PAN, bank accounts

WAY FORWARD

- ❶ Codify a formal **DPI Cooperation Framework** under the MEA.
- ❷ Sandbox for cross-border **UPI–PIX–FedNow** interoperability.
- ❸ Finalise and notify **DPDP Rules**.
- ❹ Sovereign LLM under the IndiaAI Mission compute stack.
- ❺ Scale **health-data exchange** under ABDM.

UPSC RELEVANCE

- **GS Paper 2** – Governance, international institutions, India and the world.
- **GS Paper 3** – Economy, financial inclusion, Science & Technology, indigenous innovation.
- **GS Paper 4** – Ethics: data protection, privacy, consent.
- **Essay** – “Digital sovereignty: India’s stack as a public good for the Global South.”

FACTS CORNER

Aadhaar issued (March 2026): 144+ crore

Aadhaar Act: passed March 2016

UIDAI: established 2009; statutory body since 2016

PMJDY: launched August 28, 2014; 57.71 crore accounts (vs 14.72 crore at launch)

UPI: launched April 11, 2016 by NPCI

UPI: 18+ billion monthly transactions (early 2026)

DigiLocker: launched July 1, 2015 under Digital India

ONDC: launched April 2022; under DPIIT

ABDM: launched September 27, 2021

DPI MoU partner countries: 24

G20 New Delhi Declaration: September 9, 2023 (recognised DPI)

DPDP Act: August 11, 2023

JAM Trinity: Jan Dhan + Aadhaar + Mobile

DBT cumulative since 2014: ₹40+ lakh crore

MOSIP: Modular Open Source Identity Platform (IIIT Bangalore)

Justice Puttaswamy v UoI (2017): right to privacy is a fundamental right

GPAI: India joined 2020, chaired 2024

Sources: [UIDAI](#), [NPCI](#), [PIB](#)

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