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India Digital Public Infrastructure in Focus During Queen Maxima Visit

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WHY IN NEWS

Queen Maxima of the Netherlands, in her capacity as the United Nations Secretary-General’s Special Advocate for Financial Health, visited India and met the Prime Minister. The visit spotlighted India’s Digital Public Infrastructure (DPI) as a global model for financial inclusion.

WHAT IS DIGITAL PUBLIC INFRASTRUCTURE

Digital Public Infrastructure (DPI) refers to shared digital systems that are secure, interoperable, and built on open standards, enabling the delivery of public and private services at population scale. DPI is often compared to physical infrastructure such as roads and electricity grids: it is a foundational layer on which many services can be built.

India’s DPI is frequently described through the “**India Stack**,” a set of interlocking layers.

LAYER	COMPONENT	FUNCTION
Identity	Aadhaar	Unique digital identity for residents
Payments	Unified Payments Interface (https://ujjyari.com/terms/unified-payments-interface/) (UPI)	Real-time, low-cost digital payments
Data	Account Aggregator framework	Consent-based sharing of financial data

Together with the **Jan Dhan** financial-inclusion drive, these form the **JAM trinity** (Jan Dhan, Aadhaar, Mobile), which has enabled direct benefit transfers and brought hundreds of millions into the formal financial system.

THE VISIT AND FINANCIAL HEALTH

Queen Maxima serves as the **UN Secretary-General's Special Advocate for Financial Health** (a role formerly framed as financial inclusion). The shift from “inclusion” to “health” reflects a broader goal: not merely opening accounts, but ensuring that people can manage day-to-day finances, absorb shocks, and pursue opportunities.

During the visit, discussions covered how India's DPI, particularly **UPI**, has expanded access to payments and credit, and how emerging tools, including responsible use of artificial intelligence, can deliver financial advice and services to underserved populations.

INDIA'S DPI AS A GLOBAL EXPORT

India has positioned DPI as a key element of its development diplomacy.

- **G20 legacy:** During its 2023 G20 Presidency, India championed DPI as a tool for inclusive development and helped build global consensus around it.
- **UPI internationalisation:** UPI linkages have been established with several countries, extending India's payments model abroad.
- **Knowledge sharing:** India has offered to share its DPI templates with other developing nations.

The **Unified Payments Interface** is operated by the **National Payments Corporation of India (NPCI)**, an umbrella organisation for retail payments established by the Reserve Bank of India and the Indian Banks' Association.

ANALYSIS AND WAY FORWARD

India's DPI demonstrates how public digital infrastructure can leapfrog traditional barriers to financial inclusion, reaching rural and low-income populations at a fraction of the cost of conventional banking expansion. International recognition, symbolised by the visit of the UN Special Advocate, reinforces India's soft power and its leadership of the Global South on digital development.

The way forward must balance scale with safeguards: protecting data privacy under the Digital Personal Data Protection framework, guarding against fraud and digital-arrest scams, bridging the digital divide for those without smartphones or connectivity, and ensuring that financial inclusion translates into genuine financial health and resilience (<https://ujjiyari.com/vocab/resilience/>).

UPSC RELEVANCE

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GS Paper 2: India and its neighbourhood and the wider world; bilateral (<https://ujyari.com/vocab/bilateral/>) relations; effect of policies of developed and developing countries on India's interests.

GS Paper 3: Inclusive growth; mobilisation of resources; role of technology in financial inclusion; the digital economy.

Prelims pointers: Digital Public Infrastructure and the India Stack (Aadhaar, UPI, Account Aggregator); JAM trinity; UPI operated by NPCI; Queen Maxima as UN Secretary-General's Special Advocate for Financial Health; DPI and India's 2023 G20 Presidency.

Mains question: "India's Digital Public Infrastructure has been hailed as a model for inclusive development. Examine its components and discuss how it can be shared responsibly with the Global South." (15 marks, 250 words)

FACTS CORNER

★ FACTS CORNER, KNOWLEDGEPEDIA

Digital Public Infrastructure (DPI): Shared, interoperable, open digital systems for delivering services at scale.

India Stack layers: Identity (Aadhaar), Payments (UPI), Data (Account Aggregator).

JAM trinity: Jan Dhan, Aadhaar, Mobile.

UPI operator: National Payments Corporation of India (NPCI).

Queen Maxima: UN Secretary-General's Special Advocate for Financial Health (formerly Financial Inclusion).

G20: India championed DPI during its 2023 G20 Presidency.

Data protection: Digital Personal Data Protection Act (<https://ujyari.com/terms/digital-personal-data-protection-act/>) framework governs personal data.

Sources: Ministry of External Affairs (<https://www.mea.gov.in>), National Payments Corporation of India (<https://www.npci.org.in>), Press Information Bureau (<https://pib.gov.in>)

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