Protean and CDPG-IIM Bangalore Release 'State of DPI in India' Report

Bengaluru, December 04, 2025: Protean eGov Technologies Ltd., one of India's foremost Digital Public Infrastructure institutions, and the Centre for Digital Public Goods (CDPG) at IIM Bangalore have jointly unveiled a landmark study, "State of Digital Public Infrastructure in India". The launch, held at the IIM Bangalore campus, comes at a symbolic time, coinciding with Protean's 30-year journey of building population-scale digital systems that have quietly powered everyday life in India.

Framed as a sector-wise, academically grounded baseline, the report delivers a rigorous evaluation of how India's identity, payments, and data-sharing infrastructures are functioning in the real world—moving beyond celebratory narratives to provide an unvarnished assessment of both progress and persistent friction points. The inaugural edition focuses on Financial Services and Healthcare, two sectors with sharply contrasting levels of DPI maturity.

The report brings together a structured view of India's foundational and sectoral DPI layers. It explains how identity, payments and data systems are forming a common digital foundation that supports innovation across finance, healthcare, education, logistics and digital commerce. It also traces India's evolution from the early JAM trinity to today's modular DPI ecosystem that connects Aadhaar, UPI, DigiLocker, Account Aggregators, DEPA, OCEN, ONDC, ABDM and other digital platforms.

At the core of the report is India's middle path approach where open and trusted public infrastructure enables private innovation at scale while keeping inclusion, trust and national priorities intact.

Some of the key insights include:
- UPI drives **49 percent** of global real time payments and processed about **₹200 lakh crore in FY24**
- Account Aggregators have crossed **2.2 billion** consents and **112 million** linked users
- Direct Benefit Transfers supported by Aadhaar now cover 328 schemes across 56 ministries
- Healthcare DPI is expanding with ABDM building national registries and eSanjeevani scaling teleconsultations
- New DPIs such as ULIP, Beckn, ONDC and OCEN are reshaping logistics, commerce and credit access

Suresh Sethi, MD and CEO, Protean eGov Technologies, said: *"India's DPI journey has shown the world that digital systems can be both population-scale and deeply humane. This study with IIM Bangalore captures that story — of how identity, payments, data, and now health and financial services are being woven into a single digital public fabric. As we enter our 30th year at Protean, we see DPI not as technology, but as a quiet force of dignity, equity and opportunity. With open architectures and AI-driven intelligence, India is building a future where every citizen can access essential services seamlessly, securely and without privilege."*

Adding an academic perspective, **Professor R Srinivasan, Chairperson, Center for Digital Public Goods (CDPG) at IIM Bangalore** noted *"In studying India's Digital Public Infrastructure, what becomes clear is that we are witnessing a structural transformation in how a nation organizes its social and economic systems. DPI has moved beyond being a collection of digital utilities — it has evolved into a unifying architecture that enables citizens, institutions, and markets to interact with unprecedented ease and trust. Through this report, we highlight how the same foundational rails that support identity and payments are now quietly reshaping the financial and healthcare landscapes. Our intention is to offer a high-level perspective that helps the country appreciate the magnitude of what has been built, and to stimulate deeper thinking on how India can continue to lead the world in designing digital systems that are equitable, reliable and future-ready."*

The report concludes that India's next stage of DPI growth will depend on deeper sector integration, stronger data governance, wider system level compatibility and the thoughtful use of emerging technologies, supported by closer collaboration across the Samaj-Sarkar- Bazaar ecosystem. By institutionalising this annual assessment, Protean eGov Technologies and IIM Bangalore aim to provide a steady knowledge foundation that guides India's digital infrastructure journey and supports the country's ambition to build an open, inclusive and sovereign digital economy.

About Protean:

Incorporated in December 1995, Protean eGov Technologies (BSE: PROTEAN, formerly NSDL e-Governance Infrastructure) is engaged in the business of developing citizen-centric and population-scale e-governance solutions. Protean is an information technology-enabled solutions company conceptualizing, developing, and executing critical and population-scale greenfield technology solutions. The company collaborates with the Indian government and has extensive experience in creating digital public infrastructure and developing innovative citizen-centric e-governance solutions. For more details on Protean Technologies, please visit: (proteantech.in)

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