

UPI Payment: Standardizing Its Usage in Diverse States

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Abstract: Unified Payments Interface (UPI) has become the backbone of India's digital economy, enabling seamless transactions across regions. By standardizing its usage in diverse states, UPI is bridging financial gaps, fostering inclusion, and creating a unified framework for digital payments nationwide.

Index-Terms : The boom of the Unified Payments Interface (UPI) in India is marked by massive headline growth but remains deeply uneven across regions, demographics, and economic sectors as of early 2026. While UPI now processes over 20 billion transactions monthly and accounts for roughly 85% of all digital payments in the country, its "multi-speed" nature is revealed when data is adjusted for population and geography

I. INTRODUCTION

The boom of India's Unified Payments Interface (UPI) has transformed the nation into a global leader in real-time payments, yet its adoption remains significantly uneven across geographical and demographic lines.

Leaders: Telangana records the highest intensity with 274 transactions per person annually, followed by Delhi (241) and Karnataka (203).

Laggards: States like Bihar (44), Manipur (35), and Tripura (33) show significantly lower adoption due to lower per-capita income and limited merchant readiness.

Urban-Rural Gap: While urban adoption is near universal among youth, only 40% of rural individuals prefer UPI as their primary payment mode. Rural users average just 5 transactions per month compared to 15 for urban counterparts.

Demographic Divide: Adoption is highest among those aged 18–25 (66% adoption), while older populations and women—particularly those without personal smartphones—remain digitally marginalized.

The UPI Boom: Key Drivers

- **Unprecedented Scale:** UPI has surpassed Visa in daily transaction volume in India, making it the world's leading real-time payment system.
- **High-Volume, Low-Value Shift:** As of Q3 2023, over 70% of transactions were below ₹500, indicating deep penetration into daily micro-payments (tea stalls, vendors).
- **COVID-19 Catalyst:** The pandemic accelerated the shift to contactless, digital payments.

Key Players: PhonePe, Google Pay, and Paytm dominate the market, driving significant adoption through extensive merchant campaigns.

- **Infrastructure:** The "India Stack" (Aadhaar, UPI) enables instant, 24/7 account-to-account transfers with zero transaction cost for consumers.

The Uneven Introduction & Adoption Pattern

- **Regional Disparities:** Digital payments are highly mature in top-tier (high-income) states, which may be approaching saturation. Conversely, mid-income states are currently experiencing the fastest adoption, "catching up" to the leaders.
- **Rural vs. Urban Divide:** Despite 70% of new users coming from Tier-2 cities, rural areas still grapple with inadequate internet connectivity, lower digital literacy, and inconsistent electricity, creating pockets of cash-heavy economies.
- **Behavioral Inertia:** Small shopkeepers and daily transactions in remote areas occasionally stick to cash due to "habit" or convenience, creating a "cash floor" that is hard to eliminate, even in a digital-first ecosystem.
- **Demographic Gaps:** Adoption is higher among the 18–35 age group, with lower adoption rates among older and less-educated demographics, often due to security concerns.

Challenges Affecting Uniformity

- **Security Concerns:** Incidences of phishing and fraud (95,000+ cases in 2022-23) create trust issues, particularly among rural or less-digitally literate users.
- **Transaction Failures:** Inconsistent connectivity leads to failed transactions, reducing user trust in specific areas.
- **Market Concentration:** The top two players hold 83% of the market share, prompting the NPCI to enforce a 30% cap on volume to promote competition.

Future Outlook

The Reserve Bank of India (RBI) reports a "convergence" trend, where the gap between high- and low-UPI states is shrinking. Innovations like UPI Lite (offline transactions), UPI 123PAY (for

feature phones), and UPI Circle (governance for business payments) are designed to bridge the remaining digital divide

The Macro Boom (2025–2026)

- **Record Growth:** In January 2026, UPI processed an all-time high of 21.7 billion transactions worth ₹28.33 lakh crore.
- **Annual Scale:** For the full year 2025, volumes reached 228.3 billion transactions (up 74% from 2024), valued at nearly ₹300 trillion—roughly one-third of India's GDP.
- **Micro-Transaction Shift:** The average ticket size dropped to ₹1,293 by late 2025, indicating that UPI is increasingly replacing cash for daily low-value purchases.
- **Infrastructure:** As of early 2026, the ecosystem connects 691 banks and over 500 million unique users.

Regional Disparities: The Digital Divide

Usage intensity varies sharply, with a distinct south-west corridor showing mature digital ecosystems compared to the lagging eastern states.

- **Top-Performing Regions:** Per-capita usage is highest in urbanised, high-income states.
 - a) **Delhi :** Leads with approximately 23.9 transactions per person monthly.
 - b) **Telangana :** Records the highest per-capita monthly value at roughly ₹34,800.
 - c) **Other Leaders:** Goa (23.3), Chandigarh(22.5), and Maharashtra (17.4) also sit well above the national average.
- **Lagging Regions:** Adoption remains "shallow" in many eastern and north-eastern states due to gaps in merchant infrastructure.
 - a) **Bihar and Tripura :** Both average fewer than 4 transactions per person monthly, with values ranging between ₹5,100 and ₹5,400.
 - b) **Others:** Jharkhand, Assam, and West Bengal also cluster at the bottom of the per-capita rankings.

Demographic and Behavioral Gaps

- **Rural vs. Urban:** While UPI is the preferred mode for 38% of rural and semi-urban Indians, over 80% of urban users prefer it, reflecting a "stark contrast" driven by connectivity rather than curiosity.

- **Gender Gap:** Digital literacy and smartphone access remain gendered. Studies show that while 72% of urban men use UPI, only 55% of urban women do; in rural areas, this drops to 30% for women compared to 51% for men.
- **Age Groups:** Adoption is highest among those aged 18–35, who are more familiar with technology and instant transaction capabilities.

Sectoral Adoption and Use Cases

- **Small vs. Large Tickets:** UPI is the "uncontested frontrunner" for small, daily transactions like groceries or tea. However, it contributed only 8.7% by value of total retail payments in 2024, as large-value transfers still rely on NEFT or RTGS.
- **P2P vs. P2M:** Person-to-Merchant (P2M) transactions are growing fast due to QR code ubiquity, but person-to-person (P2P) transfers still contribute significantly to the total value.

The "Uneven" Reality: Digital & Regional Divides

Despite massive national figures, per-capita data reveals a "multi-speed" digital economy:

Barriers to Uniform Adoption

- **Infrastructure:** Unreliable internet and erratic electricity in roughly 45,000+ villages continue to limit 4G coverage and transaction success rates.
- **Digital Literacy:** Approximately 57% of non-users have never heard of UPI, and 60% of aware non-users cite discomfort with technology as a major barrier.
- **Security Concerns:** UPI-related fraud surged to 6.32 lakh cases in FY25, totaling ₹485 crore in losses, which has dampened trust among less tech-savvy groups.
- **Market Concentration:** Two apps, PhonePe (48.3%) and Google Pay (37.0%), control over 85% of the transaction volume, raising concerns about systemic resilience.

II.METHODOLOGY

The research methodology used to study the "uneven" boom of UPI in India primarily combines quantitative analysis of secondary data from official sources like the National Payments Corporation of India (NPCI) and Reserve Bank of India (RBI) with descriptive and exploratory research designs.

Core Methodological Frameworks

Researchers employ several key techniques to map the uneven distribution of UPI adoption:

- **Descriptive Statistics & Trend Analysis:** Used to track explosive growth in monthly transaction volume and value from 2020 to 2025. Metrics like Mean and Standard Deviation help identify periods of high variability versus stabilization.
- **Per Capita and State-wise Segmentation:** To highlight regional disparities, studies calculate per capita usage intensity. For example, findings show Telangana leads with 274 transactions per person, while states like Bihar (44) and Uttar Pradesh (50) lag significantly.
- **Regression Analysis:** Applied to determine the relationship between variables such as the number of participating banks and transaction volume, often finding high R-squared values (e.g., 0.973) that indicate strong correlations.
- **Cluster Analysis (e.g., K-means):** Used to categorize and rank the performance of different UPI platforms and bank types (public vs. private).
- **Instrumental Variable Approach:** Advanced studies use exogenous factors, such as the share of specific population demographics, as instrumental variables to address endogeneity when examining if wealth inequality drives adoption.

Qualitative & Primary Data Integration

While much research relies on secondary data, scholars also use:

- **Primary Surveys:** Questionnaires targeted at specific demographics (e.g., age, income, education) to assess user awareness, satisfaction, and security perceptions.
- **Qualitative Case Studies:** Focused investigations into small merchants and individuals in selected rural areas to identify grassroots barriers like low digital literacy and infrastructure gaps.

Key Methodological Findings on "Unevenness"

Factor	Observation
Regional Divide	High intensity in Southern/Western states (e.g., Telangana, Karnataka) vs. lower adoption in Northern/Eastern states (e.g., Bihar, Tripura).
Demographic Divide	Adoption is highest among younger populations (ages 18–35) and those with higher digital literacy.
Economic Divide	Positive and significant impact of relative wealth on adoption; wealth endowment amplifies digital payment use in affluent districts.

III.OBJECTIVES OF THE STUDY:

The objectives of UPI have shifted from simply enabling transfers to fostering a "cash-light" and "formalized" economy:

- **Financial Inclusion:** Integrating millions of unbanked individuals into the formal economy via the JAM (Jan Dhan-Aadhaar-Mobile) trinity.
- **Reducing Cash Dependency:** Substituting physical currency with digital micro-payments; the average transaction size dropped from ₹3,867 in 2016–17 to ₹1,404 in 2024–25.
- **Economic Formalization:** Forcing businesses to maintain digital footprints, which improves GST compliance and reduces the "shadow economy".
- **Democratizing Credit:** Using UPI transaction data as an alternative for credit scoring, allowing small vendors and gig workers to access formal loans.
- **Global Influence:** Exporting the UPI model to over 10 countries (e.g., UAE, France, Singapore) to simplify cross-border remittances and tourism payments.

Analysis and interpretation:

The boom in India's Unified Payments Interface (UPI) as of March 2026 presents a "headline vs. reality" paradox: while total volumes reached a record 21.7 billion transactions in January 2026, a per-capita analysis reveals a significant and persistent digital divide across regions and demographics.

The Per-Capita Disparity

Headline growth figures often mask the uneven depth of adoption. When normalised by population, transaction intensity varies by as much as seven times between different states:

- **High Adoption Regions:** Delhi leads the nation with 23.9 transactions per person monthly, followed by Goa (23.3), Telangana (22.6), and Chandigarh (22.5).
- **Low Adoption Regions:** At the other end of the spectrum, Bihar records roughly 44 per-capita transactions annually (approx. 3.6 monthly), with states like Tripura (33), Manipur (35), and Uttar Pradesh (50) showing significantly lower usage tied to lower per-capita income.
- **Economic Correlation:** Adoption depth follows income levels, urbanisation, and merchant acceptance more closely than sheer population size.

Urban vs. Rural Divergence

The "uneven" nature of the boom is further highlighted by the gap between awareness and consistent usage in rural areas:

- Usage Gap: While urban adoption is estimated at 90%, rural penetration remains lower at 65–70%.
- Behavioural Differences: Urban users increasingly use UPI for discretionary spending, while rural usage is primarily restricted to essential services and government-linked transactions.
- Preferred Mode: Although UPI is the preferred mode for 38% of rural and semi-urban residents, only about 38% of rural residents overall actively participate in digital transactions, pointing to a persistent gap in consistent usage.

Market Share Concentration

The "boom" is also unevenly distributed among service providers, creating a duopoly in the ecosystem:

- PhonePe & Google Pay: Together, these two platforms control nearly 80% of the market share. As of January 2026, PhonePe dominates with 45.7% volume share, followed by Google Pay at 33.3%.
- The "Long Tail": Despite the overall volume increase, smaller players like Navi (3.3%) and BHIM (0.8%) hold minimal shares, highlighting a lack of diversification in the provider landscape.

Structural & Infrastructure Bottlenecks

- Connectivity Issues: Poor internet infrastructure and inconsistent electricity in remote areas remain primary bottlenecks for equitable adoption.
- Security Concerns: Approximately 38% of users remain worried about fraud and privacy, which acts as a deterrent for deeper penetration among older and rural populations.
- Processing Pressure: Billions of monthly transactions have placed immense pressure on backend systems, leading to occasional downtime that further impacts user trust in underserved regions.

While UPI transactions reached a massive 186 billion in FY 2024–25, adoption remains highly uneven across Indian states. When total volumes are adjusted for population, a "multi-speed digital economy" emerges, where urbanised southern and western states significantly outperform the eastern and north-eastern regions.

State-Wise UPI Intensity (FY 2024–25)

Data from the NPCI and recent RBI bulletins show that a few regions drive the bulk of digital intensity:

- Top Leaders (Per Capita Transactions):

- Telangana : Leads with 274 transactions per person and the highest per-capita value (~₹4.34 lakh).
- Delhi : Recorded 241 transactions per person, driven by high urban density.
- Goa : Follows closely with 229 transactions per person.
- Karnataka : A major tech hub with 203 transactions per person.
- States Lagging Behind:
 - Tripura : Only 33 transactions per person, the lowest in the country.
 - Manipur : Just 35 transactions per person.
 - Bihar : Recorded 44 transactions per person, roughly 1/6th the intensity of Delhi
 - Uttar Pradesh : Despite having massive total volumes due to its population, its per-capita usage is low at 50 transactions per person.

Key Drivers of the Divide

The uneven boom is primarily attributed to differences in economic maturity and infrastructure:

- Urbanisation & Ecosystems: A "south-west corridor" from Maharashtra to Telangana has developed mature digital ecosystems with widespread merchant QR code acceptance.
- Income Levels: States with higher per-capita income show more "routine use" for high-ticket professional and retail services, while lower-income states primarily use UPI for basic low-value transfers.
- Infrastructure Gaps: Lagging states often struggle with less reliable internet connectivity and slower merchant onboarding.
- Terrain-Driven Adoption: In some north-eastern states like

Arunachal Pradesh and Sikkim usage is surprisingly high because difficult terrain makes digital payments a more reliable substitute for physical cash.

Core Challenges & Problems:

While UPI has reached record highs of 21.6 billion transactions monthly as of December 2025, its growth is marked by significant regional and demographic imbalances, alongside rising systemic risks.

Uneven Adoption & Digital Divide

The "boom" is highly concentrated in specific urban corridors, leaving large parts of the country behind.

- **Regional Disparities:**
 - Telangana leads the country with a per-capita monthly UPI value of ₹34,800, followed by Delhi (₹31,300) and Goa (₹33,500). In contrast, adoption remains "shallow" in eastern and northeastern states. Residents in Bihar and Tripura average fewer than four transactions per month, with per-capita values around ₹5,100–₹5,400.
 - A resident of Delhi transacts roughly six times as often via UPI as someone in Bihar
- **Gender Gap:** Less than 30% of UPI users in India are women. This gap is wider in rural areas, where only 30% of women use UPI compared to 68% of men.
- **Age Barriers:** Older users face significant difficulties with app navigation, adding beneficiaries, and handling transaction confirmations, often leading to abandonment or errors.

Critical Problems & Challenges

- **Systemic Outages:** The infrastructure has struggled to scale. In March-April 2025, multiple outages disrupted millions of transactions, highlighting a Single Point of Failure at the NPCI.
- **The "Fraud Shadow":** Digital fraud cases rose 34% year-on-year in 2024–25.
 - **Fake Collect Requests:** The most common scam, where users approve a debit thinking they are receiving a refund.
 - **QR Code Swapping:** Fraudsters replace physical QR codes at shops, siphoning funds away from merchants.
 - **SIM Swapping:** Criminals take over mobile numbers to bypass two-factor authentication.
- **Economic Sustainability:** The zero-MDR (Merchant Discount Rate) policy means banks and service providers earn nothing from most transactions while incurring costs of roughly ₹0.80 per transaction. This reduces their incentive to invest in better backups and customer support.
- **Transaction Limits:** The standard limit of ₹1 lakh per day can be a bottleneck for small businesses handling high-value items or growing sales volumes.

Operational Constraints

- **Internet Dependency:** Despite rising connectivity, "patchy" internet in rural areas leads to frequent transaction timeouts and failures.
- **Slow Grievance Redressal:** Refund processes for failed transactions remain slow, frustrating users and eroding trust, especially among first-time digital adopters.

Uneven Adoption & Challenges

While UPI is now used by over 50 million merchants, its reach varies significantly across demographics and regions: International Journal For Multidisciplinary Research (IJFMR)

The Rural-Urban Divide: Urban and semi-urban areas have high adoption rates, but rural uptake is slowed by patchy internet, inconsistent electricity, and lower digital literacy.

Gender and Age Gaps: Men currently make up nearly 70% of UPI users. Adoption also declines sharply among those over 45 due to trust issues and lower digital literacy.

Income Disparity: The wealthiest 60% of Indians are four times more likely to use digital payments than the poorest 40%.

Fraud and Trust: Rapid growth has attracted "bad actors," with over 95,000 fraud cases recorded in 2022–23. Fears of phishing and technical failures remain significant barriers for new users

The Unified Payments Interface (UPI) boom in India is uneven due to a "digital divide" where high-income, urbanised states significantly outpace rural and low-income regions in both adoption and transaction intensity. While the system handled a record 21.70 billion transactions in January 2026, per capita usage varies from over 270 transactions per person in leading states to fewer than 50 in lagging ones.

Key Drivers of Uneven Adoption

The disparity is primarily driven by three structural and socio-economic factors:

- **Economic Disparity & Urbanisation:** Richer, more urbanised states like Telangana Delhi, and Karnataka record the highest per capita UPI spending, exceeding ₹25,000 per month. In contrast, low-income states such as Bihar and Uttar Pradesh see per capita spending as low as ₹5,000.
- **Education and Formal Employment:** States with higher literacy rates and larger formal workforces transition to digital payments faster because salaries are credited directly to bank accounts, and users are more comfortable with mobile technology.
- **Infrastructure Gaps:** Rural areas continue to face "trust frictions" caused by unreliable internet connectivity, erratic electricity, and a lack of smartphone access—with only about 25% of mobile users in some backward regions owning a smartphone.

Barriers to Universal Growth

Despite reaching 57% of Indian consumers as a preferred payment method by early 2026, several segments remain excluded:

- **Awareness Gaps:** Surveys show approximately 57% of non-users have never heard of UPI, even in digitally mature regions.
- **Gender and Age Divides:** Women and older populations are often less confident with digital interfaces and less likely to own personal smartphones.

- Behavioral Inertia: Many small merchants and individuals in the informal economy stick to cash for convenience or due to "cultural habits" like using cash for weddings or tips.
- System Vulnerabilities: Frequent technical outages in early 2025 and rising fraud—affecting an estimated one in five Indian families—have created safety concerns that discourage "access-ready" but unconvinced users.

Regional Breakdown (Per Capita Transactions 2024–25)

High Usage States	Transactions/Person	Low Usage States	Transactions/Person
• Telangana	274	• Uttar Pradesh	50
• Delhi	241	• Bihar	44
• Karnataka	203	• Manipur	35
• Maharashtra	185	• Tripura	33

While India's Unified Payments Interface (UPI) recorded a massive 186 billion transactions in FY 2024–25, its growth remains "uneven" across geographic and demographic lines.

The "Uneven" Reality

- Geographic Divide: Usage is concentrated in a "south-west corridor".
 1. High Intensity: Telangana (274 transactions/person), Delhi (241), and Karnataka (203) lead the nation.
 2. Low Intensity: States like Bihar (44 transactions/person), Tripura (33), and Manipur (35) lag significantly due to lower per-capita income and weaker digital infrastructure.
- Demographic Gaps: Adoption is highest among the 18–35 age group.
 1. Elderly & Rural: Lack of digital literacy and complex interfaces remain barriers for older populations.
 2. Gender Gap: While bank ownership is nearly equal, only 37% of women have adopted mobile internet, compared to higher rates for men, limiting their UPI usage.

Solutions & Recent Interventions

To bridge these gaps, the RBI and NPCI have introduced several "offline" and "low-tech" solutions:

- UPI 123PAY: Enables digital payments via Interactive Voice Response (IVR) and sound-based technology, specifically for the ~400 million feature phone users without internet access.
- UPI Lite: A "on-device" wallet for small-value transactions that works with low or no connectivity. In late 2024, the wallet limit was increased to ₹5,000 to encourage wider use.
- Hello! UPI: Uses AI-driven conversational payments (voice commands) in local languages to assist the elderly and those with limited digital literacy.
- Infrastructure Support (PIDF): The Payments Infrastructure Development Fund provides grants to deploy QR codes and POS terminals specifically in Tier-3 to Tier-6 centers. As of late 2025, over 5.4 crore digital touchpoints have been deployed via this scheme.
- "UPI for Her": A joint initiative by NPCI and Women's World Banking aimed at onboarding 200 million women through simplified "phygital" (physical + digital) training and gender-inclusive design.

Key Barriers to Even Adoption

- Infrastructure Gaps: Patchy internet and electricity in remote areas.
- Digital Literacy: Low awareness and lack of "hand-holding" for elderly and rural users.
- Trust & Security: Fear of fraud and the impact of server downtime—which accounts for nearly 69% of transaction failures—discourage new users.
- Gender Divide: Adoption is lower among women, particularly in rural areas, due to limited smartphone access and financial independence.

Measures to Improve Penetration (2025–2026)

The government and National Payments Corporation of India (NPCI) have implemented several targeted measures:

- Financial Incentives: A ₹1,500 crore incentive scheme for FY 2024–25 promotes low-value (up to ₹2,000) BHIM-UPI transactions among small merchants.
1. Offline & Low-Tech Solutions:
 - UPI 123PAY: Enables payments via feature phones using IVR or sound-based technology for those without smartphones.
 - UPI Lite & LiteX: Designed for near-offline, small-value transactions to reduce server load and improve success rates.
 2. System Reliability:
 - To prevent outages, NPCI introduced API limits (e.g., 50 balance checks per day) and mandated that AutoPay execute during non-peak hours.

3. Enhanced Security:

- Biometric Authentication: Introduction of fingerprint and face ID for transactions up to ₹5,000 to simplify usage for those who struggle with PINs.
- Fraud Reporting: The "Chakshu" facility allows citizens to report suspected fraudulent communications.

4. Grassroots Outreach:

Deployment of over 2,421 Centres for Financial Literacy (CFL) as of March 2025 to provide training in rural blocks.

Essential Transaction Details

1. *UPI Reference Number: A unique 12-digit alphanumeric code assigned to every transaction.*
2. *It is critical for tracking payments and resolving disputes with bank support teams.*
3. *Found in the "Transaction History" section of apps like Google Pay, PhonePe, or Paytm.*
4. *Virtual Payment Address (VPA): A unique identifier (e.g., name@bankname) that allows transfers without sharing account numbers or IFSC codes.*
5. *Two-Factor Authentication (2FA): Secure authorization using a mobile device and a 4–6-digit UPI PIN.*

Latest Global & Infrastructure Trends (2024-2026)

1. *Global Expansion: UPI is operational in countries including the UAE, Singapore, France, Mauritius, Bhutan, Nepal, and Sri Lanka.*
2. *UPI Lite X: A feature allowing offline transactions via NFC for environments with low connectivity.*
3. *Conversational Payments: Integration with AI (e.g., BharatGPT) to enable voice-based transactions in multiple regional languages.*
4. *Interoperability: Recognized by the International Monetary Fund (IMF) as a global benchmark for enabling seamless payments across different apps and banks.*

IV.CONCLUSION: Key Conclusions on UPI's Impact

- Substitution vs. Presence of Cash: UPI is actively replacing cash for micro-transactions (average ticket size fell to ₹1,404 in 2024-25), yet absolute currency in circulation remains high.
- Market Concentration: The ecosystem is dominated by a few private players like PhonePe (46%) and Google Pay (36%), raising concerns about a "duopolistic" structure and systemic risk.

- The "Cash Floor": Research indicates a non-linear effect; as digital adoption matures, the reduction in cash slows down due to "behavioral inertia," suggesting cash will never entirely disappear.
- Economic Formalisation: Despite the unevenness, UPI has added an estimated 1.5% to India's GDP (2017–2023) by bringing informal transactions into the formal financial system.

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