



**THE UNIVERSITY
OF QUEENSLAND**
AUSTRALIA



Australian Government
Department of Foreign Affairs and Trade



Outcome Document

Workshop on

Digital Public Infrastructure and

Public Service Delivery

Inclusion. Efficiency. Security

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2026

Outcome Document

Workshop on Digital Public Infrastructure and Public Service Delivery

Inclusion. Efficiency. Security



Date: Friday, 08 May 2026 | 10:00 AM to 01:35 PM (IST)

Venue: Marigold, India Habitat Centre, New Delhi

Acknowledgements

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ICRIER, in partnership with the University of Queensland (UQ), Australia hosted this workshop, which was convened as part of an Australia-India Cyber and Critical Technology Partnership (AICCTP) project titled, *“A Paradigmatic Shift in Public Service Delivery: Inclusive, Efficient and Secure DPI”*, funded by the Department of Foreign Affairs and Trade (DFAT), Australia.

Disclaimer: This is a best-faith effort to summarise the learnings from the workshop held on May 8, 2026. They, in no manner, represent the views of the ICRIER.

Outcome Document

Workshop on Digital Public Infrastructure and Public Service Delivery

Inclusion. Efficiency. Security

1. The Context

The integration of Digital Public Infrastructure (DPI) into public service delivery is transforming social protection systems worldwide by improving both inclusivity and administrative efficiency. Governments are increasingly utilizing digital identity systems, interoperable payment infrastructures, and consent-based data governance frameworks to enhance the delivery of social benefits. Across countries with varying levels of digital maturity, including Australia, Brazil, and several low- and middle-income economies, growing policy attention is being directed toward the development of scalable, secure, and trustworthy welfare delivery mechanisms enabled by DPI.

India's implementation of the Direct Benefit Transfer (DBT) programme since 2013 represents a significant example within the broader DPI ecosystem due to its potential to streamline welfare administration, reduce leakages, and expand inclusion. Built upon Aadhaar-based digital identification and supported by interoperable payment systems and public financial management architecture, DBT has transformed the scale, speed, and monitoring of welfare transfers across more than 320 schemes. Although India's model has emerged as an important reference point in global discussions on DPI-enabled welfare systems, it also illustrates the complex institutional and governance challenges associated with large-scale digital infrastructures.

The large-scale deployment of DPI-enabled welfare systems in India has revealed several critical challenges and trade-offs. Persistent concerns include authentication failures, exclusion risks affecting vulnerable populations, coordination gaps among implementing agencies, and issues related to privacy, cybersecurity, and grievance redressal mechanisms. These experiences suggest that the performance of DPI systems should not be evaluated solely based on aggregate efficiency gains; rather, it must be understood through the dynamic interaction between inclusion, efficiency, and security embedded within system design and governance structures.

2. The Workshop – An Overview

ICRIER, in partnership with the University of Queensland (UQ), Australia hosted a hybrid workshop, "Digital Public Infrastructure and Public Service Delivery: Inclusion. Efficiency. Security" on 08 May 2026 at Marigold Hall, India Habitat Centre, New Delhi. Experts representing government, the private sector, international organisations and civil society gathered to engage in a four-hour dialogue (please see Annexure).

The workshop was convened as part of an Australia-India Cyber and Critical Technology Partnership (AICCTP) project titled, “*A Paradigmatic Shift in Public Service Delivery: Inclusive, Efficient and Secure DPI*”, funded by the Department of Foreign Affairs and Trade (DFAT), Australia. The project seeks to assess Digital Public Infrastructure (DPI) as a critical technology pathway for public service delivery by examining its performance through the lenses of accessibility and inclusivity, efficiency, and security across two focal use cases—Direct Benefit Transfer (DBT) and healthcare delivery. The workshop also built upon and deepened ICRIER’s ongoing research on DPI-enabled public service delivery undertaken with support from the Gates Foundation. The workshop was led and chaired by Ms. Payal Malik, Visiting Professor, Digital Economy, Startups and Innovation (DESI), ICRIER.

The discussion focused on essentially three broad themes:

- Inclusion and access at scale: Examining design and implementation challenges related to authentication, beneficiary onboarding, last-mile delivery, and the role of intermediaries such as banks, post offices, and common service centres.
- Efficiency and administrative capacity: Assessing the extent to which DPI-enabled public service delivery has reduced leakages and transaction costs; improved monitoring and accountability through platforms such as the Public Financial Management System (PFMS); and enabled efficient transfers through payment rails such as the *Aadhaar* Payment Bridge System (APBS) managed by NPCI.
- Security, data governance, and trust: Exploring issues of data protection, cybersecurity risks, grievance redressal mechanisms, and the adequacy of existing institutional and regulatory safeguards for maintaining trust in digital welfare systems.

3. Inaugural Session



Welcoming the gathering to the workshop, **Dr. Shekhar Aiyar**, *Director & Chief Executive, ICRIER* set the context for the discussion by tracing the evolution of Direct Benefit Transfer (DBT) since its formal launch in 2013 to its expansion, currently covering 325 schemes across

53 ministries with cumulative transfers exceeding 46 lakh crores. He underscored the fiscal and welfare gains created by DBT, citing studies that have empirically measured the impact of different schemes under DBT. Further, he drew the attention of the audience to the key theme of the workshop, a complex set of “questions around inclusion and exclusion in beneficiary identification and last mile delivery”, “administrative efficiency of fund flows and monitoring systems” as well as the “robustness of data governance and cybersecurity safeguards”. Dr. Aiyar also underlined that the institutional and design choices adopted will be critical in strengthening the effectiveness, resilience, and long-term sustainability of DPI-enabled welfare systems.



Shri Saurabh K. Tiwari, Additional Secretary, DBT Mission, initiated his keynote address with the remark- *“DBT lafz mein mukhtasar hai, lekin tafseel mein bahut gehra hai”* (DBT may appear to be a concise term, but its implications and architecture are deep). Noting the transition of DBT from a “negative intervention” to reduce the role of middlemen and prevent diversion of benefits to one that has eased access to public service delivery, he underscored its scale (~7 lakh crores annual transfers) and estimated savings (~4.3 lakh crores). Further, he pointed out DBT’s achievements such as accurate identification, financial and digital inclusion and underlined the role of the JAM trinity as its enabler. He laid out the long-term plan of the government to transform DBT from an Aadhaar-based citizen-initiated service delivery model (DBT 1.0) to improving eligibility verification and citizen services (DBT 2.0) and finally creating a social registry with *suo-moto* determination of eligibility, envisioned in DBT 3.0. He emphasized that inclusion, efficiency and security are all built-in into the DBT ecosystem and underscored their complementarities.

In response to the keynote address, Dr. Aiyar mentioned two underrated benefits of DBT: the welfare gains associated with enhanced consumer choice enabled by cash transfers; and reduction in administrative burden for bureaucrats. To a question raised from the audience on the government's proposal to integrate DBT with CBDC (Central Bank Digital Currency), Mr. Tiwari responded that the pilot implementation is underway and that the government is considering different options to ensure that it enhances agency for beneficiaries without being misused.

To the suggestion from the floor on the common reasons for authentication failure to the public, Mr. Tiwari responded that the initial biometric failures were due to the variations in the quality of fingerprints and that failure rates have declined due to the use of face authentication and technological improvement in the device ecosystem. Audience highlighted that the methodology of estimating savings due to DBT is a black box to the public, in response to which the Additional Secretary assured that due diligence is taken during calculation and that they would deliberate on the recommendation for a public consultation for the same.



The Distinguished Address by **Dr. V. Anantha Nageswaran**, *Chief Economic Advisor, Government of India* began with how the 'new plumbing system' introduced by DBT removed the problems of the earlier era of public service delivery by plugging leakages, eliminating ghost beneficiaries and widening the social protection net. He underscored that apart from fiscal savings, DBT has contributed to reduction in multidimensional poverty through reliable welfare delivery. He lauded India for its achievement of the [IMF's digital social safety nets \(SSN\) trifecta](#) – a robust digital identity, digital verification and secured payment channel – and for having built them at an unmatched scale and pace. He also briefly mentioned the international recognition India received and how many other countries are learning from India's DPI experience and replicating it in their own settings. The CEA briefly touched upon

how DPI has impacted other dimensions of public service delivery through *DigiLocker*, *e-Shram portal* and *Ayushman Bharat Digital Mission*.

According to him, though the workshop themes of inclusion, efficiency and security are analytically distinct, India's DPI experience shows that when designed well, they are "mutually reinforcing rather than competing". He concluded his address by identifying some challenges in DBT implementation such as the need to enhance digital inclusion and last mile delivery, strengthen data governance and cybersecurity as well as enable interoperability between central and state systems through complete digitization of data.

4. Roundtable Session



The roundtable was chaired by **Ms. Payal Malik**, *Visiting Professor, DESI, ICRIER* and moderated by **Dr. Sumita Kale**, *CEO & Senior Fellow, Indicus Foundation*. Without taking away from all that the DBT experience has achieved so far, several challenges remain to be addressed and Dr. Kale steered the participants towards a discussion on key policy and implementation challenges, highlighting the need to better understand the interaction between inclusion, efficiency, and security within DBT systems, and to strengthen institutional mechanisms for grievance redressal and accountability.



4.1 Special Addresses

The Special Address by **Mr. Rajesh Bansal**, *Former CEO, Reserve Bank Innovation Hub (RBIH)* reflected on the evolution of Aadhaar and DBT from the perspective of one of its early architects. He highlighted the transformative impact of Aadhaar-linked direct account transfers in improving agency and financial control, particularly for women. Mr. Bansal also pointed out the criticality of exclusion errors in a population scale scheme such as DBT. Further, he expounded the challenges in the ground-level implementation of DBT: low incentives for banking correspondents, non-usage of eKYC by banks limiting time savings for beneficiaries, fragmentation in implementation across central and state systems that limit a ‘whole-of-government’ approach and absence of end-to-end digitalization that affect its impact. Mr. Bansal emphasized that digital public infrastructure must remain anchored in solving real public service problems. His remarks underscored the importance of moving beyond celebrating achievements towards addressing the operational and governance challenges that determine welfare outcomes on the ground.



In his Special Address, **Dr. Rajeev Shorey**, *Director, IIIT Surat*, focused on safeguarding the integrity and reliability of DBT systems by emphasising the importance of resilience and security by design. He underscored the need to place ‘trustworthiness’ at the centre of system design, focusing not only on security but also on privacy, reliability, safety and resilience. Dr. Shorey highlighted the importance of ‘zero trust architecture’, which assumes that no user, device or platform should be trusted by default and therefore requires continuous verification and authentication to ensure security by design. Data protection needs to be safeguarded by securing APIs, predicting potential vulnerabilities through ethical hackers and by use of technologies like ‘rate limiting’. Further, he underlined the need for segmentation and securing individual systems in the database to prevent security risks. Dr. Shorey emphasized that AI, ML and deep learning models should be and are already being leveraged for digital public infrastructure. It must however be kept in mind that AI-enabled systems themselves have vulnerabilities and that new paradigms in AI-ML such as federated learning to ensure privacy and deep neural networks should be utilised to reduce exposure.



4.2 Roundtable Discussion

Inclusion, Last Mile Delivery and Citizen Experience

A recurring theme throughout the discussion was that the effectiveness of DBT should be evaluated through both system level outcomes and lived experiences of beneficiaries. Discussions highlighted challenges relating to exclusion, portability, last-mile access, and digital literacy, alongside the importance of human support mechanisms and citizen centric service delivery.

In this context, **Mr. Kunal Raj Barua**, *Associate Director, Aapti Institute* discussed the design assumptions within the DBT system and highlighted instances where digital ID systems break down, especially at the point of service delivery for specific communities and populations. He emphasized the importance of transparency and explainability of systems. On the intersection of DPI and AI, he underlined the need to build the capacity of last mile operators and strengthen offline infrastructure to complement online architecture.



Drawing upon her ground-level experience while working on Samaveshi Aajeevika Yojana under the Ministry of Rural Development, **Ms. Shweta Banerjee**, *Country Lead, India, BRAC International* highlighted the challenges in last-mile delivery of digital services, especially to the most vulnerable and marginalized sections of society and stressed on the role of ‘human connectors’ such as business correspondents, Bank Sakhis and Asha workers in overcoming this constraint. She stated that from an inclusion perspective, the presence of these intermediaries is as important as the sophistication of the underlying digital infrastructure.



Extending the discussion to the challenges faced by mobile populations, **Ms. Nikita Kwatra**, *Principal, Artha Global*, focused her discussion on social protection for migrants and the

persistent gaps between recognition of mobility and need for portability in social protection and its actual practice. She stated that the 'whole of government' approach in data collection is absent at the implementation level and there is repeated data collection. Moreover, the onus is still on the beneficiary to access the state, making the role of human connectors extremely important. Citing her experience in building a migration tracking system in Melghat, Ms. Kwatra also highlighted the lack of visibility and traceability of women and children in digital records and the need for shifting the burden of data collection on the state, rather than the beneficiaries.



Building on these concerns, **Dr. Rajendran Narayanan**, *Associate Professor, School of Arts and Sciences, Azim Premji University*, underscored a shift in the burden of accountability from the state to the citizens, over the years. Illustrating his experience with NREGA, he explained that mandating Aadhaar-based payment systems and providing strict targets to frontline officials to link Aadhaar to job cards resulted in crores of worker deletions based on mismatch in names. He argued that the burden of identifying and rectifying such errors frequently fall on workers themselves, with women often facing additional challenges due to name changes post-marriage.

Drawing on evidence from Aadhaar-enabled health benefit schemes, **Ms. Shivangi Rai**, *Deputy Coordinator, Centre for Health Equity, Law and Policy (C-Help)*, highlighted how exclusion can occur at multiple stages of the welfare delivery process. Emphasizing that exclusion is often produced through the interaction of technological design and implementation processes, she argued for stronger exception-handling mechanisms, improved grievance redressal systems, alternative pathways for identification and service delivery, and systematic measurement of exclusion alongside efficiency gains.



Ms. Arjita Madan, *Chief Product Officer, Indus Action*, emphasized the importance of viewing administrative burdens from a citizen-centric lens. She explained that in assisting citizens to access welfare benefits, Indus Action takes a human centric design approach and appreciated the digital public infrastructure foundation set by the JAM trinity that enabled organizations to build on it. She also expressed solidarity with the vision of the DBT 3.0 which envisions the state proactively reaching out to the beneficiaries.



The discussion further highlighted how exclusion can arise not only through implementation failures but also through design itself. **Ms. Sunaina Kumar**, *Director, Centre for New Economic*

Diplomacy and Senior Fellow, Observer Research Foundation (ORF) pointed to significant data gaps in measuring beneficiary outcomes, emphasizing that absence of data ‘invisibilizes’ the problem. Demonstrating examples of women-oriented schemes in Haryana and Maharashtra, she explained how technical complexity of eligibility criteria can create barriers to access, which gets compounded by time poverty and geography. She also highlighted the issue of underfunding of last-mile solutions for women such as BC (Business Correspondent) Sakhi.



Stressing on the relevance of business correspondents, **Mr. Sunil Kulkarni**, *CEO, Business Correspondents Federation of India (BCFI)* expounded on the economic unviability of the current BC model due to very low rates of commission for existing services. He identified new services that can be brought under the BC model such as assisted account aggregators and digital credit facilitation that may enhance the long term viability of the BC model.

Ms. Beni Chugh, *Practice Head, Future of Finance Initiative, Dvara Research* delineated the citizen-centric framework of Dvara Research within which the dimensions of inclusivity, responsibility and efficiency is embedded. Inclusivity pertains to not only beneficiary-centric initiatives like updating and auditing databases and creating physical touchpoints but also calibrating agents’ compensation to ensure their economic viability. According to her, responsibility entails data security and privacy, a function that is of utmost relevance in the world of AI. The efficiency dimension goes beyond administrative efficiency to include efficient service access to the citizen through suo-moto beneficiary identification. Ms. Chugh further stated that the grievance redressal mechanism of DBT is patchy with beneficiaries unable to identify where the loophole is and forced to navigate the complex value chain by themselves.

As a recommendation, she suggested a unified dashboard-style grievance redressal mechanism that would make it accessible to all.

Administrative Efficiency and Institutional Coordination

Participants acknowledged the significant improvements in efficiency, transparency, and accountability enabled by the DBT ecosystem. At the same time, discussions highlighted that sustaining these gains requires continuous institutional coordination, technological adaptation, and improvements in implementation processes. Several speakers reflected on the need to move beyond digitisation of individual schemes towards greater interoperability, integration of databases, and more proactive models of welfare delivery.



Shri Arijit Chakraborty, Senior Manager, Onboarding (Authentication and Verification Division), UIDAI initiated the discussion by tracing the evolution of Aadhaar-based authentication systems and consent mechanisms within DBT. He discussed new initiatives such as the ‘health API’ that monitors the performance of APIs in mobile applications and web portals and removal of obligatory fees for requesting entities to enable greater participation. He also highlighted the efforts of UIDAI for updating Aadhaar numbers and improving database quality by removing deceased and deactivated beneficiaries.



As a key architect working inside the technical system, **Shri Sridhar Dhulipala**, *Principal Advisor (Design)*, UIDAI underlined the significance of technological progress and experiential learnings over time and their role in improving the design of digital infrastructure. He stated that the lexicon of digital is very often inaccessible to the public and AI can assist on that front. He also advocated for going beyond foundational DPI towards improving the end-user experience through what he described as a ‘DPI experience’ or ‘edge DPI’ where the user has greater agency and the digital systems are technologically more robust.



Looking at the broader implications of DBT, **Mr. Pranay Sinha**, *Lead for Global Growth & Opportunity Policy Advocacy and South – South Co-operation*, Gates Foundation identified the two most significant achievements of India’s DBT architecture: efficiency gains in public expenditure and the resulting deepening of social welfare mechanisms. Emphasizing the relevance of these outcomes for low- and middle-income countries, he argued that

strengthening public finance and social protection systems remains a central objective of DPI-enabled governance. At the same time, he cautioned against viewing India's model as directly exportable, noting that countries are at different stages of their digital journeys and operate within distinct institutional, political, and constitutional contexts. He concluded by observing that India's DPI journey itself remains a work in progress, with emerging technologies such as AI creating new opportunities and challenges for the next phase of digital transformation.

Security, Data Governance and Trust

The third major theme of the discussion centred on the question of trust in DPI-enabled welfare systems. Participants broadly agreed that trust is shaped not only by technical security measures, but also by the robustness of governance frameworks, privacy protections, accountability mechanisms, and citizens' ability to seek redress when systems fail. Discussions therefore examined the technological, institutional, and rights-based dimensions of security and data governance.

Building on the technological dimensions of security, **Shri Rakesh Maheshwari**, *Former Sr. Director and GC (Cyber Laws, Cyber Security and Data Governance), Ministry of Electronics and Information Technology* outlined the institutional and regulatory frameworks put in place to ensure cybersecurity of the DBT architecture such as advisories issued by CERT-In (Indian Computer Emergency Response Team) and Cybersecurity division for proactive testing, Cyber Crisis Management Plan and mandated GIGW (Guidelines for Indian Government Websites and Apps) compliance for government portals and websites. He recognized that the dependence on system integrators (SI) and outside vendors increase the threat vulnerability of the government. This is overcome by ensuring that the 'strategic control' rests with the government and continuous quality checks and performance reviews of SIs are undertaken. He further stressed on the applicability of the provisions of the DPDP Act on government organizations. This includes provisions of data minimization, purpose limitation, requirement of the user being informed of what data is being collected and processed and designation of a dedicated data protection officer. With reference to the 'whole of government' approach, Mr. Maheshwari identified the challenges in moving data across projects to avoid duplication of data collection and consistency and correctness. He mentioned creation of privacy incident management plans as a way forward to strengthen data privacy and security.



Dr. Sandeep Kumar Shukla, *Professor and Director, IIIT Hyderabad* initiated the conversation with the recognition that safeguards in digital systems are very often ‘programmable’ and can be circumvented, citing examples of misuse of CBDCs and women’s accounts being operated by others. He further underscored the problem in using biometry as a fundamental identification and authentication mechanism as there is no recourse in case of leakage and theft. According to him, security, convenience and scale are a trilemma, rendering it challenging to achieve the three objectives together. He illustrated the case of Aadhaar as a centralized identity and its reported information leakages to support his argument that in the long-run, centralized identity and payment systems are vulnerable from a cybersecurity perspective and that decentralization creates resilience.

The discussion further expanded beyond cybersecurity to questions of rights, accountability and public trust. **Ms. Anita Gurumurthy**, *Executive Director & Senior Fellow, IT for Change*, emphasized that the application of DPI in public welfare disbursement requires “recalibrating” the social contract or the traditional institutional design for interaction between the state and the citizen. She also argued that the techno-legal imagination of data governance should be rights-based, rooted in public accountability, enabling an efficient service delivery experience for citizens through a “design that uses the DPI interfaces to enable single window service delivery experience for the citizen” and right to an audit trail of welfare decisions and citizen records, to ensure meaningful transparency. The relevance of a rights-based approach is especially significant in the context of the ‘network governance’ structure of the proposed e-governance 3.0 that brings together public and private actors to build on top of DPI architectures. Stronger adherence to privacy by design, data minimization and purpose limitation are extremely important in the context of setting boundaries for welfare data entering data markets. She highlighted the importance of upholding inclusivity in institutional design, stating that ‘digital by default’ may not work for India. Concluding her preliminary remarks, she stressed on citizens’ data-related rights such as ‘right to correction’, ‘right against automated denial’ and ‘right to explanation’. According to her, DPI enabled welfare systems at population scale necessitate ‘trustworthiness’, within which are embedded the dimensions of

contestability and corrigibility, that is, the system has the potential to be corrected if the evidence shows errors.



Offering a more critical perspective, **Mr. Srinivas Kodali**, *Independent Researcher*, linked the roots of cybersecurity and Aadhaar to cybernetics, expressing a degree of scepticism towards the state. He also argued that a social registry system that may be built by interlinking Aadhaar across databases would be unconstitutional. According to him, cybersecurity systems have a form of ‘networked vulnerability’ and building an Aadhaar-based social registry can result in profiling, policing and tracking of individuals, with considerable implications on elections and data privacy.

5. Critical Recommendations of the Workshop

The workshop discussions generated a range of recommendations for strengthening the design, governance, and implementation of DPI-enabled welfare systems. While participants acknowledged the significant gains achieved through DBT in improving the efficiency, transparency, and scale of welfare delivery, they also identified areas where institutional, technological, and governance interventions are required to further enhance inclusion, strengthen trust, improve accountability, and ensure the long-term resilience of the ecosystem.

The following set of recommendations came through the deliberations:

5.1 Privacy, Security, and Technological Design

- Strengthening biometric security and privacy protections should be a central priority in DPI-enabled welfare systems. The integration of privacy-enhancing technologies, including zero-knowledge proofs and secure authentication mechanisms, can reduce the direct exposure and repeated use of biometric data while maintaining system integrity.

- Institutional collaboration between UIDAI, academic institutions, and research organizations should be expanded to strengthen technological innovation in DBT delivery.

5.2 Citizen-Centric Welfare Delivery and Inclusion

- Welfare delivery frameworks should adopt a more citizen-centric approach that prioritizes welfare outcomes and lived experiences rather than focusing exclusively on administrative efficiency.
- Greater emphasis should be placed on evaluating systems through the lens of accessibility, usability, and inclusion.
- Improving citizen comprehension and digital literacy is essential for ensuring meaningful access to DPI-enabled welfare systems. Technological systems should therefore be complemented by accountable human support mechanisms that can assist beneficiaries in navigating authentication, payments, and grievance procedures.



5.3 Legal Accountability and Rights-Based Governance

- Greater accountability mechanisms must be embedded across all levels of welfare delivery systems. This includes legislative guarantees for service delivery, clearly defined timelines for benefit disbursement and grievance redressal, and stronger institutional responsibility for resolving failures within digital systems.
- A shift is needed from a “Know Your Customer” (KYC) approach toward a “Know Your Rights” (KYR) framework that recognizes beneficiaries as citizens with enforceable rights rather than merely service recipients.
- Public awareness mechanisms should communicate citizens’ rights, entitlements, and grievance redressal procedures clearly at the local level, including through panchayat institutions and other frontline governance structures.

5.4 Institutional Coordination and Administrative Capacity

- More rigorous and transparent methodologies are required to estimate savings and efficiency gains generated through DBT systems.
- Greater institutional coordination among agencies such as UIDAI, PFMS, RBI, and other regulatory bodies could support the development of interoperable identity verification systems, including proposals such as “CKYC 2.0” based on a unified digital identity architecture.
- Periodic biometric updates, particularly for elderly populations and individuals whose biometric characteristics change over time, should be institutionalized more effectively. Although such provisions already exist, their implementation remains inconsistent, contributing to authentication failures and exclusion risks.
- Many authentication failures arise not from the core identity infrastructure itself, but from operational issues at the level of requesting entities and service providers. Regular training and capacity-building initiatives for Authentication User Agencies (AUAs), e-KYC User Agencies (KUAs), and implementing departments are therefore necessary to improve system performance and reduce exclusion.

6. Conclusion

The workshop highlighted that India’s DBT ecosystem represents one of the most significant examples globally of Digital Public Infrastructure being deployed for public service delivery at population scale. At the same time, the discussions underscored that large-scale welfare infrastructures inevitably involve complex policy and governance choices, including balancing efficiency with inclusion, standardisation with flexibility, and innovation with accountability. Rather than viewing these tensions as weaknesses, participants emphasized that they should be recognised as integral features of a continuously evolving system that requires ongoing adaptation and institutional learning.



In their concluding remarks, **Ms. Payal Malik** noted that these trade-offs should not be seen as reasons to retreat from DPI-enabled welfare systems but as opportunities to strengthen this continuous evolving infrastructure through regulatory reform, technological innovation, and implementation feedback. **Dr. Sumita Kale** emphasized the importance of understanding how inclusion, efficiency, and security interact in practice. She highlighted the need for greater attention to citizen experience, particularly around last-mile delivery, authentication challenges, grievance redressal mechanisms, accountability structures, and data governance concerns.



Responding to several issues raised during the roundtable discussions, **Shri Saurabh K. Tiwari** reiterated that these objectives of inclusion, efficiency and security are complementary rather than competing. Looking ahead, he outlined the government's vision for the next phase of DBT, involving greater use of digital registries, automated eligibility verification, and eventually proactive service delivery models where benefits can be delivered to eligible citizens with minimal application requirements. He welcomed continued stakeholder engagement and recommendations to further strengthen India's DBT architecture and support knowledge-sharing with other countries exploring DPI-enabled welfare systems.

Appendices

Roundtable on Digital Public Infrastructure and Public Service Delivery **Inclusion. Efficiency. Security**

Date: May 8, 2026 (Friday) | 10:00 AM to 01:35 PM (IST),

Venue: Marigold Hall, India Habitat Centre

Agenda

9:30 – 10:00 AM : Registration & Refreshments

Inaugural Session

10:00 – 10:05 AM : Welcome Address by Dr. Shekhar Aiyar, Director & Chief Executive, ICRIER

10:05 – 10:20 AM : Keynote Address by Shri Saurabh K. Tiwari, Additional Secretary, DBT Mission

10:20 – 10:35 AM : Distinguished Address by Dr. V. Anantha Nageswaran, Chief Economic Advisor, Government of India

Roundtable Session

10:45 – 10:55 AM : Special Address by Mr. Rajesh Bansal, Former CEO, Reserve Bank Innovation Hub (RBIH)

10:55 – 11:05 AM : Special Address by Dr. Rajeev Shorey, Director, IIIT Surat

11:05 – 01:30 PM : Panel Discussion

India's experience with Direct Benefit Transfer (DBT) offers one prominent use case globally within the broader DPI framework. As DBT has expanded across schemes and geographies, questions of inclusion, administrative efficiency, data governance, and data security have become central to assessing its performance and long-term sustainability. The discussion aims to examine how these dimensions interact in practice and what institutional and design considerations are critical for strengthening DPI-led welfare systems. The key focus areas of the session are as follows:

- Inclusion and exclusion dynamics in beneficiary identification, authentication, and last-mile delivery
- Administrative efficiency, fund flow integration, and monitoring through systems such as PFMS
- Data protection, cybersecurity risks, and institutional safeguards within DBT pipelines
- Grievance redressal mechanisms and accountability frameworks
- Forward-looking lessons for strengthening DPI-based welfare architectures

Session chaired by Ms. Payal Malik, *Visiting Professor, ICRIER*

Moderated by Dr. Sumita Kale, *CEO and Senior Fellow, Indicus Foundation*

Interventions by Panellists

01:30 – 01:35 PM : Vote of Thanks

**01:35 PM : Lunch
onwards**

Roundtable on
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List of Speakers

Inaugural Session

- **Shekhar Aiyar**, *Director & Chief Executive, ICRIER*
- **Saurabh K. Tiwari**, *Additional Secretary, DBT Mission*
- **V. Anantha Nageswaran**, *Chief Economic Advisor, Government of India*

Roundtable Session

- **Payal Malik**, *Visiting Professor, ICRIER*
- **Sumita Kale**, *CEO and Senior Fellow, Indicus Foundation*
- **Rajesh Bansal**, *Former CEO, Reserve Bank Innovation Hub (RBIH)*
- **Rajeev Shorey**, *Director, IIIT Surat*

Expert Panellists *(in alphabetical order)*

- **Abhishek Singh**, *BRAC*
- **Anita Gurumurthy**, *Executive Director & Senior Fellow, IT for Change*
- **Ankit Mishra**, *ASO, DBT Mission*
- **Anshuman Kamila**, *Deputy Director, DBT Mission*
- **Arijit Chakraborti**, *Project Manager, Authentication and Verification Division, UIDAI*
- **Arjita Madan**, *Chief Product Officer, Indus Action*
- **Ayushi Khare**, *Indus Action*
- **Beni Chugh**, *Practice Head, Future of Finance Initiative, Dvara Research*
- **Kunal Raj Barua**, *Associate Director, Aapti Institute*
- **Nikita Kwatra**, *Principal, Artha Global*
- **Nish Perera**, *First Secretary, Cyber and Critical Technology, DFAT*

- **Pranay Sinha**, *Lead for Global Growth & Opportunity Policy Advocacy and South – South Co-operation, Gates Foundation*
- **Radhika Agashe**, *BRAC*
- **Rajendran Narayanan**, *Associate Professor in the School of Arts and Sciences, Azim Premji University*
- **Rakesh Maheshwari**, *Former Sr. Director and GC (Cyber Laws, Cyber Security and Data Governance), Ministry of Electronics and Information Technology*
- **Sandeep Kumar Shukla**, *Professor and Director, IIIT Hyderabad*
- **Shivangi Rai**, *Deputy Coordinator, Centre for Health Equity, Law & Policy (C-HELP)*
- **Shweta Banerjee**, *Country Lead, India, BRAC International*
- **Sridhar Dhulipala**, *Principal Advisor (Design), UIDAI*
- **Srinivas Kodali**, *Independent Researcher*
- **Sunaina Kumar**, *Director, Centre for New Economic Diplomacy and Senior Fellow, Observer Research Foundation (ORF)*
- **Sunil Kulkarni**, *CEO, Business Correspondents Federation of India (BCFI)*

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