



# Chapter - 25 Communication & Information Technology

## Posts

- The **modern postal system in India was established by Robert Clive in 1766** and further **developed by Warren Hastings in 1774.**
  - In 1837, the post offices were regulated uniformly across the three Presidencies through an Act.
  - The Post Office Act of 1854 reformed the postal system, placing post offices on the present administrative footing.
    - In 1854, India issued its first postage stamp, establishing a uniform rate based on weight rather than distance.
- The Government Savings Bank Act of 1873 led to the establishment of the Post Office Savings Bank of India in 1882.
  - The **India Post Office Act, 1898 currently governs postal services.**
- Mail order services began with the value payable system in 1877, followed by doorstep fund remittances through money order services in 1880.
- The Postal Service Board, chaired by the Secretary of the Department of Posts, oversees the department's management.
- **India boasts the world's largest postal network**, which has expanded significantly, particularly in rural areas, since Independence, facilitated by various schemes and facilities provided by the Department of Posts.

## Some Important Financial Services Offered by Department of Post

### Savings and Deposits Facilities:

- Post Office Savings Bank (POSB) offers various schemes including Saving Accounts, Recurring Deposit, Time Deposit, Monthly Income Schemes, Public Provident Fund, National Saving Certificate (NSC), Kisan Vikas Patra (KVP), Senior Citizens Saving Schemes (SCSS), and Sukanya Samriddhi Account.

### Sukanya Samriddhi Account:

- Launched in 2015, a scheme aimed at the welfare of girl child, allowing legal/natural guardians to open accounts for girl children up to 10 years from their date of birth.

### Pension Schemes:

- National Pension Scheme (NPS) and Atal Pension Yojana (APY) are available for citizens aged 18 to 60, with contributions managed by Pension Fund Regulatory and Development Authority (PFRDA).

### Social Security Schemes:

- Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) available in all CBS post offices for post office savings account holders, facilitated through MoUs with National Insurance Company (NIC) and Life Insurance Corporation of India (LIC).

## Postal Life Insurance and Rural Postal Life Insurance:

- Postal Life Insurance (PLI) covers a wide range of employees and offers six types of policies.
- Rural Postal Life Insurance (RPLI) aims to provide insurance cover to rural populations and offers six types of plans.

## **India Post Payments Bank**

- **Established in 2016 under the Department of Posts** to create the most accessible, affordable, and trusted bank for the common man, focusing on removing barriers for the unbanked and promoting cashless transactions.
- Aims to provide financial services to every household, rural farmers, and small enterprises in villages, emphasising financial inclusion.
- Payments banks like **IPPB can accept deposits up to Rs 1 lakh per account** from individuals and small businesses.
- While Post Office Savings Bank (POSB) focuses primarily on savings, IPPB **emphasises digital payments and remittance.**
- **Regulated by the Reserve Bank of India (RBI).**
- **Recently launched services include:**
  - **Life and General Insurance** distribution through post offices.
  - **Domestic Money Transfer (DMT)** facilitating fund transfers for unbanked populations.
  - **Digital Life Certificate (DLC)** service for pensioners.
  - Distribution of **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** for social security.
  - **RuPay Virtual Debit Cards** for digital transactions.
  - **DakPay UPI** for safe and reliable payments using BHIM UPI.
  - **Child Enrolment Lite Client (CELC) & Aadhaar Mobile Updation** services for Aadhaar card-related tasks.
  - **Cash Management Services** for the collection of EMIs, allowing rural customers to pay housing loan EMIs at their nearest post office.

## **Philately**

### My Stamps

- Personalised sheets of postage stamps of India Post.
- It can be logos of institutions, or images of artwork, heritage buildings, famous tourist places, historical cities, wildlife, other animals and birds, etc., alongside the selected commemorative postage stamp.

### Deen Dayal SPARSH Yojana

- A **philately scholarship scheme called Deen Dayal SPARSH** (Scholarship for Promotion of Aptitude and Research in Stamps as a Hobby) Yojana was introduced in 2017-18 to promote philately among children at a young age in a sustainable manner that can reinforce and supplement the academic curriculum in addition to providing a hobby that can help them relax and de-stress.
- The scheme awards 920 scholarships throughout the country to students from Classes VI, VII, VIII and IX every year.

## **Information Technology**

The Ministry of Electronics and Information Technology (MeitY) deals with policy matters relating to information technology, electronics, internet (other than the licensing of Internet Service Providers-ISPs) and cyber security.

- MeitY functions around the ambit of two major Acts which are:
  - **Information Technology Act, 2000:**
    - Provides legal recognition to electronic transactions, data interchange, commerce,

- and storage of information.
- Facilitates electronic filing of documents with the government.
- Directs the establishment of the Cyber Appellate Tribunal.
- Amended in 2008 to substitute 'digital signature' with 'electronic signature' and introduced various changes and new sections.
- **Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016:**
  - Ensures targeted delivery of benefits and subsidies to beneficiaries.
  - Provides a 12-digit biometric and demographic-based unique identity, essential for availing services and subsidies.
  - UIDAI is responsible for Aadhaar enrolment, authentication, and management.
  - Aadhaar has facilitated the provision of goods and services and promotes digital transactions and payments.

### Some Digital Services Provided by MeitY:

- **MyScheme:** Scheme Marketplace facilitating the discovery of eligible schemes based on demographics, reducing the effort of users.
- **API Setu:** Policy promoting efficient data sharing among government agencies to achieve interoperable systems for integrated service delivery.
- **National Single Sign-On (NSSO):** User authentication service providing access to multiple online applications or services with a single set of credentials.
- **DigiLocker:** Cloud-based platform for storage, sharing, and verification of documents, eliminating the need for physical copies.
- **UMANG:** Mobile app offering major government services, including G2C services, from central, state, and local bodies.
- **eSign:** Facilitates secure signing of electronic documents by Aadhaar holders.
- **Secure Email Service:** Government email services offered to officials without charges.
- **PRAGATI 2.0:** Project aimed at strengthening video conferencing infrastructure for governance.
- **e-Way Bill:** Self-service platform for generating e-Way Bills for the movement of goods under GST.
- **e-Courts:** Efficient and transparent justice delivery system catering to all key stakeholders in the judiciary.
- **National Scholarship Portal:** One-stop solution for end-to-end scholarship disbursement, covering various ministries/departments.

### **Cyber Security**

Cyber security is a process, technique or procedure to ensure the information security goals.

- **National Cyber Coordination Centre (NCCC):** It was set-up with an aim to generate cyber security situational awareness to anticipate and prepare for cyber attacks.
- **Cyber Swachhta Kendra:** Indian Computer Emergency Response Team (CERT-In) launched a **Cyber Swachhta Kendra** for providing detection of malicious programmes and free tools to remove the same for banks as well as common users.

### Related Organisations:

- **National Informatics Centre (NIC):** Builds digital solutions supporting government services, enhancing last-mile delivery to citizens.
  - Provides ICT infrastructure including NICNET, NKN, LAN, mini data centers, and video conference studios.
- **Unique Identification Authority of India (UIDAI):** Empowers Indian residents with a unique identity and digital platform for authentication.
  - Aadhaar program facilitates identity infrastructure for social welfare programs and service targeting.
- **Centre for Development of Advanced Computing (C-DAC):** Premier R&D organization under MeitY focusing on IT, electronics, and related areas.
  - Conducts research in high-performance computing, cloud computing, and other areas.

- **Semi-Conductor Laboratory (SCL):** Engaged in microelectronics research to meet strategic national needs.
  - Provides integrated facilities for design, development, and testing of CMOS and MEMS devices.
- **MyGov:** World's largest citizen engagement platform promoting citizen-centric governance through participative challenges and activities.
- **National Internet Exchange of India (NIXI):** Not-for-profit organization facilitating ISP peering and routing domestic traffic within India.
- **National Broadband Mission:** Launched to bridge the digital divide and provide affordable broadband access to all.
- **PM-WANI Scheme:** Aims to proliferate broadband across the country.
- **Production Linked Incentive (PLI) Scheme:** Introduced to promote design-led manufacturing in the telecom sector.
- **India's Ranking in Global Indices:**
  - India ranked at 60th position in the Network Readiness Index 2023.
  - Ranked 10th in ITU's Global Cybersecurity Index 2020.

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