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RBI Launches Awareness Programme on Digital Payments

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The Reserve Bank of India (RBI) launched a nationwide Digital Payment Awareness Programme to promote safe and secure digital transactions and increase financial literacy among citizens.

Key Highlights

The awareness campaign is organised as Digital Payment Awareness Week (DPAW) from 9–15 March 2026 across India.

The initiative aims to educate people about safe use of digital payment platforms and prevention of online financial fraud.

The campaign is conducted by the Department of Payment and Settlement Systems of RBI with support from banks and financial institutions.

The theme of the campaign emphasises caution in online transactions with the slogan “Thoda Dhyam Se” (Be cautious).

Awareness programmes include workshops, outreach activities, quizzes, and training sessions to teach safe digital banking practices.

Participants include Self-Help Groups (SHGs), bank officials, entrepreneurs and citizens, promoting digital financial inclusion.

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Objectives of the Programme

Promote safe digital payment practices.

Prevent cyber fraud and online financial scams.

Strengthen financial literacy and digital banking awareness.

Encourage wider adoption of digital payment systems.

Digital Payments in India

India is among the global leaders in digital payment transactions.

A major driver is the Unified Payments Interface (UPI), an instant real-time payment system developed by the National Payments Corporation of India (NPCI) in 2016.

UPI allows instant transfer of money between bank accounts using a mobile phone and a UPI ID.

About the Reserve Bank of India (RBI)

Established: 1935

Nationalised: 1949

Headquarters: Mumbai

Governor: Sanjay Malhotra

Deputy Governors: Shirish Chandra Murmu, Swaminathan Janakiraman, T. Rabi Sankar, Poonam Gupta

Role: India's central bank responsible for monetary policy, currency issuance, and regulation of banking and payment systems.

Significance

Enhances trust and security in digital transactions.

Supports the Digital India and cashless economy initiatives.

Helps reduce financial fraud and cybercrime risks.

Encourages financial inclusion, especially in rural areas.