

Department of Land Resources Explores Convergence of Digital Public Infrastructure for Land and Credit with RBI Innovation Hub

Exploring the convergence of Digital Public Infrastructure for Land and Credit

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The Department of Land Resources (DoLR), Ministry of Rural Development, recently held a high-level meeting with the RBI Innovation Hub (RBIH) to explore the convergence of Digital Public Infrastructure (DPI) for land governance and digital lending.

The meeting was chaired by Shri Narendra Bhooshan, Secretary, Department of Land Resources, who interacted with Mr. Sahil Kini, CEO, RBI Innovation Hub, along with Shri Abhishek Poddar, Chief Product Officer, Shri Arun Seethamraju, Vice President, and Ms. Aditi Dubey, Assistant General Manager – Solutioning & Partnerships, RBIH.

The meeting was attended by Shri Parikipandla Narahari, Joint Secretary (Land Resources), Shri Shyam Kumar, Director (Land Resources), and Shri Amit Kumar Singh, Director (Land Resources).

The discussions focused on creating synergies between the Department's digital land governance initiatives and the Unified Lending Interface (ULI) to enable seamless, secure, and consent-based credit delivery, particularly for farmers and rural citizens.

The participants deliberated on how authenticated, interoperable digital land records can significantly improve access to institutional credit while strengthening transparency and efficiency in the lending ecosystem.

Key areas of collaboration discussed included:

Enabling secure and standardized access to authenticated digital land records.

Accelerating digital delivery of Kisan Credit Cards (KCC) and other agricultural loans.

Reducing transaction costs and improving loan processing time.

Strengthening risk management through mortgage information and flag-marking mechanisms to prevent multiple financing against the same land parcel.

Promoting financial inclusion by transforming land into a trusted digital asset for accessing formal credit.

The meeting also emphasized the importance of adopting common data standards, ensuring API interoperability, expanding the use of ULPIN (Bhu-Aadhaar), and fostering closer collaboration between land governance and financial sector stakeholders.

The Department of Land Resources reaffirmed its commitment to working closely with RBI Innovation Hub and other stakeholders to build a secure, interoperable, and citizen-centric Digital Public Infrastructure that strengthens land governance while expanding access to formal credit across rural India.





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