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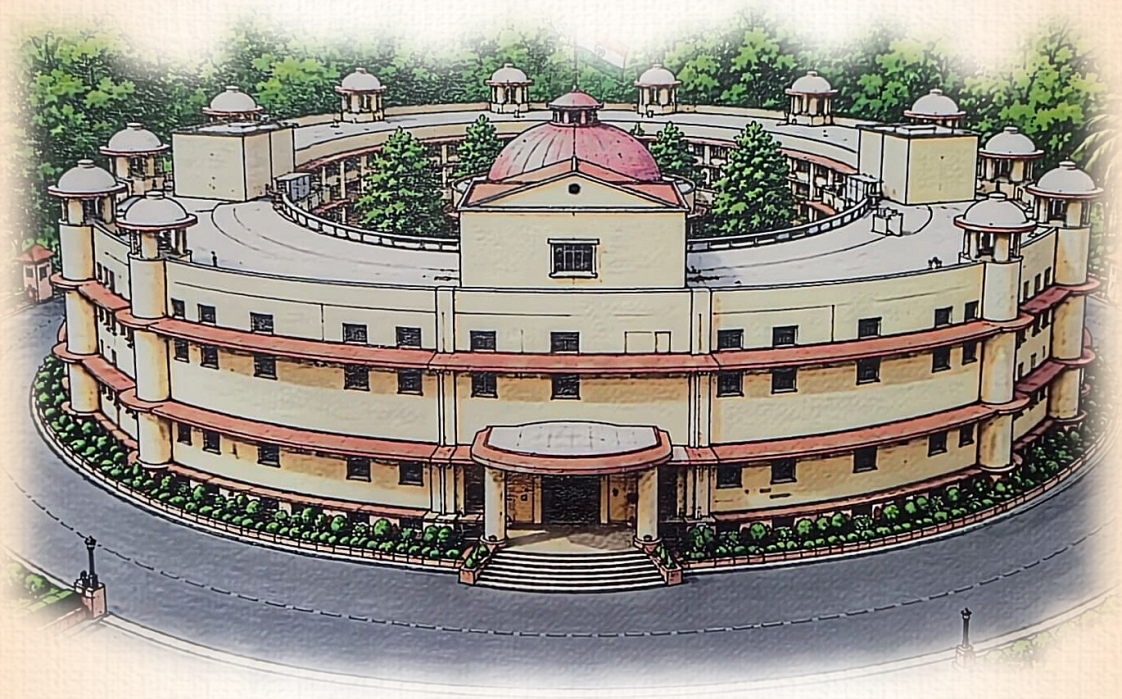
CENTENARY CELEBRATIONS "MANTHAN"

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Innovation in Governance and Public Service

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I am honoured to be here at the 'Shatabdi Samaroh' of the Union Public Service Commission (UPSC), an institution of highest credibility. I thank the Chairman and Members of the UPSC for giving me this opportunity to be part of this historic occasion and address such a distinguished gathering.

2. As the UPSC begins its second century, it does so with a legacy that has made it one of the most respected institutions of the country. It has very quietly and profoundly impacted the governance and public service ecosystem of the country. It has served as the nation's gateway to public service, identification of talent and transformation of merit into an instrument of national service. Through periods of our transition from colonial rule to independence, economic transformation and technological changes, **the UPSC has preserved public trust, professionalism and fairness.** By continuously refining its methods to assess analytical ability, domain knowledge, ethical judgement and leadership potential of the candidates for various services, the UPSC has ensured that public service remains a vocation, defined not merely by competence but by commitment to national interest.

I take this opportunity to convey my deep appreciation to each and every officer and staff of the UPSC, past and present, for their contributions to make this great institution what it is today.

3. Today, the UPSC's standing rests not only on its constitutional mandate but also on the confidence it inspires among all Indians. A young person from a humble background, even in the most remote corner of the country, aspires to join the public service with the confidence that merit, hard work and perseverance can turn that aspiration into reality. No wonder, the UPSC has emerged as a symbol of fairness, integrity and equal opportunity. With my personal experience of having gone through the UPSC's process of selection and having spent 46 years in public service, I am both humbled and honoured to address this gathering on the topic "Innovation in Governance and Public Service".

Importance of Innovation in Governance and Public Service

4. At its heart, governance is about how a society organises and manages its affairs. It encompasses the laws, institutions and policies that guide and create the conditions for stability and development. The core of good governance is citizen-centric public service. The naming of the new Prime Minister's Office (PMO) as 'Seva Teerth' conveys this message with clarity and strength. It conveys a strong commitment to public service, both in letter and spirit.

5. Public service architecture must continuously adapt and innovate to meet evolving societal needs and challenges, and the aspirations of the people. For a country of India's size and diversity, innovation in public service is not a matter of convenience; it is a developmental imperative and a bridge between growing public expectations and finite administrative resources.

6. To put it simply, innovation is new ideas that work and new technologies that deliver. **Novelty is not the test.** The test is whether the idea or the technology works, at scale and usefulness for the citizen. Innovation in public service differs from innovation in the private sector in three fundamental ways.

First, scale. Even a very small rate of error, across 140 crore citizens, can affect a very large number of people.

Second, accountability. Every rupee spent and every decision is answerable to Parliament, to audit, to the courts and ultimately to the people.

Third, failure is public and success is invisible. A delayed pension makes news; one lakh pensions paid on time do not. The test of innovation in public service is, therefore, not whether a form has been adopted, but whether the citizen's experience has changed. This is the spirit with which the government is now working.

7. In his Independence Day address on August 15, 2025, the Prime Minister has spelt out this approach of the government to public service: "...my endeavour has been that the government should not be confined to files. The government should be in the lives of the citizens of the country." Underlying this approach is a strong effort to reach out to the people.

8. Innovation in governance and public service over the last decade or slightly more has taken the form of policy reform, institutional redesign, process simplification and application of technology. The capacity to innovate has become a defining characteristic of effective governance. India's governance journey over the last decade offers important lessons in this regard. I would now like to elaborate on some of the key aspects of these transformative innovations. I propose to categorise these innovations under four themes: (i) Institutional and Regulatory Innovations; (ii) Technological Innovations; (iii) Process Innovations; and (iv) Innovations in programme design. Thereafter, I would conclude by sharing my thoughts on the Way Forward.

I. Institutional and Regulatory Innovations

9. While undertaking structural reforms, the government has built into them certain institutional innovations. For instance, the Goods and Services Tax (GST) brought in a landmark institutional innovation in cooperative federalism through the mechanism of the GST Council. The idea of GST was a work in progress for quite some time, but the test of the pudding is when it is actually tasted, that is, when it is actually implemented. I would put the implementation of the Insolvency and Bankruptcy Code (2016), the enactment of the Real Estate (Development and Regulation) Act (RERA) in 2016, and the introduction of the Flexible Inflation Targeting Framework by the Reserve Bank of India from 2016 in this category. All these and several other measures have taken public service to a new level, benefitting the economy and the citizens.

10. The formation of the NITI Aayog in 2015 marked a significant shift from the centralised model of planning of the former Planning Commission to a more dynamic, data-driven, and cooperative approach to governance. Instead of allocating funds through top-down plans, NITI Aayog has focused on fostering innovation, strengthening state partnerships, and improving policy outcomes by facilitating evidence-based decision-making. Its flagship Aspirational Districts Programme has accelerated development across 112 underdeveloped districts, using real-time monitoring of over 49 indicators in health, education, agriculture and infrastructure.

11. The Jan Vishwas Acts streamlined administrative processes, enabled digital compliance and signalled a governance shift from "policing" to "facilitation". Under this initiative, more than 1000 offences have been decriminalised, thereby improving the ease of doing business and ease of living for citizens. Jan Vishwas strengthens investor confidence, promotes entrepreneurship, and supports India's broader ambition to become a more efficient, transparent and business-friendly economy.

II. Technological Innovations

12. If institutional reforms provided the framework for change, harnessing modern technology has provided the scale. The last decade saw remarkable use of technology for improving public service delivery, governance efficiency, ease of doing business and ease of living. Let me cite a few instances.

a. Digital Public Infrastructure (DPI)

13. The creation of a world-class Digital Public Infrastructure, popularly known as the India Stack, stands out as one of the most remarkable public service achievements. It comprises a set of interoperable digital platforms, including Aadhaar for digital identity, Jan Dhan bank accounts for financial inclusion, widespread mobile connectivity, the Unified Payments Interface (UPI) for instant digital payments, DigiLocker for paperless document verification, and GSTN for digital tax administration, and so on. Together, these platforms have fundamentally transformed the way citizens interact with the economy and the state.

14. In effect, India has built the digital rails for over a billion citizens, enabling innovation, inclusion, and efficient service delivery at an unprecedented scale. More than 144 crore Aadhaar numbers have provided every person with a verifiable digital identity. A telecom subscriber base exceeding 135 crore has ensured widespread connectivity. Over 59 crore Jan Dhan accounts have brought millions of previously unbanked households into the formal financial system. Leveraging the JAM trinity of Jan Dhan, Aadhaar and Mobile, the idea of Direct Benefit Transfers (DBT) has been implemented on a massive scale. DBT has reduced leakages, improved transparency, and empowered citizens, especially the poor and the vulnerable.

b. Delivery of Public Services

15. Delivery of public services and associated benefits to citizens has become more speedy, efficient and direct. Over 98 per cent of public distribution of food grains is now Aadhaar-authenticated. Eligible persons benefit from over 3100 Direct Benefit Transfer (DBT) schemes and more than 360 public services using Aadhaar-based authentication. Cumulatively, benefits of more than ₹53 lakh crore have been transferred through DBT by the central government across the country, with ₹5.14 lakh crore saved from plugged leakages.

16. Technological innovation has also enabled the portability of public services. The One Nation One Ration Card initiative, for example, recognised the realities of internal migration and ensured access to food security schemes without geographical restrictions. Such reforms reflect a fundamental shift from systems designed around administrative boundaries to systems designed around the needs of citizens.

17. The CoWIN Portal, innovated and rolled out in record time, enabled India to manage one of the largest COVID-19 vaccination programmes in the world with speed, scale and transparency. It provided end-to-end support for beneficiary registration, appointment scheduling, vaccine stock monitoring, certificate generation, and real-time data tracking. Over two billion vaccine doses were administered seamlessly. I am citing these illustrations because sometimes we tend to forget the impact of such transformative innovations in public service with the passage of time.

c. Delivering Inclusion at Scale

18. The true measure of public service lies in its ability to reach the last mile. For much of our administrative history, a scheme or programme was judged by its outlay and its launch: that is, funds released, targets fixed and units sanctioned. Instead, the government has now adopted a saturation approach, which completely changes the measure of success. Inherent in this approach is a spirit of challenging ourselves and reaching the last of the last mile.

19. A foundational pillar of the government's inclusion agenda has been the PM Jan Dhan Yojana (PMJDY). For a low-income household, the absence of a bank account meant not only exclusion from the formal financial system, but also significantly higher costs for conducting everyday financial transactions. PM Jan Dhan Yojana is much more than a programme to open bank accounts; **it is a national effort to bring millions of previously underbanked and unbanked citizens into the formal financial system** and provide them a gateway to economic opportunity. Since its launch in 2014, the scheme has expanded access to formal banking, credit, insurance, pensions and digital payments. The number of PMJDY accounts has risen from 14.72 crore in 2015 to 59.31 crore as of 16th September 2026, including 33.04 crore accounts held by women. Deposits have also risen consistently, reaching ₹3.20 lakh crore, which reflects a much deeper participation in the formal financial system.

20. Building on this foundation, the Unified Payments Interface (UPI) has revolutionised the way we transact. UPI has created an open, interoperable public infrastructure on which banks, fintechs and businesses innovate and compete. This combination of public infrastructure and private innovation has dramatically reduced the cost and friction of everyday transactions. **Success of UPI lies not in the sophistication of its technology alone, but in its accessibility.** Today, a street vendor can accept even a ₹1 payment through the QR code, a domestic worker can receive wages instantly, a small shopkeeper can transact digitally without expensive infrastructure, and families can transfer money across the country in seconds.

21. From just 2 crore transactions in FY2016-17 to over 24,000 crore transactions in FY2025-26, accounting for around 85 per cent of India's digital payments, UPI is now globally acclaimed.

22. As a result of these mutually reinforcing innovations, India has made significant progress in expanding financial outreach. This is reflected in India's Financial Inclusion Index rising from 43.4 in 2017 to 70.0 in 2026, showcasing deeper access to credit, insurance, savings and digital payments.

III. Process Innovations

23. A simple process innovation of introducing self-certification in place of attestation for official purposes was indeed a huge improvement in convenience for the public. The need to run here and there for this simple work has been done away with. **The underlying theme of this initiative was trust in our citizens.** Just imagine the simplicity of this measure and the hugeness of its impact!

24. Equally important has been the transformation of government processes themselves. Initiatives such as e-Office have reduced dependence on paper-based systems, improved workflow management, and accelerated decision-making. Citizens increasingly access services through integrated platforms such as UMANG, reducing the need for multiple interfaces and physical visits to government offices. The result is not merely digitisation but a redesign of governance processes around efficiency, accessibility and user convenience.

25. Faceless and technology-driven regulatory systems, such as income tax assessment and appeals, e-KYC, and single-window government clearances through web portals, have further reduced scope for arbitrariness, if any, while improving consistency and fairness. By reducing physical interfaces, such reforms promote transparency and minimise the scope for rent-seeking.

26. Historically, governance systems often relied on manual processes that made monitoring, oversight and accountability difficult. The adoption of digital technologies has significantly altered this landscape. Public procurement platforms, such as the Government e-Marketplace (GeM), have brought greater transparency into government procurement. Open and competitive digital marketplaces reduce discretion, expand participation, and allow decision-making processes to be tracked more effectively. Dedicated initiatives for small businesses, startups, women entrepreneurs and socially disadvantaged enterprises have expanded access to government markets, making procurement more inclusive.

27. Similarly, the growth of open data initiatives has enhanced transparency by making public information accessible to citizens, researchers and civil society. This shift has encouraged evidence-based policymaking while ensuring greater accountability of government performance.

28. Another important innovation in this direction has been the strengthening of accountability through technology-enabled systems. The Government's flagship digital grievance redress platform, the Centralised Public Grievance Redress and Monitoring System (CPGRAMS), has allowed citizens to register complaints, monitor their progress and seek timely resolution. This has also created feedback loops that help the government identify weaknesses and improve service delivery. Reflecting growing public trust, the number of grievances handled annually has increased nearly nine-fold, from about 3 lakh in 2014 to around 27 lakh in 2024. The average grievance disposal time in Central Ministries and Departments fell from 157 days in 2014 to just 15 days in 2025.

IV. Innovations in Programme Design

29. Innovation in public service has gone beyond institutions, technology or processes. It has also reshaped the design and implementation of public programmes.

30. An integrated approach to scaling up physical infrastructure was adopted through the Gati Shakti digital platform, a national map of all existing and ongoing infrastructure facilities. This has not only facilitated coordinated planning of new infrastructure projects, but has ensured better and more efficient monitoring.

31. A very interesting administrative innovation is the PM Surya Ghar Muft Bijli Yojana, launched in 2024 for rooftop solar power generation. It introduced a simple and attractive incentive structure that has accelerated the installation of rooftop solar panels by households and enabled them to receive zero electricity bills.

32. The SVAMITVA Scheme is transforming rural governance by providing legally recognised property records to households, enhancing tenure security and reducing land-related disputes. Using drone surveys and Continuously Operating Reference Stations (CORS) technology, the scheme has completed high-accuracy mapping in over 3.30 lakh villages, creating a reliable foundation for rural property ownership. This has also improved access to credit, with 11,147 loans involving ₹1,713 crore sanctioned against SVAMITVA property cards.

33. In sum, over the last decade or so, several innovative measures have been implemented to improve institutional architecture and service delivery, enhance transparency, expand inclusion and strengthen public confidence. There are, in fact, several other innovations of this nature; I have only highlighted a few in the interest of time.

Way Forward

34. Now the big question is what is the way forward? We have to keep pace with the changing aspirations of the people, for which continuous innovation in governance and public service is necessary. Looking ahead, several emerging trends are likely to shape the next generation of public service delivery. Let me highlight five such areas.

(i) Artificial Intelligence as a Public Service Multiplier

35. Artificial Intelligence (AI) is one of the most transformative technologies of our time. Recent advances in generative AI, large language models and machine learning have demonstrated capabilities that only a few years ago seemed beyond reach. Much like electricity and the internet, AI is emerging as a general-purpose technology with the potential to influence almost every sector of the economy and society. Its impact is likely to extend far beyond automation, reshaping how knowledge is created, decisions are made, services are delivered, and productivity is enhanced.

36. In sectors such as taxation, justice, agriculture, healthcare and social protection, AI can help faster and more personalised delivery of services. It can also free public servants from routine administrative tasks, allowing them to focus more on functions that require human judgment, empathy and public engagement. If deployed responsibly, AI can become a powerful scale multiplier in public service.

(ii) Digital Public Infrastructure 2.0

37. The DPI@2047 for Viksit Bharat roadmap of NITI Aayog envisions DPI 2.0 as the next phase of its journey. It seeks to move beyond inclusion and access towards productivity, livelihood and economic transformation. It also seeks to create interoperable digital ecosystems that can help individuals and enterprises improve incomes, access markets, obtain credit, acquire skills, and participate more effectively in the economy. Governments could deliver services through connected platforms that reduce duplication, improve coordination and enhance user experience.

38. Another game-changing and transformative improvement, in easier and faster delivery of credit to small borrowers, would be the nationwide rollout of the Unified Lending Interface (ULI) by the Reserve Bank of India. It is a digital platform that encompasses all relevant information and data for loan sanction by banks.

(iii) Transforming the Local Governance

39. Local governments are the last mile of public service delivery. India is undergoing rapid transformation driven by urbanisation and internal migration. By 2047, the country is expected to be home to several new megacities, bringing both unprecedented opportunities and complex governance challenges. Meeting these challenges will require local governments to enhance their institutional capacity, strengthen urban planning, adopt digital technologies and develop new capabilities for delivering services at scale. From mobility and housing to water, sanitation, public health and environmental management, the demands on local administrations will continue to grow. The future of governance and public service innovation will, therefore, depend not only on national reforms but also on building empowered, technology-enabled and citizen-centric local governments.

(iv) Data-Driven and Anticipatory Governance

40. As digital systems become more widespread, governments are gaining access to unprecedented volumes of data. The challenge is no longer data collection but converting information into actionable insights. Instead of responding to problems after they emerge, governments will increasingly be required to identify vulnerabilities and intervene earlier. Whether monitoring disease outbreaks, tracking learning outcomes, managing infrastructure projects, or responding to natural disasters, data-driven governance can improve both efficiency and accountability. The goal is to create administrations that are not only reactive but also anticipatory and adaptive.

(v) Innovation in Human Capital: Health, Education and Skills

41. The ultimate objective of governance innovation is to expand human capabilities. The next phase of public service and governance innovation, therefore, should place renewed emphasis on health, education and skills. Digital technologies can help address longstanding challenges of access, quality and scale. Telemedicine, digital health records, adaptive learning platforms, online skill-development ecosystems and AI-enabled educational tools can extend high-quality services to previously underserved populations. Rapid technological change is transforming labour markets, creating a constant need for reskilling and lifelong learning. The countries that prosper from now on will be those that successfully combine technological advancement with investment in human development.

Conclusion

42. As India advances towards its goal of Viksit Bharat @2047, the role of UPSC in attracting and selecting the finest talent will become even more crucial. An officer recruited in this Centenary year, as well as in the next 4 to 5 years, will be in mid-career in 2047. **In many ways, the architects of Viksit Bharat are being selected today.** They must possess a willingness to serve the country with the highest commitment and the humility to listen and respond to citizens' growing aspirations. I am confident the UPSC will continue to discharge its responsibilities in this direction with distinction. On this historic occasion, I once again extend my heartfelt congratulations to each and every one who is a part of the UPSC, and convey my best wishes for many more years of service to the nation.

Thank you. Namaskar.