

What is India Stack?

February 18, 2024 • vajiramandravi.com



About India Stack

- It is a set of Application Programming Interface (APIs) that allows governments, businesses, startups and developers to utilise a unique digital Infrastructure.
- India Stack consists of three layers of open APIs: identity, payments, and data.
- Although the name of this project bears the word India, the vision of India Stack is not limited to one country.
- It can be applied to any nation, be it a developed one or an emerging one.
- The four distinct technology layers provided are
 - Presenceless layer: Where a universal biometric digital identity allows people to participate in any service from anywhere in the country.
 - Paperless layer: Where digital records move with an individual's digital identity, eliminating the need for massive amount of paper collection and storage.
 - Cashless layer: Where a single interface to all the country's bank accounts and wallets to democratize payments.
 - Consent layer: Which allows data to move freely and securely to democratize the market for data?

- Some of the APIs that are a central part of India Stack: Aadhaar Proof, Aadhaar e-KYC, e-Sign, Digital Locker, Unified Payment Interface.
-

Q1) What is API?

It stands for Application Programming Interface. In the context of APIs, the word Application refers to any software with a distinct function. Interface can be thought of as a contract of service between two applications. This contract defines how the two communicate with each other using requests and responses.

Source: [India signs MoU with Colombia on sharing India's open-sourced DPIs](#)

Source: <https://vajiramandravi.com/current-affairs/india-stack/>

© Vajiram & Ravi. For personal use only.