

Secretary (East)'s Keynote at the Conference at HCMA

Opportunities and Efforts of Vietnam and India in Digital Transformation

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Colleagues at the Centre for Indian Studies,

Friends from the Media,

Ladies and Gentlemen,

Sin Chao, Namaskar and a very Good Morning!

At the outset, I would like to thank and compliment the Centre for Indian Studies, Ho Chi Minh National Academy of Politics, for co-organizing this seminar in the digital transformation domain. It is a privilege to be here in this prestigious institution this morning, to share my thoughts on this critical issue.

I would also like to take the opportunity to congratulate the Government and the people of Viet Nam on the successful conduct of the 14th National Party Congress. I am happy to that this conference is taking place immediately after the National Party Congress. I am confident that Viet Nam will continue to make impressive progress on its developmental agenda and achieve its objective of Viet Nam 2045. We stand with Viet Nam and its people in this developmental journey.

Today's topic, digital transformation, is a very apt one. It is a happy coincidence that we are gathered here to discuss this issue in 2026 - a year when India and Viet Nam mark 10 years of our Comprehensive Strategic Partnership.

Friends,

We all know that, historically, path-breaking advances in human civilizations and epochal changes in world history, have always involved strong technological pivots.

We currently find ourselves at the cusp of three transitions – the digital transition, the industrial transition and energy transition. The policy choices we make, will not only affect our environment and our prosperity, but will also hold the key to our national security, economic resilience, and international standing in the coming years.

India has had a fair amount of success in leveraging technology for development, showcasing scalable, inclusive, and cost-effective solutions. Our advancements in sectors like information technology, digital infrastructure, and space technology are driving innovation and economic growth.

Friends,

One year before our partnership was elevated to a Strategic Partnership, Prime Minister Modi launched a flagship programme - **Digital India** - in 2015. What began as a vision to bridge the digital divide has evolved into a comprehensive reimagining of how a nation of over 1.4 billion people interacts with technology, government, and the economy.

At the heart of this transformation lies **India Stack**, a set of open APIs that has fundamentally changed how Indians access digital services. The Aadhaar biometric identification system, covering over 1.3 billion residents, serves as the foundation. It has become the backbone for delivering government services, opening bank accounts, and verifying identities across countless transactions.

The **Unified Payments Interface**, or UPI, has revolutionized how Indians handle money. Launched in 2016, UPI has grown exponentially, processing about 228 billion transactions in 2025. Street vendors, small shopkeepers, and auto-rickshaw drivers now accept digital payments through simple QR codes. This democratization of digital payments has leap-frogged traditional banking infrastructure, creating a cashless ecosystem that rivals any in the developed world.

Financial inclusion has been dramatically accelerated through the **Jan Dhan-Aadhaar-Mobile trinity**, linking bank accounts, biometric identity,

and mobile phones. **E-governance platforms** have simplified interactions between citizens and government, whether filing taxes through e-filing portals, accessing land records digitally, or obtaining certificates online.

India's startup ecosystem has flourished within this digital infrastructure. The **Startup India** initiative, launched in 2016, has led to a thriving entrepreneurial ecosystem, with over **180,000 startups** and more than **125 unicorns**, making India one of the largest startup ecosystems in the world. They have developed innovative solutions emerging across sectors from fintech to edtech, and healthtech to agritech, transforming not only their respective industries, but also creating millions of jobs. EODB reforms have also attracted multinational tech companies to establish R&D centers and **Global Capability Centres (GCCs)** in India.

In an unexpected way, the **COVID-19 pandemic** also accelerated digital adoption across sectors. The CoWIN platform, which managed one of the world's largest vaccination drives, demonstrated the scalability and efficiency of India's digital infrastructure. Telemedicine, remote education, and work-from-home arrangements became mainstream overnight, pushing millions more Indians online. E-commerce penetrated deeper into smaller towns and rural areas as lockdowns made digital delivery essential.

The government is promoting **DPI-enabled healthcare**, so as to reach the vast segments of the population which has been under-served until now. This initiative aims to create a digital health ecosystem, linking healthcare providers, hospitals, diagnostic labs, insurers and citizens through a **unified health ID**. It promotes interoperability, ease of access to healthcare records, streamlines service delivery, and enables formulation of data-driven healthcare policies.

We are leveraging technology to address climate challenges through renewable energy, smart cities, and green technology initiatives. Precision farming, IoT-enabled tools, and agri-market platforms are modernizing Indian agriculture, increasing productivity and farmer incomes.

India's **Agri Stack** is a government-led **digital public infrastructure for agriculture** that aims to unify farmer, land, and crop data into a secure, interoperable, and consent-based ecosystem. It includes key registries

such as a farmer database, geo-referenced land records, and crop-sown data, along with standardized APIs to deliver services like credit, insurance, subsidies, and advisories more efficiently. Agri Stack seeks to reduce paperwork, improve targeting of government schemes, lower costs and risks for farmers and service providers, and enable innovation by agri-tech startups, while emphasizing data security, interoperability, and farmer consent.

India's **space program**, led by ISRO, is delivering low-cost, high-impact solutions for satellite technology, remote sensing, and navigation. Space technology is also being utilized for disaster management, agriculture monitoring, and improving connectivity in rural areas.

Looking forward, emerging technologies like artificial intelligence, blockchain, and quantum computing present new opportunities. India's vast data resources, combined with technical talent and entrepreneurial energy, position the country to be not just a consumer but a creator of cutting-edge digital solutions. The focus on building indigenous technology aims to reduce dependencies while fostering innovation. Through the **India AI Mission**, we are making active efforts to democratize AI access for researchers and startups. The Government of India has allocated dedicated budgets to build an AI ecosystem, in terms of LLMs, applications and data-processing infrastructure. India's **AI compute infrastructure** provides subsidized access to tens of thousands of GPUs and TPUs through a unified portal.

The **Semicon India programme** is another major strategic initiative launched by the Government of India with a financial outlay of around **US\$ 8 billion**, to build a **comprehensive semiconductor and display ecosystem** in the country. It aims to attract large-scale investments in semiconductor fabs, display fabrication, packaging and testing units (OSAT), compound semiconductors, sensors and chip design by offering **capital incentives, reimbursement support, research collaboration, and skill-development incentives** to companies and consortia. The programme also focuses on **strengthening India's design capabilities, nurturing a skilled semiconductor workforce, enhancing R&D, and facilitating technology partnerships**.

However, challenges remain significant. Infrastructure development continues to be critical. Concerns about data privacy and cybersecurity have grown alongside digital adoption, requiring robust frameworks to

protect citizens while encouraging innovation. The recently-enacted **Digital Personal Data Protection Act** aims to address these concerns.

Friends,

The digital transformation in India is still unfolding. As India continues this journey, the lessons learned and innovations created will influence not just our own future, but offer valuable insights for developing economies worldwide seeking to harness technology for inclusive growth.

As we move forward along this path, we also find ways to ensure that our technological progress supports the aspirations of the **Global South**. When India grows, it takes the world along; and thus technology is a key component of our development partnerships. This includes agricultural technologies, health innovations, and renewable energy solutions that are more relevant and adaptable to similar socio-economic conditions.

At the multilateral level, DPI was made a cornerstone of India's G20 presidency and advocacy at international development institutions. We have shown willingness to advise, develop capacities and share our DPI technology, especially to developing countries, and have signed several MoUs - from Africa to the Caribbean - with this objective in mind. Several pilot projects are already in progress to promote digitalization, enhance financial connectivity and reduce transaction costs.

Friends,

Our leaders have envisioned that the **India-Viet Nam partnership** in the new era has to be future-oriented and forward-looking. And nothing speaks about the future more than digital transformation.

So, what's in store for the India-Viet Nam partnership when it comes to digital transformation? We have ongoing dialogue mechanisms on IT, S&T, and many other areas which need to be energized and refocused in line with demands of the current era. For instance, we are already collaborating on fintech and digital payments. The Central Banks of our two countries are working closely on it.

I am happy to note that we have with us for this seminar my colleague from the Government of India who leads Cyber Diplomacy, and the

Deputy Chief of NPCI International Payments Ltd. (NIPL), which is working with Viet Nam. I am also happy to inform you that in line with our common vision, today afternoon, the **first India-Viet Nam Cyber Policy Dialogue** will be held in Hanoi.

Friends,

Much as technological progress is important, **governance and regulation** are equally crucial. On the policy front, there are major challenges, especially in pursuing regulatory approaches without hindering innovation, and of course, the issues of ethical and balanced use, competition and de-risking.

Next month, India is set to host the **AI Impact Summit** in New Delhi. My colleague from the Ministry of Electronics and Information Technology is here today, and will later brief you on our efforts to harness AI for public good. As this is also an area to which Viet Nam attaches great importance, I am hopeful that we will have a suitably high-level participation from Viet Nam.

As we mark the 10th year of our Comprehensive Strategic Partnership, let us utilize this important milestone and capitalize on the complementarities between us, to work together in our common journey towards a Developed India @ 2047 and Vietnam 2045.

I thank Vice President Mr. Binh, Ho Chi Minh National Academy of Politics and the Centre for Indian Studies for collaborating with the Embassy of India in organizing this important and timely conference. We need to organize many more such collaborations.

Thank you and wish you all a happy and a prosperous New Year. My greetings on the festive season of **Tet** as well.

Thank you!