

Pramod Varma

Co-Founder & Chief Architect Networks For Humanity (NFH)

Co-Creator FINTERNET & BECKN Protocol

Fmr Chief Architect of Aadhaar, Digilocker, UPI, and other DPI efforts

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Pramod Varma is currently the **Co-Founder and Chief Architect of “Networks for Humanity” (NFH)**, an international network of labs creating universal technology infrastructure for the AI driven digital economy. NFH’s mission is to develop universal, interoperable infrastructure for the tokenization and exchange of all forms of assets – both physical and digital – across geographies and sectors. These labs aim to serve and enable a set of decentralized, interoperable, open innovation playgrounds, empowering market participants and impact-driven organizations to build thousands of diverse applications, unlocking billions of dollars in economic value.

Under NFH efforts, he co-created the [Finternet](#) vision—an initiative to build a universal infrastructure that empowers individuals and businesses to unify, verify, and transact their assets seamlessly. This vision aims to enable billions of people to actively participate in the global digital economy. He is also the co-creator of [Beckn](#), a vision for peer-to-peer, agentic native, open networks that enable universal value exchange across the global value chains. He helped to launch [Digital Energy Grid \(DEG\)](#) –a pioneering initiative that brings the Beckn vision to life for the future of energy networks.

Over the past 15 years, he has served as the **Chief Architect** behind many of India’s most impactful Digital Public Infrastructure (DPI) initiatives, all of which now operate at population scale. These include;

- **AADHAAR**, the country’s digital identity system covering 1.4 billion people that enabled banking access to move from sub 20% to above 80% in a decade, reaching banking to villages, and helped India lay world’s largest Government-to-Person (G2P) cash transfer infrastructure;
- **UPI**, the unified payments system launched in 2016, now processing over 18 billion transactions monthly across 350 banks and 50+ million merchants;
- **E-SIGN**, an interoperable digital signature protocol that enabled multiple market players to offer instant, interoperable digital signature capability under the law;
- **DIGI-LOCKER**, a digital credentialing and wallet system hosting over 9 billion verifiable credentials and serving more than 500 million users.
- **ACCOUNT AGGREGATOR (AA)**, a decentralized, open finance network that spans banking, capital markets, insurance, and taxation data – enabling individuals and businesses to access and securely share their financial data in real time.
- **ONDC**, a cross-sectoral, peer-to-peer commerce network powered by Beckn, bringing 1000’s of small and large businesses to sell directly to consumers.

In addition to the above, he also played a key role in the design and architecture of transformative digital systems across AI, taxation, healthcare, agriculture, commerce, transportation, and education.

He advises a range of population-scale digital transformation and AI efforts across Africa, Latin America, Asia, and other regions, contributing to both the design and implementation of large-scale systems. He also serves on the advisory boards of several public and private institutions globally and is a regular speaker at leading international conferences.

Before 2009, he built a distinguished entrepreneurial career over nearly two decades, holding various technology leadership roles with global responsibilities across the United States and India. This phase of his professional journey laid a strong foundation in technological innovation, paving the way for his later contributions to the digital infrastructure sector.

He holds a Ph.D. and a Master's degree in Computer Science, as well as a second Master's in Applied Mathematics. He is deeply passionate about technology, science, society, and education.