


सर्वजनके लिये
मूल्यमय प्रयत्न


Aadhaar, Gateway to DBT

Aadhaar is now the identity for more than
1 Billion residents of India

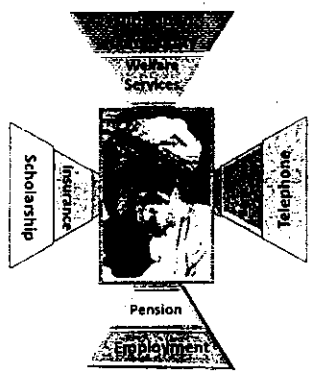
VISION: To empower residents of India with a unique identity, job, and a digital platform to authenticate anytime, anywhere.



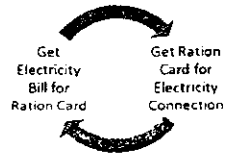
Unique Identification Authority of India
Government of India



Need for Aadhaar...Verifying Identity is a Common Requirement



1. Multitude of Identity & Address proofs with no single identity card acceptable to all service providers across the country.
2. More than 70% people faced problems accessing services.




Vicious Cycle of proving one's identity and address

2


Unique Identification Authority of India
Government of India

AADHAAR


How Aadhaar gets generated... Attributes captured during Enrolment




Photograph of Face



Demographics




Fingerprints



Iris

Optional



e-Mail ID

Key Features of Aadhaar:

- Only a random number – for life time, no smart card
- All residents – for children, transgenders
- Uniqueness: 1 person = 1 Aadhaar
- Minimal data collected
- Secured & Privacy of data ensured
- Ubiquitous online authentication
- Enroll & Update from anywhere
- Doesn't confer citizenship, rights, entitlements



3

Unique Identification Authority of India
Government of India

AADHAAR

Benefits of Aadhaar

For Residents	For Government
Lifetime identity for every resident	Removes fakes and duplicates
Convenience	End-to-end-transparency with Audit Trail
Anywhere & Any time Access	Ease of Identification
Instant & Token-less Access	Outreach
Empowerment	Efficiency & Productivity
Bank Account portability	Inclusion


Unique Identification Authority of India
 Government of India
 

Context of Aadhaar & a Quick Status Update

- Formal identity proof to Crores of residents – 108 Cr as on 15th November 2016
- Gateway to access services
- Tool for streamlining government expenditure & better targeting
- Enabler for transparent and accountable system of public expenditure
- Social inclusion project with a developmental focus & enabler for empowerment



**84.4% of total
Population Covered**

**99% Saturation in
the 18+ Age Group**

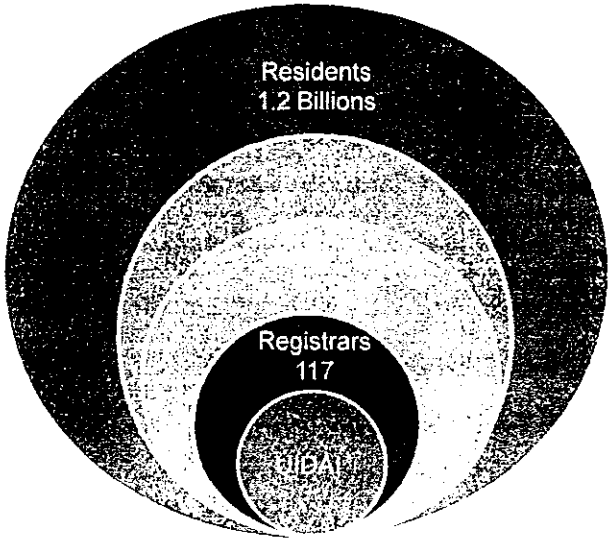
**35.4 Cr Residents can
receive DBT Payments
using Aadhaar**

**40 Cr Residents can make
Banking transactions @
doorsteps using Aadhaar**


5


Unique Identification Authority of India
 Government of India
 

Aadhaar Enrolment Ecosystem



- Decentralized Enrolment
- Centralized AADHAAR Generation
- 1.5 Million Aadhaar per day
- Scalable Architecture (*commodity hardware*)
- Standard Software & Processes
- Certified Devices & Manpower
- 2048-bit data encryption using PKI
- Traceability of all actors through audit trail ensured



6


Unique Identification Authority of India Government of India		AADHAAR	
Aadhaar Enrolments			
Enrolment - Segment	Achievement	Strategy for Covering the Balance	
Overall Enrolment	107.85 Cr (84%)	<ul style="list-style-type: none"> States to Procure enrolment Kits ICT Assistance from UIDAI NSR's to open PEC's Work with User Departments for enrolments, using Aadhaar Regulation 12 'Enrolment Challenge' Scheme 	
Adult Population	79.86 Cr (99.3%)		
Children (5 to 18 years)	24.31 Cr (69.5%)	<ul style="list-style-type: none"> Enrolment Camps @ Schools SSA, Mid-day Meal Scheme & RMSA under DBT 	
Children (newborn up to 5 years)	3.65 Cr (30.7%)	<ul style="list-style-type: none"> Enrolments @ Anganwadis & Pulse Polio Camps etc. Birth Registration linked with Aadhaar ICDS under DBT 	
Overall	0-5 years	5-18 years	Adults

Unique Identification Authority of India Government of India		AADHAAR
Aadhaar Universal Coverage & Support Needed from the State / UTs		
<ul style="list-style-type: none"> The Ministries / Departments using Aadhaar as Identifier may issue advisory to States to make Aadhaar Enrolment as integral part of their Scheme it self. Procurement of enrolment kits by the States WCD & School Education Dept. are to organize enrolment Camps in Aganwadis and Schools The State Health Dept. or the Birth Regn. Dept. in the State to start Aadhaar Linked Birth Registration Utilization of existing IT infrastructure in Schools, G.P's, Municipalities, Districts and Blocks in the State for Enrolment by investment in Biometric Devices Permitting Non-State registrars to open Permanent Enrolment Center (PECs) 		

Unique Identification Authority of India
Government of India

AADHAAR

Aadhaar Authentication Services




AADHAAR

1111 2222 3333

+

Biometric



and/or

Demographics

NAME, GENDER, DoB ...

and/or

OTP

=

Authentication

YES
or
NO

E-KYC

- Name
- Date of Birth
- Gender
- Address
- Photograph
- Phone*
- Email*

Advantages

- Consent based & convenient
- Secure & compliant with IT Act 2000
- Digitally signed by UIDAI thus non-repudiable

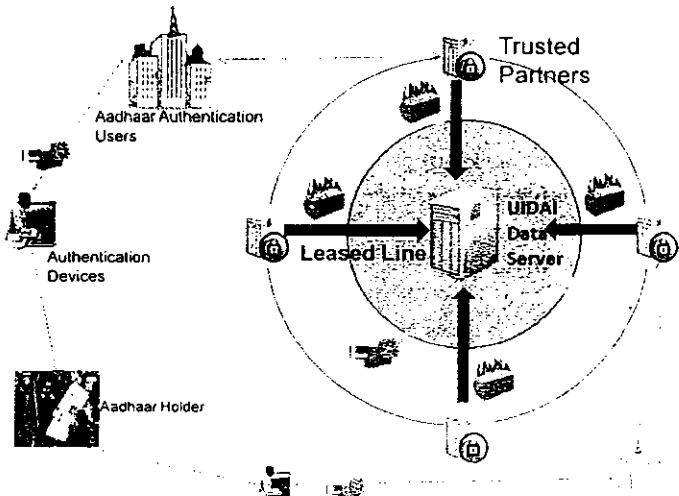
E-KYC Available only on Biometric and OTP forms of Authentication

9

Unique Identification Authority of India
Government of India

AADHAAR

Aadhaar Authentication Ecosystem




Aadhaar Authentication Users: 293


Authentication Transactions	
Total number of Authentication Transactions performed since inception	312 Cr
Total number of e-KYC Transactions performed since inception	34 Cr
Avg. No. of Authentication Transactions per day	90 Lakh
Daily Capacity of the system	10 Cr

Trusted Partners (Agencies which provides secured connectivity to CIDR for Aadhaar user agencies)

Aadhaar Authentication Users (Which provides Aadhaar Authentication and eKYC services to residents)


10



Unique Identification Authority of India
 Government of India


AADHAAR

Data Sharing - the Right Way: Recent Success Stories using e-KYC & Authentication


- **Aadhaar Based SIM Issuance**
 - DoT Approved Aadhaar e-KYC in August 2016;
 - Reliance Jio has issued more than 5 Cr new SIM Cards using Aadhaar e-KYC
 - Vodafone, Airtel & other operators following the suite.
- **Aadhaar to Help Demonetization Stress**
 - Banks have deployed MicroATMs to dispense cash to help reducing the congestion at the Branches and help people
- **As per Aadhaar Act, data sharing is permitted using e-KYC, subject to specific consent from the resident for the specific purpose stated;**
- **Aadhaar e-KYC is the best and permissible way to capture the resident data (as per the Regulations);**


Unique Identification Authority of India
 Government of India



AADHAAR

Aadhaar Seeding Best Practices (1/3)

- **Capturing Aadhaar of Beneficiary:**
 - ✓ Do take a Consent from the Resident – for seeding into scheme and as well as into Bank account before collecting Aadhaar;
 - ✓ Capture Aadhaar number and Name as in Aadhaar
 - ✓ Capture mobile number for future communication
 - ✓ Use 'Bar Code Scanner' to capture data accurately directly from Aadhaar letter
 - ✓ As a first level check, implement 'Verhoeff algorithm' to verify Aadhaar number while capturing Aadhaar
- **Capturing Aadhaar in case of 'Online Scheme Applications' (e.g.: NSP):**
 - ✓ NIC should develop online application for all the scheme.
 - ✓ Enable online OTP based eKYC of beneficiaries and pre- populating the application based on eKYC information received from UIDAI.
 - ✓ Enable Biometric based eKYC in the online application (just like Jeevan Pramaan) and pre- populating the application based on eKYC information received from UIDAI.
 - ✓ NIC should enable reading of Aadhaar letter using QR code reader.
 - ✓ For the cases, eKYC is not possible for any reason, online application should do demo Auth on the fly and validate the name and gender from UIDAI. In case name is not matching, Name as in Aadhaar be captured and demo Auth be done based on name as in Aadhaar. Resident should be advised to update his name in Aadhaar or in the scheme as the case may be.



Unique Identification Authority of India
Government of India




Aadhaar Seeding Best Practices (2/3)


- **Validation:**
 - ✓ Use Bulk Demographic Authentication with: **Name in Aadhaar and Gender** as the basis for comparison
 - ✓ Validate mismatches with '**Bio-metric**' Authentication as a one-time activity.
 - ✓ Wherever there is a physical contact, usage of Bio-metric Auth and / or e-KYC is recommended for 100% accurate Seeding
 - ✓ The Department is to take the final call on name in the scheme vis-à-vis name as in Aadhaar
 - ✓ In case the Dept. uses on-line scheme application, it is recommended to have 'on-the-fly Demographic Authentication on-line' for instant verification.

- **Testing for APB Readiness:**
 - ✓ Departments to verify Linkage status of Aadhaar with Bank Accounts using NPCI Mapper API and flag the status accordingly. This eliminates the requirement of capturing the Bank Accounts
 - ✓ APB Ready Aadhaar numbers to be initiated for 'test transactions' with Rs1/- for end-to-end testing and for capturing the account details in the response file

13



Unique Identification Authority of India
Government of India



Aadhaar Seeding Best Practices (3/3)

Drawback of Seeding Aadhaar without involving the Beneficiary (Inorganic Seeding):

- While it may be easier to match two sets of databases using 'demographic information' electronically in bulk, this method suffers from high rate of inaccuracy

- The following is a real life example that shows presence of multiple persons with the same demographics, however with different Aadhaar Numbers:

14

Unique Identification Authority of India
Government of India

Demographic Detail

Name - Lakshmi DOB - 1965/02/01 Village - Thanipadi District - Tiruvannamalai State - Tamil Nadu Pin - 606708	
Name - Lakshmi YOB - 1965 Village - Thanipadi District - Tiruvannamalai State - Tamil Nadu Pin - 606708	
Name - Lakshmi YOB - 1961 - 1967 Village - Thanipadi District - Tiruvannamalai State - Tamil Nadu Pin - 606708	

Photos & Aadhaar Number

Name - Lakshmi
Village - Thanipadi
District - Tiruvannamalai
State - Tamil Nadu
Pin - 606708

An illustration of Multiple persons with same Name, Gender, Village, District & PIN

15

Unique Identification Authority of India
Government of India

Supreme Court Related Update – List of Cases

1. W.P No. 494 of 2012 (Puttaswamy Case);
2. W.P No. 833 of 2013 (Aruna Roy Case);
3. W.P No. 829 of 2013 (SG Vombatkere Case);
4. W.P No. 932 of 2013 (Nagrik Chetna Manch Case; UIDAI is not a Respondent);
5. T.C No. 151 of 2013 (W.P No. 439 of 2012 (Before HC of Madras, since Tfd.)
6. T.C No. 152 of 2013 (PIL No. 15 of 2013 (Before HC of Bombay, since Tfd.)
7. W.P No. 37 of 2015 (Mathew Thomas Case);
8. SLP (Cr) 2524 of 2013 (UIDAI Vs CBI & Anr);
9. T.P No. 921 of 2015 (W.P No. 2764 of 2014 before HC of Andhra);
10. W.P No. 220 of 2015 (SG Vombatkere Case);
11. CP No. 144 of 2014 in W.P No. 494 of 2012; and
12. CP No. 470 of 2015 in W.P No. 494 of 2012
13. CP No. 674 of 2015 in W.P No. 829 of 2013, by SG Vombatkere .

16

Unique Identification Authority of India Government of India		AADHAAR	
Issues Raised in Writ Petitions & UIDAI's stand (1/2)			
Issue Raised		Defence taken by UIDAI	
Bereft of any statutory or constitutional backing - whether violative of Art. 73		Constituted as an Authority of the Government of India by an executive order under Article 73 of the Constitution of India Pendency of a Bill for the consideration of the Parliament does not debar the Government from exercising its power under Article 73 of the Constitution of India. [J.R Raghupathy v. State of A.P, (1988)4 SCC 364]	
Legal vacuum as the NIDAI Bill has been rejected by the Standing Committee.		Even in the absence of specific legislation, cases related to fraud etc will be dealt by other Laws such as IT Act, 2000 and Rules thereunder and IPC.	
Violates various fundamental rights, including Right to Privacy		There is no violation of a person's right guaranteed under Articles 14, 16, 21 and 21-A. No resident data is shared with any authority without the consent of the resident.	

17

Unique Identification Authority of India Government of India		AADHAAR	
Issues Raised in Writ Petitions & UIDAI's stand (2/2)			
Issue Raised		Defence taken by UIDAI	
No data protection regime to grant protection to collection and use of biometric information		Best security technology architecture and practices deployed. No sharing of data without consent of the resident.	
Use of Private agencies for collection of data.		Executed Memoranda of Understanding with the partners including all the States and Union Territories, financial institutions, PSUs etc. to act as Registrars, who in turn appoint Enrolment Agencies for implementing the scheme. Data get encrypted with 2048 bit keys the moment enrolment is done on the machine and each enrolment is biometrically signed by the operator.	
Security risk related to data collected/stored/used.		<ul style="list-style-type: none"> • Process fully secure. • Raw data not stored. Everything is encrypted at all times. • Obtained ISO 27001 Certification. • CIDR declared as CII (Critical Information Infrastructure). 	


18

"The learned Attorney General stated that the respondents do not share any personal information of an Aadhaar card holder through biometrics or otherwise with any other person or authority".


Supreme Court observed "This statement allays the apprehension for now, that there is a widespread breach of privacy of those to whom an Aadhaar card has been issued. It was further contended on behalf of the petitioners that there still is breach of privacy. This is a matter which need not be gone into further at this stage".

Interim Orders by Hon'ble Supreme Court of India (1/3)


Date of Order	W.P. Number	Gist of the Order
23-09-2013	494/2012	<ul style="list-style-type: none"> No person should suffer for not getting the Aadhaar(Aadhaar) card inspite of the fact that some authority had issued a circular making it mandatory; When any person applies to get the Aadhaar Card voluntarily, it may be checked whether that person is entitled for it under the law; and It should not be given to any illegal immigrant.
26-11-2013	494 / 2012	<ul style="list-style-type: none"> All the States and Union Territories have to be impleaded as respondents to give effective directions. Interim order of 23-09-2013 to continue, in the meantime.
24-03-2014	SLP (Cr) No. 2524/2014	<ul style="list-style-type: none"> The present petitioner (UIDAI) is restrained from transferring any biometric information of any person without his consent in writing. No person shall be deprived of any service for want of Aadhaar number in case he/she is otherwise eligible/entitled. All the authorities are directed to modify their forms/ circulars/likes so as to not compulsorily require the Aadhaar number in order to meet the requirement of the interim order passed by this Court forthwith.


Unique Identification Authority of India Government of India		 AADHAAR	
Interim Orders by Hon'ble Supreme Court of India (2/3)			
Date of Order	W.P. Number	Gist of the Order	
16-03-2015	494/2012 and connected cases.	<ul style="list-style-type: none"> Both Union of India and States and all their functionaries should adhere to the order dated 23-09-2013 with regard to not making Aadhaar mandatory for any service. 	
11-08-2015	494/2012 and connected cases.	<p>Matter was referred to larger Bench with the following interim directions:-</p> <ol style="list-style-type: none"> The Union of India shall give wide publicity in the electronic and print media including radio and television networks that it is not mandatory for a citizen to obtain an Aadhaar card; The production of an Aadhaar card will not be condition for obtaining any benefits otherwise due to a citizen; The Unique Identification Number or the Aadhaar card will not be used by the respondents for any purpose other than the PDS Scheme and in particular for the purpose of distribution of food grains, etc. and cooking fuel, such as kerosene. The Aadhaar card may also be used for the purpose of the LPG Distribution Scheme; The information about an individual obtained by the Unique Identification Authority of India while issuing an Aadhaar card shall not be used for any other purpose, save as above, except as may be directed by a Court for the purpose of criminal investigation. 	

21

Unique Identification Authority of India Government of India		 AADHAAR	
Interim Orders by Hon'ble Supreme Court of India (3/3)			
Date of Order	W.P. Number	Gist of the Order	
15.10.2015	494/2012 and connected cases.	<ul style="list-style-type: none"> Extended the usage of Aadhaar to four more schemes viz. MGNREGS, NSAP, PMJDY and EPFO, in addition to PDS and LPG without diluting the earlier order by the court. Aadhaar card scheme is purely voluntary and it cannot be made mandatory till the matter is finally decided by the court 	

22


Unique Identification Authority of India
 Government of India



AADHAAR


Aadhaar Act 2016

- Aadhaar Act and Regulations have been notified on 14th September 2016
- Section 7 of the Aadhaar Act and Regulation 12 of Enrolment & Update – critical for implementation of DBT across Schemes for the Ministries & Departments;

What does the Act say on data sharing? See the next slides...

23


Unique Identification Authority of India
 Government of India



AADHAAR

Salient Features of Aadhaar Act 2016: Restrictions on Sharing information


- Core biometrics shall be used only for Aadhaar generation and authentication.
- Core biometric information (iris and fingerprints) shall not be shared
- Identity information of a resident shall not be used for any purpose other than specified at the time of authentication and not disclosed further except with the prior consent of the concerned Aadhaar holder.
- No Aadhaar number or core biometric information collected or created shall be published, displayed or posted publicly

Section 29

24



Unique Identification Authority of India
Government of India




AADHAAR


Salient Features of Aadhaar Act 2016: Protection of Information

- At the time of enrolment, the resident to be informed:
 - ✓ of the manner the information collected to be used
 - ✓ the nature of recipients with whom the information is intended to be shared during authentication.
- At the time of authentication
 - ✓ Consent of an individual would be obtained for using his identity information
 - ✓ The individual to be informed of the nature of information that may be shared upon authentication and usage thereof.
- Every Aadhaar number holder shall be entitled to obtain his/her authentication records
- The Authority shall not collect, keep or maintain any information about the purpose of authentication.

25



Unique Identification Authority of India
Government of India



AADHAAR


Salient Features of Aadhaar Act 2016: Disclosure of Information in Certain Cases

- **Disclosure of identity information** other than core biometrics (iris, fingerprints) can be made :
 - ✓ Pursuant to an **order of a court** not inferior to that of a District Judge with a right to be heard.
 - ✓ In the **interest of national security** pursuant to a direction of an officer not below the rank of a Joint Secretary to the Government of India specially authorized for the said purpose.
- Such direction to be reviewed by an Oversight Committee consisting of the Cabinet Secretary and the Secretaries to the Govt. of India in the Dept. of Legal Affairs and the DeitY before it takes effect.
- Any such direction valid for three months from date of issue and extended for further three months after review by Oversight Committee.

Section 33

26

Unique Identification Authority of India
Government of India




Salient Features of Aadhaar Act 2016: Authentication

- Aadhaar authentication or the Proof of possession of Aadhaar Number may be made as a condition for receipt of Govt. subsidy, benefits or service funded from the Consolidated Fund of India by the Central/State Govt.
- Individuals not been assigned Aadhaar number shall make an application thereof in order to avail such benefits, subsidies and services notified by Central/State Govt.
- In the interim, alternate means of identification for service delivery shall be made available to such individuals.
- The Aadhaar Number may be used for establishing the identity of an individual for any purpose under law by the State or any body corporate or person subject to other provisions of the Act.

Section 40-42

27

Unique Identification Authority of India
Government of India





Salient Features of Aadhaar Act 2016: Offences and Penalties








- Contravention of any provisions of the Act would attract penalties as specifically provided for under the Act.
- Penalties have been prescribed
 - for impersonation of Aadhaar number holder
 - disclosing identity information
 - unauthorized access/tampering to CIDR
 - unauthorized used of identity information by requesting entity
 - for non-compliance of the intimation requirements
 - residuary penalties

Section 40-42

28

 Unique Identification Authority of India Government of India		 AADHAAR	
Directions from PMO on Usage of Aadhaar & DBT			
Key points from the meeting taken by Hon'ble Prime Minister to review the progress in Aadhaar & DBT (09.05.16):			
(i) Seeding of Aadhaar in schemes like, MNREGS, PDS, Scholarships, PMJDY, Pensions, NSAP, EPO should be expedited and completed by March, 2017. <i>(Action by All Ministries)</i>		(ix) Concessions in railway journey should also be linked to Aadhaar. Railway reservation may also be linked to Aadhaar. <i>(Action by M/o Railways)</i>	
(ii) Grants to states under ICDS, Sarva Shiksha Abhyas, Mid-Da Meal Scheme, Madhyamik Shiksha Abhyas etc. may be linked to Aadhaar enrolment. This action will ensure that benefits under these programs are given only to the genuine and deserving beneficiaries. <i>(Action by M/o WCD / M/o HRD)</i>		(x) In LPG-Paral, large number of consumers are still getting subsidies without Aadhaar. All LPG consumers should be brought on Aadhaar based DBT by June 2016 . LPG consumers with annual income more than Rs 10 lakhs need to be effectively excluded from LPG subsidy by getting the list from concerned authorities. <i>(Action by M/o Petroleum)</i>	
(iii) Pilots are under-way in few UTs on DBT on cash disbursement under PDS. A study should be done to assess and review usefulness of cash payments in lieu of assistance in kind. <i>(Action by M/o F&CS)</i>		(xi) Aadhaar number of individuals and office bearers of entities should be obtained in the income tax returns starting Assessment Year 2017-18 . Necessary provisions may be made under the Income Tax Act/Rules. <i>(Action by DoR)</i>	
<div style="border: 1px solid black; padding: 5px;"> <p>(xvi) All DBT disbursal to be Aadhaar linked by 31st December, 2016. All subsidies and welfare schemes to be brought under DBT by 31st March 2017. <i>(Action by All Ministries / DBT Mission)</i></p> </div>			

29

 Unique Identification Authority of India Government of India		 AADHAAR	
Aadhaar Act 2016 & DBT			
<ul style="list-style-type: none"> ▪ Ministry of Petroleum & Natural Gas has issued notification under Section 7 of Aadhaar Act  ▪ CBSE has issued Circular under Section 57  			
			
			

30



Unique Identification Authority of India
Government of India



Enabler for DBT: Aadhaar Seeding @ Major Schemes

National Seeding Scheme (as on 30.06.2016)			
Scheme	Total Beneficiaries	Aadhaar Seeding	Seeding %
NREGA (Active)	10.89	8.44	77.49%
NSAP (as per MIS)	3.20	1.38	43.14%
DBTL	18.57	15.02	80.85%
PMUDY	25.51	13.69	53.66%
EPFO	8.11	1.74	21.49%
PDS (Ration Cards)	23.00	16.32	70.97%

31



Unique Identification Authority of India
Government of India



Impact of Aadhaar

Schemes	Impact
PAHAL	• Rs. 14,672 Cr saved in 2014-15 through removal of ~3.5 Cr duplicate beneficiaries
Kerosene	• 6 lakh beneficiaries removed by cross-matching with LPG database in Haryana alone
Food	• In last 3 years ~1.62 Cr. bogus ration cards deleted resulting in savings of about Rs. 10,000 Cr.
MGNREGS	• 10% savings amounting to 3,000 Cr. estimated in 2015-16
Pension	• Rs. 66 Cr. saved in Puducherry, Chandigarh and Jharkhand • 1.5 lakh duplicate beneficiaries removed in Haryana
Scholarship	• Rs. 277 Cr. Saved in Andhra Pradesh, Telangana and Punjab • Rs. 520 Cr. Saved in Uttar Pradesh in 2014-15 • 40% reduction in post-metric scholarships applications in Haryana
Teacher Posts	• Rs. 600 Cr. savings per year by Aadhaar Seeded Database in Kerala • Identification of 4.5 lakh duplicate enrolments of students in Haryana

32

Unique Identification Authority of India
Government of India

AADHAAR

Applications of Aadhaar

The diagram shows 'Aadhaar' at the center, with arrows pointing to the following services and sectors:

- Healthcare
- Education
- Employment
- Banking
- Insurance
- Subsidies
- Property Registration
- Vehicle Registration
- Driver's License
- Voter registration
- School & College Enrolment
- Examinations such as UPSC, SSC, HSC, State Exams etc.
- EPFO
- Registration of NGOs
- SIM Cards & Land line
- DMAT Accounts
- Interoperable Bank Mitr's
- E-KYC based account opening

33

Unique Identification Authority of India
Government of India

AADHAAR

New & Potential Services using Aadhaar

<ul style="list-style-type: none"> • All Subsidies such as Fertilizers & Kerosene • Crop Insurance Scheme • Life, Health & Accidental Insurance Schemes • All Bank Accounts – individual and Entities • Registration of Companies (Aadhaar of the Directors) • Udyog Aadhaar • DMAT Accounts • Interoperable Bank Mitr's • E-KYC based account opening 	<ul style="list-style-type: none"> • Property Registration • Vehicle Registration • Driver's License • Voter registration • School & College Enrolment • Examinations such as UPSC, SSC, HSC, State Exams etc. • EPFO • Registration of NGOs • SIM Cards & Land line
---	---

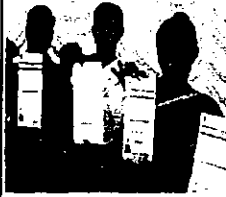
Existing Service
Potential Service / WIP

34

Unique Identification Authority of India
Government of India


AADHAAR

Aadhaar for People – the Key Applications of Aadhaar



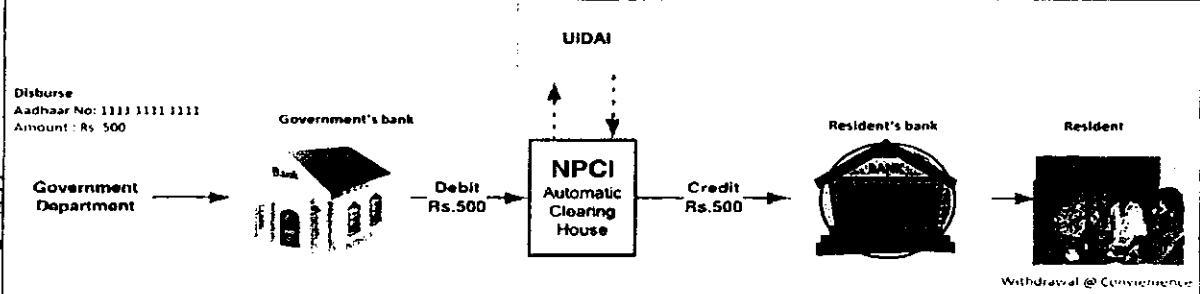
Direct Transfer of Subsidies using Aadhaar

- 35.4 Cr existing Aadhaars have been linked with bank A/cs
- 3.47 Cr Bank Accounts opened instantly using Aadhaar e-KYC in a paper-less manner
- More than 26.34 Cr basic banking transactions carried out (AePS)
- More than 1 Lakh Certified Portable Devices deployed
- Over 150.24 Cr Government payment transactions



Banking @ Doorsteps

UIDAI



The flowchart illustrates the process of direct transfer of subsidies. It starts with a **Government Department** sending a request to a **Government's bank**. The bank then debits Rs. 500 from its account to the **NPCI Automatic Clearing House**. Simultaneously, the **UIDAI** sends a request to the **Government's bank** to debit Rs. 500. The NPCI then credits Rs. 500 to the **Resident's bank**, which finally provides a **Withdrawal @ Convenience** to the **Resident**.

Unique Identification Authority of India
Government of India

AADHAAR

Way Forward

- States / UT's to use effective usage of e-KYC, rather than depending on SRDH.
- Seeding best practices to be implemented;
- States / UT's to notify Section 7 / 57 as the case may be.
- Notification under section 7 of Aadhaar Act to be issued by a JS or higher level official to be designated to issue the notification.
- The notification shall be drafted in consultation with UIDAI
- UIDAI shall get the draft of the notification vetted by the Ministry of Law
- Incorporate the Essentials of Section 7 in the notification.
- Amendments in the respective Scheme's Act, Rules, Regulations, Circulars etc. to be introduced subsequently in Phase II – if required.



Thank You!!



Aadhaar Act 2016 – Section 7

CHAPTER III

AUTHENTICATION

Proof of
Aadhaar
number
necessary for
receipt of
certain
subsidies,
benefits and
services, etc

7. The Central Government or, as the case may be, the State Government may, for the purpose of establishing identity of an individual as a condition for receipt of a subsidy, benefit or service for which the expenditure is incurred from, or the receipt therefrom forms part of, the Consolidated Fund of India, require that such individual undergo authentication, or furnish proof of possession of Aadhaar number or in the case of an individual to whom no Aadhaar number has been assigned, such individual makes an application for enrolment

Provided that if an Aadhaar number is not assigned to an individual, the individual shall be offered alternate and viable means of identification for delivery of the subsidy, benefit or service.

[Back](#)



Aadhaar Act 2016 – Section 57

"Nothing contained in this Act shall prevent the use of Aadhaar number for establishing the identity of an individual for any purpose, whether by the State or any body corporate or person, pursuant to any law, for the time being in force, or any contract to this effect:

Provided that the use of Aadhaar number under this section shall be subject to the procedure and obligations under section 8 and Chapter VI".

[Back](#)



Aadhaar Act 2016 – Regulation 12 – Enrolment & Update

12. Agencies requiring Aadhaar as condition for receipt of service, etc. —

Any Central or State department or agency which requires an individual to undergo authentication or furnish proof of possession of Aadhaar number as a condition for receipt of any subsidy, benefit or service pursuant to Section 7 of the Act, shall ensure enrolment of its beneficiaries who are yet to be enrolled, through appropriate measures, including co-ordination with Registrars and setting up enrolment centres at convenient locations or providing enrolment facilities by becoming a Registrar itself.

[Back](#)



Unique Identification Authority of India
Government of India



Aadhaar Enrolment _ State wise: Adults

S.No.	State Name	Population >18 Years (Projected 2015)	Aadhaar >18 Years	%	S.No.	State Name	Population >18 Years (Projected 2015)	Aadhaar >18 Years	%
1	Delhi	11,878,554	15,118,086	127%	20	A & N Islands	283,264	287,920	102%
2	Lakshadweep	47,009	51,636	110%	21	Maharashtra	80,173,789	81,314,206	101%
3	Punjab	20,036,790	21,980,553	110%	22	Karnataka	44,085,021	43,610,634	99%
4	Haryana	17,124,487	18,716,131	109%	23	Gujarat	40,373,690	39,739,183	98%
5	Himachal Pradesh	4,968,378	5,404,788	109%	24	Tamil Nadu	54,374,010	53,051,663	98%
6	Andhra Pradesh & Telangana	60,604,247	65,451,623	108%	25	Odisha	29,009,219	28,245,270	97%
7	Rajasthan	42,438,064	45,615,117	107%	26	West Bengal	64,633,303	62,521,815	97%
8	Kerala	25,344,502	27,184,905	107%	27	Bihar	59,396,608	55,447,622	93%
9	Jharkhand	20,124,965	21,451,999	107%	28	Jammu Kashmir	7,954,566	6,728,185	85%
10	Chhattisgarh	16,677,012	17,713,991	106%	29	Daman & Diu	186,069	154,023	83%
11	Uttarakhand	6,625,055	7,011,801	106%	30	Arunachal Pradesh	837,909	667,740	80%
12	Dadra & Nagar Haveli	230,651	242,760	105%	31	Manipur	1,918,183	1,514,197	79%
13	Sikkim	426,771	447,670	105%	32	Nagaland	1,223,144	842,881	69%
14	Goa	1,135,971	1,183,613	104%	33	Mizoram	713,087	419,311	59%
15	Puducherry	939,674	975,796	104%	34	Meghalaya	1,671,572	175,822	11%
16	Tripura	2,583,453	2,681,637	104%	35	Assam	20,200,523	1,457,292	7%
17	Uttar Pradesh	119,160,687	123,301,478	103%		TOTAL	804,491,256	798,643,743	99.3%
18	Chandigarh	772,924	798,598	103%					41
19	Madhya Pradesh	46,278,105	47,133,797	102%					



Unique Identification Authority of India
Government of India



Aadhaar Enrolment _ State wise: 5 – 18 Years

S.No.	State Name	Population (5 < 18 Y)	Aadhaar (5 < 18 Y)	Saturation (%)	S.No.	State Name	Population (5 < 18 Y)	Aadhaar (5 < 18 Y)	Saturation (%)
1	Delhi	4,395,946	4,498,899	102.3%	20	Madhya Pradesh	22,517,845	18,161,559	80.7%
2	Chandigarh	256,255	243,892	95.2%	21	Tamil Nadu	16,271,273	12,679,828	77.9%
3	Daman & Diu	50,522	47,135	93.3%	22	Uttarakhand	3,041,264	2,295,084	75.5%
4	Haryana	7,147,353	6,494,410	90.9%	23	Sikkim	172,936	127,940	74.0%
5	A & N Islands	88,379	78,804	89.2%	24	Rajasthan	22,037,606	14,373,594	65.2%
6	Puducherry	279,616	248,059	88.7%	25	Odisha	11,381,368	7,341,177	64.5%
7	Punjab	6,987,678	6,170,547	88.3%	26	West Bengal	23,975,018	15,140,340	63.2%
8	Chhattisgarh	7,623,528	6,729,998	88.3%	27	Bihar	36,743,822	21,983,906	59.8%
9	Himachal Pradesh	1,701,665	1,498,710	88.1%	28	Uttar Pradesh	68,708,821	36,741,649	53.5%
10	Dadra & Nagar Haveli	93,766	82,581	88.1%	29	Jammu Kashmir	3,788,274	1,981,624	52.3%
11	Goa	297,113	259,847	87.5%	30	Arunachal Pradesh	472,468	244,020	51.6%
12	Kerala	7,353,481	6,403,531	87.1%	31	Manipur	821,702	374,581	45.6%
13	Jharkhand	10,776,115	9,379,753	87.0%	32	Nagaland	659,021	271,476	41.2%
14	Andhra Pradesh & Telangana	21,367,030	18,517,996	86.7%	33	Mizoram	318,444	127,998	40.2%
15	Tripura	957,721	823,734	86.0%	34	Meghalaya	1,030,243	63,339	6.1%
16	Lakshadweep	15,706	13,440	85.6%	35	Assam	9,376,750	356,608	3.8%
17	Karnataka	15,127,252	12,702,345	84.0%		TOTAL	350,025,759	243,174,662	69.5%
18	Maharashtra	28,293,953	23,728,153	83.9%					
19	Gujarat	15,895,826	12,988,105	81.7%					

Back

Unique Identification Authority of India Government of India		AADHAAR							
Aadhaar Enrolment _ State wise: Newborn – 5 Years									
S.No	State Name	Population (0 < 5 Y)	Aadhaar (0 < 5 Y)	Saturation (%)	S.No	State Name	Population (0 < 5 Y)	Aadhaar (0 < 5 Y)	Saturation (%)
1	Haryana	2,498,932	1,799,498	72.0%	21	Lakshadweep	5,344	1,514	28.3%
2	Chandigarh	86,580	55,791	64.4%	22	Sikkim	44,780	12,045	26.9%
3	Andhra Pradesh & Telangana	6,647,650	4,254,798	64.0%	23	Uttarakhand	978,266	260,387	26.6%
4	A & N Islands	30,414	19,125	62.9%	24	Rajasthan	7,723,800	1,277,726	16.5%
5	Jharkhand	3,858,951	2,386,004	61.8%	25	Bihar	13,502,086	2,039,052	15.1%
6	Chhattisgarh	2,687,787	1,627,189	60.5%	26	Odisha	3,863,956	501,068	13.0%
7	Himachal Pradesh	576,452	308,498	53.5%	27	West Bengal	7,756,561	554,915	7.2%
8	Punjab	2,256,720	1,181,231	52.3%	28	Tamil Nadu	5,583,495	297,721	5.3%
9	Puducherry	99,374	48,935	49.2%	29	Jammu Kashmir	1,496,580	6,471	0.4%
10	Madhya Pradesh	7,902,681	3,632,668	46.0%	30	Manipur	271,503	761	0.3%
11	Maharashtra	9,902,593	4,346,217	43.9%	31	Mizoram	128,233	126	0.1%
12	Daman & Diu	20,264	8,515	42.0%	32	Arunachal Pradesh	151,129	144	0.1%
13	Dadra & Nagar Haveli	38,672	16,232	42.0%	33	Nagaland	208,652	188	0.1%
14	Delhi	1,460,951	585,697	40.1%	34	Assam	3,398,343	2,559	0.1%
15	Karnataka	5,338,118	2,060,219	38.6%	35	Meghalaya	429,605	153	0.0%
16	Gujarat	5,615,629	2,032,311	36.2%		TOTAL	119,160,296	36,571,678	30.7%
17	Kerala	2,594,734	920,302	35.5%					
18	Tripura	341,191	110,565	32.4%					
19	Goa	107,046	31,733	29.6%					
20	Uttar Pradesh	21,553,224	6,191,320	28.7%					

43

Unique Identification Authority of India Government of India		AADHAAR							
Aadhaar Enrolment _ State wise: Overall									
S.No	State Name	Total Population (Projected 2015)	Numbers of Aadhaar assigned	%	S.No	State Name	Total Population (Projected 2015)	Numbers of Aadhaar assigned	%
1	Delhi	17,720,573	20,202,682	114%	21	Uttarakhand	10,700,897	9,567,272	89%
2	Telangana	37,253,813	37,791,654	101%	22	Gujarat	62,100,000	54,759,599	88%
3	Haryana	26,816,977	27,010,039	101%	23	Tamil Nadu	76,304,287	66,029,212	87%
4	Punjab	29,303,888	29,332,331	100%	24	Rajasthan	72,583,213	61,266,437	84%
5	Himachal Pradesh	7,252,406	7,211,996	99%	25	Daman & Diu	256,937	209,673	82%
6	Chandigarh	1,115,584	1,098,281	98%	26	Odisha	44,369,413	36,087,515	81%
7	Kerala	35,915,493	34,508,738	98%	27	West Bengal	96,622,186	78,217,070	81%
8	Lakshadweep	68,149	66,590	98%	28	Uttar Pradesh	211,105,381	166,234,447	79%
9	Puducherry	1,316,320	1,272,790	97%	29	Bihar	109,798,353	79,470,580	72%
10	Andhra Pradesh	52,229,924	50,432,763	97%	30	Jammu Kashmir	13,273,505	8,716,280	66%
11	Chhattisgarh	27,014,896	26,071,178	97%	31	Manipur	2,878,911	1,889,539	66%
12	A & N Islands	401,882	385,849	96%	32	Arunachal Pradesh	1,462,443	911,904	62%
13	Goa	1,541,892	1,475,193	96%	33	Nagaland	2,094,963	1,114,545	53%
14	Jharkhand	34,869,720	33,217,756	95%	34	Mizoram	1,154,010	547,435	47%
15	Dadra & Nagar Haveli	362,649	341,573	94%	35	Meghalaya	3,135,150	239,314	8%
16	Tripura	3,882,999	3,615,936	93%	36	Assam	32,968,997	1,816,459	6%
17	Maharashtra	118,861,427	109,388,576	92%		TOTAL	1,278,229,800	1,078,390,083	84.4%
18	Sikkim	642,776	587,655	91%					
19	Karnataka	64,660,412	58,373,198	90%					
20	Madhya Pradesh	76,789,374	68,928,024	90%					

Back



Aadhaar Act 2016: Section 29

Restriction on sharing information

29. (1) No core biometric information, collected or created under this Act, shall be—

- (a) shared with anyone for any reason whatsoever; or
- (b) used for any purpose other than generation of Aadhaar numbers and authentication under this Act.

(2) The identity information, other than core biometric information, collected or created under this Act may be shared only in accordance with the provisions of this Act and in such manner as may be specified by regulations.

(3) No identity information available with a requesting entity shall be—

- (a) used for any purpose, other than that specified to the individual at the time of submitting any identity information for authentication; or
- (b) disclosed further, except with the prior consent of the individual to whom such information relates.

(4) No Aadhaar number or core biometric information collected or created under this Act in respect of an Aadhaar number holder shall be published, displayed or posted publicly, except for the purposes as may be specified by regulations.

Back



Aadhaar Act 2016: Sections 40 - 42

40. Whoever, being a requesting entity, uses the identity information of an individual in contravention of sub-section (3) of section 8, shall be punishable with imprisonment which may extend to three years or with a fine which may extend to ten thousand rupees or, in the case of a company, with a fine which may extend to one lakh rupees or with both.

Penalty for unauthorised use by requesting entity.

41. Whoever, being an enrolling agency or a requesting entity, fails to comply with the requirements of sub-section (2) of section 3 or sub-section (3) of section 8, shall be punishable with imprisonment which may extend to one year or with a fine which may extend to ten thousand rupees or, in the case of a company, with a fine which may extend to one lakh rupees or with both.

Penalty for non-compliance with information requirement.

42. Whoever commits an offence under this Act or any rules or regulations made thereunder for which no specific penalty is provided elsewhere than this section, shall be punishable with imprisonment for a term which may extend to one year or with a fine which may extend to twenty-five thousand rupees or, in the case of a company, with a fine which may extend to one lakh rupees, or with both.

General penalty.

Back



Aadhaar Act: Section 8

Authentication of Aadhaar number:

8. (1) The Authority shall perform authentication of the Aadhaar number of an Aadhaar number holder submitted by any requesting entity, in relation to his biometric information or demographic information, subject to such conditions and on payment of such fees and in such manner as may be specified by regulations.

(2) A requesting entity shall—

(a) unless otherwise provided in this Act, obtain the consent of an individual before collecting his identity information for the purposes of authentication in such manner as may be specified by regulations; and

(b) ensure that the identity information of an individual is only used for submission to the Central Identities Data Repository for authentication

(3) A requesting entity shall inform, in such manner as may be specified by regulations, the individual submitting his identity information for authentication, the following details with respect to authentication, namely:—

(a) the nature of information that may be shared upon authentication

(b) the uses to which the information received during authentication may be put by the requesting entity; and

(c) alternatives to submission of identity information to the requesting entity.

(4) The Authority shall respond to an authentication query with a positive, negative or any other appropriate response sharing such identity information excluding any core biometric information.



Aadhaar Act: Section 4

4. (1) An Aadhaar number, issued to an individual shall not be re-assigned to any other individual.

Properties of Aadhaar number.

(2) An Aadhaar number shall be a random number and bear no relation to the attributes or identity of the Aadhaar number holder.

(3) An Aadhaar number, in physical or electronic form subject to authentication and other conditions, as may be specified by regulations, may be accepted as proof of identity of the Aadhaar number holder for any purpose.

Explanation.— For the purposes of this sub-section, the expression "electronic form" shall have the same meaning as assigned to it in clause (17) of sub-section (1) of section 2 of the Information Technology Act, 2000.



Aadhaar Act: Section 32

32. (1) The Authority shall maintain authentication records in such manner and for such period as may be specified by regulations.

(2) Every Aadhaar number holder shall be entitled to obtain his authentication record in such manner as may be specified by regulations.

(3) The Authority shall not, either by itself or through any entity under its control, collect, keep or maintain any information about the purpose of authentication.

Access to
own
information
and records of
requests for
authentication

← Back

49

Aadhaar Act: Section 29

Restriction on
sharing
information

29. (1) No core biometric information, collected or created under this Act, shall be—

(a) shared with anyone for any reason whatsoever; or

(b) used for any purpose other than generation of Aadhaar numbers and authentication under this Act.

(2) The identity information, other than core biometric information, collected or created under this Act may be shared only in accordance with the provisions of this Act and in such manner as may be specified by regulations.

(3) No identity information available with a requesting entity shall be—

(a) used for any purpose, other than that specified to the individual at the time of submitting any identity information for authentication; or

(b) disclosed further, except with the prior consent of the individual to whom such information relates.

(4) No Aadhaar number or core biometric information collected or created under this

←

50

Aadhaar Act: Section 33

33. (1) Nothing contained in sub-section (2) or sub-section (5) of section 28 or sub-section (2) of section 29 shall apply in respect of any disclosure of information, including identity information or authentication records, made pursuant to an order of a court not inferior to that of a District Judge:

Disclosure of information in certain cases

Provided that no order by the court under this sub-section shall be made without giving an opportunity of hearing to the Authority:

(2) Nothing contained in sub-section (2) or sub-section (5) of section 28 and clause (b) of sub-section (1), sub-section (2) or sub-section (3) of section 29 shall apply in respect of any disclosure of information, including identity information or authentication records, made in the interest of national security in pursuance of a direction of an officer not below the rank of Joint Secretary to the Government of India specially authorised in this behalf by an order of the Central Government:

Provided that every direction issued under this sub-section, shall be reviewed by an Oversight Committee consisting of the Cabinet Secretary and the Secretaries to the Government of India in the Department of Legal Affairs and the Department of Electronics and Information Technology, before it takes effect:

Provided further that any direction issued under this sub-section shall be valid for a period of three months from the date of its issue, which may be extended for a further period of three months after the review by the Oversight Committee

← Back

51

Essentials of Section 7

5.1. The notification shall mention the service, benefits or subsidies funded from the Consolidated Fund of India, which will require, as a condition precedent, a beneficiary applicant to undergo Aadhaar Authentication or furnish proof of possession of Aadhaar number.

5.2. The notification shall mention that in case the applicant does not have Aadhaar number, he will be required to make an application for Aadhaar enrolment, if he is entitled to obtain one under the Section 3 of the Act and the arrangement made by the concerned Central Ministries/State Governments as the case may be to provide Aadhaar enrolment facilities to him. Regulation 12 of the said Regulations casts responsibility on the Ministries /State Governments or agencies under their control to facilitate/ provide Aadhaar enrolment facilities at convenient locations. In case, there are no existing enrolment facilities nearby, they are required to become UIDAI registrars so that they can setup enrolment facilities themselves.

5.3. The notification shall list the alternate identity documents and verification methodologies to confirm the identity of the beneficiary applicant to whom Aadhaar number has not been assigned for delivery of benefits, subsidies or services, till such time Aadhaar number is assigned.

Back

52