AADHAAR and a Presentation on using Aadhaar for better delivery of Government services

February, 2018
AADHAAR ENROLMENT

Key Features of Aadhaar:

- Only a random number – for lifetime, 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

MINIMAL DATA COLLECTED

DATA NOT COLLECTED

- RELIGION
- CASTE
- TRIBE
- LANGUAGE
- RECORDS OF ENTITLEMENT
- INCOME OR MEDICAL HISTORY
- PROFESSION
### OVERALL AADHAAR ENROLMENT STATUS

**Overall Aadhaar Status as on 31st January, 2018**

<table>
<thead>
<tr>
<th>Population</th>
<th>132 Cr. (2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aadhaar Generation</td>
<td>119.2 Cr.</td>
</tr>
<tr>
<td>Aadhaar Generation (LIVE)</td>
<td>117.2 Cr. (Live)</td>
</tr>
<tr>
<td>Balance Population (All States)</td>
<td>14.3 Cr. (Live)</td>
</tr>
</tbody>
</table>

**Performance Parameter**

<table>
<thead>
<tr>
<th>Performance Parameter</th>
<th>Value (Live)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of states/ UTs with more than 90% saturation</td>
<td>23</td>
</tr>
<tr>
<td>No. of states/ UTs with between 75% to 90% saturation</td>
<td>9</td>
</tr>
<tr>
<td>Total % saturation</td>
<td>89.1%</td>
</tr>
</tbody>
</table>

**AGE BAND**

<table>
<thead>
<tr>
<th>AGE BAND</th>
<th>AADHAAR SATURATION (Live)</th>
</tr>
</thead>
<tbody>
<tr>
<td>OVERALL</td>
<td>89.1%</td>
</tr>
<tr>
<td>Population Adult (18+)</td>
<td>99+%</td>
</tr>
<tr>
<td>Population 5 &lt; 18 years</td>
<td>77.5%</td>
</tr>
<tr>
<td>Population 0 &lt; 5 years</td>
<td>45.4%</td>
</tr>
</tbody>
</table>
AADHAAR PROGRESS
(As on 31st Jan. 2018)

119+ CRORE AADHAAR ISSUED (117.2 Cr. LIVE)
- OVERALL: 89.1%
- CHILDREN 5-18 years age: 77.5%
- CHILDREN 0-5 years age: 45.4%

AADHAAR SATURATION
- > 90%
- 80-90%
- 70-80%
- 50-70%
- <50%
AADHAAR ENROLMENT : EXCEPTION HANDLING

Aadhaar to Divyangjan
Aadhaar is for everyone including Divyangjan, UIDAI has provision for enrolling Divyangjan and has issued over 1.8 crore Aadhaar to Divyangjan. State Governments may help Divyangjan to enrol for Aadhaar at the nearest Enrolment Centre.

Aadhaar to Homeless Persons
Section 5 of Aadhaar act 2016 inter alia provides that the authority (UIDAI) shall take special measures to issue Aadhaar number to persons who do not have any permanent dwelling house. Accordingly UIDAI has provided facility to enrol such person based on Introducer. Introducer is a person appointed by state Government for the purpose of introducing a individual for Aadhaar enrolment who do not have any Address or ID proof such as homeless person. States normally appoints official of the department dealing with homeless as Introducer. State Governments through their concerned state department should organise special drive to enrol such homeless person. As on date more than 12 lakh Aadhaar has been issued based on Introducer system.
AADHAAR TO DIVYANGJAN AND HOMELESS

Aadhaar is for everyone including Divyangjan

UIDAI has issued over 1.8 crore Aadhaars to Divyangjan
Divyangjan can enrol for Aadhaar at the nearest Enrolment Centre
Locate Aadhaar Enrolment Centre by visiting uidai.gov.in

Aadhaar enables enrolment of Differently Abled, Homeless, Bed-ridden & Transgenders

To know more:
Get in touch with your nearest enrolment centre
or
Call toll free helpline 1947

#KnowYourAadhaar
IVR 14546 Mobile linking with Aadhaar
UIDAI has issued directives for generating OTP either through the service provider's website or through the Interactive Voice Response (IVR) services to facilitate the Aadhaar linking with mobile number. Telecom operators are offering a toll-free service - 14546 - for re-verification of your Aadhaar number on your mobile phone through an IVRS or Interactive Voice Response System.

Lock/Unlock Biometrics
The system enables Resident to lock and temporarily unlock their biometrics. This is to protect privacy and confidentiality of Resident's Biometrics Data.
The main points of discussion and the decisions taken in the meeting were:

- UIDAI to phase out all private agencies for enrolment and updation of Aadhaar by end of December, 2017. Thereafter, only Bank Branches and Post Offices will be locations for Aadhaar enrolment and updation.
- UIDAI may also have consultation with the States as they might have outsourced work of Aadhaar enrolment. The effort should be to phase out outside agencies without causing inconvenience to the general public in enrolment and updation.
- UIDAI to send monthly progress reports on phasing out outside private agencies in enrolment and updation.

States should open Aadhaar enrolment centers in Government premises, such as District, Block and other government offices using its own employee or in direct supervision of their employees.
Circular No. : F.No.CD-II-14/2/2017-CD-II
Dated : 08.12.2017

To : The Principal Secretary/ Secretary In-charge of Anganwadi Services in all States/UTs

15. All the States/UTs were informed that the amount for 3 sets of Aadhaar Enrolment Machines for each Aaganwadi Services Project @ Rs. 1.50 Lakh per machine has been approved under Revised APIP 2017-18. They were further requested to purchase the computers/laptops for adults & Tablets for children below five years along with Finger Print Scanner, Iris Scanner & GPS Device from GeM Portal strictly adhering to the specifications of UIDAI. States/UTs were further requested to send the complete proposal of requirement of Aadhaar enrolment machines so that funds for the same could be released.
<table>
<thead>
<tr>
<th>S. No</th>
<th>Component-wise Amount Approved under Revised APIP - 2017 - 2018 for Implementation of Anganwadi Services in States/UTs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount Approved under Revised APIP - 2017 - 2018 for Anganwadi Services in States/UTs</td>
</tr>
<tr>
<td></td>
<td>(Hundred Lakhs)</td>
</tr>
<tr>
<td></td>
<td>Revised Salary for 4 months</td>
</tr>
<tr>
<td></td>
<td>Revised Salary (GENERAL)</td>
</tr>
<tr>
<td></td>
<td>Revised MIE Kit Total</td>
</tr>
<tr>
<td></td>
<td>Revised PSE Kit Total</td>
</tr>
<tr>
<td></td>
<td>Revised as per new norms for Anganwadi centres Total</td>
</tr>
<tr>
<td></td>
<td>Number of AWC buildings</td>
</tr>
<tr>
<td></td>
<td>Total Amount Approved</td>
</tr>
<tr>
<td></td>
<td>No. of AWC Approved</td>
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<tr>
<td></td>
<td>Total Amount Approved</td>
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<td>No. of AWC Approved</td>
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<td>Total Amount Approved</td>
</tr>
<tr>
<td></td>
<td>No. of AWC Approved</td>
</tr>
<tr>
<td></td>
<td>Management Cost for Aedhar Enrolment Machines @ Rs.1.6 lakh per Machine for 3 Kt.</td>
</tr>
<tr>
<td></td>
<td>UTs with legislative</td>
</tr>
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</table>
Component-wise Amount Approved under Revised APIP - 2017-18 for Implementation of Anganwadi Services in States/UTs

<table>
<thead>
<tr>
<th>N.E. STATES</th>
<th>Revised Salary for 4 months Total</th>
<th>Revised Salary for 4 months Central Share</th>
<th>Revised Med Kit Total</th>
<th>Revised PSE Kit Total</th>
<th>Revised as per new cost norms Guaranteed 90%</th>
<th>No. of AWC Approved</th>
<th>Total Amount Approved</th>
<th>No. of AWC Approved</th>
<th>Total Amount Approved</th>
<th>No. of AWC Approved</th>
<th>Total Amount Approved</th>
<th>No. of Projects</th>
<th>Management Cost for Additional Equipment Machines @ Rs.1.5 lakh per Machine for 1 AWC</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARUNACHAL PRADESH</td>
<td>4247.79</td>
<td>4383.31</td>
<td>1211.95</td>
<td>1090.75</td>
<td>93.36</td>
<td>311.25</td>
<td>4965.14</td>
<td>102</td>
<td>204</td>
<td>282</td>
<td>26.2</td>
<td>458</td>
<td>54.95</td>
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<tr>
<td>ASSAM</td>
<td>9816.32</td>
<td>9087.92</td>
<td>2404.31</td>
<td>2164.41</td>
<td>932.30</td>
<td>3107.65</td>
<td>5678.31</td>
<td>913</td>
<td>1592</td>
<td>1358</td>
<td>158.4</td>
<td>4716</td>
<td>95.92</td>
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<tr>
<td>MANIPUR</td>
<td>3340.89</td>
<td>3042.07</td>
<td>845.62</td>
<td>760.52</td>
<td>148.34</td>
<td>384.5</td>
<td>1914.63</td>
<td>170</td>
<td>349</td>
<td>639</td>
<td>43.3</td>
<td>973</td>
<td>116.74</td>
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<tr>
<td>MEGHALAYA</td>
<td>1567.50</td>
<td>1770.75</td>
<td>491.87</td>
<td>442.89</td>
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<td>9422.19</td>
<td>117</td>
<td>234</td>
<td>77</td>
<td>7.7</td>
<td>220</td>
<td>27.48</td>
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<tr>
<td>MIZORAM</td>
<td>1795.74</td>
<td>1871.07</td>
<td>449.16</td>
<td>404.27</td>
<td>33.96</td>
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<td>2000.25</td>
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<td>208</td>
<td>3</td>
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<td>91</td>
<td>10.20</td>
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<tr>
<td>NAGALAND</td>
<td>3581.90</td>
<td>3223.71</td>
<td>895.48</td>
<td>833.93</td>
<td>51.33</td>
<td>172.75</td>
<td>6802.30</td>
<td>103</td>
<td>205</td>
<td>0</td>
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<tr>
<td>SIKKIM</td>
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<td>438.97</td>
<td>121.94</td>
<td>106.74</td>
<td>19.38</td>
<td>64.5</td>
<td>832.47</td>
<td>38</td>
<td>76</td>
<td>13</td>
<td>1.3</td>
<td>30</td>
<td>3.47</td>
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<tr>
<td>TRIPURA</td>
<td>1769.22</td>
<td>1592.29</td>
<td>442.30</td>
<td>388.07</td>
<td>148.66</td>
<td>485.55</td>
<td>6942.22</td>
<td>146</td>
<td>292</td>
<td>72</td>
<td>7.2</td>
<td>276</td>
<td>33.12</td>
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<tr>
<td>TOTAL</td>
<td>27565.84</td>
<td>24704.50</td>
<td>6883.64</td>
<td>6176.38</td>
<td>1515.83</td>
<td>505.76</td>
<td>6942.51</td>
<td>1693</td>
<td>3358.00</td>
<td>2224</td>
<td>222.40</td>
<td>6773</td>
<td>812.76</td>
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<tr>
<td>GRAND TOTAL</td>
<td>231550.15</td>
<td>181101.81</td>
<td>65776.28</td>
<td>62110.28</td>
<td>20297.46</td>
<td>67688.15</td>
<td>758527.35</td>
<td>20000</td>
<td>40000.00</td>
<td>20000</td>
<td>2000.00</td>
<td>70000</td>
<td>8400.00</td>
</tr>
</tbody>
</table>

* Amount under SNP calculated as per revised rates for the states of Andhra Pradesh, West Bengal, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura
Circular No. : F.No.CD-14/8/2017-CD-II
Dated : 30.12.2017

To : The Chief Controller of Accounts

Anganwadi Services Scheme under Umbrella ICDS Scheme - Release of grants-in-aid to State Governments for procurement of Aadhaar Enrolment Kits during 2017-18 regarding
AADHAAR AUTHENTICATION SERVICES

BIOMETRIC

Demographic
NAME, GENDER, DoB . . .

Electronic
OTP

Authentication
YES or NO
AADHAAR AUTHENTICATION SERVICES – Aadhaar KYC

Advantages

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

Aadhaar KYC

- Name
- Date of Birth
- Gender
- Address
- Photograph
- Phone*
- Email*
UIDAI does not collect purpose, location or details of transactions

- 1,593.74 crore authentications performed; 438.39 Cr Aadhaar KYC transactions
- About 4.4 crore authentications per day
- The Auth/e-KYC transactions achieved peak authentication load of over 6 crores last month
- 304 AUAs including central Ministries, All Scheduled Commercial Banks, and Telcos
- PDS, MGNREGA, DBTL, AEPS, bank account, SIM cards, insurance, attendance, etc.
UIDAI has mandated use of Registered Devices (RD) for all authentication requests.

- With Registered Devices biometric data is signed within the device / RD service using the provider key to ensure it is indeed captured live.

- The device provider RD Service encrypts the PID block before returning to the host application.

- This RD Service encapsulates the biometric capture, signing and encryption of biometrics all within it.

- Therefore, introduction of RD in Aadhaar authentication system rules out any possibility of use of stored biometric and replay of biometrics captured from other source.

- UIDAI has issued instructions that all biometric devices shall be upgraded to Registered Devices by 28.02.2018.
Virtual ID (VID)

- Aadhaar number is a unique identity number for a resident valid for lifetime
- Sharing of Aadhaar number can be avoided by using a fungible number i.e. Virtual ID (VID)
- VID will be a temporary 16 digit random number mapped with Aadhaar number
- VID will help residents to protect their Aadhaar number

Features of Virtual ID

- There will be only one active and valid VID for an Aadhaar number at any given time
- Aadhaar number holder can use VID in lieu of Aadhaar number for authentication or e-KYC
- VID number shall have no intelligence to prevent derivation of the original resident UID
- VID, by design being temporary, cannot be used by agencies for de-duplication
- AUA/KUA to mandatorily provide option to resident to input VID during Aadhaar transactions
How to generate Virtual ID

- Aadhaar number holder to generate alternate revocable 16 digit number Virtual ID (VID).
- No other entity like AUA / KUA or ASA can generate VID on behalf of Aadhaar number holder.
- UIDAI will provide various options to Aadhaar number holders to generate their VID.
  - Resident Portal (UIDAI Online Portal)
  - Enrolment Center Clients: ECMP, UCL, CEL
  - mAadhaar mobile application
  - SMS based service etc.
-Tokenization

- Only few entities will be allowed to store Aadhaar.

- To facilitate AUAs to ensure uniqueness of beneficiaries in their database, an agency specific UID Token (unique for an Aadhaar number) will be sent to AUA in response to authentication or e-KYC.

- UID Token for an Aadhaar number will remain same for a specific AUA.

- For the same Aadhaar number, different AUAs will have different UID Tokens.

- AUAs can ensure uniqueness of beneficiaries without storing Aadhaar number in their databases.

- UID Token will be a 72 character alphanumeric string meant for system usage only.

- Aadhaar number cannot be reverse engineered from the UID Token.
UID/VID received from Aadhaar number holder shall not be stored.
As of today, UIDAI provides full demographic data i.e. name, gender, date of birth and address and photo as part of e-KYC response.

However, not all the entities require full demographic details and photo of the resident.

Therefore, UIDAI is introducing Limited KYC which will restrict choice of fields for KUAs.

UIDAI will categorize AUAs as Local and Global AUA.
## LOCAL AND GLOBAL AUA/KUA

<table>
<thead>
<tr>
<th></th>
<th>Global KUA</th>
<th>Local KUA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full OR Limited KYC</strong></td>
<td><strong>FULL KYC</strong></td>
<td><strong>LIMITED KYC</strong></td>
</tr>
<tr>
<td>Aadhaar Number</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>UID Token</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Name</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Gender</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Address</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Photo</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>
Front-end applications should accept VID and Aadhaar number for authentication or e-KYC.

VID being a temporary number, shall NOT be stored by the entities.

Backend system should accept Authentication response from UIDAI which now contains UID Token as well.

Aadhaar number can be stored only by Global AUAs.
UIDAI has decided to introduce Face Authentication.

UIDAI has already captured photo of the face for all the Aadhaar number holders during enrolment and shall be used for Face Authentication.

Face Authentication by itself will not be used for identity verification, instead it is meant for inclusive authentication for those who are not able to authenticate using fingerprint or iris.

It shall be used in combination with other mode of authentication like finger/iris or OTP as a second factor of authentication.
Security aspects used in the authentication ecosystem with respect to biometric authentication like encryption, Registered Devices, biometric locking / unlocking, notification etc. shall also apply to Face Authentication.

UIDAI provides the fingerprint and iris biometric authentication to select AUAs, similarly Face Authentication shall also be allowed on need basis.

UIDAI will provide RD Service / SDK for Face Authentication with liveness detection.
i) UIDAI provides various modes of authentication viz demographic, biometric (fingerprint and Iris) and OTP. The requesting entity may provide authentication facility using any of the above modes of authentication.

ii) In addition, as per Regulations 14(1) (i) of Aadhaar (Authentication) Regulations 2016, all requesting entities are required to implement exception-handling mechanisms and back-up identity authentication mechanisms to ensure seamless provision of authentication services to Aadhaar number holders.

iii) DBT Mission Cabinet Secretariat had issued a detailed circular dated 19.12.2017 regarding Use of Aadhaar in Benefit Schemes of Government - Exception Handling
Section 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 further 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.

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”. 
## Status of Notifications under Section 7/57

**As on 8th Sept. 2017**

- **144 Notifications** issued under **Section 7** of Aadhaar Act
- **8 Notifications** issued using **Section 57** of Aadhaar Act

### SC Approved Schemes
- PAHAL - 30 Sept ‘16
- PDS - 08 Jan ‘17
- NREGA - 03 Jan ‘17
- EPFO - 04 Jan ‘17
- NSAP - 27 Feb ‘17
- PMJDY - Awaited

### Other Major Schemes
- MoA – Crop Insurance - 08 Feb 17
- MoPNG – PMUY - 06 Mar 17
- MoHRD – SSA (2 notifications) - 02 Feb 17
- MoRD – PMAY - 15 Feb 17
- MoRD – NRLM - 28 Feb 17
- WCD – Sabla - 16 Feb 17
- WCD – Creche - 21 Feb 17
- WCD – ICDS - 06 Feb 17
- MHRD – DHE – Scholarship - 17 Feb 17
- MHRD – CBSE (JEE) – Sec 57 - 23 Nov 16
- MHRD – CBSE (NEET) – Sec 57 - 31 Jan 17
- DoPT – Scholarships – Sec 57 - 14 Feb 17

### States with Aadhaar Act
- Maharashtra - 16 Jan ’17
- Gujarat - Passed Feb ’17
- Haryana - 29 Mar ’17
DBT MISSION : USAGE OF AADHAAR IN BENEFITS SCHEME OF GOVT. – Exception Handling

Circular No. : D-26011/04/2017-DBT
Dated : 19/12/2017

DBT Mission CS has issued a circular to Secretaries to all Ministries and Chief Secretaries of all States "Use of Aadhaar in Benefit Schemes of Government - Exception Handling"

A. For extending benefits to beneficiaries who do not possess Aadhaar, the following mechanism may be adopted:

i. The beneficiary shall be provided subsidy, benefit or service based on alternate identification document as notified in the relevant notifications issued under the provisions of Section 7 of the Aadhaar Act, 2016.

ii. Efforts should be made to ensure that all such beneficiaries are facilitated for enrolment under Aadhaar. The concerned Department through its Implementing Agencies may offer Aadhaar enrolment facilities for such beneficiaries at convenient locations through centres in the respective Block/Taluka/Tehsil (including through Post Offices, Banks, ICDS Centres etc).

iii. As per regulation 12 of Aadhaar (Enrolment and Update) Regulations, 2016, the State Government/Implementing Agencies should also make special arrangements for bedridden, differently-abled, or senior citizens, who are unable to visit the registration centre(s), to get them enrolled for Aadhaar.

iv. Till such time Aadhaar is assigned to a beneficiary, a separate register, preferably electronic, shall be maintained for recording such transactions, whenever the beneficiary is provided benefits/services on the basis of alternative identification documents. This register may be periodically reviewed and audited.
B. In all such cases where Aadhaar authentication fails, the following mechanism may be adopted:

i. Departments and Bank Branches may make provisions for IRIS scanners along with fingerprint scanners, wherever feasible.

ii. In cases of failure due to lack of connectivity, offline authentication system such as QR code based coupons, Mobile based OTP or TOTP may be explored.

iii. In all cases where online authentication is not feasible, the benefit/service may be provided on the basis of possession of Aadhaar, after duly recording the transaction in register, to be reviewed and audited periodically.

3. In view of above, DBT implementing Ministries/Departments and State Governments are requested to implement proper exception handling mechanism in conformity with the Aadhaar Act 2016 and subsequent regulations and guidelines issued from time to time. A robust mechanism for ensuring their compliance and its periodic monitoring may also be put in place.
19.54 crore (Out of 21.98 crore) PAHAL beneficiaries have been verified with Aadhaar.

18.84 crore (Out of 23.10 crore) Ration Cards have been verified with Aadhaar of atleast one member from the family.

9.92 crore (Out of 11.21 crore) MGNREGS Card holders have been verified with Aadhaar.

1.66 crore (Out of 2.81 crore) NSAP (Pension) members have been verified with Aadhaar.

2.88 crore (Out of 12.54 crore) UAN accounts holders of EPFO have been verified with Aadhaar.
AADHAAR IN SERVICES

- 1.36 crore (Out of 7 crore) Passport holders have been verified with Aadhaar.
- 6.46 crore (Out of 29 crore) PAN Card holders have been verified with Aadhaar.
- Over 66.2 crore Aadhaar KYC used for issuance/verification of SIM card by telecom operators.
Total cumulative Aadhaar authentication transactions - 1,593.74 crore.

Total cumulative Aadhaar KYC transactions - 438.39 crore.

Number of Aadhaar authentication requests around - 4.4 crore per day.

UIDAI has a capacity of 10 crore authentication transactions per day.
AADHAAR APPLICATIONS

- **Aadhaar Enabled Biometric Attendance System (AEBAS):**
  Launched in year 2015, as on 31st December 2017, the service is available at 692 organizations, to over 2.46 Lakh registered employees, operating at over 3500 active devices. It has been observed that due to the system average presence in office has gone up.

- **Jeevan Pramaan:**
  Jeevan Pramaan is Aadhaar based live certificate for government pensioners. Now govt. pensioner can give their life certificate from anywhere without need for visiting their designated bank in a particular city. This eliminates the need for a pensioner to personally present himself before the Pension Disbursing Agency. As on 31st December 2017, over 1.52 crore users have submitted Jeevan Pramaan certificate since 2014, over 59 Lakh pensioners having availed Jeevan Pramaan in the current year so far.
AADHAAR APPLICATIONS

- **Mobile SIM issuance with e-KYC:**
  Department of Telecommunication (DoT) has issued circular, dated Aug 16, 2016 allowing Telecom Service providers to start accepting Aadhaar e-KYC for issuance of new mobile SIM cards. With this change, the process of acquiring new SIM card becomes paperless and near instant activation of SIM cards besides being a major cost savings for the Telecom companies. Also, the Hon’ble Supreme Court directed all telecom companies to link Aadhaar to all the SIM cards issued within the next 1 year. As of 31st December 2017, starting September 2016, about 66.2 crore mobile connections have linked Aadhaar out of estimated 139 core mobile connections in the country.

- **Engagement of Bank Mitras (Banking Correspondents) with microATMs:**
  Aadhaar based microATM is a handheld device which is carried by bank mitras (BC) to rural and remote areas for providing banking services such as opening of new bank account, withdrawal of cash and other banking activities. Resident Touch points (Bank Mitras) providing banking services basing on Aadhaar Authentication increased to over 3.84 lakh in December 2017.
AADHAAR APPLICATIONS

- **Aadhaar in Securities Markets:**
  Securities Market Regulator SEBI issued circular on 22-01-2016 on KYC, allowing Aadhaar Based e-KYC (OTP based up to Rs. 50,000 investments) as accepted mode KYC. In case investments are above Rs. 50,000, resident needs to do biometric authentication based e-KYC. This makes it possible for small investors to open account and do small investments in a paperless manner. Few investment houses have already started offering online, paperless investment services, basing on Aadhaar e-KYC.

- **Linking Universal Account Number (UAN) for EPFO with Aadhaar:**
  Linking UAN with Aadhaar will help in cleansing of EPFO Database and will in help hassle-free claim settlement and payment of benefits, directly to beneficiary’s Aadhaar linked Bank Account. As of 31st December 2017, of the 12.37 crore database over 2.68 crore have been linked to Aadhaar.

- **Acceptance of Aadhaar for issue of passport (Launched in May 2015).**
  MEA has integrated Aadhaar e-KYC service with their passport system. MEA accepts Aadhaar as one of the PoI/PoA required to be submitted by the applicant. In case applicant applies for passport with Aadhaar as PoI/PoA, MEA performs e-KYC of the applicant at the time of his visit to designated Passport Seva Kendra (PSK). Recently, MEA has started giving passport within a week’s time in case applicant submits EPIC, PAN Card and Aadhaar together along with the passport applications. In this case, also, Aadhaar e-KYC is performed by MEA at the time of visit of the applicant to the PSK. Till March 2017, over 1.36 crore e-KYC transactions have been performed by MEA for passport applications.
AADHAAR APPLICATIONS

- **Use of Aadhaar authentication for e-verification of Income Tax Return (Launched in July 2015).**
  CBSDT has launched e-verification service for Income Tax Return. One of the options provided to resident is e-verification of Income Tax Return using Aadhaar OTP authentication. This was further strengthened on 31 March 2017 with making Aadhaar mandatory under section 139AA of Finance Act 2017 for FY 2017-18. As on 31st December 2017, over 6.46 crore PAN holders have made request to link their Aadhaar with CBSDT. So far, about 1.63 crore Income Tax Payees have used e-verification this year.

- **PMLA rules warranting linking of Aadhaar to all banks accounts**
  Recent Changes in PMLA (Maintenance of Records) Rules, 2005, provides for mandatory quoting of Aadhaar / Aadhaar Enrolment ID for linking to all non-small bank accounts by 31st March 2018. This shall significantly help in eliminating / reducing benami accounts and hawala / money laundering transactions thus reducing the size of parallel economy. So far, over 84 crore bank accounts have been linked to over 57.62 core unique Aadhaars.
AADHAAR – PRIVACY AND DATA PROTECTION PRINCIPLE

Aadhaar – Privacy and data protection principle

- Aadhaar privacy of data principles
- Collection limitation
- Use limitation
- Purpose limitation
- Sharing limitation

Data protection principles

- Minimal Data
- Optimal ignorance
- Federated database
SAVINGS

- More than Rs 57,029 Crore (Source: DBT Bharat portal) saved during the last three years upto March 2017.

- Digital Dividend Report 2016, study conducted by World Bank says India can save more than Rs 70,000 Crore (USD 11 Billion) every year if Aadhaar is used across all schemes.
<table>
<thead>
<tr>
<th>Scheme</th>
<th>Reported Savings (in Rs Cr)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>up to 31&lt;sup&gt;st&lt;/sup&gt; March, 2016</td>
</tr>
<tr>
<td>PAHAL</td>
<td>21,584</td>
</tr>
<tr>
<td>PDS</td>
<td>10,191</td>
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<tr>
<td>MGNREGS</td>
<td>3,000</td>
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<tr>
<td>NSAP</td>
<td>249</td>
</tr>
<tr>
<td>Others</td>
<td>1,120</td>
</tr>
<tr>
<td>Total</td>
<td>36,144</td>
</tr>
</tbody>
</table>
180 Children Go Missing In India Every Day. Most May Never Be Found
www.huffingtonpost.in/dipin../180-children-go-missing-e_b_10114654.html
May 25, 2016 - Two out of three missing children in India remain untraced in a period of ... keep piling year on year," noted a press release on the CRY report.

Delhi: 22,000 children went missing in last 3 yrs, 9,000 still untraced ...
www.hindustantimes.com/india/...children...missing.../story-58UbvVkJETMGWQDL...
In the past three years, more than 22,000 children went missing in Delhi. 9,000 are yet to be traced. india Updated: May 18, 2016 18:26 IST
REUNITING WITH AADHAAR

#ReunitingWithAadhaar

Aadhaar may help trace missing kids, elders

Aadhaar helps trace kin of runaways

Aadhaar helps three intellectually challenged youths reunite with kin

Aadhaar ‘links’ mentally ill boy with family

‘आधार’ ने अंकुश को घरवालों से मिलवाया
Aadhaar – in the words of World Leaders:

“India has all the pieces in place for a compelling vision for digital financial inclusion. Aadhaar will convert a cumbersome, paper-based account opening process into a 30-second all-digital system.”
- Bill Gates (Nov 2016)

“Aadhaar, a game-changer: America can learn from India’s digital drive”
- Vivek Wadhwa, Carnegie Mellon University (Feb 2017)

“UID is a great achievement and may offer sound protection to people in India. When you have to distribute public goods on a massive scale, like food, you need to identify, so that the right people get it.”
- Joseph Stiglitz, Nobel Laureate Economist & Columbia University Professor (Jan 2014)
Aadhaar now has scaled to over one billion people, rivaling the growth of other platform innovations such as Windows, Android or Facebook

— Satya Nadella, Microsoft CEO in his book ‘Hit Refresh’
"This could be the greatest poverty killer app we've ever seen," (Jim Yong Kim, World Bank President (April 2013))

"...it (AADHAAR) would be the first biometrically verified unique ID implemented on a national scale and would provide the “identity infrastructure” for financial inclusion, as well as for strengthening AML/CFT implementation, delivery of social services, subsidies and other programs and national security, and anti-corruption efforts" (Financial Action Task Force, February 2013)

As per Digital Dividends Report of World Bank 2016, once Aadhaar is applied to all social programs and welfare distribution, it is estimated that it will save USD 11 Billion per annum

"India’s unique identification number (UIN) system, Aadhaar, is a good example for the rest of the world to follow". Paul Romer, World Bank’s chief economist
Thank You!