1 Billion+

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

सत्यमेव जयते

AADHAAR

Introduction to Aadhaar

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

Agenda

Aadhaar Enrolment

Authentication Services

Aadhaar and Financial Inclusion

Aadhaar and DBT

Aadhaar Act 2016 - Key Features

World View on Aadhaar

About Aadhaar

- Formal **identity proof** to Crores of residents – **1.16 Bn** Aadhaars issued of which **1.14 Bn are LIVE** as on 15th July 2017

- 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**

86.0% of total Population Covered

498 Mn+ Residents can receive Govt. Benefits seamlessly using Aadhaar

498 Mn+ Residents can make Banking transactions @ doorsteps using Aadhaar

Enrolment

HOW AADHAAR GETS GENERATED... ATTRIBUTES CAPTURED DURING ENROLMENT

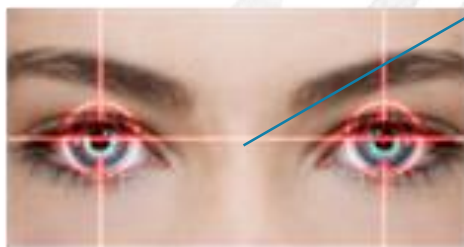**Photograph of Face**

Demographics
Name | Address
Gender | Date of Birth | 30

Fingerprints

Iris

Optional

**MINIMAL DATA COLECTED**

DATA NOT COLLECTED
- RELIGION
- CASTE
- TRIBE
- LANGUAGE
- RECORDS OF ENTITLEMENT
- INCOME OR MEDICAL HISTORY
- PROFESSION

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

Aadhaar Enrolment Ecosystem

Residents
1.3 Billion

Operators
603,000+

Enrolment
agencies
716

Registrars
161

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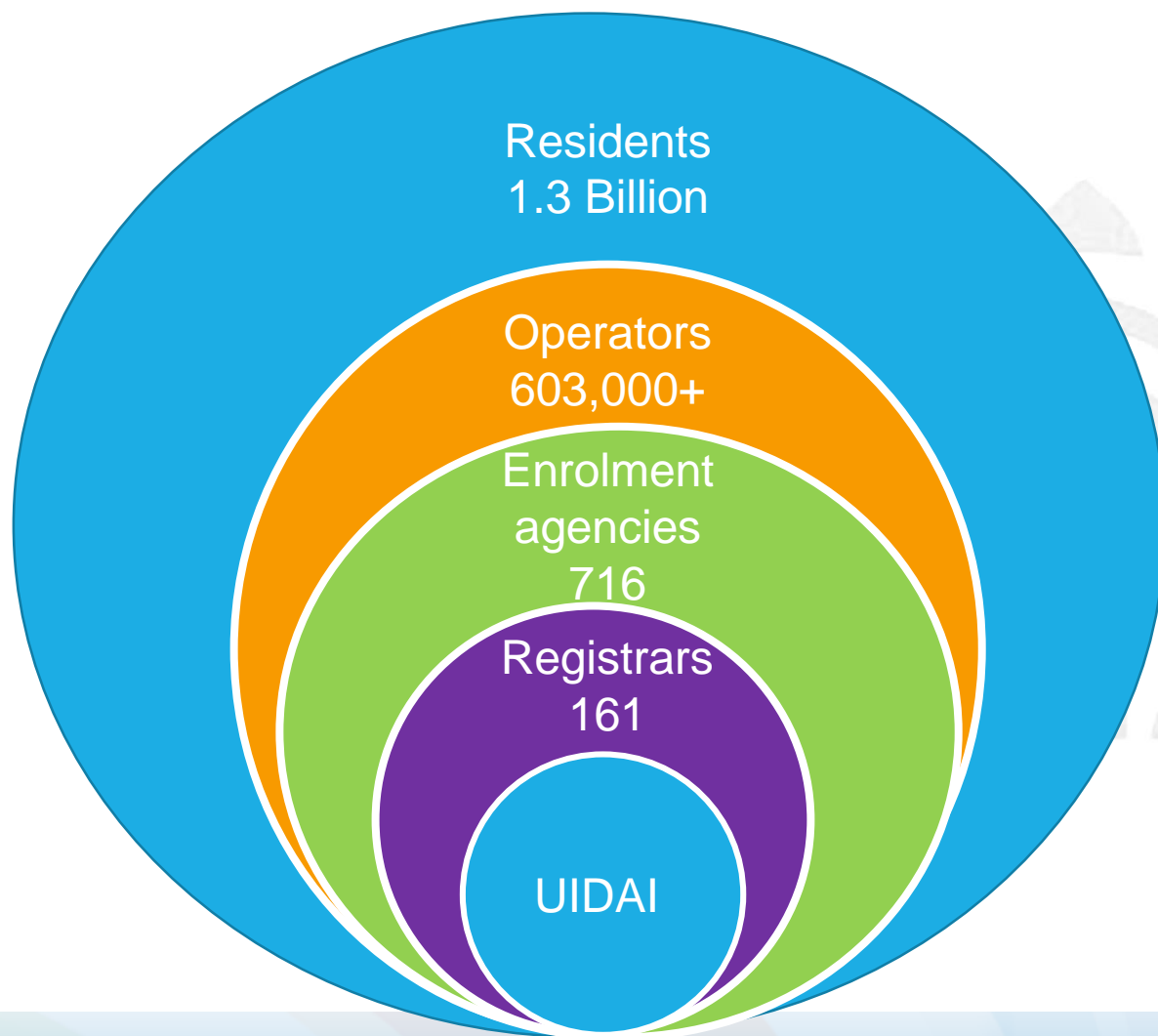
- Decentralized Enrolment
- Centralized AADHAAR Generation
- 1.5 Million Aadhaar per day
- Scalable Architecture *(commodity hardware)*
- Standard Software & Processes
- Certified Devices & Manpower
- 2048-bit data encryption using PKI
- Traceability of all actors through audit trail ensured

Aadhaar Progress

AADHAAR SATURATION

- **> 90%**
- **60-90%**
- **< 60%**
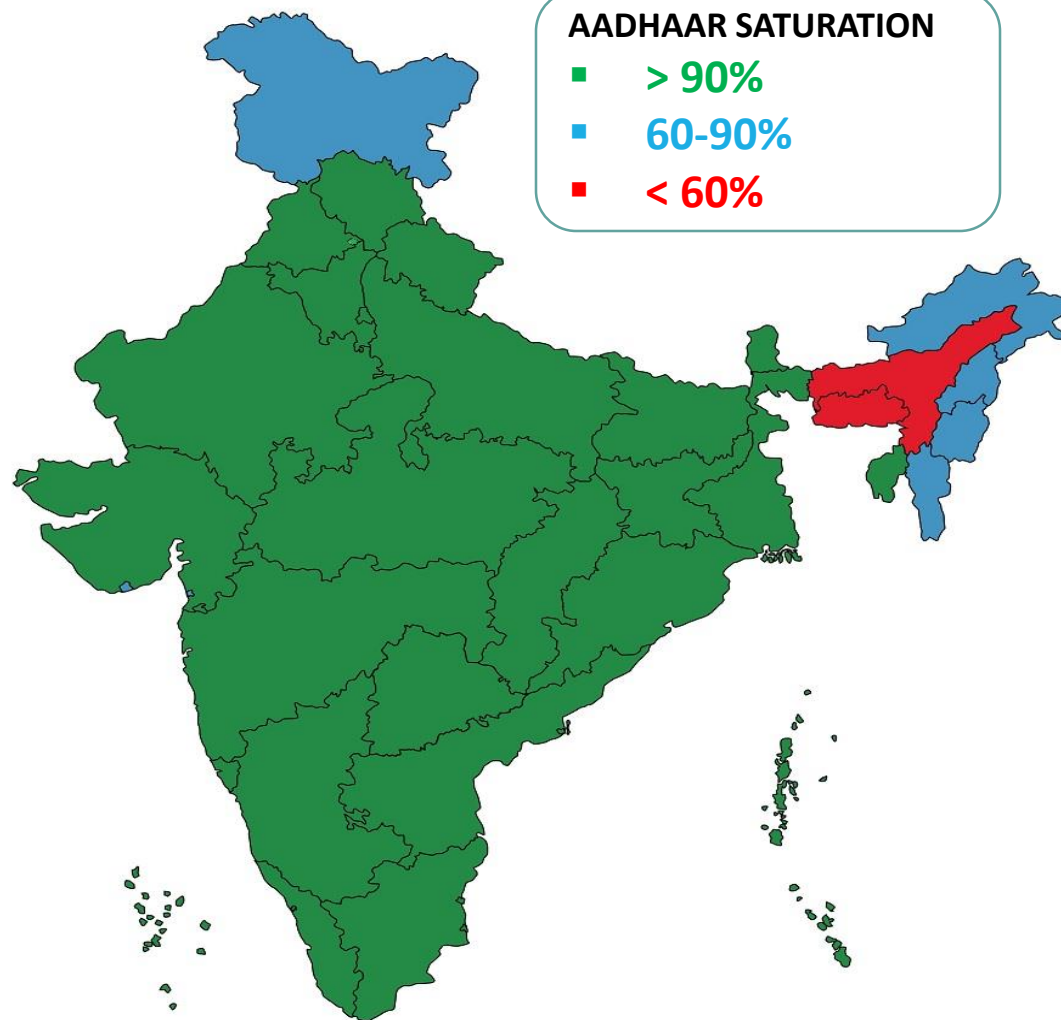
116 CRORE AADHAAR ISSUED

- OVERALL   **90.4%**
- ADULT   **99%**
- CHILDREN 5-18 years age   **75.8%**
- CHILDREN 0-5 years age   **37.5%**

Authentication

Aadhaar Authentication Services

BIOMETRIC

and/or

Demographic

NAME, GENDER, DoB . . .

and/or

Electronic

OTP

आपकी आधार संख्या / Your Aadhaar No.

1111 2222 3333

=

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

Aadhaar Authentication Ecosystem

Authentication Transactions	
Total number of Authentication Transactions performed since inception	**7.89 Bn**
Total number of e-KYC Transactions performed since inception	**2.16 Bn**
Avg. No. of Authentication Transactions per day	**26 Mn**
Daily Capacity of the system	**100 Mn**

Any Aadhaar Enabled Device – microATM Standards 1.5.1

Mobile phone with biometric scanner
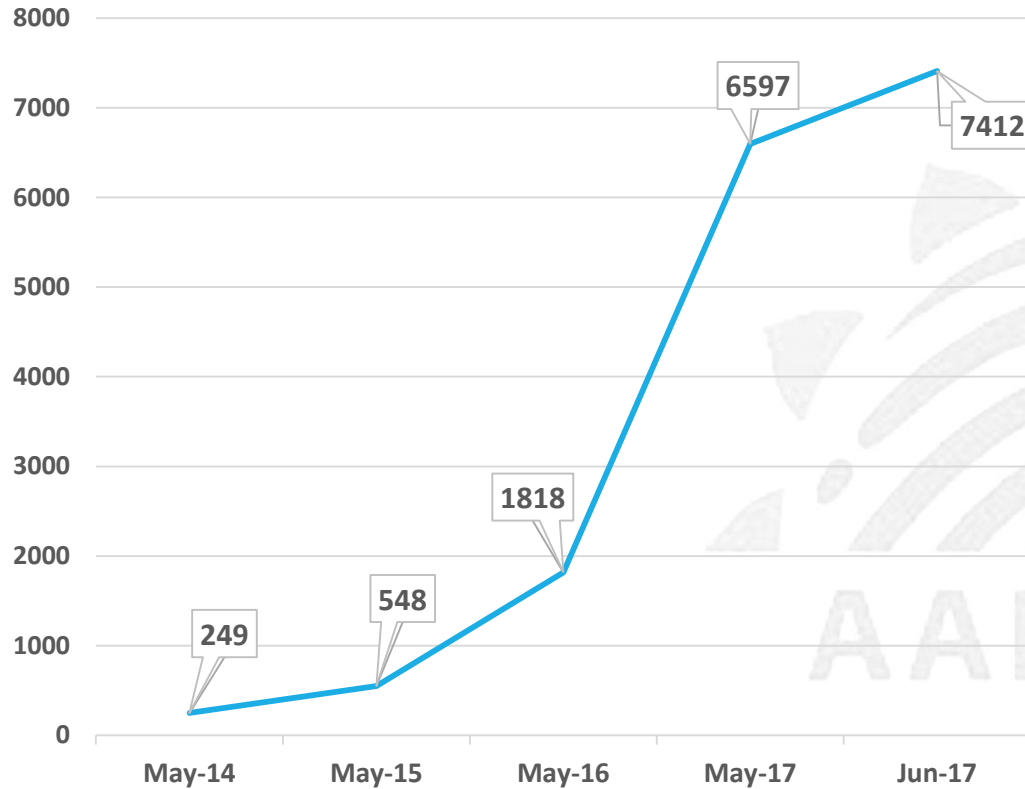- Supports PIN/Biometric authentication

Laptop with fingerprint scanner – Supports Demographic/Biometic/Pin based auth
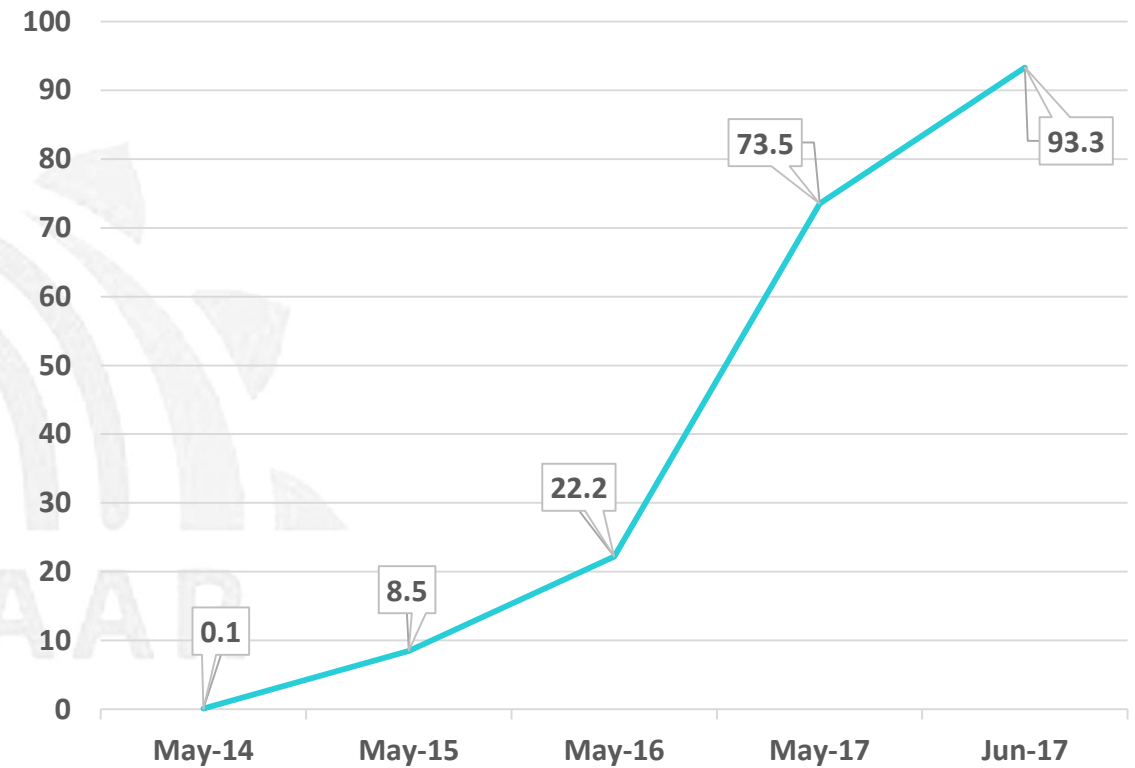
Aadhaar Authentication: Transactions Trend

Authentications (in Mn)

e-KYC for Bank A/cs (in Mn)

Over 800 million authentications in June 2017, with a peak of 40 Million on 30th June 2017

Aadhaar and Financial Inclusion

Aadhaar for Digital Payments

1. **Aadhaar Payment Bridge (APB):**
A payment can be made to a person's bank account via his/her Aadhaar number, provided it is linked to his/her Aadhaar number. Government India transfers benefits and subsidies directly to the beneficiaries bank account through APB. **Over 2.28 billion successful transactions remitted over Rs. 719.2 Bn**.

2. **Aadhaar Enabled Payment System (AEPS):**
AEPS is the platform in which a person can do basic banking transactions including withdrawal, deposit cash, fund transfer etc. from his /her bank account at Micro-ATMs using biometric authentication. Bank is chosen by resident as it is a resident present transaction. **Over 693 million successful transactions done on this platform across nearly 0.30 million microATMs.**

3. **Aadhaar Pay:**
Aadhaar Pay is merchant version of AEPS. The Application works on a low cost android phone with single finger bio-metric device. It enables merchant to take cashless payment from his customers. **Launched on 14th April 2017, it is targeting to deploy about 2 million devices by September 2017. Currently 55 banks are already live on Aadhaar Pay system.**
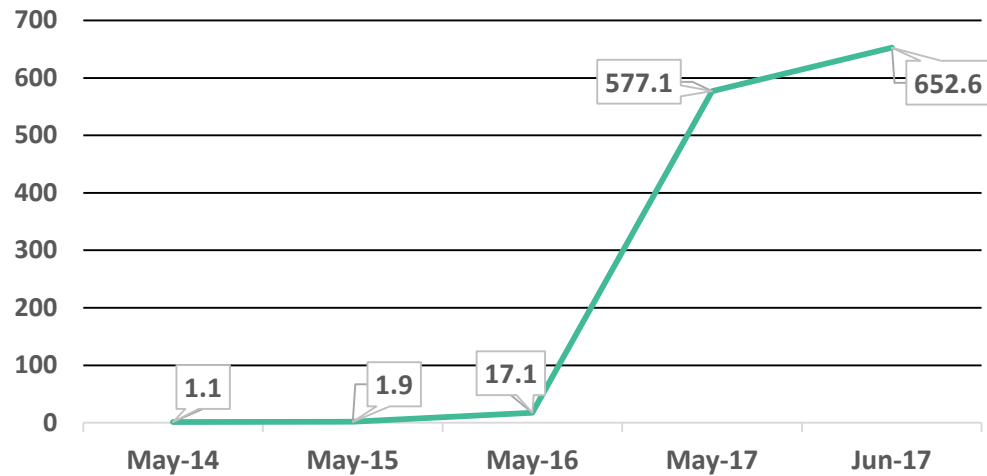
4. **Pay to Aadhaar:**
It is a facility available on UPI platform integrated in BHIM app. It enables Person-to-Person (P2P) remittance using Aadhaar number of the recipient as financial address. The receiving Aadhaar number should be linked with his/her Aadhaar number. **Launched early this year, it has been deployed by over 38 banks and enables over 498 million Aadhaar linked bank a/c's to start receiving money using Aadhaar as financial Address.**
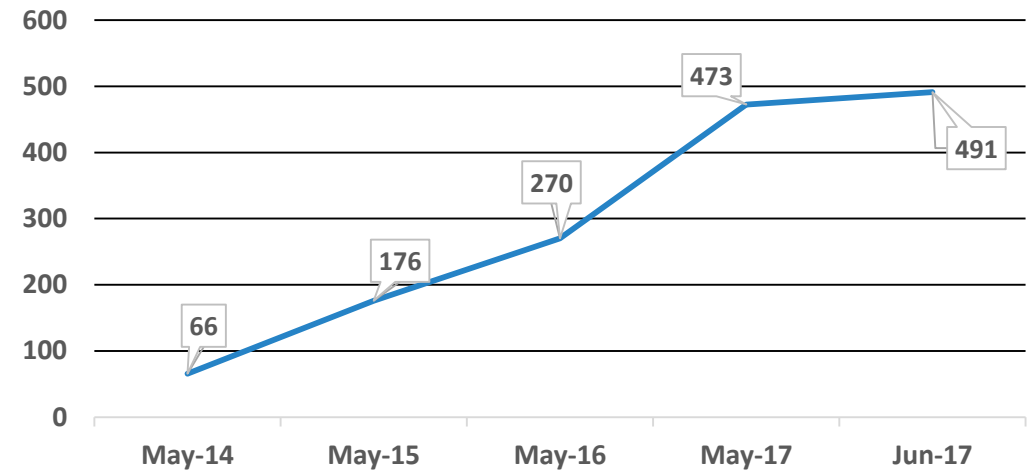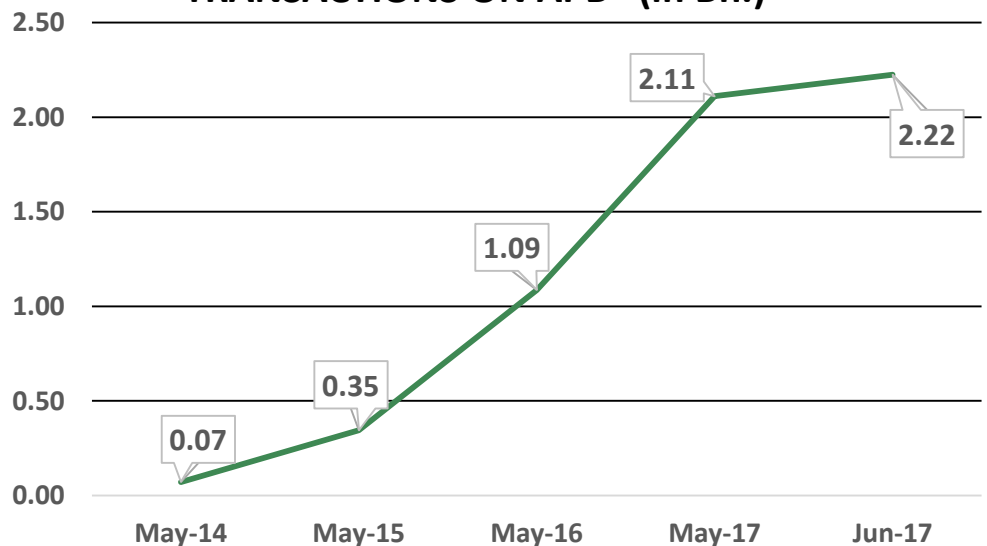
Aadhaar Usage

AEPS TRANSACTIONS (in Mn.)

- 1.1 (May-14)
- 1.9 (May-15)
- 17.1 (May-16)
- 577.1 (May-17)
- 652.6 (Jun-17)

Aadhaar Linked with Bank A/c's (in Mn.)

- 66 (May-14)
- 176 (May-15)
- 270 (May-16)
- 473 (May-17)
- 491 (Jun-17)

TRANSACTIONS ON APB (in Bn.)

- 0.07 (May-14)
- 0.35 (May-15)
- 1.09 (May-16)
- 2.11 (May-17)
- 2.22 (Jun-17)

AEPS ENABLED MICRO ATMS DEPLOYED BY BANKS (in '000s)
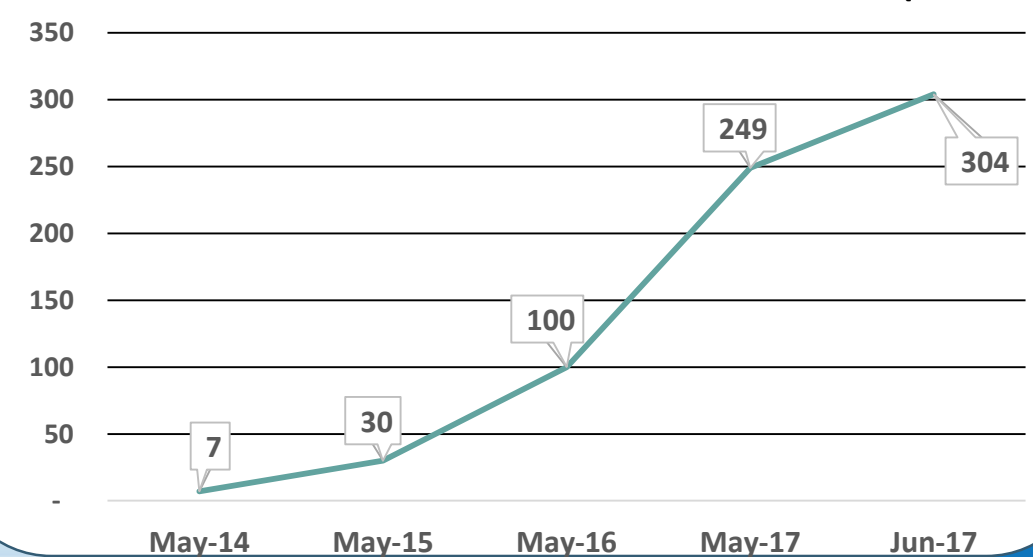
- 7 (May-14)
- 30 (May-15)
- 100 (May-16)
- 249 (May-17)
- 304 (Jun-17)

Aadhaar and DBT

Aadhaar and DBT

- **Aadhaar as identifier**
  - Ration Card/ PDS uses Aadhaar bio-metric authentication to identify the beneficiary from BPL families to deliver various food items under food security act
  - Aadhaar used for de-duplicating various scheme databases
  - Provident fund uses Aadhaar to de-duplicate EPFO accounts

- **Aadhaar based Cash Transfer/ Service**
  - LPG subsidy credited on placement of refill request
  - MGNREGS worker gets his wages in the account based on number of days of work done under the scheme
  - Income Tax returns can be e-verified using Aadhaar based OTP
  - NSAP beneficiary get his / her cash benefits credited to the Aadhaar linked Bank account every month
  - Jeevan Pramaan requires life certificate once a year to get Pension benefits
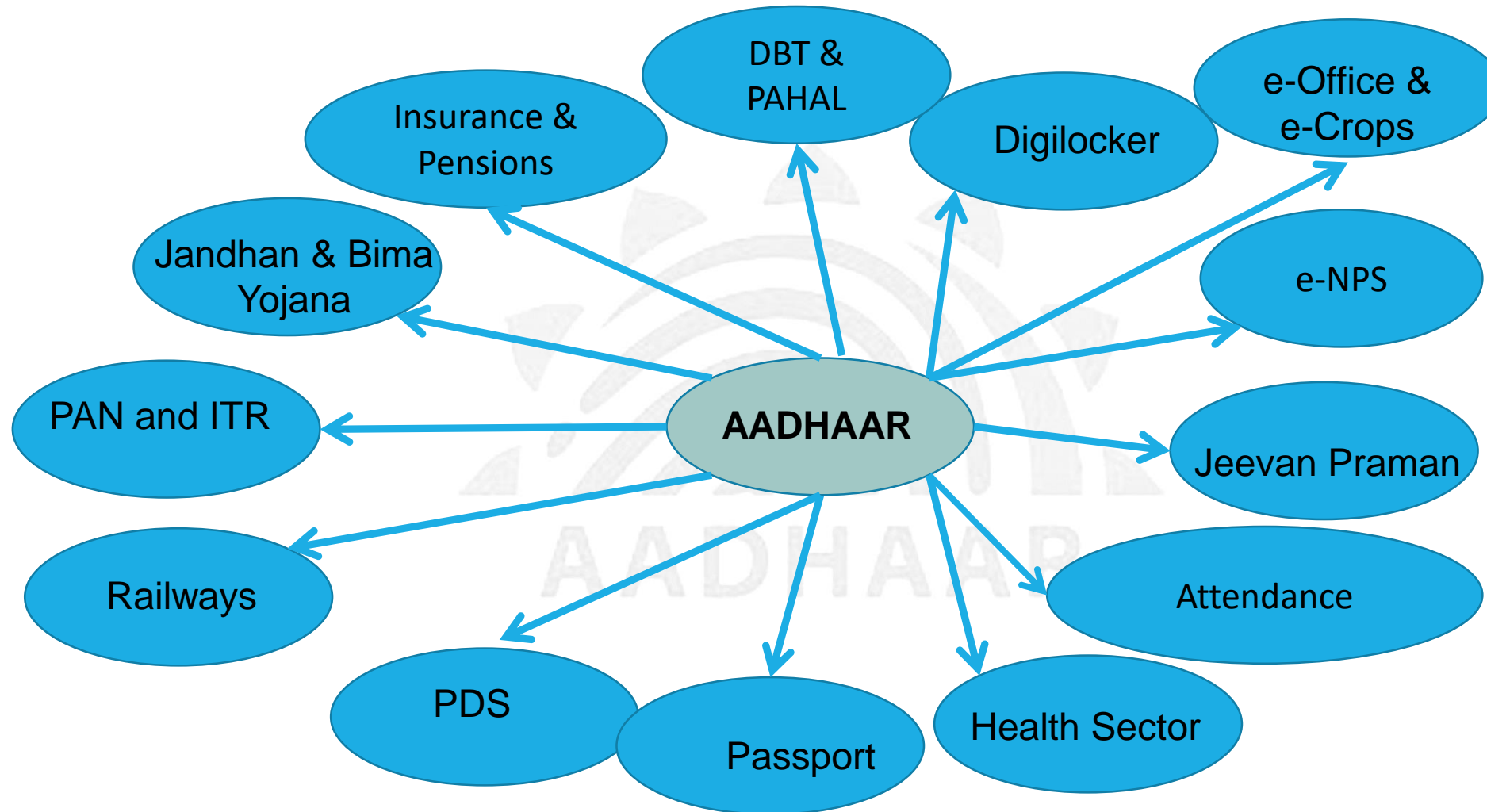
Fiscal Impact Of Aadhaar

Sr. No.	Ministry/ Department	Scheme	Reported Savings (in Rs. Bn.)		Remarks
			Upto 2015-16	Upto 2016-17	
1	Petroleum & Natural Gas	PAHAL	215.84 Bn **(USD 3.17 Bn)**	297.69 Bn **(USD 4.35 Bn)**	Rs 146.72 Bn **(USD 2.16 Bn)** in 2014-15 , Rs 69.12 Bn **(USD 1.01 Bn)** in 2015-16 & Rs 81.85 Bn **(USD 1.20 Bn)** in 2016-17
2	Food & Public Distribution	PDS	101.91 Bn **(USD 1.50 Bn)**	140.00 Bn **(USD 2.06 Bn)**	In view of deletion of 23.3 Mn Ration Cards upto 2016-17 and better targeting of beneficiaries
3	Rural Development	MGNREGS	30.00 Bn	117.41 Bn	
		NSAP	2.49 Bn	3.99 Bn	
4.	Others	Others	11.20 Bn	11.20 Bn	Information regarding savings in other schemes from States is awaited
TOTAL			**361.44 Bn (USD 5.3 Bn)**	**570.29 Bn (USD 8.34 Bn)**	

*Source: www.dbtbharat.gov.in

Key Applications of Aadhaar

Key Applications of Aadhaar centered around AADHAAR:
- DBT & PAHAL
- Digilocker
- e-Office & e-Crops
- e-NPS
- Jeevan Praman
- Attendance
- Health Sector
- Passport
- PDS
- Railways
- PAN and ITR
- Jandhan & Bima Yojana
- Insurance & Pensions

Aadhaar for People – Recent Success Stories

- **Aadhaar Based SIM Issuance**
    - DoT Approved Aadhaar e-KYC in August 2016;
    - Telecom Service Providers have issued/linked more than 338 Mn SIM Cards using Aadhaar e-KYC of the 1.28 Bn SIM cards issued till recently.
    - **Hon'ble Supreme Court issued order to link Aadhaar to all mobile number by Feb 2018**

- **Aadhaar for Less-Cash Society**
    - Banks have deployed MicroATMs to dispense cash to help reducing the congestion at the Branches and help people
    - 'AadhaarPAY' launched by 55 Banks on the Smart phone devices. Others to follow soon.
    - Pay To Aadhaar launched in BHIM App. 38 banks have gone live.

Aadhaar Act

Aadhaar Act 2016

- Passed by the Parliament on March 16, 2016.

- Published in the Official Gazette for general information on 26th March 2016 pursuant to the assent of the President received on 25th March 2016.

- Notified on 12-07-2016.

- The Act provides for good governance, efficient, transparent and targeted delivery of subsidies, benefits and services, the expenditure for which is incurred from the Consolidated Fund of India through assigning of Aadhaar numbers.

- Key Sections relevant to adoption of Aadhaar in Financial Sector:

Section 7 of Aadhaar Act

Section 57 of Aadhaar Act

World View

World View of Aadhaar

India saved 1 billion USD by using Aadhaar, reports World Bank

INDIATODAY.IN NEW DELHI, JANUARY 18, 2016 | UPDATED 13:19 IST

World Development Report 2016: Digital Dividends shows e-governance is a sign of good governance.

mint

UID scheme worthy of replication: World Bank

Last Modified: Thu, Jan 14 2016. 03 06 AM IST

The report says UID scheme is worthy of replication by other countries as an example of technology leading to economic transformation

"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**

24

Thank You!!