

Aadhaar is making people, not government, more powerful: UIDAI chief

In an exclusive interview to Moneycontrol, UIDAI chief Ajay Bhushan Pandey insists that Aadhaar is no 'Big Brother' ahead of a Supreme Court hearing today on right to privacy.



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Ajay Bhushan Pandey, Chief Executive Officer of the Unique Identification Authority of India (UIDAI), says in jest that the jobs of Bollywood scriptwriters are going to get tougher in the coming years. Why? Because with most people enrolled with a 12-digit Aadhaar number, the old film plots of siblings getting separated at a Kumbh Mela, or a criminal disguising himself as innocent, or opening shell companies, will no longer make sense.

In a candid interview with *Moneycontrol*, Pandey, an IIT-Kanpur graduate and a 1984 batch IAS officer, says that Aadhaar will be for India what the Internet meant for the world and amid legal

challenges. also makes important clarifications on concerns regarding privacy of citizens.

Edited Excerpts:

Q: What is your vision behind Aadhaar with regards to other existing identity programmes?

A: Now that we have given Aadhaar to more than 116 crore people, this has become the most widely prevalent identity in our country. The majority of people in India do not have any other identity except Aadhaar card.

Some people may have more than one (other) ID card such as PAN, driving license, ration card, etc. But there are crores of others who only have the Aadhaar card. Therefore what we are trying to do is deliver more and more services through the Aadhaar card.

There are many organisations and agencies that are saying you provide ID x,y,z (to avail their service). We are telling them that here is one ID which you should accept. If you need some other verification then you do some other verification. But this (Aadhaar number) you must ask for.

Particularly when it relates to giving subsidies and benefits or when it is being funded by taxpayers money from the Consolidated Fund of India. We are saying that if the money is being spent we have to ensure it is going to the right person.

Aadhaar is a great enabler because it can potentially de-duplicate any system and remove duplicates, bogus and fake data from the system. It also ensures that somebody's right cannot be taken away by others. With Aadhaar, the government knows who has been given benefit and who hasn't been, who has been excluded and who has not been excluded. The government can take corrective action, accordingly.

Q: There is feeling in certain sections of India that with Aadhaar the government is becoming a Big Brother who will watch over every move and transaction of a resident. Your comments....

A: When some people talk about Aadhaar, they have this feeling that the government is becoming very powerful. Of course, the government is being enabled. But more than that it is the people who are becoming more powerful with Aadhaar.

Let's illustrate an example. In India, many cases are reported where somebody else sells land belonging to some other person, he impersonates identity and then the person comes to know later that their name and signature was forged. If your property record is linked to your Aadhaar number, then no power on earth can dispossess you from your right to property.

Aadhaar is fully compliant and respects privacy at the highest level. Aadhaar Act also takes care of this. Aadhaar does not know any of your transactions, and if it does not know, there is no question of watching you as a Big Brother. There is no central repository of transactions and no interlinkage.

Q: Has Aadhaar made life easy or more difficult for a common man to avail a government service or buy a product from the private market?

A: Aadhaar also allows authentication through mobile phone, through the internet so people can access various services online without physically visiting. Earlier, many of these services could not have been offered online to everyone.

Only those who had digital signatures etc. could be authenticated online, or those who could handle a complex username and password (could authenticate themselves). It was leading to a kind of an exclusion of a large section of society because they could not prove their identity online.

People like you and me can now prove our identity online. This also has empowered them (because) Aadhaar number can be digitally authenticated in a secure manner - you can put your fingerprint from anywhere, you can receive OTP on your phone and then you can avail any service. All these services are now available online to everyone.

Lets take the example of SIM cards. It is has become so easy to get a SIM card, just put a fingerprint and you get one. Similarly, you go to a bank and without any piece of paper, through the

Aadhaar e-KYC you can open your bank account, just on the basis of giving Aadhaar and your fingerprint, in a secure manner.

Q: What is Aadhaar's future? Will private companies also make it more mandatory for availing their services such as watching a movie or entering a pub (for age authentication)?

A: More agencies will start giving services using Aadhaar, because Aadhaar is a platform, it is an infrastructure, which is meant not only for the government but it is meant for everyone- private sector, public sector- for people to use.

It's like a road, the road has been constructed not only for use for government vehicle, but it is for everyone. We can't even imagine as of now for what purposes the road will be used for in future.

If you consider the other identity systems, like for example you consider the driver's license, it can be used only for driving - such things are purpose specific. But not Aadhaar. It is an identity which can first of all be used for any purpose, as a way to be authenticated online. The list is endless, it is left to human ingenuity what services they (government departments and companies) would like to give in future using Aadhaar platform.

Another very important aspect is black money, tax evasion, money laundering - all used to happen because of bogus PAN cards, fake transactions and shell companies. It was becoming very difficult to trace such transactions. Now through Aadhaar, it will become possible to put a check on this. This will also be very very good for the country.

Q: In five to ten years from now, do you envision a scenario where Aadhaar will become a de-facto identity for casting a vote or even basic things such as booking a train, airline tickets or checking into a hotel?

A: These things are possible. Aadhaar is a big disrupter. For example, today you need a debit card, and Aadhaar is linked to your bank account. There are different digital payment modes such as

BHIM-Aadhaar where the money can directly go from your bank account to somebody else's bank account. So you can do this transaction in a secure manner (with a fingerprint).

Once you have created a platform, you don't know exactly what will happen on that platform. We have constructed an identity highway and people will run all kinds of things, which even the creator of the highway wouldn't have known.

When the Internet was discovered, did anyone know all these things (such as mobile apps) will happen? It's that kind of a platform. We have created a platform, and people will figure out more and more innovative uses as time goes by.

Q: What is the rationale behind the recent move to have Aadhaar enrollment agencies based out of banks and government buildings? Will this be applicable to private banks as well?

Aadhaar impacts every person. People have to get their Aadhaar card made, so they will have to get their details changed on the Aadhaar card, sometimes their name will also change. They will go to certain agencies (to avail a service). We are trying to ensure there are centres which are easily approachable to the public, and these should be at public places.

These centres should largely be run in a public premises, which could be post offices, banks, and government service delivery centres. Yes, both private and government banks will be required to provide space for Aadhaar enrollment centres starting next month.

Q: What has been the response to BHIM-Aadhaar?

A: BHIM Aadhaar is being pushed, and is coming up very well. The banks are trying to market this. A 20 lakh (transactions) target has been set and is to be done by September. The banks are working very hard to achieve that target and hopefully they will, but it has to be further expanded.

Q: Can Aadhaar be allotted to foreign nationals?

A: If you are a foreign national, you have to be here (in India) for at least 182 days for verification. Our aim is to give Aadhaar to every resident of India whenever he wants. It doesn't prove a person's citizenship.

Q: Why should Aadhaar be compulsory? Can't it be made an optional ID to avail government services?

A: Aadhaar is mandatory for certain things, this is what the Aadhaar Act says, But the Act also says that in case you don't have Aadhaar then the agency (such as a bank) which is requiring Aadhaar will have to provide you a facility for enrollment. And till you are allotted an Aadhaar number, the agency cannot deny you their benefits.

However, if somebody says I do not want to enroll in Aadhaar, then he or she has to decide if they do not want to get that service or benefit (where UID is mandatory).

Q: Aadhaar is still technically not a proof of address. Will that change?

A: Aadhaar is not a proof of residence. It only says that here is the person whose biometric identity is this, and Aadhaar number is this and this is the address at which they can be contacted.

I am not saying a proof of address is not there in data field. If the person says I am addressable at this place, he should be addressable at that place.

An agency should be able to send a letter or service at that address. What is more important is what is your proof of identity, that you are the person you are saying you are.

Other agencies can say that this address (on Aadhaar card) is good enough for me. Supposing some agency has a higher security requirement, that agency is free to go and verify if the person stays there or not.

Q: Cyber-attacks are becoming more mainstream in India. How safe is Aadhaar database from such attacks?

A: We have given Aadhaar to about 116 crore people, we have been in operation for the last about seven years, and we have done more than 700 crore authentications. So far, we have not heard of a data breach or something of that kind from UIDAI.

We were alert before, therefore these attacks we could survive, but we have to continue to remain alert and vigilant to ensure that data is safe. Cybersecurity is very important and very critical for all of us.

Q: Is there a separate cybersecurity team within UIDAI?

A: Yes, we have teams fully devoted to such things and working. We don't discuss these things in the public domain.

Q: Do the regulatory and policy frameworks for cybersecurity need to be updated given that you are handling world's largest database of people?

A: We do all these things but we don't talk about it. This is our strength, we do all these things, and otherwise we wouldn't have survived.

Q: There are complaints from old and retired citizens that their pensions are getting stopped if they don't have an Aadhaar. What about old people whose fingerprints aren't good enough for a biometric authentication?

A: Because of some technical reason, if biometric doesn't work, then there is an iris match. Ideally iris scan should work. If an old person is bed-ridden, if a doctor can come and attend, then why can't the enrollment agent give him or her assistance at doorstep.

In case of special assistance, we should build this in to our governance system itself. If a senior citizen is denied benefits, the bank or agency should be held responsible and the person being denied a benefit can escalate it within that organisation.

Q: What if the limbs of an Indian resident are missing?

A: You use iris scan. If in a rare case both things don't work, then we make an exception.

Q: Can a person have two Aadhaar numbers?

A: It is statistically very improbable.

Q: Will Aadhaar be like a social security number in the US? Do you envision Aadhaar like that?

A: I would say that this is perhaps, in my own personal view, more powerful than the Social Security Number. First of all it is based on biometrics, it is de-duplicated, in SSN there is no de-duplication. Plus there is also online authentication, so in times to come this will be a much bigger enabler than any other ID system in the world.