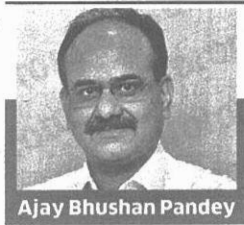


Special to ET Magazine



Ajay Bhushan Pandey

# Do Not Fear Aadhaar

The CEO of UIDAI dispels myths around Aadhaar and allays apprehensions

**A**adhaar is bringing a digital revolution in the life of every Indian. It has not only brought in transformational changes in the system but is also building trust person to person, and person to system.

This has been made possible because of Aadhaar's design, its technology, legal framework, authentication infrastructure and its use as the verifiable identity across sectors. Aadhaar is also a game changer and enabler for the poor. Yet it often comes under criticism from various quarters, including the benefactors of the erstwhile leaky system who were able to manipulate and siphon resources meant for the poor and marginalised sections of society. So, let me dispel a few myths woven around Aadhaar and allay apprehensions that arise due to lack of information and sometimes on account of misinformation campaigns run by Aadhaar naysayers.

## Credible Identity

First of all, proving one's identity has always been an arduous task for any individual, particularly the poor and underprivileged. Various proxy identity proofs used in the past had barriers of validity, purpose, age, language, authentication, region, etc. Aadhaar has by now empowered 119 crore Indians with a credible identity. Today, the fact is that Aadhaar inspires more confidence and trust than any other identity document in India. Ask employers which identity document they would prefer from their prospective employees. Ask labourers or the poor in urban slums or villages how they are using Aadhaar to prove their identity to apply for a job, open a bank account, get a rail ticket as well as various entitlements and government benefits to their bank accounts without middlemen.

People have apprehensions that Aadhaar violates privacy and could one day become a tool for surveillance. Aadhaar, by design, protects privacy. Aadhaar database contains only the minimal information given at the time of enrolment or update. It has your name, address, gender, date of birth/age and photograph and core biometrics (fingerprints and iris scans). It also has your mobile number and email id, if you chose to give. Further, the core biometrics is encrypted at the time of enrolment/update and is never kept unencrypted and is never shared with anyone. Aadhaar does not and will never have any details of your bank accounts, properties, health records, etc. When you give Aadhaar number to your banks, mutual fund companies and mobile phone companies for linking, they only send your Aadhaar number and biometrics given at the time of authentication to the Unique Identification Authority of India (UIDAI) for veri-

fication of your identity. They do not send your bank account or any other details to UIDAI. As far as UIDAI is concerned, it responds to such verification requests by replying either "Yes" or "No". In a few cases, if required and if the reply is "Yes", UIDAI sends basic KYC details (name, address, photo, etc) available with it.

Similarly, claims of bank frauds or fraudulent withdrawals through Aadhaar are unfounded. Just as no one can withdraw money from the ATM by merely knowing your card number, no one can hack into your bank account and withdraw money with your Aadhaar number alone. Aadhaar does not have any information of your bank passwords. Your bank account is safe till you follow diligent banking behaviour and don't part with your PIN/OTP given to you by your bank. There has not been a single case of financial loss due to Aadhaar.

People often wonder about or question the need for linking bank accounts and mobile phones with Aadhaar. In fact, it is for your own security. If banks verify the identity of all bank account holders and link them with Aadhaar, wouldn't the accounts operated by fraudsters, money launderers, criminals get weeded out? In that event, if anyone fraudulently withdraws money from your account, such fraudster can be easily traced, inquired and punished. Therefore, by linking your bank accounts with Aadhaar, the entire banking system becomes safer. Similarly, mobile phones used by fraudsters, criminals and terrorists can be eliminated. It has been found that most criminals get SIM cards issued in fictitious names and sometimes in your name without your knowledge and use them in frauds and crimes. Linking phone numbers with Aadhaar will eliminate such possibilities.

Regarding apprehension on the use of biometrics, let me clarify that no one - be it banks, mobile phone companies or any user agency - can store and use your biometrics for any other purpose. The biometrics is encrypted as soon as the Aadhaar holder places the finger on fingerprint scanner and the encrypted data is sent to UIDAI for verification.

There have been some media reports that some service providers are denying essential and other services for want of Aadhaar. Under no circumstances should anyone be denied a service just because one doesn't have an Aadhaar. Section 7 of the Aadhaar Act

2016 clearly says so. If one does not have Aadhaar or if online verification of Aadhaar is not possible due to technical reasons, the agency or department has to provide the service through alternate means of identification. If any government official of a department denies a service for the lack of Aadhaar or verification failure, a complaint should be lodged with the higher authorities of those departments for such unlawful denials.

Also, there is confusion on the legal validity of eAadhaar (downloaded Aadhaar from UIDAI website) and mAadhaar. Both are as valid as the original Aadhaar and should be accepted by all agencies or service providers. In fact eAadhaar and mAadhaar have updated address etc of the Aadhaar holder and

should, in fact, be preferred. If anyone refuses to accept eAadhaar/mAadhaar, the Aadhaar holder may lodge a complaint with higher authorities of those departments/agencies.

Our NRI brethren need not worry as far as linking of services to Aadhaar is concerned. Only residents of India need to do linking of services with Aadhaar. NRIs are not eligible to get Aadhaar. The respective service providers like banks and mobile companies have laid down NRI-specific exemptions. They may simply tell service providers that they are not required to provide Aadhaar.

Last but not the least, the data of all Aadhaar holders is safe and secure. One should not believe rumours or claims made on its so-called "breach". Aadhaar database has not breached on account of any critical vulnerability during the last seven years of its existence. UIDAI uses advanced security technologies of international standards to keep your data safe and secure and keeps upgrading them on a continuous basis to meet emerging security threats and challenges. It has recently come out with virtual ID and limited KYC, which will go a long way to further enhance the privacy of Aadhaar holders. ■

