

# Getting rid of ghosts: Aadhaar is a foundation for a new and clean India, not a surveillance state

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Critics have opposed Aadhaar because, according to them, it would turn India into a surveillance state. With due respect, their apprehensions are unfounded. Aadhaar has emerged as a powerful instrument which enables people in India to establish their identity anywhere at any time, receive their entitlements and exercise their rights. Aadhaar is laying foundation of a new, clean, and transparent India rid of fakes, ghosts and duplicates.

The recent move to link bank accounts and mobile numbers with Aadhaar is another massive cleansing exercise that is being criticised as an invasion of privacy. Some question this move on the ground that when they are not receiving any subsidy or benefits from the government, they are being forced to verify their bank accounts and mobile numbers with Aadhaar. Critics had similar arguments when verification of PAN with Aadhaar was made mandatory. However, Supreme Court rejected the argument and upheld the PAN-Aadhaar linking.

One must appreciate that the objective of linking bank accounts with Aadhaar is to

weed out bogus, fictitious and benami accounts used for money laundering, terror funding, tax evasion, fraud, crime, parking ill-gotten wealth, etc. Verification of bank accounts with Aadhaar enhances one's own security. We often read reports of how innocents are tricked everyday by fraudsters to part with their debit card numbers, PIN, mobiles, etc which are used to siphon out money from their accounts. If every bank account is verified with Aadhaar, then

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perpetrators of such crimes can be traced and brought to justice.

Similarly, Aadhaar verification of bank accounts will help expose real executors behind shell companies, benami operators, tax evaders, launderers, those siphoning public money or funding terror. The extent of the problem can be gauged by the fact that post-demonetisation, 35,000 shell companies



deposited and withdrew Rs 17,000 crore. Three lakh directors of over 2 lakh shell companies have been disqualified.

Most of them, being benami or fictitious, would be hard to trace. Aadhaar will prevent such things in future. Aadhaar verification recently helped the Maharashtra government ensure that farm loan waivers are availed only by deserving and genuine farmers when it detected that Aadhaar numbers of around 19 lakh out of a total 30 lakh account holders sent by banks, purportedly of farmers, were prima facie bogus or incorrect.

Similarly, in this digital age, mobile phones are increasingly used for online identity confirmation through OTP and enabling digital transactions. We have seen how criminals get SIM cards issued in fictitious names by producing fake voter cards,

ration cards, etc and use them to commit crimes or terror acts and disappear without leaving any trace. Considering this widespread menace, Supreme Court in Lokniti Foundation case has rightly approved verification of SIM cards with Aadhaar.

Other developed democracies have also used unique identification numbers to cleanse their system. The US introduced Social Security Number (SSN) in 1935 for a very narrow purpose of providing social security benefits during the Great Depression. However, in 1942, President Roosevelt mandated all federal agencies to exclusively use SSN in their programmes. In 1962, SSN was adopted as official Tax Identification Number (TIN) (just as Indian Parliament recently introduced Section 139 AA in the Income Tax Act to mandatorily require Aadhaar

for PAN and income tax returns). In 1970 SSN was mandated for customers of banks, loan, saving and credit associations, brokers and dealers in securities. In 1976, Social Security Act was amended to use SSN in all programmes of general public assistance, driver's licence, or motor vehicle registration.

The mandatory use of SSN as unique identifier was challenged in US courts which eventually held it to be constitutional. Similarly, in the UK, almost every important service requires National Insurance Number (NIN).

Critics of Aadhaar argue that neither SSN nor NIN is based on biometrics and therefore Aadhaar and SSN are not comparable. But even a photograph is a biometric today and technology can match faces just like fingerprints. In SSN, photographs are taken. Would activists argue now that obtaining photographs for identification be banned?

In Aadhaar, considering huge population, least intrusive biometrics such as photograph, fingerprints and iris are required for ensuring uniqueness. Collection of such minimal biometrics for a legitimate purpose is an age old established practice also sanctioned by law in India as well as in advanced democracies.

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