"Objective of Aadhaar is to Include, Not Exclude"

The Supreme Court on Friday upheld the validity of the law making Aadhaar mandatory for allotment of PAN and filing of Income Tax returns but exempted those without it for now until the larger privacy issue is decided. It imposed a partial stay on it till its constitution bench decides the right to privacy issue that is connected with it. In the last four months, Aadhaar, the 12-digit unique identification number, has been made mandatory for around 100 services and welfare schemes. Mired with a slew of legal cases, the project is facing a barrage of criticism which includes denial of rights to the beneficiaries. In an interview with **Vanita Srivastava**, the CEO of Unique Identification Authority of India (UIDAI) **Ajay Bhushan Pandey** brushes aside all concerns and explains how this structure would make the economy robust. Edited excerpts:

On tackling concerns like creating a surveillance infrastructure that can be misused...

These concerns are unfounded and unjustified. Information with any agency will remain in silos and will never be allowed to be mixed. And as long as it is not mixed, how could it lead to a surveillance state? Tracking personal information is simply not possible. Violation will amount to a serious criminal offence and will warrant three years imprisonment.

There are reports of people not getting jobs under MNREGAS, being denied their rations because they do not have Aadhaar. Is this not unfair for a democratic apparatus?

The Parliament passed the Aadhaar Act, which enables the government to require Aadhaar numbers for delivery of any subsidy or benefit or service funded from the Consolidated Fund of India. This has been done to ensure that the rights of genuine beneficiaries are protected. The objective of Aadhaar is to include and not exclude. The local government or administration should ensure that there is no violation of the law of land.

If someone knows my Aadhaar number, can he hack into my bank account?

No. The Aadhaar number is not a confidential or secret number like a PIN, but this does not mean that it should be freely available. For example, passwords and PINs are confidential information whereas Aadhaar and bank account numbers, though not confidential, are sensitive personal information which, as per the Information Technology Act, 2000 and the Aadhaar Act, 2016, should not be freely shared. However, merely knowing an Aadhaar number and bank account number of a person does not pose any risk as such. If someone knows the Aadhaar number, he will not be able to gain access to any system because it requires biometric or OTP along with Aadhaar number to authenticate. We have recently introduced the biometrics lock that will ward off any further concern for misuse of fingerprints or its duplications. We have had 650 crore transactions through Aadhaar in the last five years. Not a single case of identity fraud or financial loss has been reported. Does this not reflect on its reliability?

What about the Aadhaar biometric-based payment system? Is there any plan to make the cards available for ecommerce?

Launched by PM Modi on April 14, more than 2 lakh merchants have already started using the BHIM-Aadhaar Pay. A merchant desirous of using BHIM-Aadhaar Pay does not need an expensive point of sale device such as a debit or credit card swipe machine. He can use his own smartphone with a finger print scanner, which costs around ₹2,000, and install BHIM-Aadhaar Pay app with the help of his bank. His customers just need to enter their Aadhaar number, bank name and amount and scan their fingerprints. Upon Aadhaar-authentication of the fingerprints, the money will be debited from the Aadhaar-linked bank account of the customer to credit the merchant's bank account. It would primarily benefit those 30 crore people in our country living in rural and even urban areas who do not have credit cards, debit cards and smartphones. Finance Minister Arun Jaitley has set a target for banks for enrolling 20 lakhs such Aadhaar Pay merchants. More than 47 crore people have linked their Aadhaar with their bank accounts so far. This is how Aadhaar will transform digital payment in India. Regarding our foray into ecommerce, we have no such plan as of now.

Would it replace the ATM/debit, and credit cards?

It is not a question of who replaces whom. Rather, it is a question of what remains relevant. Today, in debit card and other modes of digital transactions, there are charges in form of merchant discount rates, which merchants have to recover from the customers. Traditionally, such charges have been as high as 1-2% of the value of transactions. Since masses now will move towards digital payment and this will soon be an essential service, these charges have to become competitive and come down as the volume grows. People have already started feeling the pinch because cash has no cost but digital transactions do. Such anomalies cannot persist for long. This is where I see the BHIM-Aadhaar Pay succeeding in the long run because of its low cost and flexibility.

On tackling security concerns...

Aadhaar Act has a full chapter on security and confidentiality of data. Forging fingerprints or iris is a crime akin to forging somebody's signature and will be strictly dealt by law enforcement. Aadhaar is also notified as National Critical Information Infrastructure. Any attempt to attack or breach would entail 10 years' imprisonment. Additionally, unlike other systems, Aadhaar has several other in-built security features which are based on its multi-factor authentication through fingerprints, iris, one-time pin (OTP) and their combinations. People can even lock their biometrics.

On reports on leakage of data from UIDAI...

I would like to reiterate that there has not been a single instance of data leak from UIDAI during the last six and half years of its existence. What really happened was few government departments and agencies dealing with welfare pensions and MNREGS had provided, through a search facility on their portals, details of their beneficiaries such as names, address, age, including their personal information such as bank account details and Aadhaar numbers. The primary purpose of the search portal was to help a beneficiary locate his personal details and check whether they are correctly entered in the department records. The portals also sought to comply the requirements of proactive disclosure under the Right to Information Act, 2005. When the departments were told not to display sensitive personal information, they immediately complied. I would like to say that all Aadhaar data of 115 crore people with UIDAI are safe and secure.

On tackling the issue of fake Aadhaar cards...

Aadhaar system has been designed in such a manner that it eliminates the possibility of any fakes or duplicates. Aadhaar is the only identity system of this scale in the world which not only gives a non-duplicable and unique digital identity to every resident of India but it also makes available to public the powerful online 24X7 Aadhaar authentication through finger print, iris and OTP. ∎

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