

Expression of Interest

Empanelment of Registrars for setting up Aadhaar Kendras

The Unique Identification Authority of India (UIDAI) proposes to engage with Registrars to set up Aadhaar Kendras (centres) across the country. The Aadhaar Kendras would provide to the Resident, the set of services that UIDAI offers to the resident. Such Kendras, intended to be permanent in nature, may be set up exclusively or as part of an existing Resident facing touch point that the organization is operating in the normal course. These registrars would be designated as Aadhaar Kendra Registrars (AKR).

1. Organisations that are already Registrars to the UIDAI process, and are interested in specially setting up Aadhaar Kendras, are encouraged to participate in this EOI. Besides, those organisations, which interact with the resident through distributed and fixed points of presence, are encouraged to participate in this EOI.
2. The existing Registrars are suited to set up Aadhaar Kendras. In addition, an indicative list of organization that could become Registrars for setting up Aadhaar Kendras is given below:-
 - State Governments and their nominated departments
 - Public Sector Undertakings
 - Public Sector Banks
 - Undertakings/Corporations established by departments of Government of India/State Government
 - Any agency established under any of the Acts of Parliament/State Legislature
 - Cooperative Societies
 - Companies under section 25 of the Companies Act
 - Charitable Trust
3. A brief overview of the project and the scope of deployment of Aadhaar Kendras is placed at **Annexure #01**.
4. The proposed types of Aadhaar Kendras, the infrastructure required, services to be provided and current pricing of the services is placed at **Annexure #02**.
5. The scaling up of Aadhaar Kendras is expected to be demand driven. As more and more applications roll out on Aadhaar, it is expected that the need for such centres will increase .It is expected that each Gram Panchayat (total 2.38 Lakh) in the country and each municipal ward (about 82,000) would be an indicative service area for the Aadhaar Kendra set up.
6. In the future, premium services and providing enrolment in outreach mode, as a paid service, are envisaged to be rolled out through these centres.

7. The objective of the EOI is to
 - a. Understand the viability of the existing model
 - b. Seek suggestions for specific inputs from UIDAI that would aid roll out
 - c. Understand the likely roll out by each partner Registrar
 - d. Obtain suggestions for making the existing facility more user friendly
 - e. Explore Aadhaar Kendra Models beyond those suggested in this document
8. The EOI will be followed up by an evaluation of inputs received and inclusion of relevant suggestions for creating a model MoU that would be signed between UIDAI and AKRs.
9. The important dates are tabulated below:-

IMPORTANT DATES	
Release of EOI	6 th December 2014
Last date for submission of Suggestions	11 th December 2014 at 1500 Hrs
EOI Meeting	17 th December 2014, at 1100 Hrs
Sharing of Draft MoU	19 th December 2014
Last Date for responding to MoU	23 rd December 2014, At 1100 Hrs
Release of AKR MoU	24 th December 2014
<i>All suggestions may kindly be sent by mail to <u>eudivision@uidai.net.in</u> and <u>arun.rawat@uidai.net.in</u></i>	

Introduction to the Project and the Scope for Aadhaar Kendras

1. Unique Identification Authority of India (UIDAI) is mandated to issue unique numbers (Aadhaar numbers) to every resident in the country. UIDAI has begun issuing Aadhaar numbers in partnership with a large number of Registrars across the country. The process of enrolments has been gaining momentum since the launch of project on 29th September, 2010 and more than 70 crore Aadhaar have been issued.
2. Aadhaar number is a 12-digit **nationally valid unique life time identifier** for Indian residents and many services are expected to ride on Aadhaar in future. Aadhaar platform is expected to become the country's central identity management system. The initiative to issue an Aadhaar number to every resident in India has, at its heart, an ambitious objective: to make identity easily authenticable and verifiable for residents across the country and to make service delivery more effective and efficient. The Aadhaar number is expected to become a convenient, real-time means for individuals to verify their identity anywhere in India. Any agency wishing to authenticate the identity of any resident would be able to contact UIDAI's Aadhaar database, the Central Identification Data Repository (CIDR), to verify that the residents are who they claim they are. Aadhaar is expected to help the resident not only prove their identity but will also be useful in delivery of public services by various agencies. Aadhaar has the potential to be utilized in a variety of social sector schemes in *Government and non-Government Services, Subsidy Benefits, Pensions, Scholarships, Social Benefits, Banking services, Insurance services, Taxation services, Education, Employment, Healthcare etc* not only for improving delivery of service to the intended beneficiary but also to make the administration of the scheme more transparent and efficient.
3. Currently UIDAI has an eco-system of more than 50 Registrars and 150 enrollment agencies. These agencies are engaged mainly in the enrollments of the residents under the Aadhaar program. Since Aadhaar is expected to be used in the delivery of various services, over a period of time, UIDAI has also designed more services/processes, which will help the residents in making effective use of Aadhaar. Some of the services which are currently being offered/or in the stages of development are:
 - i. New Enrollment
 - ii. Update of Aadhaar data (biometric/demographic)
 - iii. The electronic copy of Aadhaar (e-Aadhaar)
 - iv. Aadhaar on plastic card
 - v. Authentication based services including e-KYC
 - vi. Other services, which may come up in future
 - vii. Aadhaar Seeding (by different agencies using Aadhaar)
4. Currently, the agencies working under the UIDAI umbrella provide the above services in camp based approach while some of the registrars have setup Permanent Enrollment Centres (PEC). At present, there are more than 5000 PECs, which provide the services of enrollment and update to the residents.

5. UIDAI proposes to setup Aadhaar Kendras(AK) across the country, which will act as multiple-services-single-point model for providing facilities for multiple transactions related to Aadhaar at a single center. The main purpose of these centres is to provide a physical facility for delivery of Aadhaar related services to the residents at a permanent location, so that the resident can get Aadhaar related services at a single location. The basic principles for setting up such centers are the following-
 - To be located within the easy reach of the residents
 - Single point of service availability for a defined geography
 - Transparency in the charges to be incurred by the resident
 - Provide a good environment to the resident to avail the service
 - Easy availability of information
6. UIDAI has worked in a partnership based model in enrollments, and will continue with the same in the establishment and operation of the AKs. UIDAI plans to empanel the willing organizations to manage the AK. The organizations should be ones that in the normal course interact with residents, and preferably already have existing points of presence for the same. Such organizations can be of the following types:
 - a. Existing registrars of UIDAI
 - b. Public Sector Undertakings
 - c. Public Sector Banks
 - d. Undertakings/Corporations established by departments of Government of India/State/UT Governments
 - e. Any agency established under any of the Acts of Parliament/State Legislature
7. The following is the overview of work that is expected of the such organizations
 - Act as a Registrar of UIDAI for enrollment of Aadhaar. The registrar will get the financial support being currently provided for enrollment as per the Government of India approval. The enrollment at such AKs shall be done in accordance with the PEC policy of UIDAI.
 - Establish the AK on their own, or engage the services of agencies empanelled by UIDAI for the purpose.
 - Management/ control of such AKs.
 - Provide information to UIDAI on all such AKs through the approved means.
 - The pricing of the Aadhaar services shall be in accordance with the guidelines issued by UIDAI. Details are placed at **Annexure #02** of this document.
 - Other non-Aadhaar based resident centric services may also be co-located at the AKs.

8. Audit and Monitoring by UIDAI

UIDAI has a process for monitoring the performance of the enrollment process and in future it will establish the process for inspection and monitoring of AKs. During the inspection the following will be checked

- Adherence to and compliance of UIDAI
 - Processes
 - Information security Guidelines
 - AK Infrastructure guidelines. (Details are placed at **Annexure #02** of this document.)

9. Scale of the AKs

The setting and scale up of AKs is expected to be demand driven. As more and more applications roll out on Aadhaar, it is expected that the need for such centres will increase. Update of Aadhaar data, including biometric updates of children at 5 and 15 years of age, is also a permanent need of the residents, which the AKs will meet.

In terms of its geographical spread, besides other locations, at least each Gram Panchayat (total 2.38 lakh) in rural areas, and each municipal ward (about 82,000) in the urban centres in the country could be an indicative service area for the AK. Where required, a mechanism for allotment of AK locations amongst multiple AKRs in a state, as well as other details of engagement of such AKs with the state government shall be clearly defined in due course.

.....

Aadhaar Kendras – Types, Infrastructure Required and Pricing

Objective: To provide a single location where the resident can avail of all services that are directly or indirectly related to Aadhaar, including Aadhaar based service delivery.

Method: Leverage locations like CSCs, Sanchaar Haats and Post Offices, which normally provide resident centric services, are wide spread and are easy to access. The Aadhaar services would be in addition to all services being provided, and hence would remain viable for the service provider. An AKR may set up exclusive Aadhaar Kendras, if they so desire.

Types of Aadhaar Kendras : Three distinct types of Aadhaar Kendras are envisaged. Each has different infrastructure requirements. The number of services that can be provided at the Kendras also differ. These are tabulated below and then discussed in detail.

Table 01: Types of Kendras and Services delivered

SR NO	SERVICE	TYPE A	TYPE B	TYPE C	COST OF SERVICE		
		Enrolment Kit Computer Internet Printer FP Scanner Iris Scanner	Computer Internet Printer FP Scanner Iris Scanner	MicroATM	Payment to be made by Resident (Rs.)	Payment by UIDAI to AKR (Rs.)	Payment by End User ¹ to AKR (Rs.) expect #9
A	B	C	D	E	F	G	H
1	ENROLMENT	✓	✗	✗	NIL	40	NIL
2	BIOMETRIC UPDATION	✓	✗	✗	15	20	NIL
3	DEMOGRAPHIC UPDATION	✓	✓	✗	15	NIL	NIL
4	eAadhaar	✓	✓	✗	10	NIL	NIL
5	eKYC	✓	✓	✓	NIL	NIL	5
6	SEEDING	✓	✓	✓	NIL	NIL	3
7	BFD	✓	✓	✓	5	NIL	NIL
8	UCL Lite (Provide Cell Number, Email, Consent)	✓	✓	✗	5	NIL	NIL
9	PAYMENTS/ CASH WITHDRAWAL	✗	✗	✓	NIL	NIL	2%
10	COUPONS	✓	✓	✓	NIL	NIL	3

¹End User – An Institution like a State Government or Central Ministry, that enters into an agreement with the AKR to extend facilities like Aadhaar seeding at field level.

NOTE: All payments shown in **Column H** are indicative only and point to the fact that this is an additional stream of revenue for the AKR.

Discussion on the Types of Aadhaar Kendras

Aadhaar Kendra – Type A

The **Services** expected to be provided from such a Kendra are

- Aadhaar Enrolments
- Biometric Updation
- Demographic Updation
- eAadhaar
- eKYC and eKYC
- Seeding
- All forms of Aadhaar service delivery *except* the BC Model MicroATM for payments.

The **Infrastructure** to be deployed is indicated in Table 01, **Column C**. For an existing service point with a computer and internet connection there is a need to add the Aadhaar enrolment kit.

Aadhaar Kendra – Type B

The **Services** expected to be provided from such a Kendra are

- Demographic Updation
- eAadhaar
- Seeding and eKYC
- All forms of Aadhaar service delivery *except* the BC Model MicroATM for payments.

The **Infrastructure** to be deployed is indicated in Table 01, **Column D**. For an existing service point with a computer and internet connection there is a need to add the fingerprint scanner and iris scanner.

Aadhaar Kendra – Type C

The **Services** expected to be provided from such a Kendra are

- Seeding and eKYC
- All forms of Aadhaar service delivery especially the BC Model MicroATM for payments.

The **Infrastructure** to be deployed is indicated in Table 01, **Column E**. Only a microATM is to be procured. The microATM has been clearly defined by the IBA and the relevant document can be accessed from the link

http://uidai.gov.in/images/commdoc/uidai_scheme_deployment_of_microatms_261012.pdf

All Aadhaar Kendras also wanting to extend to the resident the Aadhaar enabled payments system would deploy the Type C Kendra, either in stand-alone mode or as an addition to the Type A or Type B Kendra. As this requires an additional tie up with the banks, this has been kept as a separate module.

Discussion on the Type and Scope of Services

1. Enrolment is a once in a lifetime exercise and is expected to be used by the balance population and cater to population on account of births.
2. Biometric Updation is to be done incase enrolment was done before the age of 15 years. Also, for all enrolments done before the age of 5 years, biometrics are not captured, and need to be provided. Relatively poor biometric capture at the time of enrolment are also a reason for biometric updates.
3. Demographic updation is an on-going activity, expected to be used with change of address, change of mobile number, change of name and the like.
4. eAadhaar is a popular service that enables a resident to obtain an electronic Aadhaar letter . eAadhaar, in case the original letter may have been misplaced or for some reason, not delivered.
5. eKYC, at this point, is used by Banks open Bank Accounts. It has immense potential as it is expected to be used widely for obtaining SIM cards, and other such services, were, in the normal course documentary evidence is required to be given. State Governments are also potential users of this service.
6. Seeding is an integral requirement of Aadhaar applications. This is a feature that is expected to be used repeatedly.
7. Best Finger Detection (BFD) is to be done once by residents who may experience difficulty in carrying out biometric authentication. This facility helps the resident to identify the fingers better suited for attempting authentication.
8. The facility to provide the cell number, email and update consent has been extended to the resident through the UCL Lite client. This facility is expected to be used well.
9. Payments/Cash Withdrawals along with deposits and money transfers are part of the facilities that can be availed from BCs using a microATM. This requires a separate tie up with banks and an understanding of their business model. It has been included here to indicate this service as a potential revenue stream.
10. Coupons are disbursed in some schemes in lieu of commodities. Aadhaar based authentication prior to disbursement of the coupon and as proof of disbursement of the coupon, is the service envisaged here. This is yet to be deployed at scale and is mentioned here as a possible service and hence a potential; revenue stream. In this case too, the reimbursement for coupon handling/printing and Aadhaar authentication, would need to be separately worked out by the AKR and the institution wishing to dispense coupons.

NOTE: In addition to the services identified above, the UIDAI may launch further resident facing services like lost EID and resolution in case of multiple enrolments, besides others. Where feasible, such services too, would be extended to the resident through the Aadhaar Kendras.

Discussion on the Pricing and Sources of Payment

To ensure viability of the Aadhaar Kendra, the pricing of services is seen as key. It is envisaged that there are three sources of payment for services

- a) Payment to Aadhaar Kendra, made by the resident
(Reflected in **Column F** of Table 01)
- b) Payment to AKR made by the UIDAI
(Reflected in **Column G** of Table 01)
- c) Payment to Aadhaar Kendra/AKR made by a third party End User
(Reflected in **Column H** of Table 01)

For all services rendered, one or more sources of payment would exist, as indicated in Table 01.

It would be important to note that payments indicated in **Column H** of Table 1, i.e. payment to Aadhaar Kendra/AKR by a third party end user are indicative at best and have been shown only as a further potential source of revenue. The actual payment modalities would need to be worked out between the parties concerned.

.....