



Unique Identification Authority of India
Government of India



A UNIQUE IDENTITY
FOR THE PEOPLE

AADHAAR: AN OVERVIEW

An ID Solution: *Towards Inclusive Sustainable Development*

Aadhaar, as the most trusted ID, has given India a reliable perspective of identification to empower entire populace individually in such a manner that no one is left behind on the path of development. It is the most appropriate technology for transparent and targeted deliveries of services, benefits and subsidies with limited available resources sans middlemen. Aadhaar inspires more confidence and trust between person-to-person and person-to-system and vice versa than any other identity document in India. In the time span of just over a decade, almost every sixth person in the World is an Aadhaar holder. Aadhaar brings in distributive justice and, thereby, strengthens democracy and equality.

Aadhaar – the 12 digit unique identification number – has tremendous potential to bring transformation by empowering residents in numerous ways. With this ID, a sense of enhanced security and trust prevails in the life of people as it brings in *ease of living* and *ease of doing business*. Aadhaar is now looking forward to new horizons to create *ease of investment*. And all this is possible because of Aadhaar, its technology, its platform, its authentication infrastructure and its use as the *anytime, anywhere* verifiable identity.

Pre- Aadhaar Era: *Proxy thy name was Identity*

Proving one's identity was the biggest challenge in pre-Aadhaar days. This inability has not only prevented poor and marginalized sections of the society in accessing and availing benefits, subsidies

and other grants provided by the government from time to time but has also led prevalence to diversions, siphonage and leakages of resources through ghost/fake and duplicate identities.

Various public and private sectors' agencies required proof of identity for providing services to the residents but duplicity and absence of verification of identities, mostly proxy ID documents, has led to fake representations, misuse of facilities and huge pilferages on scarce Government resources. To be true, in pre-Aadhaar days, there was no nationally accepted verified identity document/number that the residents and the service provider agencies could use with trust, ease and confidence.

Advent of Aadhaar: *A digitally verifiable ID Forever*

Against the above backdrop, in 2009 a massive technologically complex Identity program then called Unique Identification (UID) program, unheard in the history of human kind, was launched. It envisaged giving unique identity to every resident of India based on minimal demographic data such as name, date of birth, address, gender, and biometrics, which included ten fingerprints and iris along with photo (besides mobile and email for communications purpose only). Thus, Aadhaar is a non-repudiable ID forever. Since it is based on de-duplication of biometrics, the duplicates, ghosts and fakes which earlier used to creep in most of the government programs and welfare schemes are almost impossible to re-enter the system, once weeded out.

Unique Identification (UID) number, popularly known as Aadhaar, was conceived as a project with the objective to establish UID numbers universally for the residents of India that is (a) robust enough to eliminate duplicate and fake identities, and (b) can be verified and authenticated in an easy, cost-effective way. And to issue such a UID to every resident of India, the Unique Identification Authority of India was created in 2009 which subsequently of became a Statutory Authority in July 2016 after the promulgation of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016).

Aadhaar- A Non-invasive Governance Tool For Transformation, Empowerment & Development

Aadhaar besides being an ID solution is a non-invasive tool of good governance that acts on three core principles of *Minimal information, Optimal ignorance and Federated database*, and therefore in its whole lifecycle an Aadhaar database contains only that much information that you give to it at the time of enrolment or updation. It has your name, address, gender, date of birth and photograph and core biometrics (10 fingerprints and 2 iris scans). It, also, has your mobile and email, if you choose to give.

However, without being invasive, it acts as a tool of transformation, empowerment and development because of its technology, its platforms, its authentication infrastructure and its use as the verifiable identity. Aadhaar is the basis and the core of India's digital public infrastructure. India's digital journey truly picked up pace with Aadhaar and its uses, post the hon'ble Supreme Court's decision declaring Aadhaar as constitutional.

Aadhaar has forever changed the digital landscape of the country by Aadhaar payment systems and Aadhaar authentication infrastructure. Aadhaar not only brought empowerment to the poor and marginalized by providing them anytime-anywhere verifiable identity but also easy access to their entitlements. Since the outbreak of Covid-19 pandemic, people prefer to go for digital payments and most of transactions, financial assets management, bill payments, banking, tax filing and returns, etc., have gone digital.

Aadhaar has been instrumental in providing almost universal financial inclusion with JAM Trinity (Jandhan-Aadhaar-Mobile) and thereby, facilitated the targeted delivery of benefits, subsidies, and services to the genuine beneficiaries sans middlemen via direct benefit transfer (DBT). Besides bridging the digital divide, Aadhaar enabled e-KYC services, thumb press banking at the doorstep and cash transfer directly into the bank accounts of the recipients of various welfare schemes of the Government. And all this has been possible because of Aadhaar, its technology, its platforms, its authentication infrastructure and its use as the verifiable Identity.

Aadhaar used for e-KYC and on digital payment & financial platforms like UPI, APB, AEPS, DBT, GST, e-filing of income tax returns, e-sign, etc., has brought in the much-required transparency, accountability and digital trust with regard to services, transactions and payments. As an all-inclusive identity solution, Aadhaar has transformed the path of transparent targeted delivery, trusted services and accountable governance besides stoppage of leakages and pilferage of resources. No doubt, Aadhaar has brought a bit of digital revolution in the life of every Indian resident.

VISION

To empower residents of India with a unique identity and a digital platform to authenticate anytime, anywhere

OBJECTIVES

- ▶ UIDAI was created with the objective to issue Unique Identification (UID) numbers, named as "Aadhaar", to all residents of India that:
- ▶ Is robust enough to eliminate duplicate and fake identities and
- ▶ Can be verified and authenticated anytime, anywhere in an easy and cost-effective way.

CORE VALUES

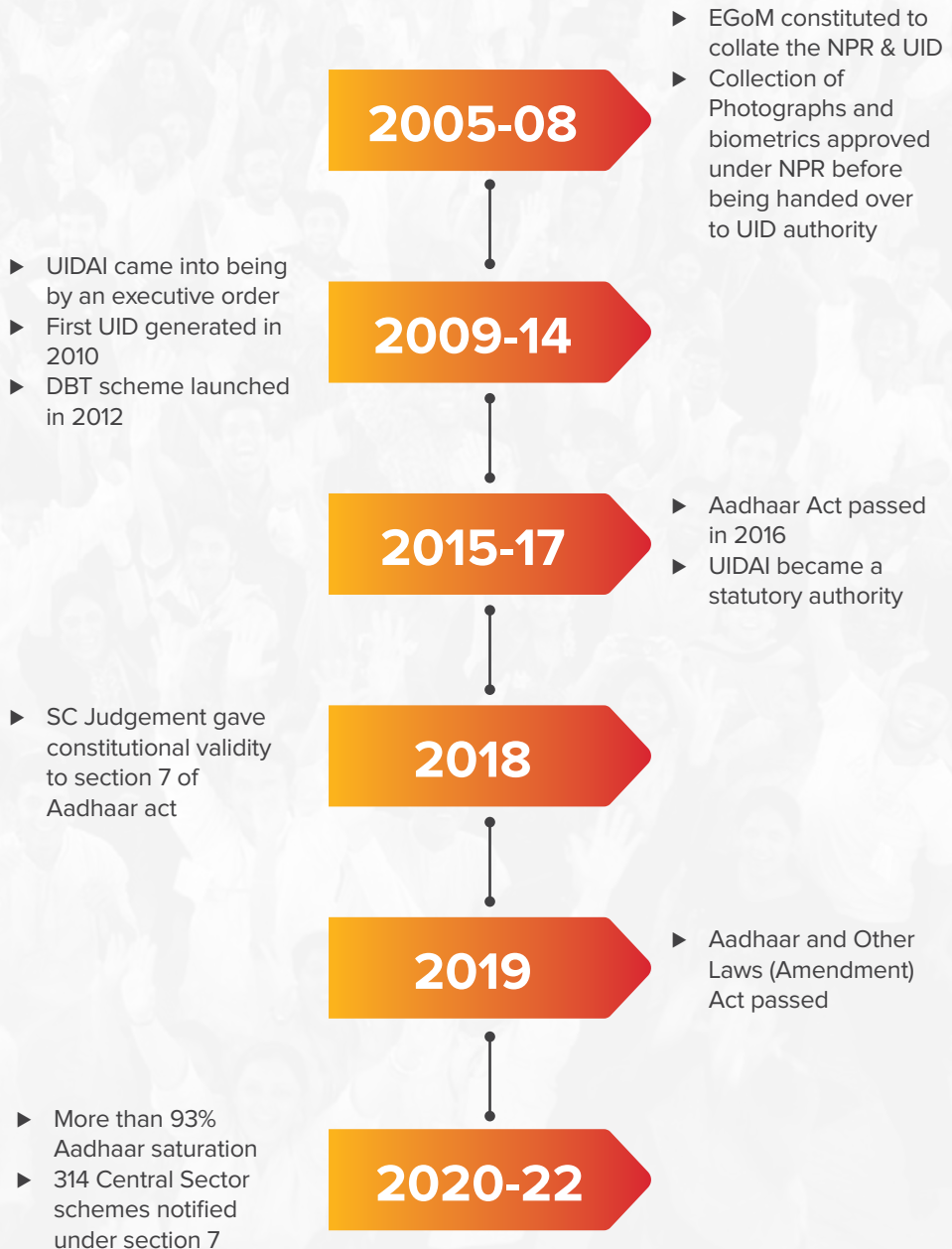
- ▶ We believe in facilitating good governance
- ▶ We value integrity
- ▶ We are committed to inclusive nation building
- ▶ We pursue a collaborative approach and value our partners
- ▶ We will strive towards excellence in services to residents and service providers
- ▶ We will always focus on continuous learning and quality improvements
- ▶ We are driven by innovation and provide a platform for our partners to innovate
- ▶ We believe in a transparent and open organization

MISSION

- ▶ To provide for good governance, efficient, transparent and targeted delivery of subsidies, benefits and services, the expenditure for which is incurred from the consolidated Fund of India, to individuals residing in India through assigning of unique identity numbers.
- ▶ To develop policy, procedure and system for issuing Aadhaar number to residents of India, who request for same by submitting their demographic information and biometric information by undergoing the process of enrolment.
- ▶ To develop policy, procedure and systems for Aadhaar holders for updating and authenticating their digital identity.
- ▶ Ensure availability, scalability and resilience of the technology infrastructure.
- ▶ Build a long term, sustainable organization to carry forward the vision and values of the UIDAI.
- ▶ To ensure security and confidentiality of identity information and authentication records of individuals.
- ▶ To ensure compliance of Aadhaar Act by all individuals and agencies in letter & spirit.
- ▶ To make regulations & rules consistent with the Aadhaar Act, for carrying out the provisions of the Aadhaar Act.



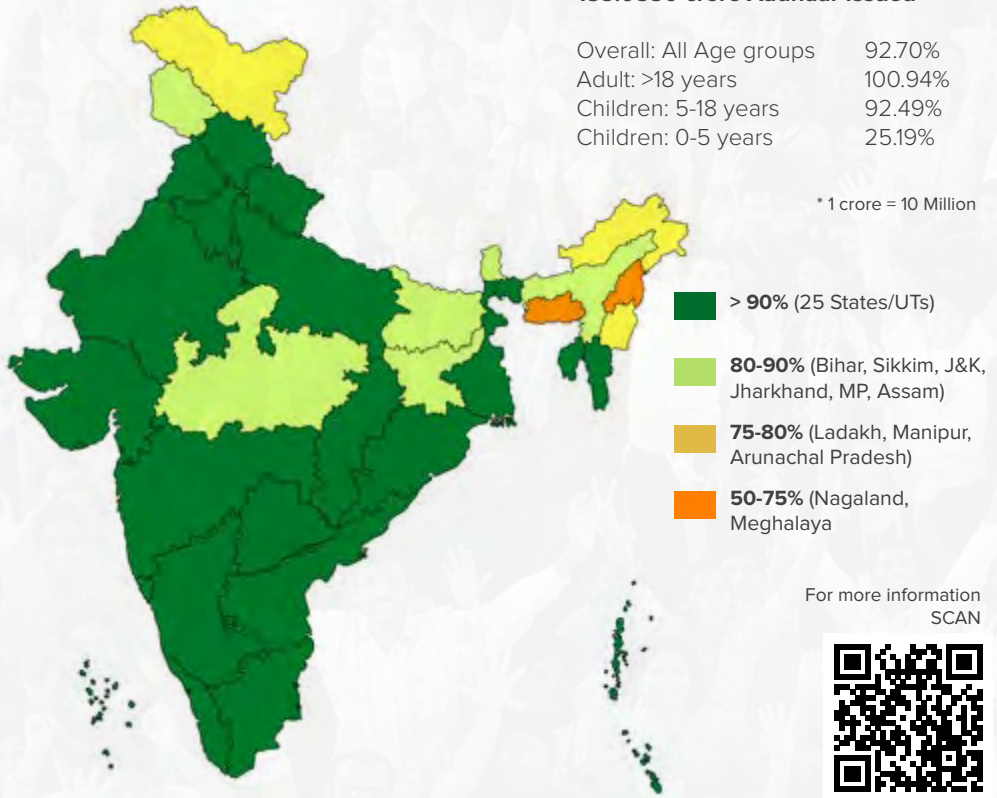
ABOUT AADHAAR



133.0530 crore Aadhaar Issued

Overall: All Age groups	92.70%
Adult: >18 years	100.94%
Children: 5-18 years	92.49%
Children: 0-5 years	25.19%

* 1 crore = 10 Million



For more information
SCAN



133 crore

Aadhaar Generated

63 crore

Aadhaar Updated

7358.44 crore

Authentication Done

As on April 2022

Source: https://uidai.gov.in/aadhaar_dashboard/

KEY DESIGN CONSIDERATIONS OF THE AADHAAR

At the time of its launch in 2009, India was the first country to implement a biometric-based unique ID system for its residents on such a large scale. The Aadhaar was envisaged to serve as a universal proof of identity, allowing residents to prove their identity anywhere in the country. It was also envisaged to give the government a clear view of India's population, enabling it to target and deliver services effectively, achieve greater returns on social investments, and monitor money and resource flows across the country. In order to successfully execute a program of such magnitude, it is important to start with some basic design considerations and accordingly build the setup.

**Aadhaar is only an identity and not a proof of citizenship.
Uniqueness 1 person = 1 Aadhaar**

**Enrolment of residents with proper
verification to remove fakes and duplicates**

**Aadhaar contains no intelligence
and is a random number**

**UIDAI offers online authentication to
establish identity anywhere, anytime**

**A pro-poor approach to
ensure financial and social inclusion**

**Partnership model to leverage existing
government and private infrastructure**

**UIDAI collects only the basic information
of the residents at the time of enrolment**

**Ensuring security and privacy by design
in the Aadhaar ecosystem**

AADHAAR IS DEEPLY EMBEDDED IN RESIDENTS' LIVES



73.12 crore* (92%) residents have linked Aadhaar with ration card to avail ration through Public Distribution System



27.94 crore* (91%) residents linked Aadhaar with cooking gas connection for LPG subsidy through PAHAL (DBTL)



~100% of farmer-beneficiaries (**~11.9 crore***) under PM Kisan Yojna



77.25 crore* of Bank Accounts linked to Aadhaar (on NPCI Mapper) & **1,400 crore*** transactions via AePS

HOW AADHAAR GETS GENERATED



Photograph of Face



Demographics



Fingerprints



Iris

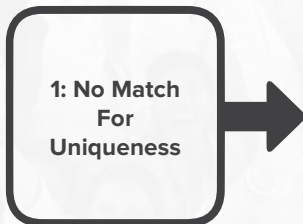
OPTIONAL



Mobile



E-mail ID



CIDR



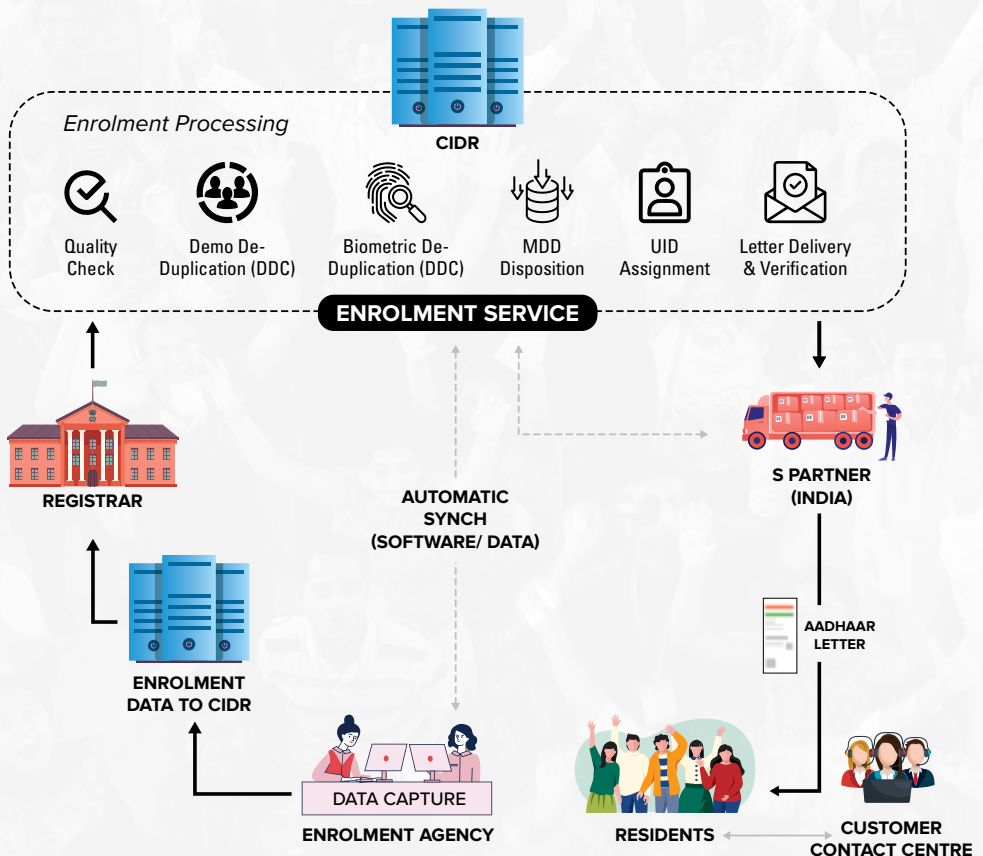
Aadhaar
Generated



AADHAAR ENROLMENT

Enrolment is the process by which residents establish their identity, and apply for an Aadhaar. This process is carried out in the field through an enrolment ecosystem on behalf of the UIDAI, and supported through technology by the UIDAI.

The enrolment process of Aadhaar – the Unique Identification (UID) number – begins with a resident submitting her information to the enrolling agency at the enrolment centre with supporting documents by filling the enrolment form, getting demographic and biometric data captured and submitting Proof of Identity (PoI), Proof of Address (PoA) and Proof of Date of Birth (PoDoB) documents. There are many Aadhaar enrolment and update centres across the country run by Banks, Post Offices, CSC, Aadhaar Seva Kendras (ASKs), BSNL and State Governments as UIDAI's Registrars.



AADHAAR UPDATE

Demographic Details in Aadhaar can be updated offline as well as online. For updating Biometrics (Finger Prints, Iris & Photograph) residents will have to visit Permanent Enrolment Centre. Mobile number can be updated in Aadhaar by visiting the Aadhaar Centre or through the local postman. Authentication of update request while adding mobile number through postman will be done through biometrics.

Residents can update their Name, Date of Birth, Gender, and Address online through myaadhaar portal. To update details online, the residents will be required to upload original scanned (with color scanner) copies of Pol, PoA, and DoB Proof documents as per the Valid Documents List. Refer link for valid documents. One or more demographic details updated at once will be considered as single request. The charges for online Aadhaar update are ₹ 50 per request, which are paid through secure payment channels.

Residents can update any of the demographic and biometric information in Aadhaar by visiting any Aadhaar enrolment centre. New Aadhaar Enrolment and MBU (at 5&15 yrs) are free. Charges for updating Aadhaar are ₹ 50 for the demographic update & ₹ 100 for biometric update (with/without demographic update).

Update Demographic Details Online



Name

- Only Minor Changes
- Document required*



Gender

- No Document required



Date of Birth

- Only for declared/ unverified
- Document required*



Address

- Document required*

AADHAAR AUTHENTICATION

UIDAI provides Authentication facility for verifying the identity information of an Aadhaar number holder through the process of authentication, by providing Yes/ No response or e-KYC data

Modes of Authentication

- ▶ Demographic Authentication
- ▶ One Time Pin based Authentication
- ▶ Biometric based Authentication (Fingerprint, Iris and Facial Image)
- ▶ Multi-factor Authentication

“Offline verification”: the process of verifying the identity of the Aadhaar number holder without authentication, through offline modes:

- ▶ Aadhaar Paperless Offline e-KYC
- ▶ Aadhaar Secure QR Code

AADHAAR AUTHENTICATION TRANSACTIONS

Aadhaar offers paperless offline e-KYC service to the residents. The cumulative number of e-KYC transactions till April 2022 is 1174.63 crore*.

To avail Aadhaar-related services, or services through Aadhaar, Aadhaar authentication through OTP or biometrics is required. The Cumulative number of Authentication Transactions till April 2022 is 7358.44 crore*.

Authentication User Agencies
(AUA/sub-AUA): **170 AUAs**

KYC user Agencies (KUA/
sub-KUA): **161 KUAs**

Authentication Service
Agencies (ASA): **22 ASAs**



AADHAAR – USAGE IN GOOD GOVERNANCE


Aadhaar for Financial Inclusion: Aadhaar number is a unique digital identity which does not change over the lifecycle of an individual. When linked with a bank account, Aadhaar becomes the 'financial address' of an individual which helps to accomplish the country's goal of financial inclusion. The 12-digit Aadhaar number is sufficient to transfer any payment to an individual's bank account, thus eliminating the need to give other details viz. the bank account, IFSC Code and bank branch details to the Government/Institutions. It also empowers an individual to decide in which bank account she wants to receive the funds under direct benefit transfer (DBT), which can be changed by the beneficiary anytime by filling in a bank account linking form as approved by Indian Banks' Association (IBA) and submitting a physical copy of his Aadhaar. With effect from 19th December 2017, certain changes have been done to make the process simpler and reduce the vulnerability of transfer of DBT linked bank account to any other bank without the knowledge of the account holder.

Ten years on, Aadhaar is embedded in almost every Indian's life — 99.9% of adults have Aadhaar, and on an average use it once a month. For 8% of Aadhaar holders, it was their first ever government ID. It has become a lifeline for the poor and marginalised, as the crisis in the aftermath of COVID-19 demonstrated. 80% of beneficiaries feel it has made services like PDS, MNREGA, etc. more reliable. It has also increased the speed of India's digital economy.

Till April 2022, over 77.25 crore Aadhaar have been uniquely linked with the bank accounts on NPCI mapper [Data Source: National Payment Corporation of India – NPCI].

Aadhaar Enabled Payment Systems (AEPS): Aadhaar Enabled Payment Systems or AEPS is the platform used in the microATMs which are held by the Bank Mitras engaged by the banks for providing banking services at the doorsteps in remotest of the areas. AEPS helps an individual to do basic banking transactions by simply using his Aadhaar viz., withdrawal, cash deposit, transfer of funds from his bank account etc.

Till March 2022, over 1362.59 crore successful transactions have been done using the AEPS platform across nearly 36.90 lakh microATMs provided by 124 banks. It is pertinent to note that during 2021-22, about 1362.59 crore AEPS transactions were performed as compared to 938.14 crore in 2020-21, which is about 45% growth over the last FY. This had immensely facilitated providing door-step banking services and helped mitigate the hardships of the people due to COVID-19 pandemic.



AADHAAR IN DIRECT BENEFIT TRANSFER (DBT)

To achieve targeted delivery of welfare services in a more transparent and efficient manner, the Government of India had launched Direct Benefit Transfer (DBT) through Aadhaar Payment Bridge (APB) and other channels during January 2013. JAM (Jan-dhan, Aadhaar and Mobile) trinity combined with the power of DBT has brought the marginalized sections of the society into the formal financial system, which has revolutionized the path of transparent and accountable governance by empowering the people.

DBT has been implemented in phases for the Central Sector and Centrally Sponsored schemes by leveraging on APB platform to transfer cash benefits to the beneficiaries directly in their Aadhaar linked bank accounts. Till March 2021, multiple large central schemes including PAHAL, MGNREGS etc had paid over ₹ 3,86,057 crore* through over 773 crore* successful transactions (Data source: NPCI).

Sr. No.	Ministry/ Department	Scheme	Estimated Savings/ Benefits Up to March 2021 (Rs. In crore*)
1	Petroleum & Natural Gas	Cooking Gas Subsidy (Cash Transfer)	72,910
2	Food & Public Distribution	Subsidized Grains (In Kind)	1,01,597
3	Rural Development	Rural Employment Guarantee (Cash Transfer)	34,006
4	Department of Fertilizers	Fertilizer Subsidy (in Kind)	10,000
5	Others	Social Assistance, Scholarships, Mother/ Child Nutrition etc.	4,456
TOTAL			2,22,968

* 1 crore = 10 Million

As per data published by: <https://dbtbharat.gov.in>

DATA SECURITY AND PRIVACY

AADHAAR NUMBERING SYSTEM



Aadhaar number is a random number with no built-in intelligence or profiling information.

OPTIMAL IGNORANCE



The objective is to provide identity related functions (issuance and authentication) and nothing else.

NO POOLING OF DATA



Aadhaar has no linkage information (such as PAN number, Driver's License Number, PDS card number etc) to any other system.

YES/NO ANSWER FOR AUTHENTICATION



Aadhaar authentication responds only with yes/no answer on the basis of consent provided by the resident.

EXPLICIT RESIDENT CONSENTED E-KYC



Resident may authorise UIDAI to share her identity information (except core biometric information), stored in CIDR, with a requesting entity.

PURPOSE AND USE LIMITATION



Information collected by Requesting Entity through Aadhaar authentication shall be used for purpose as informed to the resident.

SHARING LIMITATION



Service providers collecting Aadhaar are not permitted to share Aadhaar further to any entity / service provider.



AADHAAR REGULATIONS

AADHAAR ACT, 2016

Following chapters are part of Aadhaar Act:

- ▶ Enrolment
- ▶ Authentication
- ▶ Unique Identification Authority of India
- ▶ Grants, Accounts and Audit of Annual Report
- ▶ Protection of Information
- ▶ Offences and Penalties
- ▶ Miscellaneous

Aadhaar and Other Laws (Amendment) Act, 2019 was issued in July 2019 after the Supreme Court judgement to comply with the same

AADHAAR REGULATIONS

- ▶ Unique Identification Authority Of India (Transaction Of Business At Meetings Of The Authority) Regulations, 2016
- ▶ Aadhaar (Enrolment and Update) Regulations, 2016
- ▶ Aadhaar (Data Security) Regulations, 2016
- ▶ Aadhaar (Sharing of Information) Regulations, 2016
- ▶ Aadhaar (Authentication and Offline Verification) Regulations, 2021
- ▶ Aadhaar (Pricing of Aadhaar Authentication Services) Regulations, 2021

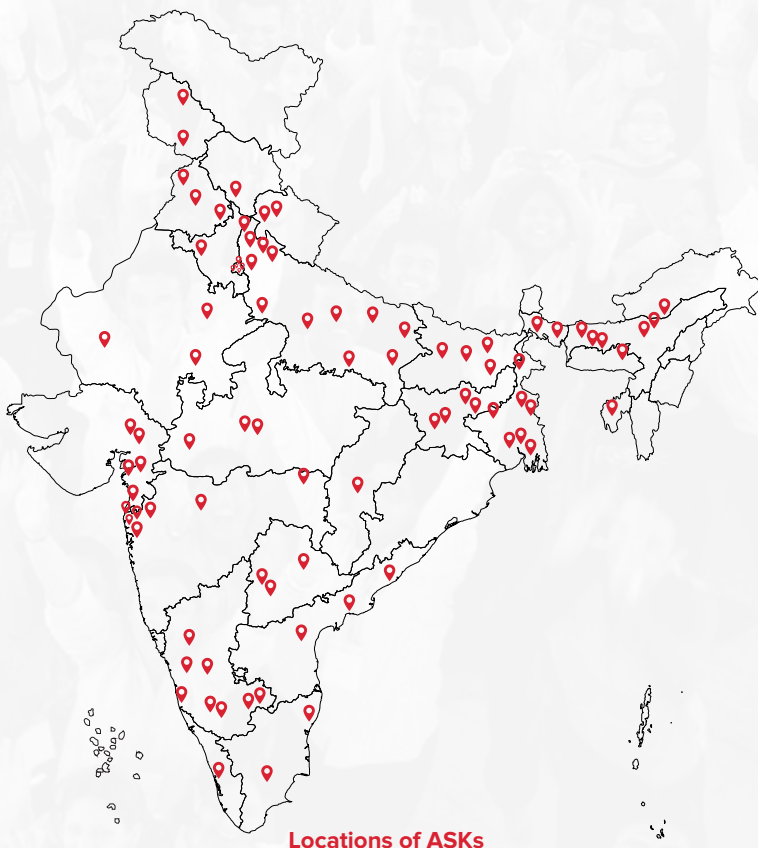
Aadhaar Authentication for Good Governance (Social Welfare, Innovation, Knowledge) Rules, 2020 was issued in Aug 2020

AMENDMENTS

- ▶ Voluntary use of Aadhaar for use cases that fall under the umbrella of good Governance and for State Govt schemes.
- ▶ Option to children to cancel their Aadhaar number on attaining age of 18 years.
- ▶ Voluntary Aadhaar authentication under the Telegraph Act & PMLA.

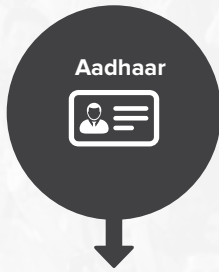
UIDAI ECOSYSTEM

- ▶ **57,000** Aadhaar Kits functional
- ▶ **165** Active Registrars
- ▶ **484** Active Enrolment Agencies
- ▶ **87** ASKs have been made operational covering **71** cities
- ▶ **13,000** Village Level Entrepreneurs (VLE) working as Banking Correspondents (BC) permitted to undertake Aadhaar demographic updates: to be increased to **20,000**
- ▶ **1.5** lakh** postmen under India Post Payment Bank (IPPB) approved to provide mobile number update facility. Out of this, **44,000** operators are onboarded and **86,000** machines are activated. Out of this around **30,000** operators were active during the month. IPPB served more than **24** lakh residents during the month for mobile updates
- ▶ Everyday **40-50** thousand residents are self updating their address online through the portal <https://myaadhaar.uidai.gov.in/>
- ▶ Suggestions, grievances and feedback from residents are received on 24x7 toll free helpline (1947), social media (twitter, koo facebook etc.) and email helpline



* 1 Lakh = 0.1 Million

UIDAI ECOSYSTEM: THE WAY FORWARD

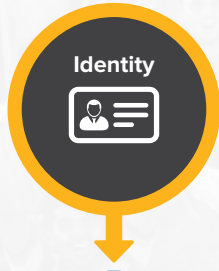


Aadhaar



**Building an
ID for all**

- ▶ Achieving near 100% coverage across all age-groups
- ▶ Focusing on an ID that is kept updated for biometrics and other identity information all the time



Identity



**Building Around the System
For Creating new solutions**

- ▶ Exploring newer use cases for adoption of Aadhaar
- ▶ Efforts to make Aadhaar more central to residents' lives



Innovate



**Building on the System
For Strengthening service delivery**

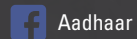
- ▶ Further reducing Aadhaar authentication failure rates
- ▶ Increased focus on ease of delivery and user satisfaction



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Aadhaar



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