

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION NO.2638
TO BE ANSWERED ON 10.03.2021

MISUSE OF AADHAAR CARD

**2638 SHRI JUGAL KISHORE SHARMA:
SHRIMATI GEETA KORA:**

Will the Minister of Electronics and Information Technology be pleased to state:

- (a) whether the Government has taken note of reported incidents of withdrawing money in an unauthorised manner from the bank accounts by misusing Aadhar card;
- (b) if so, the details thereof and the reaction of the Government thereto along with the steps taken by the Government in this regard; and
- (c) the details of efforts being made by the Government to secure Aadhar card?

ANSWER

MINISTER OF STATE ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI SANJAY DHOTRE)

(a): Financial transactions using Aadhaar card can be carried out with authentication through biometric fingerprints only and hence is a secured mode of transaction. However, customer awareness regarding privacy and security of Aadhaar Number and Biometrics is important for financial transactions.

(b): Customer awareness campaigns across various media platforms are regularly conducted by Banks and National Payments Corporation of India (NPCI) for information of customers about security of digital payments. Reserve Bank undertakes measures to improve awareness through its e-BAAT programmes and organises campaigns on safe use of digital payment modes, to avoid sharing critical personal information like PIN, OTP, passwords, etc. Further, the Reserve Bank has also advised all authorised payment systems operators and participants to undertake targeted multi-lingual campaigns by way of SMSs, advertisements in print and visual media, etc., to educate their users on safe and secure use of digital payments.

(c): The transactions using Aadhaar cards are two factor (Aadhaar number and biometric fingerprint) authenticated, as mandated by UIDAI.
