

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION NO. 2650
TO BE ANSWERED ON 10.03.2021

AADHAAR AUTHENTICATION

2650. SHRI KESINENI SRINIVAS:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) the details of Government authorities, non-Government entities and external private entities which were consulted before framing the Aadhaar Authentication for Good Governance (Social Welfare, Innovation, Knowledge) Rules, 2020;
- (b) the list of companies which applied for Aadhaar authentication and have been granted permission under the aforementioned Rules;
- (c) the list of private companies with access to Aadhaar APIs under various provisions; and
- (d) the list of private firms that have been requesting for access to e-KYC authentication services to UIDAI under the Prevention of Money Laundering Act, 2002?

ANSWER

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

(a): The Aadhaar Authentication for Good Governance (Social, Welfare, Innovation, Knowledge) Rules, 2020 were framed after consultation with Unique Identification Authority of India (UIDAI) and Ministry of Law and Justice.

(b): As on date, following two proposals pertaining to companies have been received by the Ministry under Rule 4 of the Aadhaar Authentication for Good Governance (Social, Welfare, Innovation, Knowledge) Rules, 2020:

- (i) Proposal of Ministry of Railways seeking Aadhaar authentication services, on voluntary basis, for authenticating the user IDs on E-Ticketing website IRCTC for booking e-tickets. The proposal has been approved and conveyed to Ministry of Railways on 23.12.2020.
- (ii) Proposal of Department of Industries, Govt. of National Capital Territory of Delhi seeking Aadhaar authentication services for its undertaking Delhi State Industrial and Infrastructure Development Corporation Ltd. (DSIIDC). The same is under examination.

(c): Three types of Aadhaar authentication APIs are available in public domain to develop test applications in staging environment, namely (i) Authentication API (ii) eKYC API (iii) OTP API. Any entity can test its Authentication/eKYC application using these. However, for actual implementation, the prescribed on-boarding process is required to be followed.

(d): Department of Revenue, Ministry of Finance has issued notifications dated 22.04.2020, 23.04.2020, 19.08.2020, 20.08.2020, 22.12.2020 and 28.01.2021 under section 11A of the Prevention

of Money Laundering Act, 2002 permitting use of Aadhaar authentication services to 65 entities, out of which 57 entities approached UIDAI with request to appoint them as AUA/KUA. Apart from these, 56 private banking companies, as reporting entities are also allowed Aadhaar authentication on voluntary basis under Section 11A(1)(a) of PMLA Act, 2002.

The list of such entities having requested for/ having access to e-KYC authentication services as aforementioned is enclosed at Annexure I.

Annexure-I

List of private entities requested for/having access to e-KYC services of Aadhaar Under PMLA Act, 2002

(1) List of entities notified by Dept of Revenue

S.No.	Name of the Organization
1	Bajaj Allianz Life Insurance Company Limited
2	Computer Age Management Services Private Limited
3	CDSL Ventures Limited (CVL)
4	National Payments Corporation of India (NPCI)
5	NSDL e-Governance Infrastructure Limited (NSDL)
6	Bharti AXA Life Insurance Company Limited
7	ICICI Prudential Life Insurance Company Limited
8	Max Life Insurance Company Limited
9	PNB Metlife India Insurance Company Limited
10	SBI Life Insurance Company Limited
11	Pramerica Life Insurance Limited
12	Kotak Mahindra Life Insurance Company Limited
13	Star Union Dai-ichi Life Insurance Company Limited
14	IDBI Federal Life Insurance Company Limited
15	Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited
16	Royal Sundaram General Insurance Company Limited
17	SBI General Insurance Company Limited
18	HDFC Ergo General Insurance Company Limited
19	Exide Life Insurance Company Limited
20	HDFC Life Insurance Company Limited
21	India First Life Insurance Company Limited
22	Future Generali India Life Insurance Company Limited
23	Reliance Nippon Life Insurance Company Limited
24	Aegon Life Insurance Company Limited
25	Shriram Life Insurance Company Limited
26	Aditya Birla Sun Life Insurance Company Limited
27	Edelweiss Tokio Life Insurance Company Limited

28	Kotak Mahindra General Insurance Company Limited
29	Future Generali India Insurance Company Limited
30	Acko General Insurance Limited
31	Manipal Cigna Health Insurance Company Limited
32	Religare Health Insurance Company Limited
33	Aviva Life Insurance Co. India Limited
34	Bajaj Allianz General Insurance Company Limited
35	TATA AIA Life Insurance Co Ltd
36	Universal Sompo General Insurance Co. Ltd
37	Max Bupa Health Insurance Company Limited
38	National Insurance Company Limited
39	Reliance General Insurance Company Limited (RGICL)
40	Shriram General Insurance Company Limited
41	Star Health and Allied Insurance Co Ltd.
42	Edelweiss General Insurance Company Limited
43	ICICI LOMBARD General Insurance Company Limited
44	IFFCO TOKIO General Insurance Company Limited
45	Liberty General Insurance Limited
46	Aditya Birla Health Insurance Co. Limited
47	Bharti AXA General Insurance Company Limited
48	Navi General Insurance Limited (Formerly known as DHFL General Insurance Limited)
49	Go Digit General Insurance Limited
50	The Oriental Insurance Company Ltd.
51	Bombay Stock Exchange Limited
52	National Securities Depository Limited
53	NSE Data and Analytics Limited
54	National Stock Exchange of India Limited
55	CAMS Investor Services Private Limited
56	NSDL Database Management Limited
57	Central Depository Services (India) Limited
58	Apollo Munich Health Insurance Company Limited
59	Cholamandalam MS General Insurance Co Ltd
60	TATA AIG General Insurance Company Limited
61	United India Insurance Co. Limited
62	LIC of India
63	Magma HDI General Insurance Company Limited
64	Raheja QBE General Insurance Company Limited
65	Link Intime India Pvt. Ltd.

Note: Entities at Sl. No. 1 to 57 have approached UIDAI with request to appoint them as AUA/KUA

(2) List of private banking companies, as reporting entities under PMLA

1	Abhyudaya Co-operative Bank Ltd
2	AXIS Bank
3	Catholic Syrian Bank
4	City Union Bank Limited
5	DBS Bank India Limited
6	Deutsche Bank
7	Development Credit Bank Limited (DCB Bank Limited)
8	Gopinath Patil Parsik Janata Sahakari Bank Ltd.
9	HDFC Bank
10	ICICI Bank
11	IDFC First Bank
12	IndusInd Bank
13	Jammu & Kashmir Bank
14	Karnataka Bank Limited
15	Kotak Mahindra Bank Ltd.
16	Punjab & Maharashtra Co-operative Bank
17	Ratnakar Bank (RBL Bank Limited)
18	Shivalik Mercantile Co Operative Bank
19	South Indian Bank Ltd
20	Standard Chartered Bank
21	The A.P. Mahesh Co-op Urban Bank Ltd.
22	The Cosmos Co-Op Bank Ltd.
23	The Federal Bank Ltd
24	The Karur Vyasya Bank Limited
25	The Lakshmi Vilas Bank Limited
26	The Mehsana Urban Co-Operative Bank Ltd.
27	The Rajasthan State Co-operative Bank Limited
28	The Saraswat Co-operative Bank Ltd.
29	SVC Co-operative Bank Limited
30	Thrissur District Cooperative Bank
31	Yes Bank
32	Tamil Nadu Mercantile Bank Ltd.
33	The Hongkong and Shanghai Banking Corporation Limited, India (HSBC)
34	ESAF Small Finance Bank Limited
35	Airtel Payments Bank Ltd.
36	Bandhan Bank Limited
37	Equitas Small Finance Bank Limited
38	Paytm Payments Bank Limited
39	Ujjivan Small Finance Bank Limited
40	Utkarsh Small Finance Bank Limited
41	Au Small Finance Bank Limited
42	Suryoday Small Finance Bank Ltd.
43	The Surat People's Co-op. Bank Ltd.

44	Jio Payments Bank Limited
45	NSDL Payments Banks Limited
46	India Post Payments Bank
47	The Maharashtra State Co-operative Bank Limited
48	Fino Payments Bank Limited
49	Citi Bank
50	The Nainital Bank Limited
51	Fincare Small Finance Bank Limited
52	Dhanlaxmi Bank Limited
53	Tripura State Co-operative Bank Ltd.
54	Jana Small Finance Bank Limited
55	The Tamil Nadu State Apex Co-operative Bank Ltd.
56	SBM Bank (India) Ltd.
