

Ezetap Launches New PoS Device



Ezetap has launched a new POS device called EzeSmart, an open-platform, smart GPRS terminal enabled with Aadhaar Pay and eKYC. The device enables a person with an Aadhaar linked bank account to transact conveniently and also allows any business to authenticate a customer identity using eKYC on the terminal without additional infrastructure.

WALLET CO STILL NON-COMPLIANT TO FULL KYC GUIDELINES? RBI says customers can continue to undertake transactions to the extent of available balance in the PPI

You Will not Lose Money in Mobile Wallets

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Mumbai: The Reserve Bank of India (RBI) said late Monday that customers will not lose money even if wallet companies remained non-compliant to its full KYC (Know Your Customer) guidelines after the last deadline expires Tuesday.

However, the regulator's assurance comes with riders.

"At PPI (Pre-paid instrument) issuers that are not obtaining the KYC-related inputs of their customers within the timeline, the customers will not lose their money," said BP Kanungo, deputy governor of RBI. "Reloading of the PPI and remittances can resume after completing



the KYC requirement."

"They (customers) can continue to undertake transactions for purchase of goods and services to the extent of available balance in the PPI," he said.

Full KYC basically requires a customer to link the PPI account with the Aadhaar. Some other important documents, like residence proofs, are also needed.

There are 55 non-banking PPIs operational now, apart from 50 wallets promoted by banks. Some popular PPIs in use now include Paytm (which is now a bank), Citrus Wallet, Ola Money, MobiKwik, and Sodexo.

The RBI guidelines are designed to strengthen safety and security of transactions and customer protec-

tion. Initially, the timeline was set at December 31 for PPI issuers to comply with the KYC requirements.

It is a necessary step to pave the way for interoperability among PPIs, bank accounts and cards in a phased manner, said Kanungo.

The deadline was later extended up to 28 February this year as some PPI issuers requested for extension.

"Sufficient time has already been given to meet the prescribed guidelines," the deputy governor said hinting that there would not be any more extension of the deadline.

A wallet user just needs to sign up by providing a verified mobile number. The authorities are concerned that the facility could be misused by terrorists.

UK's Digital ID Startup Yoti Searches Partners Here



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Bengaluru: UK-based digital identity system Yoti said it is entering India and will partner with the Unique Identity Authority of India, the external affairs ministry's passport division and some banks in verifying the identity of applicants.

Yoti uses biometrics and facial recognition for identity verification and has developed a password manager to give people a way to safely store and easily access

The startup is investing about £1 million in the Indian market-specific product changes

their website login details.

The startup, which launched in November 2017, is investing about £1 million in the Indian market-specific product changes and is setting up its operations in Mumbai, hiring a team of 25-30 individuals.

"Whether its dating, trading, car rentals or banks, through this platform the end user can finish the identity verification process at a very quick pace, within a few minutes, sharing specific identity details required for the verification," Robin Tombs, CEO of Yoti, told ET. "Challenges in the Indian market lie in awareness and acceptance of third-party identity verification services, also important for us to work with the India stack ecosystem."

Consumers can download the Yoti app, create a digital identity by taking a photo of themselves, then take a seven second video, which is proof that an individual is a real person, after which they can upload documents including passport, PAN card, Aadhaar card and driving licence.

A design for ModiCare: How a national health scheme can be built for high impact and efficiency

Ashokpal Singh



Design principles for universal health coverage suggested here can be useful in framing the Ayushman Bharat initiative. A universal cover rather than a targeted one will ease implementation and eliminate selection bias, a key pitfall of social security measures across the world.

It will minimise the burden on the exchequer through cross subsidisation and make risk pooling viable. It will allow leveraging technology at scale and use of public platforms like Aadhaar unique to India. Finally, it will make for high impact as more than a billion residents will be able to enrol at will.

Universal health coverage is the first objective of the National Health Policy 2017. Health costs hurt everyone including the well to do. Universal coverage and selective coverage operate on dissimilar designs, the latter is unlikely to ever dovetail into the former. It's a sound idea to announce health cover for all residents eligible to get Aadhaar.

Universal coverage eliminates selection bias, the weakest point of targeted programmes. Individuals may opt for either a basic cover or a variable one on

self-certification against a published criterion. Differential cover and pricing will allow for a self-financing model with costs being squared on an excel sheet. The basic cover will be modest and attractive only to the poor. Once a person opts for it migration to the higher plans may attract scrutiny and penalty for wrong disclosure.

Public private partnership can be achieved by making the

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health cover tenable at accredited facilities across private and public sector. To begin with the scheme should allow all recognised medical practitioners to do a self-registration online linking their Aadhaar, bank account and medical registration number. Quality indexation can take place over time. The practitioner should get a credit into linked bank account in real time. This model cuts the chase for providers to register and get paid for services.



Participation of public and private sector will provide competition between service providers and choice to beneficiaries. Given choice, patients will gravitate towards the best care providers. Over time, revenue will become a marker of quality. Public and private facilities should be remunerated at par. From being cost centres, public health facilities will evolve into revenue streams. A self-financing mechanism may emerge to revitalise the public healthcare system.

Following UK's Beveridgean model, a defined contribution rather than a tax funded risk pooling model may be adopted covering charges for the prevention, diagnosis and treatment of disease. Universal cover makes for risk pooling which is inherently cheaper than insurance. Given the law of large

numbers the cost plus premium for the variable plan will be available at bargain prices to attract universal subscription. A public entity or a trust may administer the risk pool to confine the profit motive.

A professionally managed project authority, with freedom to engage public and private professionals, delegated with administrative and financial powers and competency to contract service providers from the market will be essential. Risk pooling as a financing mechanism implies the healthy will end up paying for some or all of the healthcare services used by the sick.

Participants will be more supportive of such redistributive policies when they have confidence in the institutions that would be responsible for implementation. Health departments of central and state govern-

ments will continue to operate their facilities as at present with the added advantage of a revenue stream for treating beneficiaries of the scheme.

The examples of DMRC and UIDAI demonstrates that competent leaders make a difference in delivering quality and maintaining timelines. A National Health Regulator will regulate the scheme with jurisdiction over the project authority, third party administrators, points of presence, etc with the overriding objective of protecting and promoting beneficiary interests – quality of care, quality of service, fair pricing, etc.

Third party administrators will comprise multiple, competing business entities drawn from public and private sector. In addition to processing claims on behalf of the Project Authority they will establish Points of Presence (POPs) for individuals to activate their health cover, top up and renew plans.

An open standard, API driven platform matching the scale and complexity of the GSTN one will be a prerequisite. The project authority will build and operate the technology platform in support of front and back end operations on the lines of a National Information Utility (NIU) proposed by the Nandan Nilekani task force.

The writer is a civil servant

'Aadhaar helped cancel 3 crore fake ration cards'

HYDERABAD, Feb 26: Nearly three crore fake and duplicate ration cards have been cancelled during the three years of the NDA government, CR Chaudhary, Union Minister of State for Consumer Affairs, Food and Public Distribution said today.

It had also saved the country Rs 17,000 crore every year during this time, he added. Linking the ration card to the holder's Aadhaar number had allowed the government to clean up the system, the minister said.

He was speaking at the 21st National Conference on e-Governance here. "Out of 23 crore ration cards in the country, 82 per cent (19 crore) are linked with Aadhaar. We have removed 2.95 crore fake or duplicate ration cards in the country in the past three years which has resulted in a saving of Rs 17,000 crore annually. It has ensured that foodgrains are being delivered to the

rightful person," he informed.

Chaudhary said that e-governance could help in increasing the ease of doing business in the country which, in turn, would help attract foreign investment.

Telangana's Minister of IT and Industries, KT Rama Rao, who also addressed the conference, said that 4,500 "Me-Seva" centres in the state were handling 1.5 lakh transactions every day.

He informed that these centres had completed 10 crore transactions since they began seven years ago.

He added that an upgraded version of the project, covering 180 government services, would be launched soon.

He informed that 6,000 clearances had been given to industries under the state industrial policy called TS-iPass, and this involved an investment of Rs 1.2 lakh crore and had the potential to create three lakh jobs. - PTI

Cakewalk for French tech-wiz, Aadhaar & T portal easy hack

Portal Goes Offline To Fix The Problem

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Hyderabad: A French security researcher on Monday breached the Telangana government benefit disbursement portal 'TSPost' and laid bare its vulnerabilities. The portal has account details including Aadhaar numbers of 56 lakh beneficiaries of NRE-

SHOW AND TELL

➤ French Security Researchers breached Telangana government benefit disbursement portal 'TSPost' and laid bare its vulnerabilities



➤ Portal has account details including Aadhaar numbers of **56 lakh beneficiaries** of NREGA and **40 lakh beneficiaries** of Social Security Pensions

➤ Researcher Baptiste Robert with Twitter handle 'Elliot Alderson' who has been highlighting data insecurity of the Aadhaar database posted on his Twitter how the site is vulnerable

GA (National Rural Employment Guarantee scheme) and 40 lakh beneficiaries of social security pensions (SSP).

The researcher, Baptiste Robert with Twitter handle

'Elliot Alderson', who has been highlighting data insecurity of the Aadhaar database posted on his Twitter as to how the site is vulnerable to basic SQL (structured query

language) injection, a common web hacking technique. In this technique, researchers used SQL code for attacking back-end database of Telangana disbursement portal to access confidential information.

The important application programming interface key (API key) of the portal and data tables of various beneficiary schemes like NREGA and SSP were breached thereby opening access to all the data of beneficiaries, including Aadhaar numbers.

➤ Tried to fix breach: P2

'TSPost tries to fix breach & uplink'

► From P 1

Robert said, "In theory, a government website is very secure, but in India, it's another story. <http://tspost.aponline.gov.in> is vulnerable to a basic SQL injection that allows an attacker to access the database of the website. To be clear, all the data on this website can be a dump. Telangana government officials say they are working on to fix it. For this website, they have to hire decent web developers to protect it from attacks."

"The researcher tweeted in the evening," I don't know if I have to laugh or cry. <http://tspost.aponline.gov.in> owners fixed the issue by putting offline the website."

About the breach, a TSPost official said, "We are working on fixing the vulnerability after it was reported to us. It was online due to certain dependencies. We have taken off the site from the web, and we hope by Tuesday evening we will be able to set it right."

Satish, COO of TSPost, said, "Our technical team is working on it. We can give an update on Tuesday."

Aadhaar link can plug leaks & replenish coffers, but data platforms vulnerable

Welfare With Digital Propel Can Save \$11bn

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Hyderabad: Aadhaar linkage to all government-offered welfare schemes and benefits can save \$11 billion every year through reduced leakage and efficient gains, estimates World Bank in its report on Digital Dividends-2016.

These savings would be in addition to Rs 57,000 crore savings the Union government has already achieved through Aadhaar linkage to various welfare schemes.

This was disclosed by Ajay Bhushan Pandey, chief executive officer of the Unique Identification Authority of India (UIDAI) and also chairman of Goods and Services Tax Network (GSTN) at the two-day national conference on e-governance which started here on Monday.

Pandey called upon state governments to link Aadhaar with every possible welfare scheme and governance activity to not only save mon-

CLAIMS OF THE UIDAI CHIEF

3cr ghost or duplicate LPG gas connections were removed through Aadhaar link.

2.95cr ghost and duplicate ration cards were eliminated through Aadhaar link saving ₹17,000 crore



POST-AADHAAR: No more Vyapam scams, no more Munna Bhai MBBS or Rancho of 3 Idiots

➤ Fingerprint authentication used to mark attendance in Central government offices. As a result, lakhs of ghost teachers and employees eliminated

➤ Ministry of Information officials said organised trolling using bots is making it difficult to gauge public perception on social media. Says social media platforms collect huge money to sell the data in public domain

“Aadhaar has emerged as the world's largest biometric ID programme. No contemporary ID programme of this scale has been attempted in the world so far,

— Ajay Bhushan Pandey, CEO, UIDAI



ey but also improve and expedite service delivery to the citizens.

He stated that few years ago, 80 crore people in India, 60% of the population did not have a credible ID, but in the last 7 years over 1.2 billion people have been given the Aadhaar card, covering 99% adults.

“Aadhaar has emerged as the world's largest biometric ID programme. No contemporary ID programme of this

scale has been attempted in the world so far,” he said. On apprehensions of vital personal information getting stolen, the UIDAI CEO said, with Aadhaar, it has become difficult to steal all 10 fingerprints and IRIS. “Being a biometric-based digital ID, it cannot be stolen, lost, tampered or destroyed. Truly Aadhaar is one ID, which is like our soul, which is permanent and cannot be destroyed,” Pandey said.

Union consumer affairs minister CR Chaudhary said 1.1 lakh gram panchayats have been linked with optical fibre in the country. “A change in the mind-set of people is required if e-governance has to be made effective and bring qualitative changes in people's life. Through e-governance we can bring transparency, eliminate corruption and reduce time in delivery of services to citizens, he added.

Health data needs a firewall: UIDAI

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Hyderabad: Unique Identification Authority of India chief executive officer Ajay Bhushan Pandey on Monday had a word of caution for data platforms in the country, saying data privacy and protection should be top priority. Data for National Health Protection Scheme which has millions of public records should also be fortified.

NHPS was announced in the recent budget by the Union government. While building Aadhaar database, UIDAI took data privacy and protection as a fundamental principle due to which Aadhaar survived despite litigations, he said. Pandey was addressing the national conference on e-governance at Hyderabad International Convention Centre.

Ajay Bhushan Pandey said, "While we are doing the exercise of building data platforms, we try to ignore priva-

cy and data protection. Sometimes, we may take a dismissive view on privacy and protection. I must give a word of caution here. In 2009-10 when we were designing Aadhaar program, we were particular about data privacy. In last seven and half years even dozens of petitions are filed in Supreme court, and till the final word is spoken yet we survived because we presumed data protection as fundamental despite there is no data protection law."

"We accordingly designed our system so that we take consent for taking data and notify what purpose the data is being used and will not disclose data to anyone. Otherwise, we would have met a different fate. "For instance work is on for health-stack building for NHPS. It contains a lot of personal and health data. Unless security of health information is taken care, you will not go very far. Any personal or health or financial data has to be protected," said Pandey.

Aadhaar used to unite missing kids: Pandey

**NAVEENA GHANATE | DC
HYDERABAD, FEB. 26**

"Aadhaar is our identity; like the soul, it is permanent and cannot be destroyed," said Dr Ajay Bushan Pandey, the CEO of the Unique Identification Authority of India (UIDAI), during his keynote address at the 21st National Conference on e-governance held at the Hyderabad International Convention Centre on Monday.

"No other contemporary identification scheme has ever been implemented at this scale anywhere in the world. We often hear of identity theft and data theft from credit cards and debit cards. Aadhaar's multi-modal authentication feature has become a powerful force against identity theft. It is much more difficult to steal all 10 fingerprints of a person. And a biometric-based digital identity it cannot be stolen, lost, tampered with or destroyed," he said.

Mr Pandey said that 57 crore Aadhaar numbers had been linked to bank accounts and the Aadhaar system had established itself as a godsend for crisis management. Rules under the Prevention of Money Laundering Act have been amended to make it mandatory for bank accounts to be Aadhaar-linked. Income tax rules have been amended to make it



Minister K.T. Rama Rao along with senior IAS officer Shailender Kumar Joshi and other officials takes a look at the Hall of Fame put up at the National e-governance conference being held at HICC on Monday.

mandatory for PAN cards and IT returns to be Aadhaar-linked. He said that these steps would go a long way in curbing the circulation of black money, money laundering, and tax evasion.

"Aadhaar is being used to trace and unite missing children with their loved ones. Bollywood's favourite script of two long-lost brothers reuniting after 20 years will no longer be relevant. Bollywood directors will have to look for other ideas henceforth," he said. During a discussion on India Stack - Aadhaar, UPI, BHIM, Digital Lockers, e-Signatures, and e-Pramaan, Mr Pandey said that Aadhaar was a platform, of which the ID was just one part. "ID-generation is a one-time job, but identifica-

tion is a continuous requirement. Four crore authentications happen every day in the country through the use of Aadhaar," he said.

Speaking about the Unified Payments Interface (UPI), he said, "UPI is the internet of payments. It is unique to India, like Aadhaar. It is a person's financial IP." He said that the UPI, BHIM and other systems had been built like Lego blocks — one on top of the other.

Addressing issues regarding privacy and data protection, Mr Pandey said, "Aadhaar has survived because data protection and privacy were taken into consideration even in the absence of a privacy law." He said that the system had been designed.

'Aadhaar design particular about data protection'

UIDAI CEO says they treated privacy as fundamental right while designing Aadhaar

Meeseva 2.0 wins silver

TS government's Meeseva 2.0 has won Silver in the National Awards for e-Governance 2018 for innovations in existing projects of government departments other than PSUs



Govts using AI to scan you on social media

Did you know that government departments across the country are using Artificial Intelligence (AI) to trawl social media and understand public sentiments about services they offer? AI is being used to trawl social media platforms like Twitter and Facebook and monitor citizen sentiments for various government initiatives and take customer feedback, said B Narayanan, Additional Director General of Press Information Bureau, on Monday. "If a topic generates enough sample size, it can be collected," said Narayanan, who argues that this is being done to devise government policies. He was speaking at a discussion, part of the 21st edition of national conference on e-governance. "How accessible is this data? if someone's Twitter is protected, their data cannot be mined," he added.

MITHUN MK @Hyderabad

DELIVERING his keynote address at the 21st national conference on e-governance on Monday, Ajay Bhushan Pandey, the CEO Chief Executive Officer (CEO) of Unique Identification Authority of India (UIDAI), said that Aadhaar survived despite not having a data protection law only because UIDAI treated data protection and privacy as fundamental rights while designing the Aadhaar platform in 2009. However, before making the statement, the CEO of UIDAI contradicted himself by saying that the UIDAI was "dismissive" towards data protection and privacy.

"Sometimes in our enthusiasm, we try to ignore data privacy and protection, sometimes we take a very dismissive view that the data is available in the market and it's no big deal," said Pandey, while speaking at a session titled "Universalisation and Replication", held on the first day of the two-day conference.

Security analysts, researchers and data activists have in recent past been critical about how UIDAI handles Aadhaar data. In 2012, former HC Judge Justice KS Puttaswamy filed the first petition challenging Aadhaar on grounds that there was no way for people to opt out of Aadhaar scheme and that private data was being given to private parties. Since then multiple petitions were filed, and the case is presently being heard in Supreme Court.

"In 2009-10, when we were designing the Aadhaar programme, we were very particular about data protection and privacy. Even though dozens of petitions have been filed in SC (from 2012 onwards), the final word is yet to be spoken. We have survived even though there was no data protection law only because we presumed that data protection and privacy are very important like fundamental rights and accordingly designed our system," he said.

While talking about the benefits of Aadhaar fingerprinting, Pandey said, "There will be no more Vyapam scam or Sanjay Dutt's Munna Bhai MBBS. Aadhaar is used to unite missing children with their loved ones. Bollywood's favourite script of two brothers getting lost and reunited later will be no more relevant." This evoked a jovial response from IT Minister KTR, who said, "He has incorporated Aadhaar into his soul, and in the process, he has stolen the jobs of some Bollywood scriptwriters."



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TS govt NREGA beneficiary website hacked, but ethically

What is SQL injection?

It's a code injection technique that might destroy your database. SQL injection is one of the most common web hacking techniques.

What is API?

API's can be described as a way to plug your website into another. The code made available is called the API and can be used to build tools and widgets that are called applications.

MITHUN MK @Hyderabad

Is our data stored by government on its portals and databases safe? Not quite, proved an Italian hacker who broke into Telangana's NREGA portal, purportedly to highlight the flaws in the security infrastructure.

Independent security researcher Robert Baptiste hacked the State government's website <http://tspost.aponline.gov.in> and released its API keys on social media. The security flaw exposed that sensitive details like Aadhaar number, bank account number and other details of those linked

to the NREGA scheme in Telangana could be accessed by a hacker.

The IT Department was notified of the security flaw on Friday and it initiated a scan and audit of all government web portals on Monday. The website in question was taken down a few hours after Express reached out to government officials regarding the hack.

Robert claims he has been re-

searching and exposing loopholes in the Aadhaar architecture over the past few months. "In theory, a government website is very secure but in #India it's another story: <http://tspost.aponline.gov.in> is vulnerable to a basic SQL injection," he tweeted on Friday.

SQL injection is the most-common web hacking technique where malicious codes are placed in SQL statements. "The website

is vulnerable to a basic SQL injection. Thanks to that, you can access all database of this website," Robert said in a communication with Express. Using the SQL injection process, Robert did not just access Aadhaar details from NREGA website, but was also able to gain access to API keys of UIDAI's Aadhaar database.

Using API keys of Aadhaar, anyone can make a fake Aadhaar app and upload the same on Google Playstore. In August last year, a techie working with Ola was arrested by Bangalore police for doing just that.

"The only way to check if Aad-

haar data hosted by governments are misused is by checking the logs," said a security analyst who did not wish to be named. "India's IT Act prevents Indian researchers from looking into source codes of government digital services to find system flaws. As a result, the work is mostly done by foreign researchers."

"We often have security researchers reaching out to us highlighting security flaws and we do take corrective action. This is not a serious issue," said Konatham Dileep, Director-Digital Media, Department of IT, Electronics and Communication.



We often have security researchers reaching out to us highlighting security flaws and we do take corrective action. This is not a serious issue when one security loophole is closed another crops up

K Dileep, Director-Digital Media, Dept of IT, Electronics and Communication

CARD BLUES

No Aadhaar, Sonapat man without disability pension for months

Hardik Anand

■ hardik.anand@hindustantimes.com

ROHTAK: In a world where giving a unique identity to each citizen remains the avowed mission of the establishment, those unable to get the Aadhaar card themselves—even for reasons not under their control—are paying a heavy price.

Consider this: Vijay Dhamija, 26, a resident of Ganaur block, in Sonapat, who cannot get an Aadhaar card made as he has no fingers, has not received his disability pension for the past seven months.

Why? Because, the authorities have made it mandatory for him to provide his Aadhaar card to get the benefit of ₹1,800 a month.

He has a disability of above 60% and his pension had started once he turned 18.

"I have been to local and district-level Aadhaar Kendras but there is no facility for disabled people like me. I even went to the E-disha Kendra in Sonapat but they too did not help. Instead, all these trips took a toll on my health and I suffered from fever, body pains and much worse illnesses. This experience has been terrible," Dhamija said.

"This government has been troubling the disabled by making Aadhaar card mandatory. I filed a com-



■ **Vijay Dhamija, 26, a resident of Ganaur block, in Sonapat cannot get an Aadhaar card made as he has no fingers.** HT PHOTO

plaint at the CM Window in December. Officials, however, have given me a false assurance that they will visit and help me. No one has checked on me," he added.

Vijay's sister Prabha, 25, also disabled, said their family income was low and not getting Vijay's pension had hit their budget.

"We took him to an E-disha Kendra in Sonapat, but they said their machine was not working. We have even stopped getting ration due to the non-availability of the Aadhaar card," she said.

Sonapat deputy commissioner KM Pandurang said the case was not in his knowledge.

"If he has not got pension due to no Aadhaar then it is

wrong. There is a provision for disabled people that pension has to be credited even if they don't have the Aadhaar card. We will conduct an inquiry and resolve the issue soon, taking appropriate action," he said.

In the recent past, several incidents have been reported where people have been denied basic services due to the non-availability of Aadhaar card.

In Sonapat, again, a Kargil martyr's widow had died in December 2017, when a private hospital refused to admit her without depositing her Aadhaar card.

The state government had recently issued instructions to hospitals to not deny medical care to anyone without an Aadhaar.

Without Aadhaar, sex workers deprived of benefits due to them

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Pune: Shalmili* drags a creaking chair into the small patch of sunlight that comes into her dingy room in Budhwar Peth. She is taking a 15-minute breather from the morning chores to soak up a bit of warmth. Next to her, on the cot, her four-year-old is trying to reattach the broken wheel of a toy. As a sex worker, Shalmili does not have great expectations from what the future holds for her. All she wants is for her only child to get admission into a school. But without an Aadhaar card, the possibilities are slim.

"Everyone asks to see our Aadhaar cards. We do not have access to any government benefit because we do not have valid identity proof. Without an education, what chance does my child really have?" asks the 30-year-old as she pulls out a tattered box containing her most valuable possessions. Inside is her PAN card, one that she got after shelling out a large sum to an agent. But this document is not good for even a bank account, which too needs an Aadhaar card.

In another equally tiny room in the neighbourhood, Mukta* takes out a cup of rice from a small aluminium drum to cook for lunch. After

TROUBLE WITH THE LINK

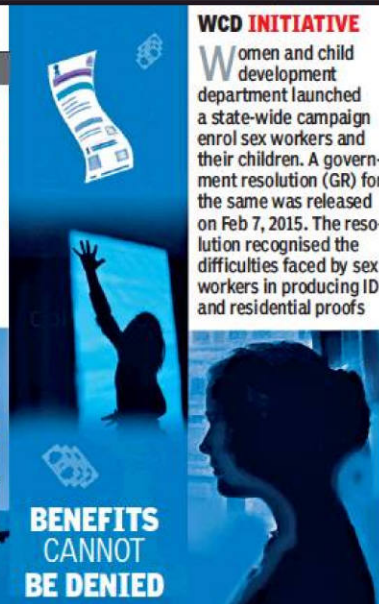
a brief thought, she puts two fistfuls back. She says she needs to make her supplies last. As she rinses the rice, Mukta reveals she does not have a ration card, which ideally would have got her 10 kg wheat, 5 kg rice, three litres of kerosene and one litre of palm oil. The 35-year-old, who was sold into flesh trade by her husband, says a few years ago, an Aadhaar camp was held in the area. However, not many women were able to get the cards. "The camps should have been conducted regularly to benefit the women here. We are not even getting our ration cards due to some police verification criteria. We are told to furnish documents from our villages. How are we going to get these papers? An Aadhaar card would have helped us, but most of us still do not have one," Mukta says.

Like Shalmili and Mukta, there are many sex workers in the area who have been deprived of government welfare schemes — which could

GET THE ACT TOGETHER

WHAT THE AADHAAR ACT SAYS

SECTION 7 | The Central Government or, as the case may be, the State Government may, for the purpose of establishing identity of an individual as a condition for receipt of a subsidy, benefit or service for which the expenditure is incurred from, or the receipt therefrom forms part of, the Consolidated Fund of India, require that such individual undergo authentication, or furnish proof of possession of Aadhaar number or in the case of an individual to whom no Aadhaar number has been assigned, such individual makes an application for enrolment. **Provided that if an Aadhaar number is not assigned to an individual, the individual shall be offered alternate means of identification for delivery of the subsidy, benefit or service**



WCD INITIATIVE

Women and child development department launched a state-wide campaign enrol sex workers and their children. A government resolution (GR) for the same was released on Feb 7, 2015. The resolution recognised the difficulties faced by sex workers in producing ID and residential proofs

“As the WCD minister, I will re-visit the status of the GR and address the issues pertaining to it. I will direct the women's commission and child rights commission to take an initiative and address the lacuna in implementing the GR

— Pankaja Munde |
THE WOMEN AND CHILD
DEVELOPMENT MINISTER

Unique Identification Authority of India (UIDAI) has asked the government departments/ministries and state/UT governments to ensure that no essential service or benefit is denied to a genuine beneficiary for the want of Aadhaar, whether it is medical help, hospitalisation, school admission or ration through PDS. There are exception handling regulations issued by UIDAI, vide its circular dated October 24, 2017, which must be followed to make sure that no beneficiary is denied of benefits



UIDAI has also taken a serious note of some of the cases reported in media in which it is claimed that the want of Aadhaar has resulted in the denial of essential services like hospitalisation or medical help by some lower-level staffs causing grave inconvenience to people

INSTRUCTIONS IN GOVERNMENT RESOLUTION

- Enrolment drive must be carried out within three weeks of GR being issued
- The issue of documentation must be resolved at the district-level by authorities
- Non-government organisations should be consulted and they should help with the drive
- District-level mobilization and enrolment camps must be organized regularly
- Child development officers, the Maharashtra State AIDS Control Society, their district units and community collectives must be kept informed about the drives

improve the quality of their lives — seemingly, for the want of Aadhaar cards. But why do so few of them have Aadhaar cards despite a 2015 government resolution (GR) recognising the difficulties faced by sex workers in producing ID and residential proofs and asking officials to hold special camps for them?

To be fair, a special Aadhaar drive was indeed conducted in the Budhwar Peth area by the Pune district administration. However, the camp lasted just a week, and of the estimated 3,500 sex workers here, less than 1,000 could be enrolled. Compounding the problem is the fact that the administration itself does not have an adequate number of Aadhaar enrolment machines. Pune district Aadhaar

officials say while a requisition for more machines has been placed, the government is yet to issue the machines. "Once the machines are issued, we can restart the camps in different pockets of the city," say the officials.

Moreover, the Union government recently clarified that the absence of an Aadhaar card cannot be the reason to deny benefits of welfare schemes to the intended beneficiaries. Law and IT minister Ravi Shankar Prasad had categorically told state IT ministers and secretaries: "If the person is not having an Aadhaar, ask him to get an Aadhaar but you should give him benefit using alternative mode."

As per the rules, documents required by sex wor-

kers to enrol for Aadhaar include PAN card, bank passbook and ration card. However, even if a sex worker has none of these documents, an Aadhaar application can be made with an attestation from the local corporator, with the help of an NGO.

Meanwhile, some who have managed to get Aadhaar cards too say they have not simplified their lives by much. Sumedha* has an Aadhaar card. But the Budhwar Peth resident claims it is the lack of a ration card that is creating problems now. "I have an Aadhaar card. However, I am not getting all benefits as I do not have a ration card. It seems, no document proof is enough," she says.

(Names changed to protect identity)

AADHAAR ACCESS

TS NREGA website hacked, but ethically

MITHUN MK @ Hyderabad

IS our data stored by government on its portals and databases safe? Not quite, proved an Italian hacker who broke into Telangana's NREGA portal, purportedly to highlight the flaws in the security infrastructure.

Independent security researcher Robert Baptiste hacked the State government's website <http://tspost.aponline.gov.in> and released its API keys on social media. The security flaw exposed that sensitive details like Aadhaar number, bank account number and other details of those linked to the NREGA scheme in Telangana could be accessed by a hacker.

The IT Department was notified of the flaw on Friday and it



NREGA Telangana Logo

initiated a scan and audit of all government web portals on Monday. The website in question was taken down a few hours after *Express* reached out to officials regarding the hack.

Robert claims he has been researching and exposing loopholes in Aadhaar architecture over the past few months. "In theory, a government website is very secure but in India it's another story. <http://tspost.aponline.gov.in> is vulnerable to a basic SQL injection," he tweeted.

SQL injection is the most common web hacking technique where malicious codes are placed in SQL statements. "The website is vulnerable to a basic SQL injection. Thanks to that, you can access all database of this website," Robert said in a communication with *Express*. Using the SQL injection process, Robert did not just access Aadhaar details from NREGA website, but was also able to gain access to API keys of UIDAI's

Aadhaar database.

Using API keys of Aadhaar, anyone can make a fake Aadhaar app and upload the same on Google Playstore. In August last year, a techie working with Ola was arrested by Bangalore police for doing just that. "The only way to check if Aadhaar data hosted by governments are misused is by checking the logs," said a security analyst who did not wish to be named.

Government spokesperson assured the issue was not serious. "We often have security researchers reach out to us highlighting security flaws and we do take corrective action," said Konatham Dileep, Director-Digital Media, Department of Information Technology, Electronics and Communication.

Hacker exposes major security flaw in TS govt's NREGA website

MITHUN MK @ Hyderabad

IS our data stored by government on its portals and databases safe? Not quite, proved an Italian hacker who broke into Telangana's NREGA portal, purportedly to highlight the flaws in the security infrastructure.

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What is SQL injection?

It's a code injection technique that might destroy your database. SQL injection is one of the most common web hacking techniques.

What is API?

API's can be described as a way to plug your website into another. The code made available is called the API and can be used to build tools and widgets that are called applications.

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CONTINUED ON PAGE 4

Security lapse is not serious issue: Govt

FROM PAGE 1

"India's IT Act prevents Indian researchers from looking into source codes of government digital services to find system flaws. As a result, the work is mostly done by foreign researchers. The UIDAI does not even have a portal where people can report these problems."

Government spokesperson assured the issue was not serious.



"We often have security researchers reach out to us highlighting security flaws and we do take corrective action. This is not a serious issue when one security loophole is closed another crop up. We have looked into the matter and have initiated a scan of all government web portals," said Konatham Dileep, Director Digital Media, Department of Information Technology, Electronics and Communication.

बच्चों का आधार कार्ड नीले रंग का होगा

नई दिल्ली | विशेष संवाददाता

सुविधा

भारतीय विशिष्ट पहचान प्राधिकरण (यूआईडीएआई) ने सोमवार को बच्चों के लिए नीले रंग का आधार कार्ड जारी किया है। इसका नाम बाल आधार कार्ड है। यह सिर्फ पांच साल से कम उम्र के बच्चों के लिए होगा। प्राधिकरण ने एक ट्वीट जारी कर यह जानकारी दी है।

यूआईडीएआई के मुताबिक 5 साल से कम आयु के बच्चे का आधार कार्ड बनवाने के लिए माता-पिता में से किसी एक का आधार नंबर और बच्चे के जन्म का प्रमाण पत्र जरूरी होगा। हालांकि 5 साल के बाद बायोमीट्रिक विवरण को अपडेट करना होगा। अगर आप 7 साल तक बच्चे की बायोमीट्रिक अपडेट नहीं

- पांच साल से कम उम्र के बच्चों के लिए 'बाल आधार कार्ड' आएगा
- बच्चे का आधार बनवाने के लिए बायोमीट्रिक डिटेल्स जरूरी नहीं

कराते हैं तो कार्ड निलंबित हो जाएगा।

ऐसे बनेगा बाल आधार कार्ड: बाल आधार बनवाने के लिए नामांकन केंद्र जाकर फॉर्म भरना होगा। इस फॉर्म में बच्चे का जन्म प्रमाणपत्र और माता-पिता में से किसी एक का आधार नंबर देना होगा। बच्चे का आधार उसके माता/पिता के आधार कार्ड नंबर से लिंक किया जाएगा। इसमें एक मोबाइल नंबर भी देना होगा जो माता-पिता के नाम पर हो।

बाल आधार...5 साल से कम उम्र के बच्चों के लिए नीले रंग का आधार



भोपाल अब पांच साल से कम उम्र के बच्चों के लिए नीले रंग का आधार कार्ड बनाया जाएगा। इसे बाल आधार कार्ड नाम दिया गया है। यूआईडीएआई ने सोमवार को इस कार्ड का डिजाइन भी जारी कर दिया है। किसी भी मान्यता प्राप्त सरकारी या निजी स्कूल का बच्चे का आईडेंटिटी कार्ड के साथ माता या पिता में से किसी एक को अपने आधार कार्ड के साथ हाजिर होना पड़ेगा। 5 और 15 साल की उम्र पूरी करने पर बच्चों को बायोमैट्रिक डाटा अपडेट कराना जरूरी है। अधिकारियों ने बताया कि अभी सभी उम्र के लोगों के कार्ड एक जैसे हैं। चूंकि आधार एनरोलमेंट कराते वक्त पांच साल से कम उम्र के बच्चों का बायोमैट्रिक डाटा यानी फिंगर प्रिंट और आयरिस स्कैन नहीं लिया जाता है। अलग पहचान के लिए यह व्यवस्था की गई है।

यूआइडीएआइ ने बच्चों के लिए पेश किया बाल आधार

जागरण न्यूज नेटवर्क, नई दिल्ली :अब तक बच्चों का आधार कार्ड भी बड़े लोगों जैसा ही होता था। लेकिन, अब पांच साल से कम उम्र के बच्चों के लिए भारतीय विशिष्ट पहचान प्राधिकरण (यूआइडीएआइ) ने नीले रंग का बाल आधार कार्ड पेश किया है। आधार को लेकर यूआइडीएआइ ने ट्वीट कर यह जानकारी दी है। पांच साल से कम आयु के बच्चे का आधार कार्ड बनवाने के लिए माता या पिता में से किसी एक का आधार नंबर और बच्चे के जन्म का प्रमाण पत्र जरूरी होगा।

इसके साथ ही यूआइडीएआइ ने नियमों में एक और अहम बदलाव किया है। पांच साल से कम आयु के बच्चे का आधार कार्ड बनवाने के लिए बायोमीट्रिक आंकड़ों की जरूरत नहीं होगी। हालांकि, बच्चा जब पांच साल का हो जाएगा, तो उसका बायोमीट्रिक आंकड़ा देना होगा।

अब बच्चों के लिए नीले रंग का 'बाल आधार'

■ एनबीटी, नई दिल्ली: भारतीय विशिष्ट पहचान प्राधिकरण (यूआईडीएआई) ने 5 साल से कम उम्र के बच्चों के लिए नीले रंग का 'बाल आधार' कार्ड पेश किया है। तमाम सरकारी सुविधाओं के लाभ और पहचान के महत्वपूर्ण दस्तावेज के तौर पर जरूरी हो चुके आधार को लेकर यूआईडीएआई ने ट्वीट कर यह जानकारी दी है।



अपडेट कराना होगा

- 5 साल से कम उम्र के बच्चों के लिए
- माता या पिता में से किसी एक का आधार नंबर और बच्चे के जन्म का प्रमाण पत्र जरूरी
- बायोमीट्रिक डिटेल्स

दूसरी बार अपडेट

- 15 साल की आयु में दूसरी और आखिरी बार अपडेट करानी होंगी बायोमीट्रिक डिटेल्स
- विदेश में बच्चे की शिक्षा और स्कॉलरशिप हासिल करने के लिए बाल आधार जरूरी

की जरूरत नहीं

- 7 साल तक बच्चे की बायोमीट्रिक डिटेल्स को अपडेट नहीं कराने पर कार्ड सस्पेंड हो जाएगा
- नजदीकी आधार केंद्र में मुफ्त



**बच्चों के लिए 'बाल आधार',
बायोमीट्रिक जरूरी नहीं**

नई दिल्ली | पांच साल से कम उम्र के बच्चों का अब नीले रंग का बाल आधार कार्ड बनेगा। इसके लिए बायोमीट्रिक जरूरी नहीं होगा। बर्थ सर्टिफिकेट और माता-पिता में से किसी एक का आधार लगेगा। 5 साल बाद एक बार वेरिफिकेशन और 15 साल में आधार अपडेट कराना होगा।



**बच्चों के लिए 'बाल आधार',
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बच्चों का बनेगा नीले रंग का 'बाल आधार' कार्ड

■ नई दिल्ली (वार्ता) ।

भारतीय विशिष्ट पहचान प्राधिकरण ने कहा कि पांच वर्ष से कम उम्र के बच्चों को बगैर बायोमेट्रिक वाला नीले रंग का 'बाल आधार' कार्ड जारी किया जायेगा।

यूआईडीएआई ने ट्विटर पर यह जानकारी देते हुए कहा कि पांच वर्ष पूर्ण होने पर बायोमेट्रिक अपडेट कराना अनिवार्य होगा और यदि सात वर्ष की आयु पूर्ण से होने से पहले ऐसा नहीं किया जायेगा तो आधार निलंबित हो जायेगा। यूआईडीएआई ने एक इन्फोग्राफिक जारी किया है जिसमें नीले रंग का आधार कार्ड दर्शाया गया है। पांच वर्ष से

उम्र पांच वर्ष होने पर बायोमेट्रिक अपडेट कराना अनिवार्य होगा

कम उम्र के बच्चों के आधार पंजीयन के लिए माता-पिता में किसी एक का आधार कार्ड लगाना होता है। उनका बायोमेट्रिक रिकॉर्ड नहीं किया जाता है, सिर्फ फोटो लिया जाता है। जब बच्चा पांच वर्ष का हो जाता है तब उसका बायोमेट्रिक सत्यापन पूरा किया जाता है। 15 साल होने पर भी बायोमेट्रिक अपडेट किया जाता है। यदि बच्चे की उम्र पांच वर्ष से अधिक है तो पंजीयन फॉर्म के साथ जन्म प्रमाणपत्र और स्कूल से जारी पहचान पत्र लगाना अनिवार्य है।

पेमेंट वॉलेट के लिए केवाईसी की आखिरी तारीख 28: आरबीआई

लखनऊ | प्रीपेड वॉलेट के ग्राहकों को केवाईसी की अनिवार्यता 28 फरवरी तक पूरी करनी ही होगी। रिजर्व बैंक ने इसकी समय सीमा बढ़ाने से इनकार कर दिया है। केंद्रीय बैंक ने कहा है कि जिन ग्राहकों के वॉलेट में रकम जमा है या प्रीपेड पेमेंट इंस्ट्रुमेंट (पीपीआई) है, उन्हें चिंता करने की जरूरत नहीं है। उनका पैसा सुरक्षित रहेगा। आरबीआई के डिप्टी गवर्नर बीपी कानूनगो ने सोमवार को यह जानकारी दी।