

‘Voluntary Aadhaar eKYC for bank a/cs, mobile, MFs soon’

Ajay Bhushan Pandey wears many hats — he is revenue secy, heads GST Network & is also the CEO of UIDAI. Pandey spoke to Rajeev Deshpande & Sidhartha about the impact of the recent amendments to the Aadhaar Act, while touching on the govt’s consultations on the economy, which are under way. Excerpts:

■ The Aadhaar Act and PMLA have been amended, when can we expect the voluntary use of e-KYC notified for opening bank accounts or getting a mobile connection using Aadhaar?

After the Supreme Court judgment people could not have opened bank accounts on the basis of Aadhaar authentication, even voluntarily. Now, after the amendments in the Aadhaar Act and PMLA, and Telegraph Act, on a voluntary basis, a person can open a bank account, a mobile connection or a mutual fund or open a demat account after Aadhaar authentication. That will make life very easy for people as 124 crore people now have Aadhaar. Without Aadhaar a lot of physical documents had to be submitted and banks were wary of accepting them as it often difficult to check authenticity of a paper driving licence or even a paper Aadhaar. Now, with Aadhaar authentication, accounts can be opened almost instantaneously, even sitting at home through OTP verification. Appropriate PMLA rules will be notified over the next few days.

■ Now that 124 crore Aadhaar numbers have been issued. What next?

People need to update their addresses, mobile numbers, photographs or even their names on their Aadhaar cards. For children after they turn five or



15 years, their biometric data has to be updated. We anticipate around 25 crore people will update their Aadhaar annually, which means around 10 lakh updates every day considering that there are 20 working

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days. New enrolments are down to around 70,000-80,000 per day but around 4 lakh update requests are coming every day. This was exactly the opposite earlier. Many Aadhaar services are now available online but wherever biometric is involved, people have to visit a centre at one of the 11,000 bank branches or the 12,000 post offices or other government offices. We are also starting 114 Aadhaar Sewa Kendras in 53 cities, where eight to 16 Aadhaar enrolment and update machines will be available. People have the option of providing information online and taking an appointment for providing their biometric details.

They then need to take a print-out that will have a QR Code, which will ensure that the entire information does not have to be filled all over again at the Aadhaar centres.

■ When are you starting the facility of issuing Aadhaar to people with Indian passport, who are living abroad? An announcement has been made and we will soon start this. People with an Indian passport can book an appointment online and when they come to India, they can visit any Aadhaar centre and enrol for Aadhaar by giving a copy of their passport.

■ There have been concerns over Aadhaar data in the past...

We maintain utmost vigil on Aadhaar security through the law and technology measures. We have evolved security standards and we update them to ensure that data remains safe. We have to anticipate what the potential vulnerabilities are and take steps in advance to stay ahead. There has not been a single breach from the biometric database.

■ In case of NRC, SC has said that NRC data should be kept as per Aadhaar security standard. Has Assam contacted you?

They have contacted us. We will guide them so that NRC data security standard is of

the same level as that of Aadhaar and the data remains safe and secure.

■ Various sectors seem to be slowing down and the government seems to have taken note of it. What are the reasons for the slowdown and what steps are being considered to address the problem?

We have had extensive discussions with various sectors — auto, real estate, financial sector, MSMEs, representatives of the capital markets. We have tried to understand their problems. We are also discussing what the government should do. We are holding discussions with industries and stake holders across the country to assess the situation.

■ What is the extent of the slowdown?

We are looking at the numbers, be it IIP, the quarterly performance of companies or GST collections which have grown 9% in the first quarter. Gross collection of direct tax is around 13% higher so far when we compare that with the corresponding period of the last year. We are analysing what these numbers point to, what is the extent of the problem and where the problem lies. We are seeing whether it’s cyclical, structural or is it because of the international situation. Based on that, the government will respond appropriately.