Government Of India Planning Commission Unique Identification Authority of India

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Unique Identification Authority of India issues 51 crore Aadhaar numbers

The Unique Identification Authority of India (UIDAI) has completed issuance of 51 crore Aadhaar numbers. With generation of about 11 lakh Aadhaar numbers every day, the flagship programme appears all set to complete its mandate of covering 60 crore population in the next few months.

- 2. Established as an 'Attached Office' of the Planning Commission through a Government Notification in January 2009, UIDAI issued the first Aadhaar Number on 29 September 2010 after completing necessary preliminaries including establishing various standards relating to collection of data and biometric information such as finger prints and iris images. UIDAI issued 8 crore Aadhaar number in the period up to November 2011, another 15 crore in the next one year until November 2012, and has issued a further 28 crore Aadhaar number in the past 12 months. Eleven States and Unions Territories now have Aadhaar saturation levels of 75% or above, with several of them such as Andhra Pradesh, Himachal Pradesh, Tripura, Delhi and Chandigarh at levels above 90%.
- 3. Enrolment for Aadhaar is entirely voluntary and the Aadhaar number is already used as a Proof of Identify or Proof of Address or both by several programmes and schemes run by Central and State Governments. A number of regulatory authorities such as Reserve Bank of India (RBI), Insurance Regulatory and Development Authority (IRDA), Securities and Exchange Board of India (SEBI) and Pension Fund Regulatory and Development Authority (PFRDA) have declared Aadhaar number as a valid 'know your customer' (KYC) and 'electronically know your customer' (eKYC) for purposes under their respective domains. This has led to Aadhaar being leveraged not only as a tool for financial inclusion and empowerment, but also as a major convenience for Aadhaar number holders in their dealings with banks, insurance companies, and other providers of financial services. Recently, RBI has also accepted

Aadhaar number as a second factor of authentication along with "EMV Chip and pin' for all future deployment of point-of-sale (POS) devices and ATMs.

- 4. More than 4 crore Aadhaar number holders have so far linked their bank accounts with Aadhaar, to take advantage of the above convenience, in particular the Aadhaar Enabled Payment Services (AEPS). These Aadhaar linked bank account holders can send and receive money using Aadhaar number as a permanent financial address, without having to disclose their bank details to the other parties. Like a number of Aadhaar based services, access to AEPS is also based on on-line authentication. A total of over 1.49 crore authentications by 37.9 lakh unique number holders have already been carried out at levels exceeding 92 percent of accuracy. In a new service introduced recently, six banks, including State Bank of India (SBI), currently provide for Aadhaar-to-Aadhaar mobile based payments.
- 5. With its capability of usage in re-engineering of government processes, Aadhaar numbers have been leveraged in implementation of several programmes/ schemes of Central and State Governments, including the Direct Benefit Transfer (DBT) introduced on a phase-wise basis for 28 Central Sector schemes in 121 districts of the country, and Direct Benefit Transfer for Liquefied Petroleum Gas (DBTL) in 95 districts. Districts with high level of Aadhaar saturation have been chosen for implementation initially, and over 1500 crore rupees have already been transferred over the Aadhaar Payment Bridge (APB) in more than 2.8 crore transactions under DBT and DBTL. Usage of Aadhaar numbers has helped in preventing duplicates and fakes, leading to substantial savings even in the initial phase of implementation.
- 6. As many as 156 banks, including a number of co-operative and rural banks, are currently participating on the APB platform. Several State Governments have leveraged Aadhaar in the roll-out of their programmes/schemes among the earliest users was the Government of Andhra Pradesh for Public Distribution System. Such usage of Aadhaar numbers makes it possible to achieve higher levels of transparency, better levels of beneficiary satisfaction, more accurate targeting, and prevention of leakages and wastages.
- 7. The largest biometric data-base of its kind in the world, Aadhaar has many firsts to its credit. The online authentication and eKYC services are not only reliable, low cost, instantaneous and environment-friendly, but are also un-paralleled in the world, in their scope and magnitude.