

### **Aadhaar based DBT**

"To empower residents of India with a unique identity and a digital platform to authenticate anytime, anywhere"





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## Aadhaar Status Update: Enrolments

- 1. Total Aadhaars generated as on 17th July 2016: 103.33 Crore;
- 2. Coverage of adult population across the country: 97%;
- 3. No. of States / UTs with more than 90% Aadhaar saturation: 15;
- 4. No. of Stated / UTs with more 75% 90% Aadhaar saturation: 12;
- 5. No. of Enrolment Stations: 43,000+;
- 6. No. of Permanent Enrolment Stations: 23,000+

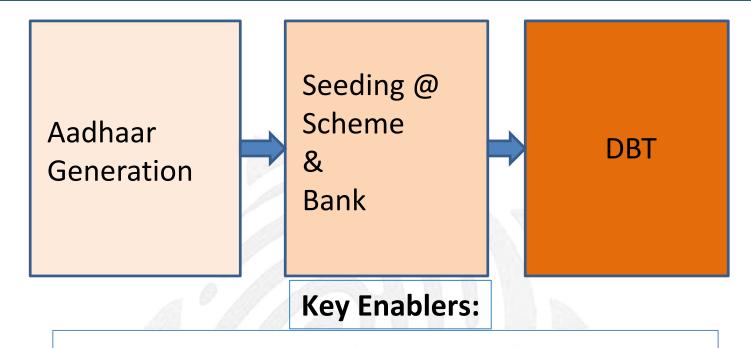


### Action Plan for Enrolment

Segment	Strategy				
New Born	Enrolments @ Hospitals & Linking with birth Registration (e.g.: Launched in Haryana). Other states/ UTs are being				
	pursued to start				
Children: Between 0 & 5 Years	Special Enrolment drive in Anganwadis by state and non-state registrars is underway.				
	WCD to own the enrolment work & get on-boarded as registrar and conduct enrolments @ Anganwadis twice a year				
	Tab based 'Child Enrolment Light Client'				
	As per recent PMO direction ICDS, ICPS are to be linked with Aadhaar enrolment of children.				
	Special Enrolment drive in Schools by state and non-state registrars is underway.				
Children: Between 5 &	SED to own the enrolment work & get on-boarded as registrar and conduct enrolments @ Schools twice a year.				
18 Years	Use existing IT infrastructure/ Computers with additional bio-metric devices (Slap & IRIS scanners) for enrolment.				
	As per recent PMO direction SSA, mid-day meal and RMSA are to be linked with Aadhaar enrolment of children.				
Adults &	Residual adult population may be covered through PECs/Enrolment camps at schools/ Anganwadis				
Balance Enrolment	Utilization of existing IT infrastructure / Computers in schools, Gram panchayats, Blocks, Districts etc. for enrolment by incremental investment of about 50-60K for additional bio-metric devices (Slap & IRIS scanners)				
	'Aadhaar Challenge' Scheme				



### Aadhaar based DBT: Enablers & Key Statistics



- Aadhaar Act
- Adult Population Covered with Aadhaar: 97%
- DBT Participating Banks:770
- No of Aadhaars linked with Bank A/Cs: 29.2+ Cr



### Aadhaar based DBT: Financial Inclusion Enablers (Ecosystem Level)

- 1. Aadhaar (AEPS) is likely to become primary driver for servicing hinterland
- 2. Various form factors like tablets, smart phones with integrated bio-metric sensors will provide the vehicle for delivery of financial services in future
- 3. Unified Payment Interface (UPI) will be the key to less-cash economy

# AADHAAR

All ecosystem partners need to continue to evolve to make payment system more accessible and simplified for the targeted end users



# Aadhaar Seeding Update: Major Schemes (15th July'16)

Scheme	Total Beneficiaries (in Crores)	Seeding Type	Aadhaar Seeding (in Crores)	Seeding %
	10.97	Actual	7.55	68.83%
NREGA (Active)		Verified	5.64	
(		DBT Ready	2.90	26.47%
		Actual	1.10	34.40%
NSAP (as per MIS)	3.21	Verified	0.26	8.18%
		DBT Ready	0.08	2.41%
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	17.00	Actual	13.24	77.88%
DBTL (PAHAL)		Verified	13.24	77.88%
		DBT Ready	10.66	62.72%
PMJDY	22.37	Actual	10.70	47.83%
EPFO	7.25	Actual	1.51	20.79%
PDS (Ration Cards)	23.90	Actual	14.27	59.71%



### Support from States / UTs

- 1. Drive DBT from the top, using State / UT specific DBT Cell;
- 2. Monitor & incentivize performing departments;
- 3. Facilitate ICT intervention and Field IEC Campaign for enabling Seeding across Schemes;
- 4. Frequent interactions with SLBC & LDMs to enhance Bank level Seeding;
- 5. Make the D.C's as the in-charge for coordinating with the DBT Cell & other stakeholders at the District level;
- 6. Publishing MIS periodically & reporting to DBT (@ Center), Ministries and UIDAI



### World View of Aadhaar



"...it (AADHAAR) would be the first biometrically verified unique ID implemented on a national scale and would provide the "identity infrastructure" for financial inclusion, as well as for strengthening AML/CFT implementation, delivery of social services, subsidies and other programs and national security, and anti-corruption efforts" (Financial Action Task Force, February 2013)



## Aadhaar Impact

"Therefore, it is increasingly feasible to identify households below the poverty line and give them cash. The new technologies of biometric identification and payments through mobile phones have created a range of new possibilities for the design of programmes."

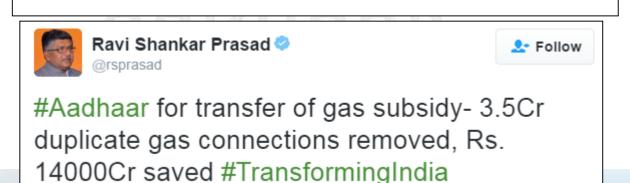
#### **Economic Survey**

The Pahal scheme has been a big success. The use of Aadhaar has made black marketing harder, and LPG leakages have reduced by about 24 per cent with limited exclusion of genuine beneficiaries.

"Aadhaar's virtue lies in using technology to replace human discretion, while keeping the system simple enough – fingerprints and iris scans – for citizens to understand".

### BusinessLine

Govt saves over ₹27,000 crore through DBT and Aadhaar





# Thank You!!