AADHAAR

Foundational ID as DPI for Efficient Service Delivery, Inclusive Growth and Accelerating Development

In 2009, India spent huge amount as direct subsidies ...

$50 Billion a year!

2.5% of GDP

... but leakages were massive!

20-40% leakage

1% of GDP

Benefit programs faced many issues

Genuine people not included	**Many duplicates**	**Non existent people included**
Limited connectivity	**Limited phone access**	**No bank account** (KYC and banking access issues)

Digital ID as foundational DPI

AADHAAR

A unique, real, digital ID for every resident

Aadhaar (means *foundation*)

Name
DoB/Age
Gender
Address
Mobile/Email

1234 5678 9012

Foundational
Minimal
Unique
Lifetime

Enabling layered innovation and usage

Authentication

AADHAAR

Electronic KYC

ELIMINATES

PHYSICAL PRESENCE

Are you who you claim to be?

ONLY a yes/no answer

Anytime anywhere

ELIMINATES

PAPER BASED KYC

ONLY done with authentication

No more fake IDs

Anytime anywhere

Aadhaar is adopted at scale

1.36 B
IDs issued so far

14+ B
eKYC so far

88+ B
Authentications so far
Now @ **1.5 B/month**

734+ M
Updates so far

5.5 Yrs
To reach a Billion

860 M
ID linked bank accounts

... triggering the world's largest direct cash transfer infrastructure

310+ federal schemes
600+ state schemes

$322 Bn
transferred directly so far

Reduced cost of customer onboarding

LARGE BANK

6 days to 1 hour

Reduced drop offs

Eliminated back office paperwork

Branch capacity increased by 10%

LARGE TELECOM

1 day to 4 min

Saved ₹15 per SIM issuance

Enhanced consumer experience

Saved 15000 trees

LARGE ASSET FIRM

4 hours to 2 min

Freed up capacity

Enhanced customer experience

Statement processing in minutes

DPIs don't need deep pockets

❏ Cost: **$1** per Aadhaar!

❏ RoI: **$27 + B**illion (just from federal benefit schemes)

❏ **100's** of other applications and usages!

❏ Value to society: **PRICELESS**!

New Initiatives: Face Authentication

- **Why Face Authentication**
  - Works on a Smartphone/Tablet
  - Inclusion for cases where fingerprint authentication fails
  - Can work along with offline verification

- **Use Cases: Over 10 million authentications / month**
  - Liveness Certificate (Jeevan Pramaan)
  - Health ID (NHA), Airport Entry (Digi Yatra)
  - State Government Subsidies
  - Business Correspondent Banking

Success Reason

Simplicity and minimalism

Minimal data meant minimal dependency to issue ID

No functional or domain specific data/integration means not stepping onto others

Most cost converted to **outcome driven opex**

Flexibility - no card, no location affinity, anytime anywhere

Ecosystem driven approach
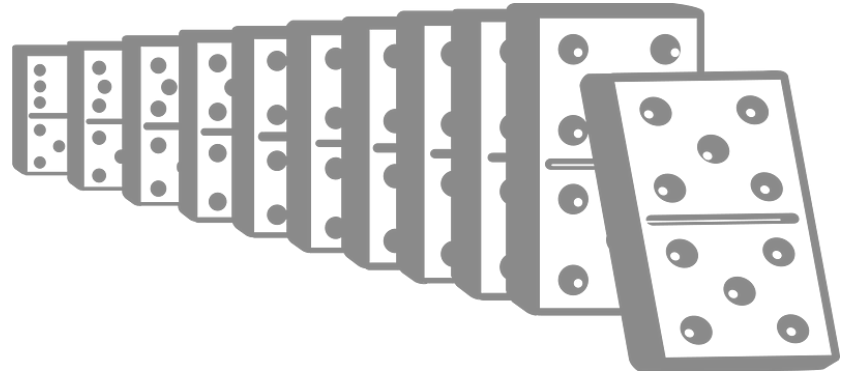
Aadhaar is like GPS

It's minimal and zero-knowledge system

All it does is confirm identity!

All the innovations happen outside!

Aadhaar triggered a massive domino effect via ecosystem driven inclusive innovation ...

... ushering Digital India

Under which India is laying a series of DPIs for enabling inclusive innovation via ecosystem

THANK YOU

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