GOVERNMENT OF INDIA MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY LOK SABHA **UNSTARRED QUESTION NO. 2650**

TO BE ANSWERED ON 10.03.2021

AADHAAR AUTHENTICATION

2650. SHRI KESINENI SRINIVAS:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) the details of Government authorities, non-Government entities and external private entities which were consulted before framing the Aadhaar Authentication for Good Governance (Social Welfare, Innovation, Knowledge) Rules, 2020;
- (b) the list of companies which applied for Aadhaar authentication and have been granted permission under the aforementioned Rules;
- (c) the list of private companies with access to Aadhaar APIs under various provisions; and
- (d) the list of private firms that have been requesting for access to e-KYC authentication services to UIDAI under the Prevention of Money Laundering Act, 2002?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI SANJAY DHOTRE)

- (a): The Aadhaar Authentication for Good Governance (Social, Welfare, Innovation, Knowledge) Rules, 2020 were framed after consultation with Unique Identification Authority of India (UIDAI) and Ministry of Law and Justice.
- (b): As on date, following two proposals pertaining to companies have been received by the Ministry under Rule 4 of the Aadhaar Authentication for Good Governance (Social, Welfare, Innovation, Knowledge) Rules, 2020:
- (i) Proposal of Ministry of Railways seeking Aadhaar authentication services, on voluntary basis, for authenticating the user IDs on E-Ticketing website IRCTC for booking e-tickets. The proposal has been approved and conveyed to Ministry of Railways on 23.12.2020.
- (ii) Proposal of Department of Industries, Govt. of National Capital Territory of Delhi seeking Aadhaar authentication services for its undertaking Delhi State Industrial and Infrastructure Development Corporation Ltd. (DSIIDC). The same is under examination.
- (c): Three types of Aadhaar authentication APIs are available in public domain to develop test applications in staging environment, namely (i) Authentication API (ii) eKYC API (iii) OTP API. Any entity can test its Authentication/eKYC application using these. However, for actual implementation, the prescribed on-boarding process is required to be followed.
- (d): Department of Revenue, Ministry of Finance has issued notifications dated 22.04.2020, 23.04.2020, 19.08.2020, 20.08.2020, 22.12.2020 and 28.01.2021 under section 11A of the Prevention

of Money Laundering Act, 2002 permitting use of Aadhaar authentication services to 65 entities, out of which 57 entities approached UIDAI with request to appoint them as AUA/KUA. Apart from these, 56 private banking companies, as reporting entities are also allowed Aadhaar authentication on voluntary basis under Section 11A(1)(a) of PMLA Act, 2002.

The list of such entities having requested for/ having access to e-KYC authentication services as aforementioned is enclosed at Annexure I.

Annexure-I

List of private entities requested for/having access to e-KYC services of AadhaarUnder PMLA Act, 2002

(1) List of entities notified by Dept of Revenue

S.No.	Name of the Organization			
1	Bajaj Allianz Life Insurance Company Limited			
2	Computer Age Management Services Private Limited			
3	CDSL Ventures Limited (CVL)			
4	National Payments Corporation of India (NPCI)			
5	NSDL e-Governance Infrastructure Limited (NSDL)			
6	Bharti AXA Life Insurance Company Limited			
7	ICICI Prudential Life Insurance Company Limited			
8	Max Life Insurance Company Limited			
9	PNB Metlife India Insurance Company Limited			
10	SBI Life Insurance Company Limited			
11	Pramerica Life Insurance Limited			
12	Kotak Mahindra Life Insurance Company Limited			
13	Star Union Dai-ichi Life Insurance Company Limited			
14	IDBI Federal Life Insurance Company Limited			
15	Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited			
16	Royal Sundaram General Insurance Company Limited			
17	SBI General Insurance Company Limited			
18	HDFC Ergo General Insurance Company Limited			
19	Exide Life Insurance Company Limited			
20	HDFC Life Insurance Company Limited			
21	India First Life Insurance Company Limited			
22	Future Generali India Life Insurance Company Limited			
23	Reliance Nippon Life Insurance Company Limited			
24	Aegon Life Insurance Company Limited			
25	Shriram Life Insurance Company Limited			
26	Aditya Birla Sun Life Insurance Company Limited			
27	Edelweiss Tokio Life Insurance Company Limited			

28	Kotak Mahindra General Insurance Company Limited					
29	Future Generali India Insurance Company Limited					
30	Acko General Insurance Limited					
31	Manipal Cigna Health Insurance Company Limited					
32	Religare Health Insurance Company Limited					
33	Aviva Life Insurance Co. India Limited					
34	Bajaj Allianz General Insurance Company Limited					
35	TATA AIA Life Insurance Co Ltd					
36	Universal Sompo General Insurance Co. Ltd					
37	Max Bupa Health Insurance Company Limited					
38	National Insurance Company Limited					
39	Reliance General Insurance Company Limited (RGICL)					
40	Shriram General Insurance Company Limited					
41	Star Health and Allied Insurance Co Ltd.					
42	Edelweiss General Insurance Company Limited					
43	ICICI LOMBARD General Insurance Company Limited					
44	IFFCO TOKIO General Insurance Company Limited					
45	Liberty General Insurance Limited					
46	Aditya Birla Health Insurance Co. Limited					
47	Bharti AXA General Insurance Company Limited					
48	Navi General Insurance Limited (Formerly known as DHFL General					
	Insurance Limited)					
49	Go Digit General Insurance Limited					
50	The Oriental Insurance Company Ltd.					
51	Bombay Stock Exchange Limited					
52	National Securities Depository Limited					
53	NSE Data and Analytics Limited					
54	National Stock Exchange of India Limited					
55	CAMS Investor Services Private Limited					
56	NSDL Database Management Limited					
57	Central Depository Services (India) Limited					
58	Apollo Munich Health Insurance Company Limited					
59	Cholamandalam MS General Insurance Co Ltd					
60	TATA AIG General Insurance Company Limited					
61	United India Insurance Co. Limited					
62	LIC of India					
63	Magma HDI General Insurance Company Limited					
64	Raheja QBE General Insurance Company Limited					
65	Link Intime India Pvt. Ltd.					
Note: Fr	Note: Entities at Sl. No. 1 to 57 have approached UIDAI with request to appoint them as AUA/KUA					

Note: Entities at Sl. No. 1 to 57 have approached UIDAI with request to appoint them as AUA/KUA

(2) List of private banking companies, as reporting entities under PMLA

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41 Au Small Finance Bank Limited	39	Ujjivan Small Finance Bank Limited					
	40	Utkarsh Small Finance Bank Limited					
	41	Au Small Finance Bank Limited					
42 Suryoday Small Finance Bank Ltd.	42	Suryoday Small Finance Bank Ltd.					
The Surat People's Co-op. Bank Ltd.	43	The Surat People's Co-op. Bank Ltd.					

44	Jio Payments Bank Limited			
45	NSDL Payments Banks Limited			
46	India Post Payments Bank			
47	The Maharashtra State Co-operative Bank Limited			
48	Fino Payments Bank Limited			
49	Citi Bank			
50	The Nainital Bank Limited			
51	Fincare Small Finance Bank Limited			
52	Dhanlaxmi Bank Limited			
53	Tripura State Co-operative Bank Ltd.			
54	Jana Small Finance Bank Limited			
55	The Tamil Nadu State Apex Co-operative Bank Ltd.			
56	SBM Bank (India) Ltd.			
