

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION NO. 3432
TO BE ANSWERED ON 09.08.2023

USE OF E-KYC AUTHENTICATION SERVICES

3432. SHRI SYED IMTIAZ JALEEL:

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

- (a) the details of Government organisations which are authorised to use e-KYC authentication services of UIDAI under various Acts and rules;
- (b) the list of private firms requesting for access to e-KYC authentication services of UIDAI under various Acts and rules;
- (c) whether the UIDAI conducted security audits of these entities before the access to e-KYC was provided and if so, the details thereof; and
- (d) whether the Government has taken precautions for the safety of Aadhaar data before it is shared with private firms?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAJEEV CHANDRASEKHAR)

(a): The Unique Identification Authority of India provides digital identity (Aadhaar) and digital ID authentication services to all the residents of India. Aadhaar authentication (including e-KYC authentication) by entities is provided for in sections 4 and 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 ("Aadhaar Act").

e-KYC User Agencies (KUAs) appointed by the Unique Identification Authority of India (UIDAI) are allowed to perform eKYC authentication. A KUA may appoint sub-KUAs under them after obtaining specific permission from UIDAI for sharing of eKYC data with its sub-KUAs.

At present, 92 government entities are KUAs and 27 government entities are operating as sub-KUAs. List of the same is at Annexure I.

(b): Private entities are allowed to use Aadhaar authentication under the provisions of other Acts of Parliament, such as the Prevention of Money Laundering Act, 2002, the Information Technology Act, 2000 and the Indian Telegraph Act, 1885. At present, 90 private entities are operating as KUAs and 24 private entities are operating as sub-KUAs. List of the same is at Annexure II.

(c) and (d): KUAs are initially on-boarded in pre-production environment. They are required to get their systems, applications and operations audited by an Information Security Auditor empanelled by the Indian Computer Emergency Response Team (CERT-In), and the Information Security Audit report is examined by UIDAI. KUAs are moved into production environment (*i.e.*, made live) only after the Information Security Audit report is found to be as per satisfaction of UIDAI.

Further, the Aadhaar Act provides that requesting entities shall ensure the security of identity information as well as restriction on sharing information and take all necessary measures to ensure that information in their possession or control is secured and protected against access not permitted under the Act or regulations made thereunder. It also provides for penalties for non-compliance with the provisions of the Act.

Annexure-I

Government Organizations using e-KYC services of Aadhaar

S. No.	Organization Name	Organisation Type
1	APTOOnline Limited	State Government
2	Bharat Sanchar Nigam Limited (BSNL)	Central Government
3	Centre for Development of Advanced Computing (CDAC)	Central Government
4	Centre of e-Governance, Govt. of Karnataka	State Government
5	Chattisgarh Infotech & Biotech Promotion Society (CHIPS)	State Government
6	CSC e-Governance Services india limited	Central Government
7	Department of Electronics & Information Technology, Government of Haryana	State Government
8	Department of Science and Technology, Govt. of Gujarat	State Government
9	Directorate of Income Tax	Central Government
10	DIT, Govt. Of Jharkhand	State Government
11	Department of Information Technology & Communication, Govt. of Rajasthan	State Government
12	Employees' Provident Fund Organization (EPFO)	Central Government
13	Department of Food, Civil Supply and Consumer Affairs, Govt. of Punjab	State Government
14	Goods and Services Tax Network (GSTN)	Central Government
15	DIT, Government of Himachal Pradesh	State Government
16	ITE & C Deptt., Govt. of Andhra Pradesh	State Government
17	Kerala State Information Technology Mission (KSITM)	State Government
18	M.P. Madhya Kshetra Vidyut Vitaran Co. Ltd.	State Government
19	Madhya Pradesh State Electronics Development Corporation (MPSEDC)	State Government
20	National Informatics Centre (NIC)	Central Government

S. No.	Organization Name	Organisation Type
21	National Payments Corporation of India (NPCI)	Central Government
22	Odisha Computer Application center	State Government
23	Railtel Corporation of India Ltd.	Central Government
24	Directorate of Information Technology, Govt. of Maharashtra (SETU), Govt. of Maharashtra	State Government
25	Tamil Nadu e-Governance Agency, Government of Tamil Nadu	State Government
26	UTI Infrastructure Technology And Services Limited	Central Government
27	Department of Fertilizar, Govt. of India	Central Government
28	Department of Information Technology , Govt. of Bihar	State Government
29	Hindustan Petroleum Corporation Limited	Central Government
30	Education Department, Govt. of Karnataka	State Government
31	Bharat Petroleum Corporation Limited	Central Government
32	Indian Oil Corporation Ltd	Central Government
33	National Skill Development Corporation	Central Government
34	Telangana State Technology Services Limited	State Government
35	Centralized Processing Cell (TDS)	Central Government
36	Shreetron India Limited	State Government
37	Government e Marketplace Special purpose vehicle, Ministry of Commerce & Industry	Central Government
38	Small Industries Development Bank of India (SIDBI)	Central Government
39	National Health Authority	Central Government
40	Ministry of Labour and Employment, Govt. of India	Central Government
41	Online PSB Loans Limited	On behalf of Department of Financial Services (DFS)

Regional Rural Banks	
S. No.	Organization Name
1	Andhra Pradesh Grameen Vikas Bank
2	Andhra Pragathi Grameena Bank
3	Assam Gramin Bank
4	Bangiya Gramin Vikash Bank
5	Baroda Gujarat Gramin Bank
6	Baroda Rajasthan Kshetriya Gramin Bank
7	Baroda Uttar Pradesh Gramin Bank
8	Chaitanya Godavari Grameena Bank
9	Chattisgarh Rajya Gramin Bank
10	Aryavart Bank
11	Himachal Pradesh Gramin Bank
12	Karnataka Vikas Grameena Bank
13	Kerala Gramin Bank
14	Dakshina Bihar Gramin Bank
15	Madhyanchal Gramin Bank
16	Maharashtra Gramin Bank
17	Manipur Rural Bank
18	Meghalaya Rural Bank
19	Madhya Pradesh Gramin Bank
20	Odisha Gramya Bank
21	Tamil Nadu Grama Bank
22	Paschim Banga Gramin Bank
23	Karnataka Gramin Bank
24	Punjab Gramin Bank
25	Rajasthan Marudhara Gramin Bank
26	Saptagiri Grameena Bank
27	Sarva Haryana Gramin Bank
28	Prathama UP Gramin Bank
29	Saurashtra Gramin Bank
30	Telangana Grameena Bank
31	Tripura Gramin Bank
32	Utkal Grameena Bank
33	Uttar Bihar Gramin Bank
34	Uttarakhand Gramin Bank
35	Uttarbanga Kshetriya Gramin Bank
36	Jharkhand Rajya Gramin Bank
37	Vidharbha Konkan Gramin Bank
38	J & K Grameen Bank

Public Sector Bank	
S. No.	Organization Name
1	Bank of Baroda
2	Bank of India
3	Bank of Maharashtra
4	Canara Bank
5	Central Bank of India
6	IDBI Bank
7	Indian Bank
8	Indian Overseas Bank
9	Punjab and Sind Bank
10	Punjab National Bank (PNB)
11	State Bank of India
12	UCO Bank
13	Union Bank of India

Central and State Government Sub-KUAs	
S.N.	Sub-AUA/KUA Name
1	Khadi and Village Industries Commission (KVIC)
2	Registration Department, Jammu & Kashmir
3	Employees' State Insurance Corporation
4	Office of the Central Registrar of Cooperative Societies (CRCS), Ministry of Cooperation
5	Punjab Building & Other Construction Worker Welfare Board (BOCWVB)
6	Dr. YSR Aarogyasri Health Care Trust
7	Urban Administration and Development Department
8	School Education Department, M.P
9	Professional Examination Board (PEB)
10	Directorate of Institutional Finance, GoMP
11	Directorate of Agriculture Engineering
12	MP State Rural Livelihoods Mission (MPSRLM)
13	Navodaya Vidyalaya Samiti (NVS)
14	Indian Army, Ministry of Defence
15	Social Welfare Department, Uttar Pradesh
16	Backward Class Welfare Department, U.P
17	Uttar Pradesh Building and Other Construction Workers Welfare Board
18	Uttar Pradesh Skill Development Mission, Dept. of U.P Govt.
19	Agriculture Department, Uttar Pradesh
20	Department of Ayush, U.P
21	Commissioner ESD, Govt. of Telangana
22	Stree Nidhi Credit Cooperative Federation Limited
23	Telangana Building & Other Construction Workers Welfare Board (TBOCWVB)
24	Aarogyasri Health Care Trust
25	MSME
26	National Scholarship Portal
27	Stamp and Registration Dept, Govt. of UP

List of Private Entities under Section 4(4)(b)(i) of Aadhaar Act, 2016**(i) Section 11A of Prevention of Money Laundering Act, 2002**

S. No.	Organization Name	Category
1	CDSL Ventures Ltd. (CVL)	Regulated by SEBI
2	Computer Age Management Services Limited (CAMS)	Regulated by SEBI
3	NSDL Database Management Limited (NDML)	Regulated by SEBI
4	Bajaj Allianz Life Insurance Company Limited	Regulated by IRDA
5	Bharti AXA Life Insurance Company Limited	Regulated by IRDA
6	ICICI Prudential Life Insurance Company Limited	Regulated by IRDA
7	Ageas Federal Life Insurance Company Limited	Regulated by IRDA
8	Kotak Mahindra Life Insurance Company Limited	Regulated by IRDA
9	Max Life Insurance Company Limited	Regulated by IRDA
10	PNB Metlife India Insurance Company Limited	Regulated by IRDA
11	SBI Life Insurance Co Ltd	Regulated by IRDA
12	TATA AIA Life Insurance Company Limited	Regulated by IRDA
13	Pramerica Life Insurance Limited	Regulated by IRDA
14	Canara HSBC Life Insurance Co. Ltd.	Regulated by IRDA
15	Star Union Dai-ichi Life Insurance Company Ltd.	Regulated by IRDA
16	Shriram Life Insurance Company Limited	Regulated by IRDA
17	Royal Sundaram General Insurance Co. Limited	Regulated by IRDA
18	Bajaj Finance Ltd.	Regulated by RBI
19	Smart Payment Solutions Pvt. Ltd	Regulated by RBI
20	Phonepe Private Limited	Regulated by RBI
21	SBI Cards & Payments Services Ltd.	Regulated by RBI
22	Krazybee Services Private Limited	Regulated by RBI
23	LivQuik Technology (India) Private Limited	Regulated by RBI
24	Asirvad Micro Finance Limited	Regulated by RBI

(ii) The Indian Telegraph Act, 1885

S. No.	Organization Name	Category
1	Bharti Airtel Limited	Regulated by TRAI
2	Vodafone Idea Limited	Regulated by TRAI
3	Reliance Jio Infocomm Limited	Regulated by TRAI

(iii) Information Technology Act, 2000

S. No.	Organization Name	Category
1	eMudhra Limited	Regulated by CCA
2	Protean eGov Technologies Limited	Regulated by CCA
3	Capricorn Identity Services Private Limited	Regulated by CCA
4	Verasys Technologies Pvt. Ltd.	Regulated by CCA
5	QCID Technologies Pvt Ltd	Regulated by CCA
6	Pantagon Sign Securities Private Limited	Regulated by CCA

Co-Operative Banks	
S. No.	Organization Name
1	Abhyudaya Co-operative Bank Ltd
2	Gopinath Patil Parsik Janata Sahakari Bank Ltd.
3	Unity Small Finance Bank Limited
4	The Cosmos Co-Op Bank Ltd.
5	The Mehsana Urban Co-Operative Bank Ltd.
6	The Odisha State Cooperative Bank Ltd
7	The Rajasthan State Co-operative Bank Limited
8	The Saraswat Co-operative Bank Ltd.
9	SVC Co-operative Bank Limited
10	Kerala State Cooperative Bank Ltd.
11	The Gayatri Co-operative Urban Bank Ltd.
12	The Surat People's Co-op. Bank Ltd.
13	The Maharashtra State Co-operative Bank Limited
14	Uttar Pradesh Co-operative Bank Ltd.
15	Tripura State Co-operative Bank Ltd.
16	The Tamil Nadu State Apex Co-operative Bank Ltd.

Foreign Banks Licensed by RBI to operate in India	
S. No.	Organization Name
1	DBS Bank India Limited
2	Deutsche Bank
3	Standard Chartered Bank
4	The Hongkong and Shanghai Banking Corporation Limited, India (HSBC)
5	Citi Bank

Small Finance Bank	
S. No.	Organization Name
1	Shivalik Small Finance Bank Limited
2	ESAF Small Finance Bank Limited
3	Equitas Small Finance Bank Limited
4	Ujjivan Small Finance Bank Limited
5	Utkarsh Small Finance Bank Limited
6	Au Small Finance Bank Limited
7	Suryoday Small Finance Bank Ltd.
8	Fincare Small Finance Bank Limited
9	Jana Small Finance Bank Limited

Payment Banks	
S. No.	Organization Name
1	Airtel Payments Bank Ltd.
2	Paytm Payments Bank Limited
3	Jio Payments Bank Limited
4	NSDL Payments Banks Limited
5	India Post Payments Bank
6	Fino Payments Bank Limited

Private Banks	
S. No.	Organization Name
1	AXIS Bank
2	Catholic Syrian Bank
3	City Union Bank Limited
4	DCB Bank Limited
5	HDFC Bank
6	ICICI Bank
7	IDFC First Bank Limited
8	IndusInd Bank
9	Jammu & Kashmir Bank
10	Karnataka Bank Limited
11	Kotak Mahindra Bank Ltd.
12	Ratnakar Bank (RBL Bank Limited)
13	South Indian Bank Ltd
14	The Federal Bank Ltd
15	The Karur Vyasya Bank Limited
16	Yes Bank Limited
17	Tamil Nadu Mercantile Bank Ltd.
18	Bandhan Bank Limited
19	The Nainital Bank Limited
20	Dhanlaxmi Bank Limited
21	SBM Bank (India) Ltd.

Banks under Section 11 A of PMLA Act, 2002	
S.N.	Sub-KUA Name
1	Coimbatore District Central Co-operative Bank
2	Nilgiris District Central Co-operative Bank
3	Vellore District Central Co-operative Bank
4	Angul United Central Cooperative Bank Ltd.
5	Aska Cooperative Central Bank Ltd.
6	Balangir District Central Cooperative Bank Ltd.
7	Balasore-Bhadrak Central Cooperative Bank Ltd.
8	Banki Central cooperative Bank Ltd.
9	Berhampore Cooperative Central Bank Ltd.
10	Bhawanipatna Central Cooperative Bank Ltd.
11	Cuttack Central Cooperative Bank Ltd.
12	Keonjhar Central Cooperative Bank Ltd.
13	Khordha Central Cooperative Bank Ltd.
14	Koraput Central Cooperative Bank Ltd.
15	Mayurbhanj Central Cooperative Bank Ltd.
16	Nayagarh District Central Cooperative Bank Ltd.
17	Sambalpur District Cooperative Central Bank Ltd.
18	Sundargarh District Central Cooperative Bank Limited
19	United Puri Nimapara Central Cooperative Bank Ltd.
20	Boudh Cooperative Central Bank Ltd.

RBI Regulated Entities	
S.N.	Sub-KUA Name
1	Ambit Finvest Private Limited
2	Satya Microcapital Limited
3	Adi Chitragupta Finance Limited
4	Upmove Capital Private Limited
