



Unique Identification - Government of Maharashtra Maharashtra

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STATE RESIDENT DATA HUB

- Maharashtra was the first State to implement the State resident Data Hub (SRDH) in the State Data Center.
- More than 3.5 Cr. of residents' data are present in the SRDH at present, which is the highest in the country.
- Maharashtra Govt. has developed a Self seeding module wherein any resident can seed his data related to PDS, NREGA, Driving License etc. either through SMS or through Web. This is the first example of real use of SRDH in the country, and the source code has been shared with UIDAI for replication in other States
- Maharashtra Govt. has developed Web services through which dept. applications can access the SRDH data, which is being presently tested by Registration and Sales Tax depts.
- Wardha is testing a seeding application which may be rolled out to other district with few modifications.

AADHAAR

ENABLED

PILOT

PROJECT

Six Districts of Maharashtra (Mumbai City, Mumbai suburban, Pune, Nandurbar, Amravati and Wardha) have been selected for implementation of Aadhaar Enabled Payments System. Aadhaar enrolment is in full swing in these districts, which the enrolment reaching more than 80% in Wardha district

- The State Govt. is aiming at making Wardha a fully financially included district and has issued guidelines on incentives to ASHA and Anganwadi workers for helping women members of the household in opening bank accounts. Similar schemes may be rolled out to other districts
- Govt. of Maharashtra has issued Govt. Resolutions making UID of teachers and students mandatory for release of funds to schools from the next academic session. The process of UID enrolment for students and teachers is in full swing and this move is expected to remove fake/duplicate students and teachers from the academic system.
- UID shall be mandatory for all driving licenses
- **Housing Dept. initiative** – Govt. has issued instructions to make UID mandatory for application for availing benefits of various housing schemes in Mumbai (through MHADA, SRA, MCGM, MMRDA, etc.) through single software. The application needs to be linked to UID and applicant's UID needs to be captured
- **PDS Pilot** - PDS dept. pilot for seeding of resident data with UID is being conducted in Colaba area of Mumbai. The same shall be extended to other areas in the State and the data shall be then validated with the help of SRDH. A GIS based pilot project to be done with UID, PDS and Election data for the Colaba region and Deoli taluka of Wardha
- **NREGA Pilots** - Similar to the PDS Pilot Project, pilot for seeding the resident data with UID being conducted in Wardha district
- **Dilasa project in Aurangabad** – Pilot project was done in Aurangabad to seed UID data with beneficiaries of Sanjay Gandhi Old Age Pension scheme. This had helped in removal of duplicates in beneficiaries scheme
- **Experiment in Thane district for direct payment into UID numbers** – Pilot Project seed the data with SRDH and to directly make payments to the beneficiaries through banks. Similar to NREGA Pilot. Identified 34 (central/ state) schemes of departments, for which beneficiaries having Aadhaar numbers must be linked to their bank accounts for cash transfer directly to their bank accounts. If beneficiaries don't have Aadhaar numbers or bank accounts yet, they will be enrolled and bank accounts would be opened in the single point and their records will be seeded for the various schemes entitled.

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From Maharashtra.gov.in → Aadhaar website

Aadhaar Background and benefits

- In the last twenty years, India has undergone a transformation of its economic and regulatory structures. Policy reforms in this period have led to the increasing maturity of our markets, as well as healthy regulation. The emphasis on de-licensing, entrepreneurship, the use of technology and decentralization of governance to the state and local level have in particular, shifted India from a restrictive, limited access society to a more empowered, open access economy, where people are able to access resources and services more easily and effectively. But despite these efforts, access to finance has remained scarce in rural India, and for the poorest residents in the country. Today, the proportion of rural residents who lack access to bank accounts remains at 40%, and this rises to over three-fifths of the population in the east and north-east parts of India.
- This exclusion is debilitating. Economic opportunity is after all, intertwined with financial access. Such financial access is especially valuable for the poor—it offers a cushion to a group whose incomes are often volatile and small. It gives them opportunities to build savings, insure themselves against income shocks and make investments. Such savings and insurance protect the poor against potentially ruinous events—illness, loss of employment, droughts, and crop failures. However due to the lack of access to financial services, many of the Indian poor face difficulties in accumulating savings.
- To mitigate the lack of financial access in India, the regulator has focused on improving the reach of financial services in new and innovative ways — through no-frills accounts, the liberalization of banking and ATM policies, and branchless banking with business correspondents (BC's), which enables local intermediaries such as self-help groups and kirana stores to provide banking services. Related efforts have also included the promotion of core-banking solutions in Regional Rural Banks; and the incorporation of the National Payment Corporation of India (NPCI) to provide a national infrastructure for payments and settlements in the country.
- Advancements in technology such as core banking, ATMs, and mobile connectivity have also had enormous impact on banking. Mobile phones in particular present an enormous opportunity in spreading financial services across India. These technologies have reduced the need for banks to be physically close to their customers, and banks have been consequently able to experiment with providing services through internet as well as mobile banking. These options, in addition to ATMs, have made banking accessible and affordable for many urban non-poor residents across the country.
- Besides challenges of access and identity, a third limitation has been the cost of providing banking services to the poor who transact in smaller amounts, commonly referred to as micropayments. Banks consider such payments unattractive since transaction costs may be too high to bear.
- By providing a clear proof of identity, Aadhaar will empower poor and underprivileged residents in accessing services such as the formal banking system and give them the opportunity to easily avail various other services provided by the Government and the private sector.

Benefits

- The Unique Identification number (Aadhaar), which identifies individuals uniquely on the basis of their demographic information and biometrics will give individuals the means to clearly establish their identity to public and private agencies across the country. It will also create an opportunity to address the existing limitations in financial inclusion. The Aadhaar can help poor residents easily establish their identity to banks. As a result, banks will be able to scale up their business level.

How?

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Subject: FW: 'Aadhar not mandatory yet'

<http://www.asianage.com/mumbai/aadhar-not-mandatory-yet-975>

'Aadhar not mandatory yet'

Mar 14, 2013 | Age Correspondent | Mumbai

Chief minister Prithviraj Chavan on Wednesday assured the legislative council that possessing an Aadhar number would not be made mandatory for accessing any benefits of government schemes unless 80 per cent of the population of the district has been given Aadhar numbers.

The CM was responding to a calling attention motion moved by Congress MLC Sanjay Dutt and others regarding slow pace of Aadhar registration process. Mr Dutt said that Aadhar number would become mandatory for various things such as gas cylinders, school admissions, PF, pension, scholarships etc.

Mr Dutt said that the citizens are finding it difficult to obtain the Aadhar number because of inadequate number of registration centres and machines for registration. He and other MLCs pointed out that citizens have to wait for hours together to register for the Aadhar number and in several cases, the cards sent by post have returned undelivered because the address of a person is incorrectly recorded at the time of the registration.

Responding to the motion in the legislative council, Mr Chavan said that the Aadhar Card scheme was an ambitious scheme and that priority was being given to enrol beneficiaries of Central government schemes. "The Aadhar card will be linked to schemes only in the six districts, where direct cash transfers are being implemented. In all other districts, where less than 80 per cent have been registered for Aadhar cards, it will not be made mandatory. These instructions have been issued to all concerned departments," the CM said.

Earlier, minister of state for IT Fauzia Khan informed the House that till date around 5.43 crore citizens in the state have registered for the Aadhar card and presently, around 4,200 machines have been deployed for registrations. "The government now plans to increase the number of machines used for registering the cards by another 2,000 and the district collectors have been asked to choose agencies at the local level to carry out registration work," Ms Khan said.

The minister also said that right now 50,000 cards were being generated on a daily basis, which they want to increase to more than a lakh per day. "Those who have registered their names, but not received Aadhar numbers, will be provided e-Aadhar numbers," she said.

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ENROLLMENT AGENCIES APPOINTED IN MAHARASHTRA – DOWNLOADED FROM www.maharashtra.gov.in website under AADHAR tab on 13.03.2013

Agency	Contact Person	Email
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