



Rajesh Aggarwal, IAS,
Secretary – Information Technology

D.O. Letter No.:DIT 2011/4161/CR 199/39

Date: 20th July 2011

Subject: Use of Aadhaar in Financial services to citizens

Dear *Sir,*

As you are aware, Maharashtra has taken a pioneering role in the Aadhaar project and has already enrolled nearly 1.3 Cr. residents till date. The state is also placed second in terms of number of Aadhaar generated with more than 25 lakh residents having their UID/Aadhaar.

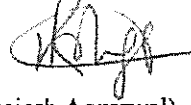
2. I am pleased to inform that the State is now progressing to the next stage, wherein we are looking at avenues of using Aadhaar for citizen service delivery, which in turn will help realize the full potential of the project. The state has started conducting Proof of Concepts (PoC) of use of Aadhaar in service delivery. One of the recent successful PoC has been the use of Aadhaar in providing financial benefits to BPL citizens, wherein the State was able to provide the monetary benefit of Rs 100 each to 133 BPL citizens in Padgha village by issuing a payment order to the concerned bank (Bank of India, Nariman Point Branch) by mentioning only the Aadhaar numbers of the residents and not their bank account details. The payments were then successfully deposited to the Aadhaar enabled bank accounts of the residents demonstrating that the mapping of Aadhaar with the bank accounts of residents is a reality and has immense potential utilization. The copy of the orders issued to the bank is enclosed for your perusal.

3. Furthermore, this experience can easily be replicated in other areas like MNREGA wage payments, scholarships, payments made in Social Welfare schemes etc. and has a true transformational potential and the State Government may consider implementing it in the near term. This would not only ensure timely benefits getting accrued, but also ensure that the benefits reach the right beneficiary.

4. Additionally, Aadhaar can also be leveraged in obtaining periodic authentication services in areas like providing Pension to retired government employees wherein periodic authentication can be done with the help of the biometric attributes and the Aadhaar number of the person at any place having the authentication machines. This would minimize or eliminate the need of visiting Tehsildar/BDO offices on a regular basis to obtain certificates for obtaining pension and would ensure better citizen service delivery and efficiency in complete service delivery.

5. The State Government is initiating PoC of use of Aadhaar in various departments based on a sample data size of over 3 lakh citizen data which has been collected as part of the UID project. We would be pleased to take up this area and demonstrate the value and benefit which Aadhaar can bring in here. I look forward to your valuable inputs and guidance on the same.

Yours Sincerely



(Rajesh Aggarwal)

To
Shri Sudhir Srivastav,
Principal Secretary – Finance
Govt. of Maharashtra
Mantralaya, Mumbai

