

EXHIBITING THE PRESENT SCENARIO OF AADHAAR CARD WITH REFERENCE TO ITS PROGRESSION AND DEVELOPMENT

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ABSTRACT

Over and over within the developing world, the need of identity documents has contributed to a poverty cycle and societal avoidance that limits get to education, health, banking, and openings for individual financial development. Unique Identification number issued by government of India is providing various benefits for citizens. The fundamental obligation of the UIDAI project is to issue unique Identification Number to citizens of India which can be utilized for all the government benefits like gasoline subsidy, Jan Dhan Yojna, MGNREGA. This study has been conducted with the assistance of secondary sources such as newspapers, research papers and specialists audits on Aadhaar. This paper display a brief review on current situation of Aadhaar Card with respects to its development and advancement, and moreover talks about the scope and benefits after linking Aadhaar to different platforms.

Keywords : Aadhaar Card, Jan Dhan Yojana, MGNREGA UIDAI.

INTRODUCTION

In 2009 keeping in view the need for identification proof and the benefits made by it , the Indian Government established the Unique Identification Authority of India. The Aadhaar is one in all the prestigious duties in India anywhere Biometric Card with one of a kind quantity are going to be issued to each resident, because it want enrolling all the ten Fingerprints of the individual. Aadhaar is a 12-digit number issued with the resource of the administration as proof of identification and habitation in India, unquestionable by means of the use of a biometric recognizable proof framework. The residents need to submit the photograph, iris scan, finger print which constitutes the biometric and name, address and date of birth which is the demographic records in order to obtain this unique identity. Aadhaar is commonly used to gain and affirm the important points of a character that needs to receive the authority's subsidy. The imperative intention of Authority of India is to build a convenient channel to comply with true and apparent identification for Indians. The Aadhaar card or Aadhaar numbers are great trends of Authority of India to encourage easy working of authorities welfare programs.

In recent days the government making it obligatory to connecting the Aadhaar card with a wide variety of Government schemes like LPG gasoline subsidies, Bank A/c, welfare houses, school scholarships, PAN Card, Digilocker, Prandhan Mantri Jan Dhan Yojana, provident funds account, driving license, pensions, loan , insurance policies etc. Aadhaar card utilized to be made compulsory for verification capacities like salary payment, school enrolment, train booking, pension plans, for getting utilizing permit, to urge a simcard, to utilize a cyber café etc.

OBJECTIVES OF THE STUDY

To study present scenario of Aadhaar card with reference to its progression and development.

PRESENT SCENARIO OF AADHAAR CARD WITH REGARDS TO ITS PROGRESSION AND DEVELOPMENT

After UIDAI came into presence from 2009, the particular authorities in every economic year have detailed finances for the Aadhaar Extend. Up to August 2014, specialists have gone through 49.06 billion in Aadhaar assignment

(The Economic Times, 2014, September 10). Central government has moreover chosen to join the biometric-based participation which can be connected to Aadhaar number. Government has also proposed Pradhan Mantri Jan Dhan Yojana to supply government benefit to the recipients with Aadhaar- connected bank accounts. It is additionally arranging for advanced India program in which all the government archives and records of all citizens will be accessible online on genuine time premise to profit government services. UIDAI is additionally considering enlisting an promoting office to see after media campaign to extend awareness for Aadhaar. In spite of all such endeavors, the venture is on time as well as plan but the aiming scope (i.e., to coordinated with other government schemes) has not however been met. Consequently through this consider, an attempt has been made to understand in detail its 'Project Life Cycle' as well as carry out venture investigation so that hazard can be recognized and remedial activities may well be proposed. In Jan 2018 UIDAI has introduced a face authentication feature to help those people who have faced problems in biometric authentication due to hard work, old age etc. On March 2018 a more security feature was introduced i.e. virtual ID. Virtual ID is a 16 digit number which is used in place of Aadhaar card to take various government benefits and subsidies.

In expansion to this, integration of UIDAI in a wide assortment of governance activities, the specialists has been able to give appropriate and productive governance to its individuals. Aadhaar has been connected with different frameworks which have made a difference the authorities in bringing expanded transparency within the conduct of government business and bettering ease of business. Details of these highlights are underneath:

1. Railway Reservation System:

To overcome with fraudulent activities in Indian railway system, Aadhaar may become compulsory for booking tickets of Railway. The main reason behind linking this is to remove all fraudulent activities and improve efficiency of system.

2. ATM Security:

Aadhaar based ATM could be a benefit which lets you withdraw cash from ATM utilizing your Aadhaar Card number and Aadhaar unique mark (biometric) rather than your ATM Card or Pin. Your biometric subtle elements are any day more secure than your ATM Pin. At first, individuals were hesitant to use this benefit with the thought that Aadhaar Card number isn't a private issue but

here one has got to note that it's not the Aadhaar Card number but the unique finger impression or iris subtle elements which defend your details. So in impact, the Aadhaar number is fair the primary of the two factor authentication prepare which we have when we embed the ATM card and Pin usually.

3. Cloud Based E-Voting:

In current days the voting is done through the EVM (Electronic Voting Machine). To improve the polling system an Aadhaar based system proposed to remove drawbacks of existing voting framework. This system introduces a secure online polling system that uses UIDAI or Aadhaar databases.

4. Aadhaar e-KYC Services:

KYC used for verifying the identity of the customers by taking their identity & address proof. eKYC is a paperless process where identity of an individual is validated through OTP or biometric system. It helps in avoiding the misuse of the physical documents.

5. MGNREGA:

Aadhaar card has made compulsory to get all MGNREGA benefits by government. The main objective behind linking Aadhaar card to MGNREGA schemes was to make the welfare plans transparent and bring effectiveness. It assures that amount transferred to beneficiary's bank account by utilising direct benefit transfer.

6. National Pension Scheme:

PFRDA was established on 23rd august 2013 by government to administering the pension schemes and to protect the interest of contributors. NPS is a voluntary contribution based schemes which covers the old age monetary security. PAN card and Aadhaar card is being linked to the schemes to avoid late payments.

7. Pradhan Mantri Jan Dhan Yojna:

PMJDY was introduced in august 2014 to provide financial services like banking, insurance, pension etc. to weaker section. The PMJDY account can be opened with zero balance and provide Rupees 5000 overdraft facility along with Rupees 100000 accidental cover. All government welfare benefits can directly transferred to PMJDY account.

8. LPG Subsidy:

The Central Government has linked bank accounts of all home LPG customers with their connections and has been

disbursing the subsidy amount immediately in the bank accounts of beneficiaries.

CHALLENGES IN AADHAAR CARD

The present day provision is uncovered to parcel over conceivable outcomes concerning presence abused after the supposedly present day or progressive considering on giving nationwide identification since of over a billion Indians. Indeed inquisitively that damages the fitting after security around a person. The way delicate actualities has been at that point is being collected at that point overseen by implies of application organizations, enlistment centers however sub-registrars, however at show apportioned openly by utilizing the utilization of the regimen in similarity with individual players any have no mindful lawful duty since somebody abuse approximately it information makes that adequately clear whether covetous we all are in agreement with a breach. Indeed authorities are posting excel sheets containing little print over Aadhaar related individual information unreservedly of its site. What similarly complicates it hassle is the truth so once leaked; in that place is no substitution then remedy of the breach. Of course some character cannot trade or deflect his or her biometric signatures. While it takes life like anxiety by means of toughness a expert bogus mechanic after divert passports then using licenses – who hold a wide variety safety factors as holograms of an authentic document. However then we discuss in regard to Aadhaar – there is no thinking of an “original” Aadhaar card. Even a beginner may take a printout of your permanency Aadhaar detail he is aware concerning you primary records like Aadhaar range and name), then begin submitting between certain over a type locations where it is demanded.

Government's entreaty over building Aadhaar mandatory has born on the large communicate over privacy rights because of Indians. The modern-day Article 21 signification through the Supreme Court used to be received out much years ago, formerly than the preface about internet and today's knowledge then every the new privacy challenges as have emerged as like a consequence.

In contemporary instances militants has been positioned longevity in accordance with lift Aadhaar Cards, who establishes, so making Aadhaar as a pre situation or as an enabling archives would entirely decorate the clutter and accomplish such effortless for enemies concerning the polity in imitation of misuse the procedures. When a militant can get a Aadhaar card, or masses verifications

are successful with the aid of way about businesses turns between amply suspect.

While according after Section 29 (4) concerning the Aadhaar Act, publishing Aadhaar numbers about customers is illegal, even though such violations are considered after have occurred among the current past. Prior this year, cricketer Mahendra Singh Dhoni's Aadhaar fundamental variables have been incidentally spilled with respect to social media, as gotten his spouse, Sakshi, after complain concurring to the Union Law or Information at that point Innovation Serve, Ravi Shankar Prasad. In its reaction, the Unique Identification Authority on India (UIDAI) boycotted the supplier company for ten years.

Financial Vulnerability

With the demonetization citizens have been compelled to use digital modes of payments, and seeding of Aadhaar with financial institution and launch of BHIM app, which permits use of biometric data like finger print to allow a transaction , it may leads to cheat the earned money of an individual.

Civil and Criminal Vulnerability

Linking Aadhaar to all personal information of an individual like property transaction, Pan card, Birth certificate, A/c detail etc will increase the risk of data breaches and theft with the help of the criminal mind.

Identity theft

Identity theft is the crime of getting the individual or financial data of another individual for the sole reason of expecting that person's name or identity to form transactions or buys. Over a billion Indian citizens may be powerless to identity theft and interruptions of privacy uncovered a security breach within the country's tremendous biometric database, which contains the individual information of nearly each citizen.

CONCLUSION

The UID Aadhaar is one of the precious project in India where Biometric Card with One of a kind Identification Number will be issued to each resident. Presently a day the authorities of project has been linking the Aadhaar card with all government schemes such as LPG gasoline subsidies, home allocations, school scholarship, admission into welfare houses, identifications, e-lockers. So this paper highlights that the Aadhaar Card isn't only an identity card but it is utilized by the government as wellbeing apparatus to supply the subsidy. This study

paper emphasizes on challenges faced by Aadhaar project and concludes that Aadhaar project is not getting support from public over privacy and security concerns. The way personal information has been collected and overseen by enrollment agency and presently disseminated openly by the government to private players who have no obliging lawful risk for any abuse of this information makes it plentifully clear how helpless we all are to a breach. This paper affords a brief evaluate on present day scenario of Aadhaar Card and also mentioned its challenges after linking to various systems. Aadhaar provides identification to more than 1.2 billion Indian residents. Its scale, ability to uniquely identify individuals, and digital interface make it a compelling identification platform. These same features also raise questions about privacy, data security, and exclusion.

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