

# Aadhaar Biometrics Not Reliable In India's Climate : What Moody's Said

## Why In News

- Moody's In Its Report Said That Aadhaar's System Often Results In **Service Denials**, And Questioned The Reliability Of Biometric Technologies, Especially For Manual Laborers In Hot, Humid Climates.
- Amid India's Digital Infra Push, Moody's Says The World's Largest Digital ID Programme Often Denies Service To Users; It Questions Reliability Of Biometric Technology, Warns Of Privacy And Security Risks.



## What's The Issue

- The Report Acknowledged That Aadhaar Is The World's Largest Digital Id Program But Added That It "**Faces Hurdles, Including The Burden Of Establishing Authorisation And Concerns About Biometric Reliability**"
- Raising Major Red Flags About Aadhaar – **India's 12-Digit Universal Identity** – Global Rating Major Moody's Investors Service Has Questioned The Reliability Of Biometric Technologies, Especially For People In Hot And Humid Climates, And Pointed To Consequent Service Denials Caused By This.



## What Moody's Has Said About Aadhaar

- Moody's Has Noted That Aadhaar, Which Is The **World's Largest Digital ID** Program, Enables Access To Public And Private Services, With Verification Via Fingerprint Or Iris Scans, And Alternatives Like One-Time Passcodes, With An Aim To **Integrate Marginalised Groups And Expand Welfare Benefits Access**.
- Moody's Investors Service Has Recently Raised Questions Regarding The Reliability Of Aadhaar, Specifically Concerning **Biometric Technology's Effectiveness In India's Hot And Humid Climate**.
- The Agency Also Noted That Aadhaar Has Often **Led To Service Denials**, Further Questioning The System's Security And Privacy Safeguards. Here Is How India Has Responded.



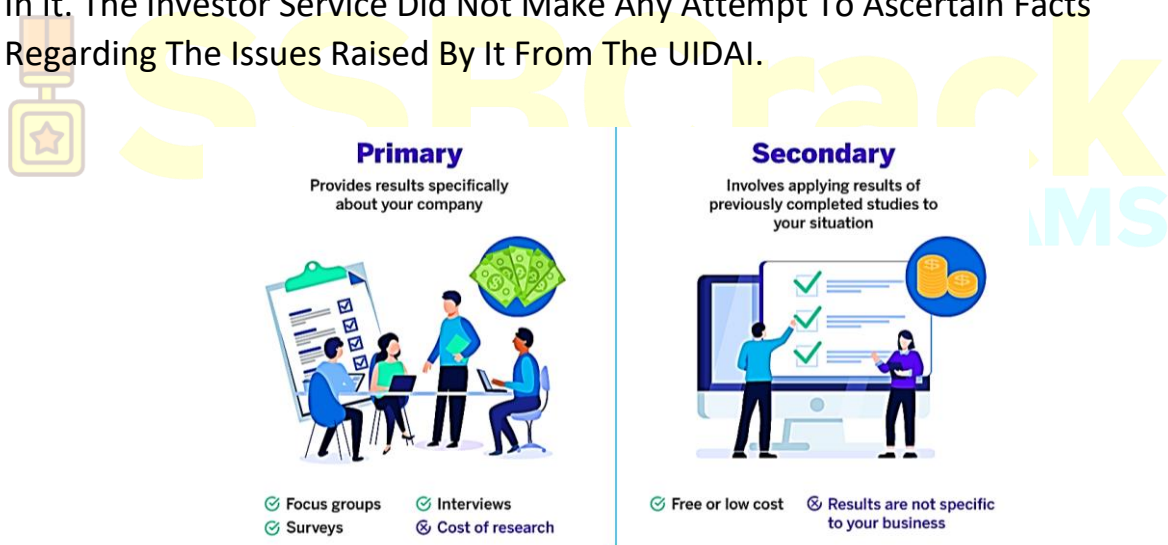
- In A Centralised System, A Single Entity Such As A Bank, Social Media Platform Or Government Electoral Roll Controls And Manages A User's Identifying Credentials And Their Access To Online Resources. That **Entity Can Dispose Of The User's Identity Data** – Name, Address And Social Security Number, For Example – For Internal Or Third-Party Profiling Purposes,"

- Data Collection By A Centralised System Increases Its Vulnerability And Gives The Least Control To The Users.

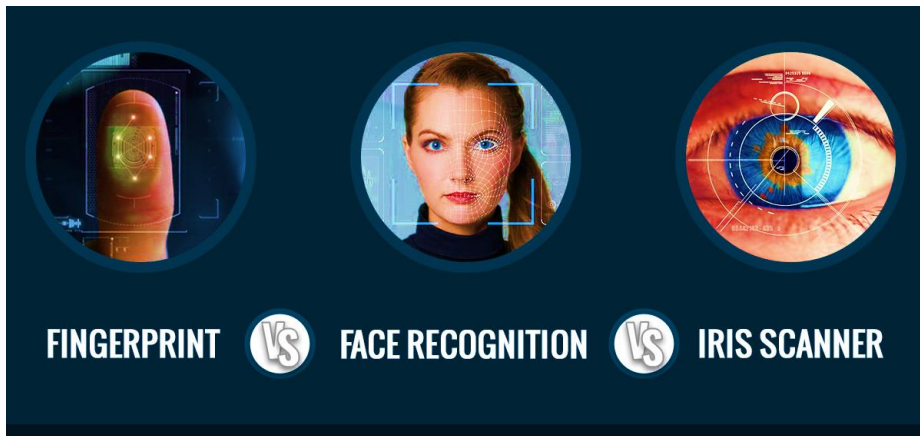


## The Government's Response

- The Government Said That The Assertions Made By Moody's Do Not "Cite Either Primary Or Secondary Data Or Research In Support Of The Opinions Presented In It. The Investor Service Did Not Make Any Attempt To Ascertain Facts Regarding The Issues Raised By It From The UIDAI.



- In Response To The Efficiency Of Aadhaar Biometrics In India's Hot And Humid Climate, The Government Said Biometric Submission Is Also Possible Through Contactless Means Like **Face Authentication And Iris Authentication.**



- The Report Also Avers That There Are Security And **Privacy Vulnerabilities** In A Centralised Aadhaar System. The Factual Position In This Regard Has Been Repeatedly Disclosed In Response To Parliament Questions, Where Parliament Has Been Categorically Informed That Till Date **No Breach Has Been Reported From Aadhaar Database.**



- The Government Also Said That International Agencies Such As The **IMF And World Bank** Have “Lauded The Role Of Aadhaar”.
- Earlier This Month, During The G20 Summit In New Delhi, A Global Partnership For **Financial Inclusion Document Prepared By The World Bank** Praised The Transformative Impact Of Digital Public Infrastructure In India Over The Past Decade.



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