

POLICY ON DATA PRIVACY OF BENEFICIARY
AADHAAR HOLDER



The Karur Vysya Bank Limited
Operations Department
Central Office, Karur.

POLICY TITLE	POLICY ON DATA PRIVACY OF BENEFICIARY AADHAAR HOLDER
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Policy on Data Privacy of beneficiary Aadhaar holder

Introduction:

The Unique Identification Authority of India (UIDAI) has been established by the Government of India with the mandate to the Authority is to issue a unique identification number (called Aadhaar or UID) to Indian residents that is robust enough to eliminate duplicate and fake identities, and can be verified and authenticated using biometrics in an easy and cost-effective manner

The UID has been envisioned as a means for residents to easily and effectively establish their identity, to any agency, anywhere in the country, without having to repeatedly produce identity documentation to agencies.

The UIDAI offers an authentication service that makes it possible for residents to authenticate their identity biometrically through presentation of their fingerprints / iris authentication or non-biometrically using a One Time Password (OTP) sent to the registered mobile phone or e-mail address.

Aadhaar Authentication Services:

Aadhaar Authentication is defined as the process wherein, Aadhaar number along with the Aadhaar holder's personal identity information is submitted to the Central Identities Data Repository (CIDR) for matching following which the CIDR verifies the correctness thereof on the basis of the match with the Aadhaar holder's identity information available with it. The purpose of Authentication is to enable Aadhaar-holders to prove identity and for service providers to confirm the resident's identity claim in order to supply services and give access to benefits. To protect resident's privacy, Aadhaar Authentication service responds only with a "Yes/No" and no Personal Identity Information (PII) is returned as part of the response.

e-KYC Service:

UIDAI also offers the e-KYC service, which enables a resident having an Aadhaar number to share their demographic information (i.e. Name, Address, Date of Birth, Gender, Phone & Email) and Photograph with a UIDAI partner organization (called a KYC User Agency –KUA) in an online, secure, auditable manner with the residents consent. The consent by the resident can be given via a Biometric authentication or One Time Password (OTP) authentication.

The Bank has entered into a formal agreement with UIDAI in order to access Aadhaar authentication services, and e-KYC services. UIDAI has advised all its users to draft a Data Privacy policy to protect the aadhaar beneficiary and share the data privacy policy on the corporate website. The department hence proposes to draft the privacy policy as under.

Data Privacy on Aadhaar and Biometric details:-

The Bank will get an explicit consent from the resident for download of resident demographic details from UIDAI. The consent will be either in the form of an authorisation letter or a provision in the front end application to record the same. The biometric details so captured will be used only for data exchange with UIDAI for comparing the captured biometric data against the biometric data maintained in CIDR (Central Identities Data Repository). The Bank will use secured network for transmission. While the demographic details received from UIDAI will be stored for future reference, the biometric details will not be stored internally by the Bank. A system log wherever required will be maintained to extract the details in case of disputes. The logs will capture Aadhaar Number, timestamp etc..but will not capture / store the PID (Person Identity Data) associated with the transaction.