

## India leads the way in biometrics with huge database



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**DANIEL STACEY THE WALL STREET JOURNAL 12:00AM February 21, 2017**

India is leapfrogging into the digital future by offering the world's largest biometric identity database for use by tech firms, healthcare providers and novice app developers — an opportunity that excites fans of cyber transactions but worries privacy advocates.

The Indian government has gathered digital identification records, including fingerprint impressions and eye scans, of nearly all of its 1.2 billion citizens.

Now a government backed initiative known as “India Stack” aims to standardise ways to exchange the data digitally to facilitate the transfer of signatures and official documents that citizens need to get jobs, make financial transactions or access government services.

By allowing developers to incorporate use of government identification records in their commercial websites and apps, the initiative envisages Indians — with mobile phones in hand — using iris and fingerprint scans to sign up for insurance, invest in mutual funds, receive health subsidies and verify their identity for school examinations.

India's decision to form a digital identification pool and promote its integration with private commerce and services could help create the world's “the most digitised economy”, **Microsoft founder Bill Gates** said at a New Delhi conference in November. He called it “something that had never been done by any government before, not even in a rich country”.

The government gave cashless commerce a push late last year by withdrawing large denomination bank notes from circulation. The temporary measure, aimed in part at tax dodgers, prompted a sharp rise in the use of mobile payment apps.

Credit Suisse analysts predict India's financial technology sector alone could grow from a \$US2 billion (\$2.6bn) to a \$US600bn industry by 2026, fuelled by India Stack.

Many Indians back the effort, hoping it will reduce petty corruption and the frustration of dealing with public agencies and stater un companies. Some fear that the government's ambition will lead to overreach.

“It's the worst time for privacy policy in the country,” said Sunil Abraham, executive director of the Centre for Internet and Privacy, a Bangalore think tank, “We are very caught up in technological exuberance. Techno utopians are ruling the roost.”

While a few small countries like Estonia, Albania and Iraq have rolled out biometric identification programs, such efforts in Europe and the US generally haven't gone beyond use for passports and IDs in the military and other sensitive agencies.

In 2005 the British government introduced a biometric national identity initiative, but six years later destroyed all the data it had collected amid an outcry over civil liberties and state surveillance.

While digital fingerprints and eye scans are used by some US and European companies for identification or security purposes, the data generally isn't gathered in a government repository that would serve a wide array of commercial services.

In India, the identity data “will be available to kids in a garage to develop innovative solutions”, **said Nandan Nilekani**, the billionaire founder of tech firm Infosys and the original chairman of India's biometric program.

Already, India's tech incubators and investors are trying to get a jump on opportunities offered by India Stack. An incubator known as **Edugild** recently backed three education technology startups looking to use the government collected iris scans to boost school attendance and prevent examination fraud. The technology could allow students “in their homes in the Himalayas” to sit for exams overseen by education providers in Delhi or Mumbai, said Edugild chief executive Rishi Kapal.

Axilor Venture, another Indian incubator, is working with a range of entrepreneurs to use the India Stack framework to develop apps to allow individuals to provide their health records to any hospital or pharmacy.

India Stack is touted as key to creating a “presenceless, paperless, cashless” society. But the approach is viewed as both innovative and, some say, risky.

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