UNBUNDLING ISSUES OF PRIVACY, DATA SECURITY, IDENTITY METRICS, FOR FINANCIAL INCLUSION

**A WORKSHOP ORGANIZED BY INDICUS CENTRE FOR FINANCIAL INCLUSION
IN COLLABORATION WITH MICROSAVE**

**THURSDAY 10th DECEMBER 2015 10am to 1:00pm
At The Metropolitan Hotel and Spa, Bangla Sahib Marg, New Delhi -110001**

While the initiative towards financial inclusion has gathered new impetus with the PMJDY and the accelerated roll out of benefits, there is also a parallel narrative of concerns over the legality and fundamental constitutionality of identity verification, which is a centre piece for delivery of financial benefits and services. These divergent narratives have now reached the Supreme Court.

At one end of the spectrum are the voices that avow the power of biometric technology to irrepudiately establish biological identity; at the other, the alarmism over targeting, concentration and misuse of personal information contained in the world's biggest personal database. There is also a third extreme position of whether Indian citizens are entitled to the right to privacy constitutionally, and whether the right to privacy includes the right to refuse a national identity number or metric altogether. That India has yet to enact a Privacy Bill and the National Identity Authority Bill on which rests the statutory basis for UIDAI and Aadhaar only adds to the quagmire.

Several issues lie intertwined in this miasma: Privacy as an absolute right; Definition and Limits of Personal Information and Sensitive Personal Information; Consent protocols over use of personal information; Data Security; Appropriate and inclusive technology platforms; and Responsibilities and Liabilities governing the use of personal information for bonafide purposes. These straddle multiple domains: data accuracy and irrepudiability; storage, security and encryption; and sharing of information for transaction processing including across national boundaries. Unfortunately, all of these tend to get lumped together in the public debate.

The aim of this workshop is to unbundle the issues and understand each of them from the perspective of financial inclusion, to be able to answer these questions:

- How essential and critical is a unified Identity metric for digital financial transactions? How essential is that such a metric be biometric?
- To what extent does the centralised storage of biometric data represent risks of personal safety and national security, compared to the information on election voter lists, passport offices, census data, and bank accounts?
- What are the possible sources of transactional risk and security breaches in data sharing, and what are the international best practices?
- Is the present Aadhaar architecture robust enough to: address all the genuine and reasonable concerns over leakage and misuse of sensitive personal information; and to ensure that no genuine identity holder is turned away from a service, entitlement or benefit to which (s)he has a right or claim?

In this direction, we have the privilege to interact in this workshop with experts from The Centre for Internet and Society, and Data Security Council of India who have been at the forefront of the discussions on privacy and data security aspects of technology based innovations including for financial inclusion.

SESSION SCHEDULE

9:30-10:00 am   Introductions over Tea/Coffee

Session 1
10:00 am-11:00 pm
- Issues at Stake and Need for Coordinated Approach: SV Divvaakar, Indicus Centre for Financial Inclusion
- Voices from the Ground: Manoj Sharma, Managing Director- Asia Pacific, MicroSave
- Privacy, Technology and Legality: Sunil Abraham, Executive Director, The Centre for Internet and Society
- Industry Concerns over Data Security: Vinayak Godse, Director, Data Security Council of India

Session 2
11:00am-1.00pm
Open discussion to set out key policy and industry takeaways

Lunch

WORKSHOP FORMAT
- Closed doors, technical meeting of senior level stakeholders
- Individual views, not necessarily ascribed to organisation
- Policy briefs or articles by ICFI will draw on the workshop's key takeaways

Invitees: Ministry officials of relevant departments, NPCI, UIDAI, TRAI, DFS, IBA, COAI, Banks, Telcos, Payment Providers etc.

The Indicus Centre for Financial Inclusion was launched in 2011 to distil and disseminate information on accelerating the poor's access to high-quality financial services. The Centre, supported by the Bill & Melinda Gates Foundation, is involved in conducting in-depth research on various facets of financial inclusion which is then distilled and disseminated to larger groups of stakeholders. The Centre acts as a knowledge repository on the subject of financial inclusion, with continuous research producing policy briefs, monthly newsletters, white papers and op-eds in Indian news media.

The Centre acts as a facilitator to stimulate debate and discussion on matters related to policy and its implementation in the financial inclusion space. The members of the Centre continuously interact with the government, financial and telecom regulators, banks and other financial services firms, telecom companies, media and academia at the national and international level. The Centre holds frequent workshops, seminars, individual meetings where ideas from different stakeholders are put across, such that common solutions are evolved.

Indicus Centre for Financial Inclusion, 2nd Floor, Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi 110002
Contact: Sumita Kale sumita@indicus.net +919822401936; S V Divvaakar divvaakar@indicus.net +91 98102 68073

MicroSave is a financial inclusion consulting firm driving inclusive financial growth across Asia and Africa. We offer consulting services in the areas of Inclusive Finance & Banking, Digital Financial Services, Micro, Small and Medium Enterprises and Private Sector Development to banks, financial institutions and other service providers. Our advisory services include: Organisational Strengthening & Risk Management; Strategy Development & Governance; Product & Channel Innovations; Investment & Donor Services; Research & Dissemination; and Training. We have worked with bilateral and multi-lateral agencies, international funding agencies and various donors and clients. Our offices are located across India, Indonesia, Kenya, Papua New Guinea, the Philippines, Singapore, Vietnam, Myanmar and Uganda with a staff strength of over 100 employees. We have implemented / are currently implementing projects in the financial services sector in more than 45 countries across the globe.

MicroSave, B-52, Kapoorthala Crossing, Mahanagar Extension, Mahanagar, Lucknow, Uttar Pradesh, India 226006 Phone +91-522-233-5734
Contact: Manoj Sharma, Managing Director, manoj@microsave.net

The Centre for Internet and Society (CIS) is a 7 year old non-profit organisation with offices in New Delhi and Bengaluru that undertakes interdisciplinary research on internet and digital technologies from policy and academic perspectives. The areas of focus include digital accessibility for persons with abilities, access to knowledge, openness (including open data, free and open source software, open standards, open access, open educational resources, and open video), internet governance and telecommunication policy. The academic research at CIS seeks to understand the reconfigurations of social and cultural processes and structures as mediated through the internet and digital media technologies.

The Centre for Internet and Society, No. 194, 2nd 'C' Cross, Domlur, 2nd Stage, Bengaluru, 560071
Contact: Sunil Abraham, Executive Director, at sunil[at]cis-india[dot]org

Data Security Council of India (DSCI) is a premier industry body on data protection in India, setup by NASSCOM®, committed to making the cyberspace safe, secure and trusted by establishing best practices, standards and initiatives in cyber security and privacy. DSCI brings together national governments and their agencies, industry sectors including IT-BPM, BFSI, Telecom, industry associations, data protection authorities and think tanks for public advocacy, thought leadership, capacity building and outreach initiatives. To further its objectives, DSCI engages with governments, regulators, industry associations and think tanks on policy matters. To strengthen thought leadership in cyber security and privacy, DSCI develops best practices and frameworks, publishes studies, surveys and papers. It builds capacity in security, privacy and cyber forensics through training and certification program for professionals and law enforcement agencies and engages stakeholders through various outreach initiatives including events, awards, chapters, consultations and membership programs. DSCI also endeavours to increase India's share in the global security product and services market through global trade development initiatives. These aim to strengthen the security and privacy culture in the India.

Data Security Council of India, Niryat Bhawan, 3rd Floor,Rao Tula Ram Marg, New Delhi – 110057