(iii) The Government also approved provision of additional resources in 2016-17 of ₹ 400 crore to NABARD for meeting the cost of interest subvention at 1.8% per annum and administrative cost @ 0.2% on account of short-term borrowing to be made by them at prevailing market rates of interest for a sum upto ₹ 20,000 crore for on lending to Cooperative Banks at concessional rate of 4.5%.

(iv) For promotion of cashless transactions, post-demonetization, the Department through its organizations *viz.* Cooperative banks including Urban Cooperative Banks and Multi-State Cooperative Banks, Regional Rural Banks (RRBs), Indian Farmers Fertilizer Cooperative Limited (IFFCO), Krishak Bharti Cooperative Limited (KRIBHCO), National Bank for Agriculture and Rural Development (NABARD), National Seeds Corporation, Mother Dairy, National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), Krishi Mandies, etc. organized training and awareness camps for farmers, dealers and retailers and disseminated information through posters and pamphlets in regional languages.

(v) As per as loan waiver is concerned, Reserve Bank of India (RBI) is in-principle against any loan waiver scheme as such waivers impact the credit culture of a State by incentivizing the defaulters even if they are in a position to repay the loan and create/amplify the moral hazard by discouraging those borrowers who have been regular in repaying their loans. Further, each waiver granted makes it even more difficult to reject any future similar demand.

### Deactivation of Aadhaar number

†99. SHRI P.L. PUNIA: Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

(a) the process to deactivate Aadhaar number and the number of Aadhaar numbers deactivated in last three years, the details thereof;

(b) whether the concerned person is given prior intimation before deactivating his Aadhaar number, the details thereof;

(c) the guidelines issued to investigating agencies entrusted with the investigation of deactivation of Aadhaar numbers, the details thereof; and

(d) whether the right to discontinue Aadhaar number or get it deactivated rests with the person concerned or with Government only and whether there is any guideline in this regard, if not, the reasons therefor and the details thereof?

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† Original notice of the question was received in Hindi.

THE MINISTER OF STATE IN THE MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI K.J. ALPHONS): (a) to (d) Omission or De-activation of Aadhaar is done by Unique Identification Authority of India (UIDAI) as per instructions contained in Aadhaar (Enrolment and Update) Regulations, 2016 as per Para 27, 28 and 29. There is no system of maintaining year wise record of de-activations. Residents are intimated post deactivation through SMS, registered e-mail ID, tele-calling, letter or through such means as deemed fit by UIDAI.

### Access of Aadhaar Database and its Encryption

100. SHRI HUSAIN DALWAI: Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

(a) whether Aadhaar database has been accessed by other agencies, including Central Intelligence Agency;

(b) whether Government has met its target of data encryption of all registered citizens, if so, the details thereof, if not, the reasons therefor;

(c) how Government plans to prevent misuse/leak of data by the Aadhaar-enabled service providers;

(d) whether Government has tested the biometric readers certified by UIDAI for liveness detection, if so, the details thereof, if not, the reasons therefor; and

(e) whether Government has proposed the approach of dummy Aadhaar numbers to solve the security issues associated with Aadhaar, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY (SHRI K.J. ALPHONS): (a) No, Sir. Aadhaar data has not been accessed by any unauthorised agency including Central Intelligence Agency.

(b) As on date, more than 119 crore Aadhaar numbers have been generated for Indian residents. The relevant data is stored in Central Identities Data Repository (CIDR) of UIDAI in encrypted format.

(c) The sharing of Aadhaar information is done only with authorized KYC User Agencies (KUAs)/ Authentication User Agencies (AUAs), through authorized secure applications, after following well established security procedures and protocols. No biometric data is shared by UIDAI with any agency.

The sharing of Aadhaar information is regulated in terms of the Aadhaar (Sharing of Information) Regulations, 2016, framed under the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016. There has been