

Escaping the Dementors

An informal, unofficial Paper by Rajesh Aggarwal

"Dementors are among the foulest creatures that walk this earth. They infest the darkest, filthiest places, they glory in decay and despair, they drain peace, hope, and happiness out of the air around them... Get too near a Dementor and every good feeling, every happy memory will be sucked out of you. If it can, the Dementor will feed on you long enough to reduce you to something like itself... soulless and evil. You will be left with nothing but the worst experiences of your life."

—Remus Lupin (from "Harry Potter" series of Books)

In Harry Potter books, there are creatures called Dementors, who suck the happy memories out of you. Whenever a Dementor is nearby, you feel hollow. All of us have experienced the same feeling whenever we have to visit a Government Office for getting something done. As citizens, we feel hollow and helpless as we know that we may encounter humiliation along with wastage of Time, Money and Effort.

How can we escape the Dementors? Are they real, or is it our own fears which wipe out the happy memories?

eGovernance (use of Technology in Government) can be the Patronus Charm for the citizens in escaping the dementors, that feeling of utter helplessness which a visit (or an ensuing visit) to a Government office causes. How? By eliminating the visit to the Government office altogether!

I and my team at Maharashtra DIT (Department of IT) have been pioneering experiments with UID (Aadhaar) based eKYC (Electronic KYC) mechanism to achieve this objective of eliminating visits to Government Offices. We are the only State to build our own AUA/ASA and KUA/KSA infrastructure which talks to CIDR

servers of UIDAI to have Anywhere, Anytime, Anyhow biometric authentication of any individual. APIs working across multiple platforms and devices allow this. We have also issued GR (Government Resolution) enabling all departments to do eKYC for PoI (Proof of Identity) and PoA (Proof of Address).

“Bureaucracy is expanding to meet the needs of the expanding bureaucracy” said Oscar Wilde.

What steps do you take to Minimise Government?

- First, try eliminating departments (If Planning Commission goes out at centre, should Planning Departments in the State Governments also go?). I ask many officials – will the citizens benefit or suffer if your department/office is shut down tomorrow? Guess the answer!
- Eliminate outdated Laws, Acts and Rules.
- Eliminate many requirements (Why have Tahsildars and Collectors giving Non-Agricultural NA permissions when the State Cabinet has already approved Development Plan? Why have kids give Domicile certificate for admissions in colleges if they have passed Matriculation from the State?)
- Next, shift onus of paperwork from citizen to government (Rather than giving attested copy of Marks-sheet, student should just indicate his Roll number, and the Education department server should pass on the detailed, authentic result info to the organization needing this info. Why should the farmer run around to get a copy of his land title? He should just indicate his land survey number, and the Bank or the organization needing this info should just get it from the Server of the Land department, and so on.)
- Trust the citizen. Ban affidavits. Trust self-declaration.
- Simplify Forms, reduce Annexures, allow multiple payment options, allow easy application process (online, at CSCs, at cybercafés, at privately set up front desks like passport office etc.) and easier delivery (at home like passport/driving license or digital signed certificate in emails, or easy pick up at private counters etc.)
- Massive decentralization, delegation and reducing touch points in file handling/decision making.

In all my discussions with various departments on the roll-out of eGovernance projects, I tell them eTransaction should stand for “Eliminated Transaction” rather than “Electronic Transaction”. This thinking results in full elimination or drastic simplification of the processes, rather than just blindly trying to computerize existing processes without any BPR (Business Process Re-engineering).

Even after all these steps to minimize the Government, the citizens will still need physical visits to many places to prove “I am Me”. Driving license, Property Registration, Voter Card photography, Pensioners Live Certificate, Opening Bank Account etc. all require a physical visit. Can this be eliminated? Yes!

Many departments have seen massive computerization (Property Registration, Driving License etc.). It has made process smoother, faster. But has it reduced or eliminated the bribes? Not fully, because the physical contact between citizen and Government is not eliminated.

If I can get a pizza delivered at Home, then I should also get a G2C service delivered at home, maybe at a premium.

I often say that my department DIT stands for “Do It Together”, with various stakeholders pitching in for start-up kind of solutions – start with a clean slate, and design a user-friendly, elegant, scalable solution. Property Registration department in Maharashtra has done a path breaking project with help of my department, DIT. We have set up a “virtual sub-registrar” office in the cloud. Landowner and Tenant can sit at home, or cybercafé, or with property broker, and do UID based eKYC, pay government fees online, and print the rental lease agreement digitally signed by “virtual sub-registrar”. It is that simple! Small start-ups have emerged, offering these services at home for a nominal fee. Long lines and touts and other intermediaries at Government Offices have vanished! Now many other State Governments and many other departments are studying this magical potion, this Petronus Charm to drive away the dementors.

eKYC also makes *Paperless and Instantaneous transactions* possible. One can walk paperlessly into a bank branch, do eKYC and walk out in seconds with an active

bank account! Coming next: One can even sit at home, do eKYC and open a bank account. For SIM card, no need to give attested copies of papers, and wait for some guy to physically verify your residence, and then wait for 24 hours to get SIM card activated. Do eKYC, and your SIM card should get activated instantly without submitting any papers. Think of 80 crore mobiles. Calculate the cost to Telcos of storing physical copies of documents submitted by SIM subscribers with DOT/TRAI defined strict retrieval SLAs, and cost of third party physical address verification, and we are here talking about **Rupees Ten Thousand Crores National savings!**

Further, usage of eKYC can result in *Freedom from Location*, liberating the citizen from being tied to a particular Ration Shop, Voting Booth, Sub-Registrar office, Hospital, and so on, as she would be able to get services from a location convenient to her, and which is more courteous and transparent.

And think of it! eKYC is such a great class-leveler. Earlier, only the illiterate would put a thumb impression on documents while literate would take out a pen for signature. Now even the literate are resorting to thumb impressions (on biometric machines)!

ABOUT THE AUTHOR

I (Rajesh Aggarwal) did B.Tech. in Computer Science from IIT Delhi (1983-87) and then joined IAS (Indian Administrative Service) in 1989. I have served in various positions in Maharashtra and Delhi. I have written a number of papers on eGovernance, and handled large number of eGovernance projects.



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