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Moneylife Foundation

304, 3rd Floor, Hind Service Industries Premises,
Off Veer Savarkar Marg, Shivaji Park,
Dadar (W), Mumbai - 400 028
Tel.: 022-49205000; fax: 022-49205022
Email: foundation@moneylife.in
<http://foundation.moneylife.in/>

Date: 17 December 2014

Shri Narendra Modi,
Hon. Prime Minister of India
Prime Minister's Office,
152, South Block, Raisina Hill,
New Delhi-110011
Phone +91-11-23012312, 23018939

Dear Prime Minister,

This is to bring to your attention our concern at how, in the name of privatization and increased efficiency, access to confidential personal information is allowed to be mined by a private insurance company.

We write on behalf of Moneylife Foundation, an NGO involved in advocacy and financial education. We are shocked that the data submitted for a passport can be passed on for a price. When asked, Tata Consultancy Services (TCS) told us that this is an "opt-in" option. However, the level of financial and digital literacy in India is low and many people who seek passports believe that they are signing on an official document, without understanding the implications of that tick mark. We think it is highly reprehensible of the government of India and the Ministry of External Affairs to permit this data sharing.

There is another way our privacy is breached. The passport portal states: "With enrolment for this service, I agree to receive SMS updates from Passport Seva, which may also contain promotional content. I also agree to pay the charges for the SMS that I would send to Passport Seva as per my mobile service operator tariff norms." Our questions are: When the applicants are paying money to obtain the services, why should they be subjected to breach of privacy? Why should the applicants share their personal details with a third party? Why should we be subjected to promotional content? In fact, shockingly, sharing data is coercive here. It is natural that everybody would like to receive SMS to know the status of their passports and thereby be coerced to get promotional SMS and made to pay for it!

We request your intervention to stop the process of private insurance companies accessing information, virtually by stealth. We further request you to have the relevant government departments investigate how many other statutory processes (forms for birth certificates, Aadhaar, subsidies, bank accounts etc.) have such deals that allow the personal data of individuals to be passed on to private companies for a price.

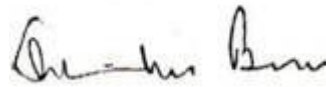
If allowed in such important, high security documents issued by the government of India, it seems to make a mockery of processes such as no-call directories, etc. We are copying this email to consumer activists who may also want to take up this issue with your office.

We request your urgent attention to this important issue.

Yours Sincerely,



Sucheta Dalal
Founding Trustee
Moneylife Foundation



Debashis Basu
Founding Trustee
Moneylife Foundation

<http://foundation.moneylife.in>

Encl: News report from Moneylife about the Passport Seva portal

CC: Smt Sushma Swaraj,
Minister of External Affairs,
Overseas Indian Affairs
Room No. 169, South Block,
New Delhi-110011

Dr. Jitendra Singh,
Minister of State,
Prime Minister's Office,
152, South Block, Raisina Hill,
New Delhi-110011

Shocking! Your data for passport may land in someone else's hand

Moneylife Digital Team 16/12/2014 05:49 PM



Why has the government allowed an insurance company to get personal details of passport applicants and is subjecting them to promotional content?

Automation in processes certainly has made Passport applications painless. However, with the advancement of technology, it appears that the marketers are willing to obtain your personal information at any cost. And the government is obliging. So, while filing your online application for passport, make sure to read every field and select only those options that are applicable to you.

The case in point is, while filing passport application form on passportIndia.gov.in, under the self-declaration, you are supposed to choose some option for obtaining additional services and facilities. However, you must read the terms and conditions for these additional services. For example, while accepting to get an SMS to know the status of your passport application, you should know that this is a paid service. In addition, you need to agree to accept some promotional content along with the SMS alerts. But more about this later.

What is most shocking, is that the default option under the additional benefit for passport applicant comes checked automatically. The default option is nothing but your consent to share all your personal data with an insurance company, Cholamandalam MS General Insurance (Chola MS). Earlier it was Tata AIG for life insurance. The (default-selected) option says, "YES, share my name, contact details, gender, application type and educational qualification with Chola-MS for Chola Shubh Yatra Travel INSURANCE products/plans."

portal1.passportindia.gov.in

Date * 15/12/2014

I Agree

Passport Seva SMS Services Enrolment (select YES or NO):

YES, I wish to enrol for 'Passport Seva SMS Services'.

I agree to pay Rs. 30/- (THIRTY ONLY) inclusive of all taxes, in cash when visiting the PSK for processing of application on appointment day, as one-time enrolment charges for Passport Seva SMS Services.

Mobile No.* (for eg: 91XXXXXXXXXX)

Enrol your Mobile Number for updates, response to queries, reminders and alerts [Click here to know more](#)

NO, I do not want to enrol for 'Passport Seva SMS Services'.

Thank you for opting Passport Seva SMS Services. The services will be enabled post payment of Rs.30/- (THIRTY ONLY) while visiting the PSK on appointment day, as one-time enrolment charges for Passport Seva SMS Services.

With enrolment for this service, I agree to receive SMS updates from Passport Seva, which may also contain promotional content. I also agree to pay the charges for the SMS that I would send to Passport Seva as per my mobile Service Operator tariff norms.

ADDITIONAL BENEFIT FOR PASSPORT APPLICANTS (select YES or NO):

I authorise Passport Seva to share my details as mentioned below. With my consent as YES, I agree to override the Do-Not-Call (DNC) mandate for the communication I may receive from them.

YES, share my name, contact details, gender, application type and educational qualification with Chola-MS for Chola Shubh Yatra Travel INSURANCE products/plans.

NO, do not share my details with Chola-MS.

Submit Form

NOTE:

- Please submit the complete Application Form using 'Submit Form' button available on the last page before visiting PSK. Your application will not be entertained at PSK until it has been submitted successfully.

We asked Tata Consultancy Services (TCS, which manages all the Passport Seva Kendra-PSK across the country) about allowing a third party vendor to access personal details of passport applicants.

In an email reply, an official from TCS said, "Explicit consent is sought from an applicant for sharing personal details. The name of the company (Chola MS for example) and the purpose for which the data will be shared is explicitly stated. In this case, it is for Shubh Yatra Travel Insurance - a product Chola has specifically come up for Passport Applicants. The applicant needs to explicitly select the checkbox marked YES (it is NOT selected by default) in case he would like to share his details (mentioned again-name, contact number etc). If he is not interested, he clicks on the checkbox marked NO. You will appreciate that which data is shared and with whom, is transparently stated and the applicant may choose to click on the checkbox if he has interest in the offer."

Now, coming back to the SMS alerts, you need to pay Rs30 at the Passport Seva Kendra (PSK) as onetime enrolment charges. Unfortunately, despite paying money, there is no guarantee that you would escape from promotional messages.

The portal states: "With enrolment for this service, I agree to receive SMS updates from Passport Seva, which may also contain promotional content. I also agree to pay the charges for the SMS that I would send to Passport Seva as per my mobile service operator tariff norms."

The question is, when the applicant is paying money to obtain services, why should he be subjected to breach of privacy? Why should the applicants share her personal details with a third party? In addition, when you are paying to receive SMS alerts, why you should be subjected to promotional content? Hope the authorities take proper note of this and initiate rectification measure at the earliest.