

Chairperson, NFRA

Dr Ajay Bhushan Pandey is currently Chairperson, National Financial Reporting Authority since April, 2022. Over the last decade, Dr Pandey has been at the helm of several historic and ground-breaking India's reforms in Finance, Corporate Governance, Aadhaar, Digital Payments, Goods and Services Tax (GST), and Direct Tax. His past roles include **Finance Secretary and Revenue Secretary of India, CEO of the Unique Identification Authority of India (Aadhaar), and Chairman of the Goods and Services Tax Network (GSTN).**

With a PhD in Computer Science and decades of leadership experience in the Government of India, Dr Pandey has a rare and unique understanding of Government and Corporate Finance along with technology, law, policy, and government systems.

As Finance Secretary of India, Dr Pandey brought in a series of direct tax reforms and ensured a modern, technological approach to their implementation. Under Dr Pandey's leadership, the tax administration also introduced the radically new faceless assessment and faceless appeal initiatives to usher in more transparency and provide ease of doing business. As the Chairman of the Goods and Services Tax Network (GSTN), Dr Pandey was responsible for stabilizing the newly introduced Goods and Services Tax (GST) across India in the short span of three years. Additionally, during his stint in the Finance Ministry, Dr Pandey played a key role in the preparation of India's annual budgets for three years.

As CEO of UIDAI, Dr Pandey steered scaling Aadhaar from the ground up. Through his leadership, Aadhaar has empowered 1.2 billion Indians with a biometric digital identity that they rely on for secure access to essential services like banking, digital payments, direct benefit transfer, and welfare programs.

Dr Pandey has had immense influence on India's data privacy laws. As an **expert member of the Justice Srikrishna Committee on Data Protection**, he was also closely involved in formulating the Indian Data Protection Bill, currently under consideration in the Indian Parliament. Through his roles as **CEO of Aadhaar, member of India's National Digital Payments Committee**, and **Finance Secretary of India**, Dr Pandey was instrumental in allowing citizens access to bank accounts and phone connections through their Aadhaar IDs as a KYC [Impact 400 million bank accounts were opened for unbanked people]. This work laid the foundation for the JAM Trinity (Jan Dhan bank accounts, Aadhaar, and Mobile) and India's unique and revolutionary digital payments platforms, AEPS and UPI - basis of consumer payments systems like Google Pay, WhatsApp Pay, and Amazon Pay. For Dr Pandey's contribution to Aadhaar and India's digital growth, he was conferred the **Economic Times Award for Policy Change Agent in 2019.**

Dr. Pandey holds a postgraduate (MS) and doctorate (Ph.D) in Computer Science from the University of Minnesota, USA. He completed his B. Tech degree from Indian Institute of Technology (IIT), Kanpur.