

F. No. 20/2/2010-FI (Vol.II)
Government of India
Department of Financial Services
Ministry of Finance

3rd Floor, Jeevandeep Bldg., Sansad Marg
New Delhi, dated the 29th September, 2014

To

Chairman/ CMDs of all PSBs.

Subject: Pradhan Mantri Jan Dhan Yojana- Opening of bank accounts with Aadhaar number

Madam(s)/ Sir(s),

I am directed to refer to successive communications of this Department regarding implementation of Pradhan Mantri Jan Dhan Yojana.

2. The target to achieve the desired goal of opening atleast one basic Savings banking Account of all households in the country under the Yojana is to be completed by 26th January, 2015.

3. In the Hon'ble Prime Minister's meeting on verification exercise undertaken by UIDAI and RGI held on 06.09.2014, it has, inter-alia, been decided as under:

(i) Aadhaar numbers will be part of every bank account opened under the Jan Dhan Yojana.

(ii) To the extent possible, Aadhaar numbers will be used as eKYC for opening bank accounts.

(iii) Wherever Aadhaar enrolment is lagging, UIDAI will coordinate with banks to ensure that Aadhaar enrolment takes place at the time of opening of bank accounts itself.

4. In view of the above, all banks are requested to ensure as under:

(i) to take benefits of e-KYC approach while opening bank accounts, as this will quickly enable us to get ready for Direct Benefit Transfer (DBT).

(ii) Those banks who have not activated the e-KYC facilities would need to incorporate the same upto the BC level immediately. This issue was discussed in detail in the VCs of 17/9/2014 and 24/09/2014.

(iii) While opening bank accounts, Aadhaar number, wherever available, should be seeded into bank accounts. Verhoeff check sum algorithm and Demo authorisation facilities may be utilized for ensuring accuracy of Aadhaar number seeded.

(iv) Field formations of UIDAI may be contacted for holding joint camps so that Aadhaar enrolment and account opening may take place simultaneously.

(v) Banks should also revive their role of Registrar with UIDAI to expedite the process of Aadhaar enrolment.

5. Action taken may be reported at fi-dfs@nic.in with a copy to missionfi@nic.in and pande.alok@nic.in.

Yours faithfully,

Sd/-

(Dr. Alok Pande)

Director (FI)

Tel: 23365809

Copy to:

DG, UIDAI - for kind information and necessary action